5193-S

Sponsor(s): Senate Committee on Financial Services, Insurance & Housing (originally sponsored by Senators Benton, Prentice, Winsley, Horn, Franklin, Kohl-Welles, Oke and Kline; by request of Insurance Commissioner)

Brief Description: Prohibiting insurers from canceling, denying, or refusing to renew property insurance policies due to claims made for malicious harassment. Revised for 1st Substitute: Prohibiting insurers from taking certain underwriting actions regarding property insurance policies due to claims made for malicious harassment.

SB 5193-S - DIGEST

(AS OF SENATE 2ND READING 3/16/03)

Declares that an insurer may not take an underwriting action on a policy described in this act because an insured has made one or more insurance claims during the preceding sixty months for a loss that is the result of malicious harassment. An insurer may take an underwriting action due to other factors that are not prohibited by this act.