

1651

Sponsor(s): Representatives Hurst, Barlean, Campbell, Cody, Sullivan, Keiser, Constantine, Hatfield and McIntire

Brief Title: Regulating insurance liability.

**HB 1651 - DIGEST**

Declares that an insurer engaged in the business of insurance shall not unreasonably deny a claim for coverage and payment of benefits to any insured.

Designates methods, acts, and practices in the settlement and payment of insurance claims which are deemed unreasonable.

Provides that any insured or beneficiary of a policy of insurance who is unreasonably denied a claim for coverage or payment of benefits by an insurer may bring an action in a superior court of this state to recover the resulting damages sustained and the costs of the action, including attorneys' fees.