

Subject Insurance Policy Claims; Civil Actions

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Summary

This bill clarifies applicability of an exemption for the purposes of receiving damages and attorneys' fees in a civil action that can be brought when an insurance carrier violates the standard of conduct in paying out claims. Current law uses the term "written agreement of health carriers," the bill clarifies that this does not include disability, income protection, or long-term care insurance, which would allow insurers that issue these types of policies to be liable under the standard of care law in chapter 604.