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Washington Supreme Court Restricts Claims Under the Insurance Fair Conduct Act

[Boom: The ERISA Law Blog](#)

In a significant victory for insurers, the Washington Supreme Court interpreted the Insurance Fair Conduct Act (IFCA), RCW 48.30.015, for the first time and held that IFCA does not authorize an independent cause of action for policyholders to sue their insurers for mere procedural violations of insurance claims-handling regulations. The decision in *Perez-Crisantos v. State Farm Fire & Casualty Co.*, - P.3d -, 2017 WL 448991 (Feb. 2, 2017), finally resolves a longstanding debate in Washington insurance law and narrows the types of claims available under IFCA.