
SUBSTITUTE SENATE BILL 5177

State of Washington

53rd Legislature

1994 Regular Session

By Senate Committee on Labor & Commerce (originally sponsored by Senators Pelz, Prentice and Moore)

Read first time 02/04/94.

1 AN ACT Relating to automobile insurance; amending RCW 48.18.297;
2 and adding new sections to chapter 48.18 RCW.

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

4 **Sec. 1.** RCW 48.18.297 and 1969 ex.s. c 241 s 24 are each amended
5 to read as follows:

6 A private passenger automobile as used in ((RCW 48.18.291 through
7 48.18.297)) this chapter shall mean:

8 (1) An individually owned motor vehicle of the private passenger or
9 station wagon type that is not used as a public or livery conveyance
10 for passengers, nor rented to others.

11 (2) Any other individually owned four-wheel motor vehicle with a
12 load capacity of fifteen hundred pounds or less which is not used in
13 the occupation, profession, or business of the insured.

14 NEW SECTION. **Sec. 2.** A new section is added to chapter 48.18 RCW
15 to read as follows:

16 No private passenger automobile liability insurer shall refuse to
17 issue a private passenger liability insurance policy or increase the
18 rate to be charged for the policy based solely on the grounds that the

1 applicant has never purchased a policy or has not purchased or been
2 covered by a policy during a specified time period immediately
3 preceding the date of application.

4 NEW SECTION. **Sec. 3.** A new section is added to chapter 48.18 RCW
5 to read as follows:

6 Notwithstanding RCW 48.18.290 through 48.18.292, an insurer may not
7 cancel, fail to renew, increase premiums or deductibles, or reduce
8 coverage or benefits under a private passenger automobile policy based
9 solely upon the fact that the insured filed a covered claim under that
10 policy when the event resulting in the claim was not primarily the
11 fault of the insured.

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