

# FINAL BILL REPORT

## SB 5581

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C 143 L 16  
Synopsis as Enacted

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

**Sponsors:** Senators Angel and Hobbs.

**Senate Committee on Financial Institutions & Insurance**  
**House Committee on Business & Financial Services**

**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:** Grief counseling is added as part of the noninsurance benefits a licensed life insurer may provide as part of a policy or certificate of group life insurance with the prior approval of the Commissioner.

As part of a policy or certificate of group disability insurance and with the prior approval of the Commissioner, a licensed disability insurer may provide: noninsurance benefits, including will preparation; financial and estate planning; probate and estate settlement; and grief counseling. The Commissioner is not required to approve any particular proposed noninsurance benefit.

**Votes on Final Passage:**

2015 Regular Session

Senate 48 0

2015 Third Special Session

Senate 44 0

2016 Regular Session

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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.*

Senate 49 0  
House 95 1

**Effective:** June 9, 2016