

# SENATE BILL REPORT

## SB 5690

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As of February 22, 1999

**Title:** An act relating to commercial driving records.

**Brief Description:** Repealing a commercial driving record statute.

**Sponsors:** Senators Prentice and Hale.

**Brief History:**

**Committee Activity:** Commerce, Trade, Housing & Financial Institutions: 2/23/99.

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### SENATE COMMITTEE ON COMMERCE, TRADE, HOUSING & FINANCIAL INSTITUTIONS

**Staff:** Catherine Mele (786-7470)

**Background:** Insurance companies are regulated by state law and the Office of the Insurance Commissioner. State law defines several practices as unfair and deceptive acts by insurance companies. State law makes it an unfair or deceptive act or practice if an insurance company considers a person's employment driving record when a person applies for or renews insurance on an individually owned passenger vehicle. In addition, an insurance company cannot consider an employment driving record when determining rates for a personal passenger vehicle policy. Insurance companies are not permitted to use an employment driving record to cancel personal passenger vehicle insurance, and may not in any way discriminate in the terms and conditions of a personal vehicle policy because of an employment driving record.

**Summary of Bill:** The law making it an unfair or deceptive act or practice for insurance companies to use employment driving records in the personal passenger vehicle insurance market is repealed.

**Appropriation:** None.

**Fiscal Note:** Requested on February 19, 1999.

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