

**SB 5726 - DIGEST**

(SUBSTITUTED FOR - SEE 1ST SUB)

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

Provides that any insured or beneficiary to a policy of insurance who is unreasonably or negligently 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.