HOUSE BILL 1230

State of Washington   **69th Legislature**   **2025 Regular Session**

By Representative Hackney

Prefiled 01/09/25.

1   AN ACT Relating to requiring that experience-rated group
2 disability income insurers include all applicable rating factors and
3 credibility formulas in rate manual filings with the insurance
4 commissioner; and amending RCW 48.19.010.

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

6   **Sec. 1.** RCW 48.19.010 and 2015 c 19 s 4 are each amended to read
7 as follows:
8   (1) Except as is otherwise expressly provided the provisions of
9 this chapter apply to all insurances upon subjects located, resident
10 or to be performed in this state except:
11   (a) Life insurance;
12   (b) Disability insurance;
13   (c) Reinsurance except as to joint reinsurance as provided in RCW
14 48.19.360;
15   (d) Insurance against loss of or damage to aircraft, their hulls,
16 accessories, and equipment, or against liability, other than workers'
17 compensation and employers' liability, arising out of the ownership,
18 maintenance((,)), or use of aircraft;
19   (e) Insurance of vessels or craft, their cargoes, marine
20 builders' risks, marine protection((,)), and indemnity; and such
21 other risks commonly insured under marine, as distinguished from

1   inland marine, insurance contracts as may be defined by ruling of the
2   commissioner for the purposes of this provision;
3   (f) Title insurance.
4   (2) Except, that every insurer shall, as to disability insurance,
5   before using file with the commissioner its manual of classification,
6   manual of rules and rates, and any modifications thereof except as
7   provided under RCW 48.43.733 or rate filing requirements established
8   by a specific statute or federal law. In the case of experience-rated
9   group disability income insurance, insurers shall include in such
10   filings their experience rating formulas including all applicable
11   rating factors and credibility formulas as part of the rate manual.
12   Such filings must be detailed enough to confirm that a group is fully
13   or partially credible and to allow the commissioner to replicate the
14   premium rates for the experience-rated group if given the experience
15   and demographics of the group.

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