S-3972.1		

SENATE BILL 6308

State of Washington 54th Legislature 1996 Regular Session

By Senators Prentice, Winsley, Swecker, Franklin, Schow, Sheldon, Rasmussen, Bauer, Fraser, Oke and Fairley

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

- 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 <u>NEW SECTION.</u> **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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