

HB 1561 - H AMD 151
By Representative Serben

ADOPTED 03/09/2005

1 Strike everything after the enacting clause and insert the
2 following:

3 "NEW SECTION. **Sec. 1.** A new section is added to chapter 48.18 RCW
4 to read as follows:

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

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

17 Correct the title.

EFFECT: A life insurer may not deny, cancel, or restrict coverage based on past or future lawful travel. A life insurer may exclude or limit coverage or charge a different rate if bona fide statistical differences in risk or exposure are substantiated.

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