HOUSE BILL ANALYSIS

SSB 6644

Title: An act relating to technical corrections to fire protection laws.

Brief Description: Making technical corrections to fire protection laws.

Sponsors: Senate Committee on State & Local Government (originally sponsored by Senators

Goings, Prentice, Fairley, Rasmussen, Haugen and Costa).

HOUSE COMMITTEE ON FINANCIAL INSTITUTIONS & INSURANCE

Staff: Charlie Gavigan (786-7340)

Background: Under the Insurance Fraud Reporting Act, an insurer that has reason to believe a reported fire loss may be of other than accidental cause must notify the chief of the Washington State Patrol through the director of Fire Protection. The authorized agency receiving this notification may request all relevant information or evidence the insurer may have relating to criminal activity. The insurer has immunity in any civil or criminal action arising from release of the information, unless actual malice is shown.

A provision regarding the authorized agency providing the insurer information on possible arson and having its liability limited was repealed in 1995.

Summary of Bill: The insurer may request that the authorized agency to which it made a report regarding potential arson provide relevant information on the fire loss that is in the agency's possession. The agency may release information to the insurer at the agency's discretion. Immunity from civil or criminal action is extended to the agency complying with the insurer's request for information.

Non-mergeable double amendments to two sections of the act are reenacted.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: Ninety days after adjournment of session in which bill is passed.