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HOUSE BILL 1107

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State of Washington

56th Legislature

1999 Regular Session

By Representatives Sullivan, DeBolt, Kastama, Eickmeyer, Linville, Cairnes, McDonald, Murray, Kenney, McIntire and Wolfe

Read first time 01/14/1999. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to the use of credit reports by insurers; and  
2 adding a new section to chapter 48.05 RCW.

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

4 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.05 RCW  
5 to read as follows:

6 (1) Prior to obtaining a credit report on any person, an insurer  
7 shall disclose to the person the intention of the insurer to obtain the  
8 credit report. If the person requests that the insurer not obtain the  
9 credit report, the insurer shall not obtain the credit report. Nothing  
10 in this section restricts the insurer's ability to not quote a rate, to  
11 deny an application, or to not renew a policy because the person  
12 refuses to allow the insurer to obtain a credit report on that person.

13 (2) For purposes of this section, "credit report" means the same as  
14 "consumer report" as defined in RCW 19.182.010.

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