

Chapter 48.18 RCW
THE INSURANCE CONTRACT

Sections

- 48.18.010 Scope of chapter.
- 48.18.020 Power to contract.
- 48.18.030 Insurable interest—Personal insurances—Nonprofit organizations—Rules.
- 48.18.040 Insurable interest—Property insurances.
- 48.18.050 Named insured—Interest insured.
- 48.18.060 Application—Consent—When required.
- 48.18.070 Alteration of application.
- 48.18.080 Application as evidence.
- 48.18.090 Warranties and misrepresentations, effect of.
- 48.18.100 Forms of policies—Filing, certification, and approval—Exceptions.
- 48.18.103 Forms of commercial property casualty policies—Legislative intent—Issuance prior to filing—Disapproval by commissioner—Definition.
- 48.18.110 Grounds for disapproval.
- 48.18.120 Standard forms.
- 48.18.125 Loss payable and mortgagee clauses for property and automobile physical damage insurances—Requirement to use adopted forms.
- 48.18.130 Standard provisions.
- 48.18.140 Contents of policies in general.
- 48.18.150 Additional contents.
- 48.18.160 Charter or bylaw provisions.
- 48.18.170 "Premium" defined.
- 48.18.180 Stated premium must include all charges.
- 48.18.190 Policy must contain entire contract.
- 48.18.200 Limiting actions, jurisdiction.
- 48.18.210 Execution of policies.
- 48.18.220 Receipt of premium to bind coverage—Contents of receipt.
- 48.18.230 Binders—Duration—Premium.
- 48.18.240 Binders—Insurance producer's or title insurance agent's liability.
- 48.18.250 Underwriters' and combination policies.
- 48.18.260 Delivery of policy.
- 48.18.278 Terms for cancellation, nonrenewal, or modification of portable electronics policy—Application of RCW 48.18.290 and 48.18.2901 to portable electronics insurance.
- 48.18.280 Renewal of policy.
- 48.18.289 Cancellation, nonrenewal, renewal offer—Notice to insurance producer or title insurance agent.
- 48.18.290 Cancellation by insurer.
- 48.18.2901 Renewal required—Exceptions.
- 48.18.291 Cancellation of private automobile insurance by insurer—Notice—Requirements.
- 48.18.292 Refusal to renew private automobile insurance by insurer—Change in amount of premium or deductibles.
- 48.18.293 Nonliability of commissioner, agents, insurer for information giving reasons for cancellation or refusal to renew—Proof of mailing of notice.

48.18.295 RCW 48.18.290 through 48.18.297 not to prevent cancellation or nonrenewal, when.

48.18.296 Contracts to which RCW 48.18.291 through 48.18.297 inapplicable.

48.18.297 Private passenger automobile defined.

48.18.298 Disability insurance—Refusal to renew by insurer.

48.18.299 Disability insurance—Cancellation by insurer.

48.18.300 Cancellation by insured.

48.18.310 Cancellation by commissioner.

48.18.320 Annulment of liability policies.

48.18.340 Dividends payable to real party in interest.

48.18.350 Breach of warranty prior to loss—Effect.

48.18.360 Assignment of policies—Life and disability.

48.18.370 Payment discharges insurer—Life and disability.

48.18.375 Assignment of interests under group insurance policy.

48.18.390 Simultaneous deaths—Payment of proceeds—Life insurance.

48.18.400 Exemption of proceeds—Disability.

48.18.410 Exemption of proceeds—Life.

48.18.420 Exemption of proceeds—Group life.

48.18.430 Exemption of proceeds, commutation—Annuities.

48.18.440 Spouse's rights in life insurance policy.

48.18.450 Life insurance payable to trustee named as beneficiary in the policy.

48.18.452 Life insurance designating as beneficiary a trustee named by will.

48.18.460 Proof of loss—Furnishing forms—May require oath.

48.18.470 Claims administration—Not waiver.

48.18.480 Discrimination prohibited.

48.18.510 Validity of noncomplying forms.

48.18.520 Construction of policies.

48.18.540 Cancellations, denials, refusals to renew—Written notification.

48.18.543 Single premium credit insurance—Residential mortgage loan—Restrictions—Definitions.

48.18.545 Underwriting restrictions that apply to personal insurance—Credit history or insurance score—Rules.

48.18.547 Underwriting restrictions that apply to medical malpractice insurance—Rules.

48.18.550 Victims of domestic abuse—Prohibition on certain cancellations, denials, refusals to renew, and different rates—Domestic abuse defined.

48.18.553 Victims of hate crime offenses—Restrictions of underwriting actions—Definitions.

48.18.555 Property insurance—Actions resulting from arson or malicious mischief—Definitions.

48.18.558 Property insurers—Assistance to prevent or reduce severity of claims or losses—Prior approval of commissioner—Pilot program permitted.

48.18.559 Property insurers—Rules addressing assistance to prevent or reduce severity of claims or losses.

48.18.565 Homeowner's insurance—Foster parent.

48.18.570 Life insurance—Lawful travel destinations.

48.18.580 Employer-owned life insurance—Requirements.

48.18.583 Employer-owned life insurance—Application to policies.

- 48.18.586 Employer-owned life insurance—Rules.
- 48.18.600 Usage-based insurance—Restrictions on information collected.
- 48.18.610 Customer satisfaction benefits.
- 48.18.900 Construction—Chapter applicable to state registered domestic partnerships—2009 c 521.

Exemptions of proceeds of insurance on exempt property: RCW 6.15.030.

False claims or proof: RCW 48.30.230.

Misrepresentation in application: RCW 48.30.210.