

Title 284 WAC

INSURANCE COMMISSIONER, OFFICE OF

<p>Chapters 284-02 284-03 284-04 284-05 284-07 284-12 284-13 284-15 284-16 284-17 284-17A 284-17B 284-18 284-18A 284-19 284-20 284-20A 284-20B 284-20C 284-21 284-22 284-23 284-24 284-24A 284-24B 284-24C 284-24D 284-24E 284-26 284-28 284-29 284-29A 284-30</p>	<p>Description of insurance commissioner's office—Organization operations and obtaining information. Public records. Privacy of consumer financial and health information. Washington actuaries regulation. Requirements as to company reports and annual statements. Insurance producers, title insurance agents, surplus line brokers, and adjusters. Assets—Liabilities—Investments and reinsurance. Surplus line insurance. Insurers. Licensing requirements and procedures. Communications equipment licenses. Rental car insurance producer. Washington insurance holding company regulation. Health care service contractor and health maintenance holding company regulation. Washington essential property insurance inspection and placement program. Insurance policies. Rules that apply to insurers that underwrite medical malpractice insurance. Rules for filing property and casualty forms. Rules for filing motor vehicle service contracts. Standard forms. USL&H assigned risk plan. Washington life insurance regulations. Rates. Rules that apply to insurers that use credit history for personal insurance underwriting or rating. Rules that require property and casualty insurers to report statistical data. Specific rules that apply to statistical plans for medical professional liability reports. Medical malpractice closed claim data reporting rules for facilities and providers. Medical malpractice claim settlement data reporting rules for attorneys and claimants. Insider trading of equity securities of a domestic stock insurance company. Proxies, consents, and authorizations of domestic stock insurers. Title insurance. Title insurance rates. Trade practices.</p>	<p>284-34 284-36 284-36A 284-37 284-43 284-44 284-44A 284-46 284-46A 284-49 284-50 284-51 284-52 284-53 284-54 284-55 284-58 284-60 284-66 284-74 284-78 284-83 284-84 284-85 284-87 284-90 284-91 284-92 284-95 284-96 284-97 284-155 284-160 284-164 284-199</p>	<p>Credit life and credit accident and health insurance. Domestic fraternal mutual property insurers' agents and directors. Fraternal benefit societies. Market conduct oversight program. Health carriers and health plans. Health care services contractors—Agents—Contract formats—Standards. Health care service contractor general rules for electronic filing of forms and rates in SERFF. Health maintenance organizations. Health maintenance organization general rules for electronic filing of forms and rates in SERFF. Washington basic coverage policy (small group) insurance regulation. Washington disability insurance regulations. Standards for coordination of benefits. Conversion regulation. Standards for coverage of chemical dependency. Long-term care insurance rules. Medicare supplement insurance regulation. Life and disability form and rate filings. Disability insurance loss ratios. Washington medicare supplement insurance regulation. Approved insurance tables. Joint underwriting association for day care insurance. Long-term care insurance rules. Fixed premium universal life insurance. Long-term care partnership. Joint underwriting association for midwifery and birthing centers malpractice insurance. Rules pertaining to AIDS. Washington state health insurance pool. Liability risk retention. Transfer of insurance contracts. Group and blanket disability insurance. Life settlement regulation. Health care discount plan organization standards. Guaranteed asset protection waiver. Flood insurance. Health insurance market performance data call rules.</p>
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DISPOSITION OF CHAPTERS FORMERLY CODIFIED IN THIS TITLE

Chapter 284-01

ELECTRONIC AUTHENTICATION

284-01-050 Provisions relating to electronic authentication. [Statutory Authority: RCW 48.02.060. 98-04-063 (Matter No. R 97-6), § 284-01-050, filed 2/2/98, effective 3/5/98.] Repealed by 10-04-006 (Matter No. R 2009-02), filed 1/22/10, effective 2/22/10. Statutory Authority: RCW 48.02.060.

Chapter 284-08

PRACTICE AND PROCEDURE

Reviser's note: Practice and procedure rules, WAC 284-08-010 through 284-08-590, were filed with the code reviser's office 3/22/60. They were repealed by insurance commissioner Order No. R 68-3, the pertinent portion of which reads as follows:

WAC 284-08-001 repeal of rules of PRACTICE and PROCEDURE (chapter 284-08 WAC). "I, LEE I. KUECKELHAN, insurance commissioner of the state of Washington, . . . do hereby repeal the above-entitled rules effective July 11, 1968, on the grounds that such rules and regulations are substantially contained in Title 1, Washington Administrative Code, which are intended to be the uniform rules of practice and procedure for state administrative agencies. . . ." [Order No. R 68-3 (part), filed 6/12/68.]

Chapter 284-10

SHORT-TERM HEALTH INSURANCE REFORM

284-10-010 Purpose, intent, and authority. [Statutory Authority: RCW 48.01.200, 48.01.030, 48.02.060 (3)(a), 48.20.540, 48.21.340, 48.30.300, 48.44.480, 48.44.490, 48.46.550 and 48.46.560. 94-08-060 (Order R 94-7), § 284-10-010, filed 4/1/94, effective 5/2/94.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

284-10-015 Scope and applicability. [Statutory Authority: RCW 48.01.200, 48.01.030, 48.02.060 (3)(a), 48.20.540, 48.21.340, 48.30.300, 48.44.480, 48.44.490, 48.46.550 and 48.46.560. 94-08-060 (Order R 94-7), § 284-10-015, filed 4/1/94, effective 5/2/94.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

284-10-020 Definitions. [Statutory Authority: RCW 48.01.200, 48.01.030, 48.02.060 (3)(a), 48.20.540, 48.21.340, 48.30.300, 48.44.480, 48.44.490, 48.46.550 and 48.46.560. 94-08-060 (Order R 94-7), § 284-10-020, filed 4/1/94, effective 5/2/94.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

284-10-030 Portability of health insurance benefits. [Statutory Authority: RCW 48.01.200, 48.01.030, 48.02.060 (3)(a), 48.20.540, 48.21.340, 48.30.300, 48.44.480, 48.44.490, 48.46.550 and 48.46.560. 94-08-060 (Order R 94-7), § 284-10-030, filed 4/1/94, effective 5/2/94.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

284-10-050 Restrictions on the denial, exclusion, or limitation of health benefits for preexisting conditions. [Statutory Authority: RCW 48.01.200, 48.02.060, 48.20.540, 48.21.340 and 48.46.550. 94-13-216 (Order R 94-13), § 284-10-050, filed 6/22/94, effective 7/23/94. Statutory Authority: RCW 48.01.200, 48.02.060, 48.20.540, 48.21.340, 48.44.480 and 48.46.550. 94-08-081 (Order R 94-6), § 284-10-050, filed 4/5/94, effective 5/6/94.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

284-10-060 Guaranteed renewability—Health insurance. Purpose, intent, and authority. [Statutory Authority: RCW 48.01.200, 48.01.030, 48.02.060 (3)(a), 48.20.540, 48.21.340, 48.30.300, 48.44.480, 48.44.490, 48.46.550 and 48.46.560. 94-08-060 (Order R 94-7), § 284-10-060, filed 4/1/94, effective 5/2/94.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

284-10-070 Certification of withdrawal from the market and exemption from short-term reform rules. [Statutory Authority: RCW 48.01.200, 48.01.030, 48.02.060 (3)(a), 48.20.540, 48.21.340, 48.30.300, 48.44.480, 48.44.490, 48.46.550 and 48.46.560. 94-08-060 (Order R 94-7), § 284-10-070, filed 4/1/94, effective 5/2/94.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

284-10-090 Severability provision. [Statutory Authority: RCW 48.01.200, 48.01.030, 48.02.060 (3)(a), 48.20.540, 48.21.340, 48.30.300, 48.44.480, 48.44.490, 48.46.550 and 48.46.560. 94-08-060 (Order R 94-7), § 284-10-090, filed 4/1/94, effective 5/2/94.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

284-10-140 Recognizing the exercise of conscience by purchasers of basic health plan services and ensuring access for all enrollees to such services. [Statutory Authority: RCW 48.43.065 and 48.02.060. 96-04-060 (Order R 95-9), § 284-10-140, filed 2/6/96, effective 3/8/96.] Repealed by 98-04-005 (Matter No. R 97-3), filed 1/22/98, effective 2/22/98. Statutory Authority: RCW 48.02.060, 48.20.450, 48.20.460, 48.30.010, 48.44.020, 48.44.050, 48.44.080, 48.46.030, 48.46.060(2), 48.46.200 and 48.46.243.

Chapter 284-14

REGULATIONS PERTAINING TO FEES AND TAXES

284-14-010 Filing fee for rates and forms. [Statutory Authority: RCW 48.02.060. 82-20-090 (Order R 82-4), § 284-14-010, filed 10/6/82.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

284-14-020 Filing transmittal information. [Statutory Authority: RCW 48.02.060. 82-20-090 (Order R 82-4), § 284-14-020, filed 10/6/82.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

Chapter 284-32

PLAN OF OPERATION FOR WASHINGTON INSURANCE GUARANTY ASSOCIATION

284-32-010 Purpose. [Emergency and Permanent Order R-71-3, § 284-32-010, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

284-32-020 Board of directors. [Emergency and Permanent Order R-71-3, § 284-32-020, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

284-32-030 Officers of board. [Emergency and Permanent Order R-71-3, § 284-32-030, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

284-32-040 Quorum, votes required, proxies. [Emergency and Permanent Order R-71-3, § 284-32-040, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

284-32-050 Annual meetings. [Emergency and Permanent Order R-71-3, § 284-32-050, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

284-32-060 Board's annual meeting. [Emergency and Permanent Order R-71-3, § 284-32-060, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

- 284-32-070 Meeting after notice of insolvency. [Emergency and Permanent Order R-71-3, § 284-32-070, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02-060.
- 284-32-080 Other meetings. [Emergency and Permanent Order R-71-3, § 284-32-080, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.
- 284-32-090 Expenses of board members. [Emergency and Permanent Order R-71-3, § 284-32-090, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02-060.
- 284-32-100 Official address of association. [Emergency and Permanent Order R-71-3, § 284-32-100, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02-060.
- 284-32-110 Bank accounts, borrowing power. [Emergency and Permanent Order R-71-3, § 284-32-110, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02-060.
- 284-32-120 Board may levy fee. [Emergency and Permanent Order R-71-3, § 284-32-120, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.
- 284-32-130 Contract with servicing facility. [Emergency and Permanent Order R-71-3, § 284-32-130, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02-060.
- 284-32-140 Claim settlements of one hundred fifty thousand dollars or more. [Statutory Authority: RCW 48.02.060 and 48.32.070. 93-19-001 (Order R 93-5), § 284-32-140, filed 9/1/93, effective 10/2/93. Statutory Authority: RCW 48.32.070. 88-05-001 (Order R 88-2), § 284-32-140, filed 2/4/88; Emergency and Permanent Order R-71-3, § 284-32-140, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.
- 284-32-150 Prevention of insolvencies. [Emergency and Permanent Order R-71-3, § 284-32-150, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.
- 284-32-160 Records, reports, audit. [Emergency and Permanent Order R-71-3, § 284-32-160, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.
- 284-32-170 Appeal. [Emergency and Permanent Order R-71-3, § 284-32-170, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.
- 284-32-180 Indemnification. [Emergency and Permanent Order R-71-3, § 284-32-180, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.
- 284-32-190 Conformity to statute. [Emergency and Permanent Order R-71-3, § 284-32-190, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.
- 284-32-200 Effective date. [Emergency and Permanent Order R-71-3, § 284-32-200, filed 12/9/71.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.

**Chapter 284-40
REGISTRATION OF
FUNERAL ESTABLISHMENTS**

- 284-40-010 Purpose. [Order R 77-6, § 284-40-010, filed 11/3/77, effective 12/5/77.] Repealed by 83-14-001 (Order R 83-2), filed 6/23/83. Statutory Authority: RCW 48.02.060.
- 284-40-020 Effective date and scope. [Order R 77-6, § 284-40-020, filed 11/3/77, effective 12/5/77.] Repealed by 83-14-001 (Order R 83-2), filed 6/23/83. Statutory Authority: RCW 48.02.060.
- 284-40-030 Definitions. [Order R 77-6, § 284-40-030, filed 11/3/77, effective 12/5/77.] Repealed by 83-14-001 (Order R 83-2), filed 6/23/83. Statutory Authority: RCW 48.02.060.
- 284-40-040 Registration. [Order R 77-6, § 284-40-040, filed 11/3/77, effective 12/5/77.] Repealed by 83-14-001 (Order R 83-2), filed 6/23/83. Statutory Authority: RCW 48.02.060.

- 284-40-050 Prearrangement funeral service contract form requirements. [Order R 77-6, § 284-40-050, filed 11/3/77, effective 12/5/77.] Repealed by 83-14-001 (Order R 83-2), filed 6/23/83. Statutory Authority: RCW 48.02.060.
- 284-40-060 Requirements as to trust funds. [Order R 77-6, § 284-40-060, filed 11/3/77, effective 12/5/77.] Repealed by 83-14-001 (Order R 83-2), filed 6/23/83. Statutory Authority: RCW 48.02.060.
- 284-40-070 Annual statement requirements. [Order R 77-6, § 284-40-070, filed 11/3/77, effective 12/5/77.] Repealed by 83-14-001 (Order R 83-2), filed 6/23/83. Statutory Authority: RCW 48.02.060.
- 284-40-080 Renewal of certificate of registration. [Order R 77-6, § 284-40-080, filed 11/3/77, effective 12/5/77.] Repealed by 83-14-001 (Order R 83-2), filed 6/23/83. Statutory Authority: RCW 48.02.060.

**Chapter 284-48
BULLETINS**

- 284-48-010 License status of creditors under credit group policies—Commissions. [Filed May 7, 1965.] Repealed by 11-21-041 (Matter No. R 2011-16), filed 10/12/11, effective 11/12/11.
- 284-48-020 Authority of agents v. brokers: (1) Brokers of record, (2) marketing standard auto, (3) rejected life and disability. [Filed May 18, 1966.] Repealed by 95-20-022 (Order R 95-8), filed 9/26/95, effective 10/27/95. Statutory Authority: RCW 48.02.060.