



Created by Adrien Coquet
from Noun Project

Do you have insurance for your car, home, or rental? You may be eligible for lower rates.

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- ❖ Read this only if you live in the state of Washington.
 - ❖ Insurance companies **can no longer use your credit score** to set your rates.
 - ❖ If your insurance is for a motorcycle or RV, mobile home or condo, apartment or house, the new rule applies to you.
 - ❖ **The new rule does not apply to** insurance for commercial vehicles, personal liability or theft coverage, earthquake insurance, or certain other business-related policies.
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What's new about insurance rates?

- Before the pandemic, insurance companies used credit scores to decide whether to offer you insurance—and how much it would cost.
- Now, and for at least **the next 3 years**, your insurer must rely on other facts (like where you live, your driving record, and your age) to set your rates. **They can no longer use credit scores.**
- You might find a new insurance policy with better rates.
- You can file a complaint if your old insurance provider breaks the rules.

What do the new rules mean for me? What do I do about them?

You might see changes in your premium rates when your policy renews—or immediately if you shop and decide to buy coverage from a new company.

If your insurance costs go up, it might be because the company is still using your credit score to calculate rates.

- ✓ You can shop around to find a better deal. Insurance is a competitive industry in Washington state. The new rule means you have a good chance to get lower rates.
- ✓ You can file a complaint with the state if you think your insurance company still uses your credit score to set your rates. Visit insurance.wa.gov and click **How do I file a complaint** to learn more.
- ✓ If you make a complaint, be sure to provide your policy information. Also, keep your most recent bill and the bill before that. Make notes about why you think the company is still using your credit score to calculate your charges.

Where can I learn more?

Credit scoring discriminates against people with lower incomes and communities of color. State laws protect against discrimination. Check the links below to learn more:

- [What you need to know about Washington state's rule banning credit scoring in insurance | Washington state Office of the Insurance Commissioner](#)
- [Credit scoring ban | Washington state Office of the Insurance Commissioner](#)
- [File a complaint or check your complaint status | Washington state Office of the Insurance Commissioner](#)
- lawfilesexternal.wa.gov/law/wsr/2021/15/21-15-058.htm
- [RCW 48.19.020: Rate standard. \(wa.gov\)](#)



Get Legal Help

- **Apply online** with [CLEAR*Online](https://www.nwjustice.org/apply-online) - [nwjustice.org/apply-online](https://www.nwjustice.org/apply-online)
- **Facing a legal issue in King County** (other than Eviction or Foreclosure)? Call 2-1-1 (or toll-free 1-877-211-9274) weekdays 8:00 am - 6:00 pm. They will refer you to a legal aid provider.
- **Facing a legal issue outside of King County** (other than Eviction or Foreclosure)? Call the CLEAR Hotline at 1-888-201-1014 weekdays between 9:15 am - 12:15 pm or apply online at [nwjustice.org/apply-online](https://www.nwjustice.org/apply-online).
- **Facing Eviction?** Call 1-855-657-8387.
- **Facing Foreclosure?** Call 1-800-606-4819.
- **Seniors (age 60 and over)** with a legal issue outside of King County can also call CLEAR*Sr at 1-888-387-7111.
- **Deaf, hard of hearing or speech impaired callers** can call any of these numbers using the relay service of your choice.

CLEAR and 2-1-1 will provide interpreters.

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