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SENATE BILL 6020

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State of Washington

54th Legislature

1995 Regular Session

By Senators Prentice, Fraser, Sellar and Sutherland

Read first time 02/23/95. Referred to Committee on Financial Institutions & Housing.

1 AN ACT Relating to educating consumers about insurance products;  
2 and creating new sections.

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

4 NEW SECTION. **Sec. 1.** The legislature finds that an educated  
5 consumer makes more effective choices about the insurance products that  
6 protect our lives, health, and personal property. It also finds that  
7 it is in the best interest of the state that this education be provided  
8 to as many consumers as possible.

9 Therefore, in order to foster healthy competition and ensure that  
10 consumers are given the tools to make their insurance choices, the  
11 legislature directs the insurance commissioner to consider developing  
12 programs and procedures to address the suggestions under section 2 of  
13 this act.

14 NEW SECTION. **Sec. 2.** The insurance commissioner shall consider,  
15 under RCW 48.02.160, the development of programs and procedures to  
16 address the following suggestions:

17 (1) Provide comparison information on the Washington interactive  
18 network for, as examples, automobile and homeowners insurance;

- 1 (2) Provide brochures for various features and cost comparisons of
- 2 insurance products;
- 3 (3) Provide consumer education programs;
- 4 (4) Expand to include in all lines of insurance the practice of
- 5 giving free information on senior health insurance products by using
- 6 the senior health insurance benefits advisory program as a model;
- 7 (5) Provide local seminars on insurance;
- 8 (6) Target the high schools for a program on auto insurance for
- 9 young drivers;
- 10 (7) Establish insurance consumer centers in local libraries and
- 11 shopping malls;
- 12 (8) Maintain the staff necessary to allow consumer inquiries during
- 13 the evening hours;
- 14 (9) Assist small businesses with their commercial insurance needs;
- 15 and
- 16 (10) Provide claim assistance for senior citizens.

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