

---

HOUSE BILL 1230

---

State of Washington

69th Legislature

2025 Regular Session

By Representative Hackney

Prefiled 01/09/25. Read first time 01/13/25. Referred to Committee on Consumer Protection & Business.

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.

--- END ---