

# HOUSE BILL REPORT

## SSB 6644

---

---

**As Reported By House Committee On:**  
Financial Institutions & Insurance

**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).

**Brief History:**

**Committee Activity:**

Financial Institutions & Insurance: 2/22/00, 2/25/00 [DP].

**Brief Summary of Substitute Bill**

- An insurance company may request that the authorized agency to which it made a report regarding potential arson provide it 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.

---

### HOUSE COMMITTEE ON FINANCIAL INSTITUTIONS & INSURANCE

**Majority Report:** Do pass. Signed by 12 members: Representatives Benson, Republican Co-Chair; Hatfield, Democratic Co-Chair; Bush, Republican Vice Chair; McIntire, Democratic Vice Chair; Barlean; Cairnes; DeBolt; Keiser; Quall; Santos; Sullivan and Talcott.

**Staff:** Charlie Gavigan (786-7340).

**Background:**

Under the Insurance Fraud Reporting Act, an insurance company 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 insurance company may have relating to criminal activity. The insurance company 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the authorized agency providing the insurer information on possible arson and having its liability limited was repealed in 1995.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:**

An insurance company may request that the authorized agency to which it made a report regarding potential arson provide it 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.

**Testimony For:** Immunity should be reinstated when agencies release arson information to insurance companies.

**Testimony Against:** None.

**Testified:** Senator Calvin Goings, prime sponsor; and Wayne Wienholz, Washington State Fire Marshal's Association.