

# SENATE BILL REPORT

## HB 1659

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As of March 1, 2016

**Title:** An act relating to the benefits of group life and disability insurance policies.

**Brief Description:** Addressing the benefits of group life and disability insurance policies.

**Sponsors:** Representatives Vick, Kirby, Parker and Blake.

**Brief History:** Passed House: 2/10/16, 96-1.

**Committee Activity:** Financial Institutions & Insurance: 2/24/16.

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### SENATE COMMITTEE ON FINANCIAL INSTITUTIONS & INSURANCE

**Staff:** Shani Bauer (786-7468)

**Background:** The Insurance Commissioner (Commissioner) has the authority to regulate insurance. With the prior approval of the Commissioner, both individual and group life insurers may include certain noninsurance benefits as part of a policy. However, approval of any particular proposed noninsurance benefit is not required. These benefits include the following services: will preparation; financial and estate planning; probate and estate settlement; and such other services as the Commissioner may identify by rule. The provider of the noninsurance benefit must be appropriately licensed. All ethical requirements for, and the authority of, Washington attorneys remain in force. Likewise, the prohibition against the unauthorized practice of law remains in force.

**Summary of Bill:** Grief counseling is added to the benefits a life insurer may include as part of a policy of individual or group life insurance with the prior approval of the Commissioner. With the prior approval of the Commissioner, disability insurers may also include noninsurance benefits as part of a policy or certificate of group disability benefits including will preparation, financial and estate planning, probate and estate settlement, grief counseling, and such other services as the Commissioner may identify by rule.

**Appropriation:** None.

**Fiscal Note:** Available.

**Committee/Commission/Task Force Created:** No.

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*

**Effective Date:** Ninety days after adjournment of session in which bill is passed.

**Staff Summary of Public Testimony:** Pro: This is a good bill that just also passed out of the House. Please keep it moving.

**Persons Testifying:** PRO: Steve Buckner, MetLife.

**Persons Signed In To Testify But Not Testifying:** No one.