Chapter 48.23 RCW LIFE INSURANCE AND ANNUITIES

Sections

48.23.010	Scope of chapter.
48.23.015	Purchase or exchange of annuities—Definitions—Standards—
10.20.010	Requirements—Conduct—Records—Penalties—Rules.
48.23.020	Standard provisions required—Life insurance.
48.23.030	Grace period.
48.23.040	Entire contract—Representations.
48.23.050	Incontestability.
48.23.060	Misstatement of age.
48.23.070	Participation in surplus.
48.23.075	Participation in surplus—Requirements for forms.
48.23.080	Policy loan.
48.23.085	Policy loan interest rates.
48.23.090	Table of values and options.
48.23.100	Nonforfeiture options.
48.23.110	Table of installments.
48.23.120	Reinstatement.
48.23.130	Settlement on proof of death.
48.23.140	Standard provisions—Annuities, pure endowment contracts.
48.23.150	Grace period—Annuities, pure endowments.
48.23.160	Incontestability—Annuities, pure endowments.
48.23.170	Entire contract—Annuities, pure endowments.
48.23.180	Misstatement of age or sex—Annuities, pure endowments.
48.23.190	Dividends—Annuities, pure endowments.
48.23.200	Nonforfeiture benefits—Annuities, pure endowments.
48.23.210	Reinstatement—Annuities, pure endowments.
48.23.220	Standard provisions—Reversionary annuities.
48.23.230	Sections applicable.
48.23.240	Reinstatement—Reversionary annuities.
48.23.250	Supplemental benefits.
48.23.260	Limitation of liability.
48.23.270	Incontestability after reinstatement.
48.23.290	Premium deposits.
48.23.300	Policy settlements—Interest.
48.23.310	Deduction of indebtedness.
48.23.320	Miscellaneous proceeds.
48.23.330	Trafficking in dividend rights.
48.23.340	Prohibited policy plans.
48.23.345	Juvenile life insurance—Speculative or fraudulent purposes.
48.23.360	Calculation of nonforfeiture benefits under annuities.
48.23.370	Duties of insurer issuing both participating and
	nonparticipating policies—Rules.
48.23.380	Return of policy and refund of premium—Grace period—
	Notice—Effect.
48.23.410	Short title.
48.23.420	Inapplicability of enumerated sections to certain
	policies.
48.23.430	Paid-up annuity and cash surrender provisions required.
48.23.440	Minimum nonforfeiture amounts.
48.23.450	Minimum present value of paid-up annuity benefit.

- 48.23.460 Minimum cash surrender benefits—Death benefit. 48.23.470 Contracts without cash surrender, death benefits-Minimum present value of paid-up annuity benefits. 48.23.480 Optional maturity dates. 48.23.490 Statement required in contract without cash surrender or death benefits. 48.23.500 Calculation of benefits available other than on contract anniversary. 48.23.510 Additional benefits. 48.23.525 Individual life insurance—Noninsurance benefits—Rules. 48.23.900 Construction—Chapter applicable to state registered domestic partnerships—2009 c 521.
- Assignment of policies: RCW 48.18.360.
- Charitable gift annuity business: Chapter 48.38 RCW.
- Exemption of proceeds

commutation, annuities: RCW 48.18.430. life insurance: RCW 48.18.410.

- Insurable interest, personal insurance, nonprofit organizations: RCW 48.18.030.
- Minor may contract for life or disability insurance: RCW 48.18.020.
- Payment to person designated in policy or by assignment discharges insurer: RCW 48.18.370.
- Policy forms, execution, filing, etc.: Chapter 48.18 RCW.
- Simultaneous deaths: RCW 48.18.390.
- Spouses' rights in life insurance policy: RCW 48.18.440.