

CERTIFICATION OF ENROLLMENT

**SUBSTITUTE HOUSE BILL 1202**

61st Legislature  
2009 Regular Session

Passed by the House January 1, 0001  
Yeas 0 Nays 0

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**Speaker of the House of Representatives**

Passed by the Senate January 1, 0001  
Yeas 0 Nays 0

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**President of the Senate**

Approved

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**Governor of the State of Washington**

CERTIFICATE

I, Barbara Baker, Chief Clerk of the House of Representatives of the State of Washington, do hereby certify that the attached is **SUBSTITUTE HOUSE BILL 1202** as passed by the House of Representatives and the Senate on the dates hereon set forth.

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**Chief Clerk**

FILED

**Secretary of State  
State of Washington**

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**SUBSTITUTE HOUSE BILL 1202**

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Passed Legislature - 2009 Regular Session

**State of Washington                      61st Legislature                      2009 Regular Session**

**By** House Financial Institutions & Insurance (originally sponsored by Representatives Hurst, Bailey, Kelley, Roach, Kirby, and Parker)

READ FIRST TIME 02/10/09.

1            AN ACT Relating to noninsurance benefits included in life insurance  
2 policies; adding a new section to chapter 48.23 RCW; and adding a new  
3 section to chapter 48.24 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 48.23 RCW  
6 to read as follows:

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

10            (a) Will preparation services;

11            (b) Financial planning and estate planning services;

12            (c) Probate and estate settlement services; and

13            (d) Such other services as the commissioner may identify by rule.

14            (2) The commissioner may adopt rules to ensure disclosure of the  
15 noninsurance benefits permitted under this section, including but not  
16 limited to guidelines concerning the provision of the coverage.

17            (3) Those providing the services listed in subsection (1) of this  
18 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 other  
5 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 NEW SECTION. **Sec. 2.** A new section is added to chapter 48.24 RCW  
14 to read as follows:

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

- 18 (a) Will preparation services;
- 19 (b) Financial planning and estate planning services;
- 20 (c) Probate and estate settlement services; and
- 21 (d) Such other services as the commissioner may identify by rule.

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

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

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

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

1           (6) This section does not affect the application of chapter 21.20  
2    RCW.

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