
SENATE BILL 5581

State of Washington

64th Legislature

2015 Regular Session

By Senators Angel and Hobbs

Read first time 01/26/15. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to the benefits of group life and disability
2 insurance policies; amending RCW 48.24.280; and adding a new section
3 to chapter 48.21 RCW.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 **Sec. 1.** RCW 48.24.280 and 2009 c 76 s 2 are each amended to read
6 as follows:

7 (1) A life insurer may include the following noninsurance
8 benefits as part of a policy or certificate of group life insurance,
9 with the prior 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) Grief counseling; and

14 (e) Such other services as the commissioner may identify by rule.

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

19 (3) Those providing the services listed in subsection (1) of this
20 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
5 other 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 48.21
14 RCW to read as follows:

15 (1) A disability insurer may include the following noninsurance
16 benefits as part of a policy or certificate of group disability
17 insurance, with the prior approval of the commissioner and where such
18 benefits bear a reasonable relationship to the disability insurance
19 with which they are intended to be offered:

20 (a) Will preparation services;

21 (b) Financial planning and estate planning services;

22 (c) Probate and estate settlement services;

23 (d) Grief counseling; and

24 (e) Such other services as the commissioner may identify by rule.

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

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

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

36 (5) This section does not expand, limit, or otherwise affect the
37 authority and ethical obligations of those who are authorized by the
38 state supreme court to practice law in this state. This section does

1 not limit the prohibition against the unauthorized practice of law
2 under chapter 2.48 RCW.

3 (6) This section does not affect the application of chapter 21.20
4 RCW.

5 (7) This section does not affect wellness programs as described
6 in RCW 48.30.140(6).

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