

**WAC 284-17-001 Definitions.** For purposes of this chapter, unless the context requires otherwise:

(1) "Adjusting" a claim includes investigating or reporting to the adjuster's principal, either directly or indirectly concerning a claim, or discussing, negotiating, or settling, in whole or in part, a claim on behalf of the adjuster's principal. This excludes individuals who are resident adjuster trainees pursuant to WAC 284-17-123.

(2) "Affiliation" is a type of appointment whereby a business entity authorizes an individual insurance producer or surplus line broker to represent it when conducting insurance business.

(3) "Business entity" has the meaning set forth in RCW 48.17.010(2) and includes a sole proprietorship having associated licensees authorized to act on its behalf in the business or trade name of the sole proprietorship.

(4) "Claim" means a request to an insurer for payment under a policy regardless of whether the request is ultimately covered under the policy.

(5) "Days" means calendar days including Saturday and Sunday and holidays, unless otherwise specified.

(6) "Electronic submission" or "submitted electronically" means submission of a licensing process by an applicant, licensee, insurer,

or education provider by means of the commissioner's web site or a third-party licensing provider or other state agency.

(7) "File" means a record in any retrievable format, and unless otherwise specified, includes paper and electronic formats.

(8) "Home state" has the meaning set forth in RCW 48.17.010(4).

(9) "Insurer" has the meaning set forth in RCW 48.17.010(7).

(10) "Investigating or reporting" means assessing and determining factual allegations of a claim or extent of loss or making coverage determinations, or creating any written report concerning coverage determination, or physical damage estimates, cost repair estimates, replacement cost estimates, or valuation estimates, relative to claims arising out of an insurance contract. This would include, but is not limited to, reports related to policies insuring motor vehicles, boats, personal watercraft, commercial structures, residential structures, and other commercial or personal physical property. This excludes providing free estimates and estimates to obtain insurance coverage.

(11) "Licensee" means a person licensed by the commissioner under Title 48 RCW to sell, solicit or negotiate insurance and includes adjusters and surplus line brokers.

(12) "Line of authority" means a license issued in one or more lines of insurance listed in RCW 48.17.170.

(13) "NAIC" means the National Association of Insurance Commissioners.

(14) The "principal" is either the insurer for an independent adjuster, or the insured for a public adjuster. (15) "Third-party licensing provider" is designated on the commissioner's web site at: [www.insurance.wa.gov](http://www.insurance.wa.gov).

(16) "Reinstatement" means the reissuance by the commissioner of a license that was not renewed more than sixty days but fewer than twelve months after its expiration date.

(17) "Resident" means a person who has elected to make Washington his or her home state, or, in the case of a business entity, has a place of business in this state.

(18) "Sending written notice" or "sending a copy of the written notice" means transmitting the required information in writing and, where required, on forms designated by the commissioner for that purpose, via first class mail, commercial parcel delivery company, telefacsimile, or electronic transmission, unless a specific method of transmission is specified.

(19) "Specialty producer license—Portable electronics" means a license issued under RCW 48.120.010 that authorizes a vendor to offer or sell insurance as provided in RCW 48.120.015.

(20) "Surety" means that limited line of authority of insurance or bond that covers obligations to pay the debts of, or answer for the default of another, including faithlessness in a position of public or private trust.

(21) "Travel insurance" means insurance coverage for personal risks incident to planned travel including, but not limited to:

(a) Interruption or cancellation of trip or event;

(b) Loss of baggage or personal effects;

(c) Damages to accommodations or rental vehicles; or

(d) Sickness, accident, disability, or death occurring during limited duration travel.

Travel insurance does not include major medical plans, which provide comprehensive medical protection for travelers with trips lasting six months or longer, including those working overseas as an expatriate or military personnel being deployed.

(22) "Travel insurance producer" means a licensed limited lines producer of travel insurance.

(23) "Travel retailer" means a business entity that offers and disseminates travel insurance on behalf of and under the direction and supervision of a licensed travel insurance producer.

(24) "Written" or "in writing" means any retrievable method of recording an agreement or document, and, unless otherwise specified, includes paper and electronic formats.

[Statutory Authority: RCW 48.02.060 and 48.120.050. WSR 13-14-099 (Matter No. R 2013-07), § 284-17-001, filed 7/2/13, effective 8/2/13. Statutory Authority: RCW 48.17.005. WSR 13-06-023 (Matter No. R 2012-26), § 284-17-001, filed 2/27/13, effective 7/1/13. Statutory Authority: RCW 48.02.060 and 48.17.005. WSR 12-22-020 (Matter No. R 2012-23), § 284-17-001, filed 10/29/12, effective 11/29/12. Statutory Authority: RCW 48.02.060 (3)(a) and 48.17.005. WSR 11-19-040 (Matter No. R 2011-12), § 284-17-001, filed 9/13/11, effective 10/14/11. Statutory Authority: RCW 48.15.015 and 48.17.005. WSR 11-04-067 (Matter No. R 2010-07), § 284-17-001, filed 1/28/11, effective 2/28/11. Statutory Authority: RCW 48.02.060, 48.17.005. WSR 09-02-073 (Matter No. R 2008-06), § 284-17-001, filed 1/6/09, effective 7/1/09.]