

**WAC 284-24-080 Rate filings rule for inland marine risks.** Under RCW 48.19.030 and 48.19.070, insurers are not required to file rates with the commissioner for certain inland marine risks that are not written according to manual rates or rating plans. The following inland marine classes of risks, which are characterized by large numbers of insureds and homogeneous loss exposure, are written according to manual rates or rating plans and must be filed under chapter 48.19 RCW. Manual rates, classification or rating plans that apply to the following types of risks must be filed with the commissioner:

- (1) Accounts receivable coverage;
- (2) Agricultural machinery, farm equipment and livestock coverage;
- (3) Bicycle floater;
- (4) Boatowners' insurance or coverage for pleasure boats twenty-six feet and under in length;
- (5) Camera floater;
- (6) Camera and musical instrument dealers;
- (7) Commercial articles coverage (photographic equipment and musical instruments);
- (8) Equipment dealers coverage;
- (9) Film coverage form;
- (10) Fine arts private collections;
- (11) Floor plan merchandise coverage;
- (12) Fur dealers;
- (13) Hardware dealers;
- (14) Implement dealers;
- (15) Garment contractors;
- (16) Golfer's equipment floater;
- (17) Jewelry dealers;
- (18) Mail coverage;
- (19) Personal articles floater;
- (20) Personal effects floater;
- (21) Personal furs or fur floater;
- (22) Personal jewelry or jewelry floater;
- (23) Personal property floater;
- (24) Physicians' and surgeons' equipment coverage;
- (25) Portable electronics as defined in RCW 48.120.005;
- (26) Signs coverage;
- (27) Silverware floater;
- (28) Stamp and coin collection floater;
- (29) Travel coverage other than accident and sickness;
- (30) Valuable papers and records; and
- (31) Wedding presents.

[Statutory Authority: RCW 48.02.060 and 48.120.050. WSR 13-14-099 (Matter No. R 2013-07), § 284-24-080, filed 7/2/13, effective 8/2/13. Statutory Authority: RCW 48.02.060, 48.110.150. WSR 08-21-091 (Matter No. 2007-11), § 284-24-080, filed 10/15/08, effective 2/1/09. Statutory Authority: RCW 48.02.060, 48.19.080, 48.19.370 and 48.19.020. WSR 98-20-102 (Matter No. R 98-4), § 284-24-080, filed 10/7/98, effective 11/7/98. Statutory Authority: RCW 48.02.060 (3)(e). WSR 86-24-043 (Order R 86-7), § 284-24-080, filed 11/26/86. Statutory Authority: RCW 48.02.060. WSR 82-06-036 (Order R 82-1), § 284-24-080, filed 3/1/82.]