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HOUSE BILL 2207

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State of Washington

66th Legislature

2020 Regular Session

By Representative Walen; by request of Insurance Commissioner

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1 AN ACT Relating to the group-wide supervision of internationally  
2 active insurance groups; amending RCW 48.31B.005, 48.31B.038, and  
3 42.56.400; and adding a new section to chapter 48.31B RCW.

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

5 **Sec. 1.** RCW 48.31B.005 and 2015 c 122 s 1 are each amended to  
6 read as follows:

7 The definitions in this section apply throughout this chapter  
8 unless the context clearly requires otherwise.

9 (1) "Affiliate" means an affiliate of, or person affiliated with,  
10 a specific person, and includes a person that directly, or indirectly  
11 through one or more intermediaries, controls, or is controlled by, or  
12 is under common control with, the person specified.

13 (2) "Commissioner" means the insurance commissioner, the  
14 commissioner's deputies, or the office of the insurance commissioner,  
15 as appropriate.

16 (3) "Control," including the terms "controlling," "controlled  
17 by," and "under common control with," means the possession, direct or  
18 indirect, of the power to direct or cause the direction of the  
19 management and policies of a person, whether through the ownership of  
20 voting securities, by contract other than a commercial contract for  
21 goods or nonmanagement services, or otherwise, unless the power is

1 the result of an official position with or corporate office held by  
2 the person. Control is presumed to exist if any person, directly or  
3 indirectly, owns, controls, holds with the power to vote, or holds  
4 proxies representing, ten percent or more of the voting securities of  
5 any other person. This presumption may be rebutted by a showing made  
6 in a manner similar to that provided by RCW 48.31B.025(11) that  
7 control does not exist in fact. The commissioner may determine, after  
8 furnishing all persons in interest notice and opportunity to be heard  
9 and making specific findings of fact to support such determination,  
10 that control exists in fact, notwithstanding the absence of a  
11 presumption to that effect.

12 (4) "Enterprise risk" means any activity, circumstance, event, or  
13 series of events involving one or more affiliates of an insurer that,  
14 if not remedied promptly, is likely to have a material adverse effect  
15 upon the financial condition or liquidity of the insurer or its  
16 insurance holding company system as a whole including, but not  
17 limited to, anything that would cause the insurer's risk-based  
18 capital to fall into company action level as set forth in RCW  
19 48.05.440 or 48.43.310 or would cause the insurer to be in hazardous  
20 financial condition as defined in WAC 284-16-310.

21 (5) "Group-wide supervisor" means the regulatory official  
22 authorized to engage in conducting and coordinating group-wide  
23 supervision activities who is determined or acknowledged by the  
24 commissioner under section 3 of this act to have sufficient contacts  
25 with the internationally active insurance group.

26 (6) "Insurance holding company system" means a system that  
27 consists of two or more affiliated persons, one or more of which is  
28 an insurer.

29 ((+6)) (7) "Insurer" includes an insurer authorized under  
30 chapter 48.05 RCW, a fraternal mutual insurer or society holding a  
31 license under RCW 48.36A.290, a health care service contractor  
32 registered under chapter 48.44 RCW, a health maintenance organization  
33 registered under chapter 48.46 RCW, and a self-funded multiple  
34 employer welfare arrangement under chapter 48.125 RCW, as well as all  
35 persons engaged as, or purporting to be engaged as insurers,  
36 fraternal benefit societies, health care service contractors, health  
37 maintenance organizations, or self-funded multiple employer welfare  
38 arrangements in this state, and to persons in process of organization  
39 to become insurers, fraternal benefit societies, health care service  
40 contractors, health maintenance organizations, or self-funded

1 multiple employer welfare arrangements, except it does not include  
2 agencies, authorities, or instrumentalities of the United States, its  
3 possessions and territories, the commonwealth of Puerto Rico, the  
4 District of Columbia, or a state or political subdivision of a state.

5 ~~((7))~~ (8) "Internationally active insurance group" means an  
6 insurance holding company system that:

7 (a) Includes an insurer registered under RCW 48.31B.025; and

8 (b) Meets the following criteria:

9 (i) Premiums written in at least three countries;

10 (ii) The percentage of gross premiums written outside the United  
11 States is at least ten percent of the insurance holding company  
12 system's total gross written premiums; and

13 (iii) Based on a three-year rolling average, the total assets of  
14 the insurance holding company system are at least fifty billion  
15 dollars or the total gross written premiums of the insurance holding  
16 company system are at least ten billion dollars.

17 (9) "Person" means an individual, a corporation, a partnership,  
18 an association, a joint stock company, a trust, an unincorporated  
19 organization, any similar entity, or any combination of the foregoing  
20 acting in concert, but does not include a joint venture partnership  
21 exclusively engaged in owning, managing, leasing, or developing real  
22 or tangible personal property.

23 ~~((8))~~ (10) "Securityholder" means a securityholder of a  
24 specified person who owns any security of that person, including  
25 common stock, preferred stock, debt obligations, and any other  
26 security convertible into or evidencing the right to acquire any of  
27 the foregoing.

28 ~~((9))~~ (11) "Subsidiary" means a subsidiary of a specified  
29 person who is an affiliate controlled by that person directly or  
30 indirectly through one or more intermediaries.

31 ~~((10))~~ (12) "Voting security" includes any security convertible  
32 into or evidencing a right to acquire a voting security.

33 **Sec. 2.** RCW 48.31B.038 and 2015 c 122 s 9 are each amended to  
34 read as follows:

35 (1) Documents, materials, or other information in the possession  
36 or control of the commissioner that are obtained by or disclosed to  
37 the commissioner or any other person in the course of an examination  
38 or investigation made pursuant to RCW 48.31B.035 and all information  
39 reported ~~((pursuant to))~~ or provided to the commissioner under RCW

1 48.31B.015(2) (l) and (m), 48.31B.025, (~~and~~) 48.31B.030, and  
2 section 3 of this act are confidential by law and privileged, are not  
3 subject to chapter 42.56 RCW, are not subject to subpoena, and are  
4 not subject to discovery or admissible in evidence in any private  
5 civil action. However, the commissioner is authorized to use the  
6 documents, materials, or other information in the furtherance of any  
7 regulatory or legal action brought as a part of the commissioner's  
8 official duties. The commissioner shall not otherwise make the  
9 documents, materials, or other information public without the prior  
10 written consent of the insurer to which it pertains unless the  
11 commissioner, after giving the insurer and its affiliates who would  
12 be affected thereby, notice and opportunity to be heard, determines  
13 that the interest of policyholders, shareholders, or the public is  
14 served by the publication thereof, in which event the commissioner  
15 may publish all or any part in such manner as may be deemed  
16 appropriate.

17 (2) Neither the commissioner nor any person who received  
18 documents, materials, or other information while acting under the  
19 authority of the commissioner or with whom such documents, materials,  
20 or other information are shared pursuant to this chapter is permitted  
21 or may be required to testify in any private civil action concerning  
22 any confidential documents, materials, or information subject to  
23 subsection (1) of this section.

24 (3) In order to assist in the performance of the commissioner's  
25 duties, the commissioner:

26 (a) May share documents, materials, or other information,  
27 including the confidential and privileged documents, materials, or  
28 information subject to subsection (1) of this section, with other  
29 state, federal, and international regulatory agencies, with the  
30 national association of insurance commissioners and its affiliates  
31 and subsidiaries, and with state, federal, and international law  
32 enforcement authorities, including members of any supervisory college  
33 described in RCW 48.31B.037, provided the recipient agrees in writing  
34 to maintain the confidentiality and privileged status of the  
35 document, material, or other information, and has verified in writing  
36 the legal authority to maintain confidentiality;

37 (b) Notwithstanding (a) of this subsection, may only share  
38 confidential and privileged documents, material, or information  
39 reported pursuant to RCW 48.31B.025(12) with commissioners of states  
40 having statutes or rules substantially similar to subsection (1) of

1 this section and who have agreed in writing not to disclose such  
2 information;

3 (c) May receive documents, materials, or information, including  
4 otherwise confidential and privileged documents, materials, or  
5 information from the national association of insurance commissioners  
6 and its affiliates and subsidiaries, and from regulatory and law  
7 enforcement officials of other foreign or domestic jurisdictions, and  
8 shall maintain as confidential or privileged any document, material,  
9 or information received with notice or the understanding that it is  
10 confidential or privileged under the laws of the jurisdiction that is  
11 the source of the document, material, or information; and

12 (d) Shall enter into written agreements with the national  
13 association of insurance commissioners governing sharing and use of  
14 information provided pursuant to this chapter consistent with this  
15 subsection that shall:

16 (i) Specify procedures and protocols regarding the  
17 confidentiality and security of information shared with the national  
18 association of insurance commissioners and its affiliates and  
19 subsidiaries pursuant to this chapter, including procedures and  
20 protocols for sharing by the national association of insurance  
21 commissioners with other state, federal, or international regulators;

22 (ii) Specify that ownership of information shared with the  
23 national association of insurance commissioners and its affiliates  
24 and subsidiaries pursuant to this chapter remains with the  
25 commissioner and the national association of insurance commissioners'  
26 use of the information is subject to the direction of the  
27 commissioner;

28 (iii) Require prompt notice to be given to an insurer whose  
29 confidential information in the possession of the national  
30 association of insurance commissioners pursuant to this chapter is  
31 subject to a request or subpoena to the national association of  
32 insurance commissioners for disclosure or production; and

33 (iv) Require the national association of insurance commissioners  
34 and its affiliates and subsidiaries to consent to intervention by an  
35 insurer in any judicial or administrative action in which the  
36 national association of insurance commissioners and its affiliates  
37 and subsidiaries may be required to disclose confidential information  
38 about the insurer shared with the national association of insurance  
39 commissioners and its affiliates and subsidiaries pursuant to this  
40 chapter.

1 (4) The sharing of information by the commissioner pursuant to  
2 this chapter does not constitute a delegation of regulatory authority  
3 or rule making, and the commissioner is solely responsible for the  
4 administration, execution, and enforcement of this chapter.

5 (5) No waiver of any applicable privilege or claim of  
6 confidentiality in the documents, materials, or information shall  
7 occur as a result of disclosure to the commissioner under this  
8 section or as a result of sharing as authorized in subsection (3) of  
9 this section.

10 (6) Documents, materials, or other information in the possession  
11 or control of the national association of insurance commissioners  
12 pursuant to this chapter are confidential by law and privileged, are  
13 not subject to chapter 42.56 RCW, are not subject to subpoena, and  
14 are not subject to discovery or admissible in evidence in any private  
15 civil action.

16 NEW SECTION. **Sec. 3.** A new section is added to chapter 48.31B  
17 RCW to read as follows:

18 (1) The commissioner is authorized to act as the group-wide  
19 supervisor for any internationally active insurance group under this  
20 section. However, the commissioner may otherwise acknowledge another  
21 regulatory official as the group-wide supervisor where the  
22 internationally active insurance group:

23 (a) Does not have substantial insurance operations in the United  
24 States;

25 (b) Has substantial insurance operations in the United States,  
26 but not in this state; or

27 (c) Has substantial insurance operations in the United States and  
28 this state, but the commissioner has determined under the factors set  
29 forth in subsections (2) and (6) of this section that the other  
30 regulatory official is the appropriate group-wide supervisor.

31 An insurance holding company system that does not otherwise  
32 qualify as an internationally active insurance group may request that  
33 the commissioner make a determination or acknowledgment as to a  
34 group-wide supervisor under this section.

35 (2) In cooperation with other state, federal, and international  
36 regulatory agencies, the commissioner must identify a single group-  
37 wide supervisor for an internationally active insurance group. The  
38 commissioner may determine that the commissioner is the appropriate  
39 group-wide supervisor for an internationally active insurance group

1 that conducts substantial insurance operations concentrated in this  
2 state. However, the commissioner may acknowledge that a regulatory  
3 official from another jurisdiction is the appropriate group-wide  
4 supervisor for the internationally active insurance group. The  
5 commissioner shall consider the following factors when making a  
6 determination or acknowledgment under this subsection:

7 (a) The place of domicile of the insurers within the  
8 internationally active insurance group that hold the largest share of  
9 the group's written premiums, assets, or liabilities;

10 (b) The place of domicile of the top-tiered insurer(s) in the  
11 insurance holding company system of the internationally active  
12 insurance group;

13 (c) The location of the executive offices or largest operational  
14 offices of the internationally active insurance group;

15 (d) Whether another regulatory official is acting or is seeking  
16 to act as the group-wide supervisor under a regulatory system that  
17 the commissioner determines to be:

18 (i) Substantially similar to the system of regulation provided  
19 under the laws of this state; or

20 (ii) Otherwise sufficient in terms of providing for group-wide  
21 supervision, enterprise risk analysis, and cooperation with other  
22 regulatory officials; and

23 (e) Whether another regulatory official acting or seeking to act  
24 as the group-wide supervisor provides the commissioner with  
25 reasonably reciprocal recognition and cooperation.

26 However, a commissioner identified under this section as the group-  
27 wide supervisor may determine that it is appropriate to acknowledge  
28 another supervisor to serve as the group-wide supervisor. The  
29 acknowledgment of the group-wide supervisor must be made after  
30 consideration of the factors listed in (a) through (e) of this  
31 subsection, and must be made in cooperation with and subject to the  
32 acknowledgment of other regulatory officials involved with  
33 supervision of members of the internationally active insurance group,  
34 and in consultation with the internationally active insurance group.

35 (3) When another regulatory official is acting as the group-wide  
36 supervisor of an internationally active insurance group, the  
37 commissioner shall acknowledge that regulatory official as the group-  
38 wide supervisor. However, in the event of a material change in the  
39 internationally active insurance group that results in:

1 (a) The internationally active insurance group's insurers  
2 domiciled in this state holding the largest share of the group's  
3 premiums, assets, or liabilities; or

4 (b) This state being the place of domicile of the top-tiered  
5 insurer(s) in the insurance holding company system of the  
6 internationally active insurance group, the commissioner shall make a  
7 determination or acknowledgment as to the appropriate group-wide  
8 supervisor for the internationally active insurance group under  
9 subsection (2) of this section.

10 (4) Under RCW 48.31B.035 the commissioner is authorized to  
11 collect from any insurer registered under RCW 48.31B.025 all  
12 information necessary to determine whether the commissioner may act  
13 as the group-wide supervisor of an internationally active insurance  
14 group or if the commissioner may acknowledge another regulatory  
15 official to act as the group-wide supervisor. Prior to issuing a  
16 determination that an internationally active insurance group is  
17 subject to group-wide supervision by the commissioner, the  
18 commissioner shall notify the insurer registered under RCW 48.31B.025  
19 and the ultimate controlling person within the internationally active  
20 insurance group. The internationally active insurance group has no  
21 less than thirty days to provide the commissioner with additional  
22 information pertinent to the pending determination. The commissioner  
23 shall publish in the Washington State Register and on the  
24 commissioner's web site the identity of internationally active  
25 insurance groups that the commissioner has determined are subject to  
26 group-wide supervision by the commissioner.

27 (5) If the commissioner is the group-wide supervisor for an  
28 internationally active insurance group, the commissioner is  
29 authorized to engage in any of the following group-wide supervision  
30 activities:

31 (a) Assess the enterprise risks within the internationally active  
32 insurance group to ensure that:

33 (i) The material financial condition and liquidity risks to the  
34 members of the internationally active insurance group that are  
35 engaged in the business of insurance are identified by management;  
36 and

37 (ii) Reasonable and effective mitigation measures are in place;

38 (b) Request from any member of an internationally active  
39 insurance group subject to the commissioner's supervision,  
40 information necessary and appropriate to assess enterprise risk,

1 including, but not limited to, information about the members of the  
2 internationally active insurance group regarding:

3 (i) Governance, risk assessment, and management;

4 (ii) Capital adequacy; and

5 (iii) Material intercompany transactions;

6 (c) Coordinate and, through the authority of the regulatory  
7 officials of the jurisdiction where members of the internationally  
8 active insurance group are domiciled, compel development and  
9 implementation of reasonable measures designed to ensure that the  
10 internationally active insurance group is able to timely recognize  
11 and mitigate enterprise risks to members of the internationally  
12 active insurance group that are engaged in the business of insurance;

13 (d) Communicate with other state, federal, and international  
14 regulatory agencies for members within the internationally active  
15 insurance group and share relevant information subject to the  
16 confidentiality provisions of RCW 48.31B.038, through supervisory  
17 colleges as set forth in RCW 48.31B.037 or otherwise; and

18 (e) Enter into agreements with or obtain documents from any  
19 insurer registered under RCW 48.31B.025, any member of the  
20 internationally active insurance group, and any other state, federal,  
21 and international regulatory agencies for members of the  
22 internationally active insurance group, providing the basis for or  
23 otherwise clarifying the commissioner's role as group-wide  
24 supervisor, including provisions for resolving disputes with other  
25 regulatory officials. The agreements or documentation shall not serve  
26 as evidence in any proceeding that any insurer or person within an  
27 insurance holding company system not domiciled or incorporated in  
28 this state is doing business in this state or is otherwise subject to  
29 jurisdiction in this state.

30 (6) If the commissioner acknowledges that another regulatory  
31 official from a jurisdiction that is not accredited by the national  
32 association of insurance commissioners is the group-wide supervisor,  
33 the commissioner is authorized to reasonably cooperate, through  
34 supervisory colleges or otherwise, with group-wide supervision  
35 undertaken by the group-wide supervisor. However:

36 (a) The commissioner's cooperation must be in compliance with the  
37 laws of this state; and

38 (b) The regulatory official acknowledged as the group-wide  
39 supervisor must also recognize and cooperate with the commissioner's  
40 activities as a group-wide supervisor for other internationally

1 active insurance groups where applicable. Where the recognition and  
2 cooperation is not reasonably reciprocal, the commissioner is  
3 authorized to refuse recognition and cooperation.

4 (7) The commissioner is authorized to enter into agreements with  
5 or obtain documentation from any insurer registered under RCW  
6 48.31B.025, any affiliate of the insurer, and other state, federal,  
7 and international regulatory agencies for members of the  
8 internationally active insurance group, that provide the basis for or  
9 otherwise clarify a regulatory official's role as group-wide  
10 supervisor.

11 (8) The commissioner may adopt rules necessary for the  
12 implementation and administration of this section.

13 (9) A registered insurer subject to this section is liable for  
14 and must pay the reasonable expenses of the commissioner's  
15 participation in the administration of this section, including the  
16 engagement of attorneys, actuaries, and other professionals and all  
17 reasonable travel expenses.

18 **Sec. 4.** RCW 42.56.400 and 2019 c 389 s 102 are each amended to  
19 read as follows:

20 The following information relating to insurance and financial  
21 institutions is exempt from disclosure under this chapter:

22 (1) Records maintained by the board of industrial insurance  
23 appeals that are related to appeals of crime victims' compensation  
24 claims filed with the board under RCW 7.68.110;

25 (2) Information obtained and exempted or withheld from public  
26 inspection by the health care authority under RCW 41.05.026, whether  
27 retained by the authority, transferred to another state purchased  
28 health care program by the authority, or transferred by the authority  
29 to a technical review committee created to facilitate the  
30 development, acquisition, or implementation of state purchased health  
31 care under chapter 41.05 RCW;

32 (3) The names and individual identification data of either all  
33 owners or all insureds, or both, received by the insurance  
34 commissioner under chapter 48.102 RCW;

35 (4) Information provided under RCW 48.30A.045 through 48.30A.060;

36 (5) Information provided under RCW 48.05.510 through 48.05.535,  
37 48.43.200 through 48.43.225, 48.44.530 through 48.44.555, and  
38 48.46.600 through 48.46.625;

1 (6) Examination reports and information obtained by the  
2 department of financial institutions from banks under RCW 30A.04.075,  
3 from savings banks under RCW 32.04.220, from savings and loan  
4 associations under RCW 33.04.110, from credit unions under RCW  
5 31.12.565, from check cashers and sellers under RCW 31.45.030(3), and  
6 from securities brokers and investment advisers under RCW 21.20.100,  
7 all of which is confidential and privileged information;

8 (7) Information provided to the insurance commissioner under RCW  
9 48.110.040(3);

10 (8) Documents, materials, or information obtained by the  
11 insurance commissioner under RCW 48.02.065, all of which are  
12 confidential and privileged;

13 (9) Documents, materials, or information obtained or provided by  
14 the insurance commissioner under RCW 48.31B.015(2) (l) and (m),  
15 48.31B.025, 48.31B.030, (~~and~~) 48.31B.035, and section 3 of this  
16 act, all of which are confidential and privileged;

17 (10) Data filed under RCW 48.140.020, 48.140.030, 48.140.050, and  
18 7.70.140 that, alone or in combination with any other data, may  
19 reveal the identity of a claimant, health care provider, health care  
20 facility, insuring entity, or self-insurer involved in a particular  
21 claim or a collection of claims. For the purposes of this subsection:

22 (a) "Claimant" has the same meaning as in RCW 48.140.010(2).

23 (b) "Health care facility" has the same meaning as in RCW  
24 48.140.010(6).

25 (c) "Health care provider" has the same meaning as in RCW  
26 48.140.010(7).

27 (d) "Insuring entity" has the same meaning as in RCW  
28 48.140.010(8).

29 (e) "Self-insurer" has the same meaning as in RCW 48.140.010(11);

30 (11) Documents, materials, or information obtained by the  
31 insurance commissioner under RCW 48.135.060;

32 (12) Documents, materials, or information obtained by the  
33 insurance commissioner under RCW 48.37.060;

34 (13) Confidential and privileged documents obtained or produced  
35 by the insurance commissioner and identified in RCW 48.37.080;

36 (14) Documents, materials, or information obtained by the  
37 insurance commissioner under RCW 48.37.140;

38 (15) Documents, materials, or information obtained by the  
39 insurance commissioner under RCW 48.17.595;

1 (16) Documents, materials, or information obtained by the  
2 insurance commissioner under RCW 48.102.051(1) and 48.102.140 (3) and  
3 (7) (a) (ii);

4 (17) Documents, materials, or information obtained by the  
5 insurance commissioner in the commissioner's capacity as receiver  
6 under RCW 48.31.025 and 48.99.017, which are records under the  
7 jurisdiction and control of the receivership court. The commissioner  
8 is not required to search for, log, produce, or otherwise comply with  
9 the public records act for any records that the commissioner obtains  
10 under chapters 48.31 and 48.99 RCW in the commissioner's capacity as  
11 a receiver, except as directed by the receivership court;

12 (18) Documents, materials, or information obtained by the  
13 insurance commissioner under RCW 48.13.151;

14 (19) Data, information, and documents provided by a carrier  
15 pursuant to section 1, chapter 172, Laws of 2010;

16 (20) Information in a filing of usage-based insurance about the  
17 usage-based component of the rate pursuant to RCW 48.19.040(5) (b);

18 (21) Data, information, and documents (~~(, other than those~~  
19 ~~described in RCW 48.02.210(2) as it existed prior to repeal by~~  
20 ~~section 2, chapter 7, Laws of 2017 3rd sp. sess.,)~~) that are  
21 submitted to the office of the insurance commissioner by an entity  
22 providing health care coverage pursuant to RCW 28A.400.275 (~~(as it~~  
23 ~~existed on January 1, 2017, and RCW 48.02.210 as it existed prior to~~  
24 ~~repeal by section 2, chapter 7, Laws of 2017 3rd sp. sess.)~~);

25 (22) Data, information, and documents obtained by the insurance  
26 commissioner under RCW 48.29.017;

27 (23) Information not subject to public inspection or public  
28 disclosure under RCW 48.43.730(5);

29 (24) Documents, materials, or information obtained by the  
30 insurance commissioner under chapter 48.05A RCW;

31 (25) Documents, materials, or information obtained by the  
32 insurance commissioner under RCW 48.74.025, 48.74.028, 48.74.100(6),  
33 48.74.110(2) (b) and (c), and 48.74.120 to the extent such documents,  
34 materials, or information independently qualify for exemption from  
35 disclosure as documents, materials, or information in possession of  
36 the commissioner pursuant to a financial conduct examination and  
37 exempt from disclosure under RCW 48.02.065;

38 (26) Nonpublic personal health information obtained by, disclosed  
39 to, or in the custody of the insurance commissioner, as provided in  
40 RCW 48.02.068;

1           (27) Data, information, and documents obtained by the insurance  
2 commissioner under RCW 48.02.230;  
3           (28) Documents, materials, or other information, including the  
4 corporate annual disclosure obtained by the insurance commissioner  
5 under RCW 48.195.020;  
6           (29) Findings and orders disapproving acquisition of a trust  
7 institution under RCW 30B.53.100(3); and  
8           (30) All claims data, including health care and financial related  
9 data received under RCW 41.05.890, received and held by the health  
10 care authority.

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