

2 **HB 1599** - H AMD 185

3 By Representative Keiser

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5 On page 1, after line 4, insert the following:

6 "Sec. 1. RCW 48.22.095 and 1993 c 242 s 4 are each amended to read
7 as follows:

8 (1) Insurers providing ~~((automobile insurance))~~ personal injury
9 protection policies must offer minimum personal injury protection
10 coverage for each insured with maximum benefit limits as follows:

11 ~~((+1))~~ (a) Medical and hospital benefits of ten thousand dollars
12 for expenses incurred within three years of the automobile accident;

13 ~~((+2))~~ (b) Benefits for funeral expenses in an amount of two
14 thousand dollars;

15 ~~((+3))~~ (c) Income continuation benefits covering income losses
16 incurred within one year after the date of the insured's injury in an
17 amount of ten thousand dollars, subject to a limit of the lesser of two
18 hundred dollars per week or eighty-five percent of the weekly income.
19 The combined weekly payment receivable by the insured under any
20 workers' compensation or other disability insurance benefits or other
21 income continuation benefit and this insurance may not exceed eighty-
22 five percent of the insured's weekly income; and

23 ~~((+4))~~ (d) Loss of services benefits in an amount of five thousand
24 dollars, subject to a limit of forty dollars per day not to exceed two
25 hundred dollars per week(~~(; and~~

26 ~~(5) Payments made under personal injury protection coverage are~~
27 ~~limited to the amount of actual loss or expense incurred)).~~

28 (2) Insurers offering personal injury protection coverage shall
29 also offer personal injury protection coverage with benefit limits for
30 each insured of:

31 (a) Up to thirty-five thousand dollars for medical and hospital
32 benefits incurred within three years of the automobile accident;

33 (b) Up to two thousand dollars for funeral expenses incurred;

34 (c) Up to thirty-five thousand dollars for one year's income
35 continuation benefits, subject to a limit of the lesser of seven

1 hundred dollars per week or eighty-five percent of the weekly income;
2 and

3 (d) Up to forty dollars per day for loss of services benefits, for
4 up to one year from the date of the automobile accident.

5 (3) Payments made under personal injury protection coverage are
6 limited to the amount of actual loss or expense incurred.

7 (4) In addition to the standard coverages described in subsections
8 (1) and (2) of this section, insurers may offer individual options that
9 can be added on to the standard policies."

10 Renumber the remaining sections consecutively and correct any
11 internal references and the title accordingly.

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15 On page 1, after line 6, strike all material through "s 9." on line
16 12, and insert the following:

- 17 "(1) RCW 48.22.085 and 1993 c 242 s 2;
18 (2) RCW 48.22.090 and 1993 c 242 s 3; and
19 (3) RCW 48.22.100 and 1993 c 242 s 5."

20 Correct the title accordingly.

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24 On page 1, after line 4, insert the following:

25 "**Sec. 1.** RCW 48.22.105 and 1993 c 242 s 9 are each amended to read
26 as follows:

27 The commissioner may adopt such rules as are necessary to implement
28 RCW 48.22.005 and ((48.22.085 through 48.22.100)) 48.22.095."

29 Renumber the remaining sections consecutively and correct any
30 internal references and the title accordingly.

1 EFFECT: Retains the definition section, repeals the mandatory
2 offering and written rejection requirements, requires insurers offering
3 PIP to offer 2 standard policies, but allows insurers to add on options
4 to the standard plans.

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