
HOUSE BILL 1108

State of Washington

56th Legislature

1999 Regular Session

By Representatives Sullivan, Bush, Kastama, DeBolt, Linville, Doumit, Murray, Gombosky, Morris, Rockefeller, H. Sommers, McIntire, Hurst, Kenney, Conway, D. Schmidt, Wolfe, Cairnes, Eickmeyer, Hatfield, Keiser and Lambert

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

1 AN ACT Relating to consumer credit reports; and amending RCW
2 19.182.040.

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

4 **Sec. 1.** RCW 19.182.040 and 1993 c 476 s 6 are each amended to read
5 as follows:

6 (1) Except as authorized under subsection (2) of this section, no
7 consumer reporting agency may make a consumer report containing any of
8 the following items of information:

9 (a) Bankruptcies that, from date of adjudication of the most recent
10 bankruptcy, antedate the report by more than ten years;

11 (b) Suits and judgments that, from date of entry, antedate the
12 report by more than seven years or until the governing statute of
13 limitations has expired, whichever is the longer period;

14 (c) Paid tax liens that, from date of payment, antedate the report
15 by more than seven years;

16 (d) Accounts placed for collection or charged to profit and loss
17 that antedate the report by more than seven years;

1 (e) Records of arrest, indictment, or conviction of crime that,
2 from date of disposition, release, or parole, antedate the report by
3 more than seven years;

4 (f) Any other adverse item of information that antedates the report
5 by more than seven years; or

6 (g) Inquiries or requests for consumer reports related to
7 insurance.

8 (2) Subsection (1) of this section is not applicable in the case of
9 a consumer report to be used in connection with:

10 (a) A credit transaction involving, or that may reasonably be
11 expected to involve, a principal amount of fifty thousand dollars or
12 more;

13 (b) The underwriting of life insurance involving, or that may
14 reasonably be expected to involve, a face amount of fifty thousand
15 dollars or more; or

16 (c) The employment of an individual at an annual salary that
17 equals, or that may reasonably be expected to equal, twenty thousand
18 dollars or more.

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