

**SB 5726-S.E - DIGEST**

(DIGEST AS ENACTED)

Provides that an insurer engaged in the business of insurance may not unreasonably deny a claim for coverage or payment of benefits to any first party claimant.

Provides that any first party claimant to a policy of insurance who is unreasonably denied a claim for coverage or payment of benefits by an insurer may bring an action in the superior court of this state to recover the actual damages sustained, together with the costs of the action, including reasonable attorneys' fees and litigation costs.

Provides that the superior court may, after finding that an insurer has acted unreasonably in denying a claim for coverage or payment of benefits or has violated rules under the Washington Administrative Code adopted by the commissioner under RCW 48.30.010(2), increase the total award of damages to an amount not to exceed three times the actual damages.