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HOUSE BILL 2455

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State of Washington                      54th Legislature                      1996 Regular Session

By Representatives Mitchell, L. Thomas, Regala, Murray, Conway,  
R. Fisher, Robertson, Pelesky, Scheuerman, Wolfe and Campbell

Read first time 01/11/96.            Referred to Committee on Financial  
Institutions & Insurance.

1            AN ACT Relating to insurance coverage; and adding a new section to  
2 chapter 48.30 RCW.

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

4            NEW SECTION.    **Sec. 1.** A new section is added to chapter 48.30 RCW  
5 to read as follows:

6            When an insured prevails in an insurance coverage proceeding  
7 against an insurer, the insured is entitled to recover all  
8 consequential damages caused directly or indirectly by a delay in the  
9 resolution of its insurance claim, regardless of whether the insured's  
10 total recovery may exceed the insurance policy's limits.

11            An award of consequential damages is necessary to deter unfair  
12 claims handling practices by insurers.

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