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HOUSE BILL 1373

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State of Washington

54th Legislature

1995 Regular Session

By Representatives L. Thomas, Wolfe, Kessler, Dyer and Jacobsen; by request of Insurance Commissioner

Read first time 01/23/95. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to the licensing of general agents; and amending  
2 RCW 48.05.310.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 **Sec. 1.** RCW 48.05.310 and 1982 c 181 s 17 are each amended to read  
5 as follows:

6 (1) An insurer appointing any person as its general agent or  
7 manager to represent it as such in this state shall file notice of the  
8 appointment with the commissioner on forms prescribed and furnished by  
9 the commissioner.

10 (2) Any such general agent or manager shall have such authority,  
11 consistent with this code, as may be conferred by the insurer. A  
12 general agent resident in this state and licensed, as in this section  
13 provided, may exercise the powers conferred by this code upon agents  
14 licensed for the kinds of insurance which the general agent is  
15 authorized to transact for the insurer so appointing him.

16 (3) Any such general agent may accept applications for insurance  
17 from licensed agents who are not appointed by the insurer of such  
18 general agent where the risk involved is placed in a nonstandard or  
19 specialty market of an authorized insurer as defined by regulation of

1 the commissioner. Such nonstandard or specialty business shall not be  
2 bound by any agent not appointed by the insurer. A general agent may  
3 supply such licensed, nonappointed agent with material to write  
4 nonstandard or specialty insurance business including, but not limited  
5 to, applications for insurance, underwriting criteria, and rates. A  
6 general agent shall not provide any licensed, nonappointed agent with  
7 indicia of authority to bind an insurance risk and the general agent  
8 and nonappointed agent shall provide written disclaimers of binding  
9 authority to an applicant or prospective insured in such form as  
10 prescribed by the commissioner.

11 (4) The appointment of a resident general agent shall not be  
12 effective unless the person so appointed is licensed as the general  
13 agent of such insurer by the commissioner upon application and payment  
14 of the fee therefor as provided in RCW 48.14.010.

15 ~~(5) ((Every such license shall expire as at close of business on  
16 the thirty first day of March next following the date of issue, and may  
17 be renewed for an additional year upon application and payment of the  
18 fee therefor))~~ A general agent's license and its renewal shall be in  
19 accordance with chapter 48.17 RCW as applicable to agents and brokers.

20 (6) The commissioner may deny, suspend, or revoke any such license  
21 for any cause specified in RCW 48.17.530 and in the manner provided in  
22 RCW 48.17.540.

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