

**WAC 284-29A-050 Unfairly discriminatory rates.** Situations in which the rates are unfairly discriminatory under RCW 48.29.143(1) include, but are not limited to:

- (1) Negotiation or bidding of price;
- (2) Rating rules that do not have a definite charge for every bracket of coverage;
- (3) Discounts not provided to all qualifying risks;
- (4) Rating plans in which policies:
  - (a) Generating higher premiums subsidize smaller policies; or
  - (b) From one geographical area subsidize those from another geographical area.
- (5) A title insurer's application of more than one rate schedule to similarly situated risks in a county or other defined geographical area. For example, it is unfairly discriminatory for a title insurer to use different rate schedules for business produced by different title insurance agents in a specific rating territory.

[Statutory Authority: RCW 48.02.060, 48.29.005, 48.29.017, 48.29.140, 48.03.060(6), and 48.29.147. WSR 14-10-056 (Matter No. R 2013-15), § 284-29A-050, filed 5/2/14, effective 6/2/14. Statutory Authority: RCW 48.02.060 and 48.29.005. WSR 10-15-092 (Matter No. R 2009-01), § 284-29A-050, filed 7/20/10, effective 8/20/10.]