## (SUBSTITUTED FOR - SEE 1ST SUB)

Declares that any use of credit history for renewal decisions by insurers violates the consumer protection act.

Finds that the practices covered by RCW 48.18.545(3) are matters vitally affecting the public interest for the purpose of applying the consumer protection act, chapter 19.86 RCW. A violation of RCW 48.18.545(3) is not reasonable in relation to the development and preservation of business and is an unfair or deceptive act in trade or commerce and an unfair method of competition for the purpose of applying the consumer protection act, chapter 19.86 RCW.