

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. In the case of experience-rated group disability income insurance, insurers shall include in such filings their experience rating formulas including all applicable rating factors and credibility formulas as part of the rate manual. Such filings must be detailed enough to confirm that a group is fully or partially credible and to allow the commissioner to replicate the premium rates for the experience-rated group if given the experience and demographics of the group. [2025 c 27 s 1; 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.