
ENGROSSED HOUSE BILL 1561

State of Washington

59th Legislature

2005 Regular Session

By Representatives Appleton, Roach, Santos, Kirby, Schual-Berke, Condotta, Williams and Chase

Read first time 01/28/2005. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to prohibiting discrimination in life insurance
2 based on lawful travel destinations; and adding a new section to
3 chapter 48.18 RCW.

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

5 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.18 RCW
6 to read as follows:

7 (1) No life insurer may deny or refuse to accept an application for
8 insurance, or refuse to insure, refuse to renew, cancel, restrict, or
9 otherwise terminate a policy of insurance, or charge a different rate
10 for the same coverage, based upon the applicant's or insured person's
11 past or future lawful travel destinations.

12 (2) Nothing in this section prohibits a life insurer from excluding
13 or limiting coverage of specific lawful travel, or charging a
14 differential rate for such coverage, when bona fide statistical
15 differences in risk or exposure have been substantiated. A risk or
16 exposure is substantiated when the insurer demonstrates risk or
17 exposure greater than in all other countries where the insurer does not

1 exclude or limit coverage.

--- END ---