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HOUSE BILL 1081

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State of Washington

65th Legislature

2017 Regular Session

By Representatives Kirby and Vick

Read first time 01/11/17. Referred to Committee on Business & Financial Services.

1 AN ACT Relating to authorizing funeral planning and funeral  
2 services as noninsurance benefits under group life and disability  
3 insurance policies; and amending RCW 48.24.280 and 48.21.380.

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

5 **Sec. 1.** RCW 48.24.280 and 2016 c 143 s 1 are each amended to  
6 read as follows:

7 (1) A life insurer may include the following noninsurance  
8 benefits as part of a policy or certificate of group life insurance,  
9 with the prior approval of the commissioner:

10 (a) Will preparation services;

11 (b) Financial planning and estate planning services;

12 (c) Probate and estate settlement services;

13 (d) Grief counseling; (~~and~~)

14 (e) Funeral planning and funeral services; and

15 (f) Such other services as the commissioner may identify by rule.

16 (2) The commissioner may adopt rules to regulate the disclosure  
17 of noninsurance benefits permitted under this section, including but  
18 not limited to guidelines regarding the coverage provided under the  
19 policy or certificate of insurance.

20 (3) Those providing the services listed in subsection (1) of this  
21 section must be appropriately licensed.

1 (4) This section does not require the commissioner to approve any  
2 particular proposed noninsurance benefit. The commissioner may  
3 disapprove any proposed noninsurance benefit that the commissioner  
4 determines may tend to promote or facilitate the violation of any  
5 other section of this title.

6 (5) This section does not expand, limit, or otherwise affect the  
7 authority and ethical obligations of those who are authorized by the  
8 state supreme court to practice law in this state. This section does  
9 not limit the prohibition against the unauthorized practice of law  
10 under chapter 2.48 RCW.

11 (6) This section does not affect the application of chapter 21.20  
12 RCW.

13 **Sec. 2.** RCW 48.21.380 and 2016 c 143 s 2 are each amended to  
14 read as follows:

15 (1) A disability insurer may include the following noninsurance  
16 benefits as part of a policy or certificate of group disability  
17 insurance, with the prior approval of the commissioner and where such  
18 benefits bear a reasonable relationship to the disability insurance  
19 with which they are intended to be offered:

20 (a) Will preparation services;

21 (b) Financial planning and estate planning services;

22 (c) Probate and estate settlement services;

23 (d) Grief counseling; (~~and~~)

24 (e) Funeral planning and funeral services; and

25 (f) Such other services as the commissioner may identify by rule.

26 (2) The commissioner may adopt rules to regulate the disclosure  
27 of noninsurance benefits permitted under this section, including but  
28 not limited to guidelines regarding the coverage provided under the  
29 policy or certificate of insurance.

30 (3) Those providing the services listed in subsection (1) of this  
31 section must be appropriately licensed.

32 (4) This section does not require the commissioner to approve any  
33 particular proposed noninsurance benefit. The commissioner may  
34 disapprove any proposed noninsurance benefit that the commissioner  
35 determines may tend to promote or facilitate the violation of any  
36 other section of this title.

37 (5) This section does not expand, limit, or otherwise affect the  
38 authority and ethical obligations of those who are authorized by the  
39 state supreme court to practice law in this state. This section does

1 not limit the prohibition against the unauthorized practice of law  
2 under chapter 2.48 RCW.

3 (6) This section does not affect the application of chapter 21.20  
4 RCW.

5 (7) This section does not affect wellness programs as described  
6 in RCW 48.30.140(6).

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