



INSTRUCTION PAGE FOR EXCESS RATE APPLICATIONS

Under the provisions of RCW 48.19.090, an insurer may issue a policy using rates in excess of its filed rates. The statute requires that the insured submit an excess rate application, which must be approved by the Insurance Commissioner. The excess rate application form is available on the Insurance Commissioner's website. It is sometimes referred to as a "consent-to-rate" form.

- You should submit an excess rate application only in situations in which the insurer will use rates that are in excess of its filed rates. You should not use an excess rate application when there are no filed rates or when the insurer wishes to use lower than filed rates. (Both of these situations would require rate filings by the insurer.)
- An excess rate application is not a rate filing by the insurer; it is an application by the insured. Therefore, you should NOT attach any sort of rate filing transmittal form to your submission.
- If the excess rate application pertains to casualty coverages only, you should submit the original and one additional copy. If it includes property coverages, you should submit the original and two additional copies.
- You should also submit a stamped or postage-paid envelope bearing the address to which the approved form should be returned. (This should be the same as the address filled in at the bottom of the excess rate application.)
- If possible, you should submit the excess rate application prior to the effective date of the policy. If that is not possible, please submit the excess rate application as soon as you can.
- After the Commissioner's staff have reviewed and approved your excess rate application, they will mail one copy to the address that you entered at the bottom of the application. If property coverages are involved, they will also send one copy to the Washington Insurance Examining Bureau.