

---

HOUSE BILL 1066

---

State of Washington

65th Legislature

2017 Regular Session

By Representative Kirby

Prefiled 01/06/17.

1 AN ACT Relating to authorizing funeral planning and funeral  
2 services as noninsurance benefits under group life and disability  
3 insurance policies; and amending RCW 48.24.280 and 48.21.380.

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

5 **Sec. 1.** RCW 48.24.280 and 2016 c 143 s 1 are each amended to  
6 read 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;

13 (d) Grief counseling; (~~and~~)

14 (e) Funeral planning and funeral services or discounts on such  
15 planning and services; and

16 (f) Such other services as the commissioner may identify by rule.

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

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

3 (4) This section does not require the commissioner to approve any  
4 particular proposed noninsurance benefit. The commissioner may  
5 disapprove any proposed noninsurance benefit that the commissioner  
6 determines may tend to promote or facilitate the violation of any  
7 other section of this title.

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

13 (6) This section does not affect the application of chapter 21.20  
14 RCW.

15 **Sec. 2.** RCW 48.21.380 and 2016 c 143 s 2 are each amended to  
16 read as follows:

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

22 (a) Will preparation services;

23 (b) Financial planning and estate planning services;

24 (c) Probate and estate settlement services;

25 (d) Grief counseling; (~~and~~)

26 (e) Funeral planning and funeral services or discounts on such  
27 planning and services; and

28 (f) Such other services as the commissioner may identify by rule.

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

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

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

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

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

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

--- END ---