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HOUSE BILL 2082

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State of Washington                      63rd Legislature                      2013 2nd Special Session  
By Representatives Zeiger and Kirby

1            AN ACT Relating to life insurance policies; adding a new section to  
2 chapter 48.23 RCW; and adding a new section to chapter 48.24 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4            NEW SECTION.    **Sec. 1.** A new section is added to chapter 48.23 RCW  
5 to read as follows:

6            A life insurer may issue and deliver an individual life insurance  
7 policy where the minimum death benefit under the policy does not equal  
8 or exceed the cumulative premiums for the policy if the amount of the  
9 minimum death benefit equals or exceeds five thousand dollars.

10           NEW SECTION.    **Sec. 2.** A new section is added to chapter 48.24 RCW  
11 to read as follows:

12           A life insurer may issue and deliver coverage under a group life  
13 insurance policy where the minimum death benefit provided under the  
14 policy or certificate does not equal or exceed the cumulative premiums  
15 for the policy if the amount of the minimum death benefit equals or  
16 exceeds five thousand dollars. The group life policy may be offered  
17 and sold whether or not the insured will pay all or substantially all

1 of the premiums for the coverage if the policy is converted from  
2 coverage under the group policy to an individual policy.

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