

**RCW 48.19.010 Scope of chapter.** (1) Except as is otherwise expressly provided the provisions of this chapter apply to all insurances upon subjects located, resident or to be performed in this state except:

(a) Life insurance;

(b) Disability insurance;

(c) Reinsurance except as to joint reinsurance as provided in RCW 48.19.360;

(d) Insurance against loss of or damage to aircraft, their hulls, accessories, and equipment, or against liability, other than workers' compensation and employers' liability, arising out of the ownership, maintenance[, ] or use of aircraft;

(e) Insurance of vessels or craft, their cargoes, marine builders' risks, marine protection[, ] and indemnity; and such other risks commonly insured under marine, as distinguished from inland marine, insurance contracts as may be defined by ruling of the commissioner for the purposes of this provision;

(f) Title insurance.

(2) Except, that every insurer shall, as to disability insurance, before using file with the commissioner its manual of classification, manual of rules and rates, and any modifications thereof except as provided under RCW 48.43.733 or rate filing requirements established by a specific statute or federal law. [2015 c 19 s 4; 1987 c 185 s 24; 1947 c 79 s .19.01; Rem. Supp. 1947 s 45.19.01.]

**Intent—2015 c 19:** See note following RCW 48.18.100.

**Intent—Severability—1987 c 185:** See notes following RCW 51.12.130.