- (2) (3) INTEREST ON ALL EXPENSES ACTUAL DAMAGES, EXPENSES, AND LITIGATION COSTS INCURRED BY THE INSURED, COMPUTED:
- (I) AT THE RATE ALLOWED UNDER § 11-107(A) OF THIS ARTICLE; AND
- (II) FROM THE DATE THE CLAIM THAT WAS THE SUBJECT OF THE CIVIL ACTION WAS SUBMITTED TO INSURER OR THE INSURER'S AGENT ON WHICH THE INSURED'S CLAIM WOULD HAVE BEEN PAID IF THE INSURER ACTED IN GOOD FAITH; AND

(HI) ACTUAL COMPENSATORY DAMAGES.

- (F) AN INSURER MAY NOT BE FOUND TO HAVE FAILED TO ACT IN GOOD FAITH UNDER THIS SECTION SOLELY ON THE BASIS OF DELAY IN DETERMINING COVERAGE OR THE EXTENT OF PAYMENT TO WHICH THE INSURED IS ENTITLED IF THE INSURER ACTED WITHIN THE TIME PERIOD SPECIFIED BY STATUTE OR REGULATION FOR INVESTIGATION OF A CLAIM BY AN INSURER,
- (G) THE AMOUNT OF ATTORNEY'S FEES RECOVERED FROM AN INSURER UNDER SUBSECTION (E) OF THIS SECTION MAY NOT EXCEED ONE—THIRD OF THE ACTUAL DAMAGES RECOVERED.
- (H) THE CLERK OF THE COURT SHALL FILE A COPY OF THE VERDICT OR ANY OTHER FINAL DISPOSITION OF AN ACTION UNDER THIS SECTION WITH THE MARYLAND INSURANCE ADMINISTRATION.
- (C) (D) (I) THIS SECTION DOES NOT LIMIT THE RIGHT OF ANY PERSON TO MAINTAIN A CIVIL ACTION FOR DAMAGES OR OTHER REMEDIES OTHERWISE AVAILABLE UNDER ANY OTHER PROVISION OF LAW.
- (J) IF A PARTY TO THE PROCEEDING ELECTS TO HAVE THE CASE TRIED BY A JURY IN ACCORDANCE WITH THE MARYLAND RULES, THE CASE SHALL BE TRIED BY A JURY.

<u>5–118.</u>

FOR THE PURPOSES OF THIS SUBTITLE, THE FILING OF A COMPLAINT WITH THE MARYLAND INSURANCE ADMINISTRATION IN ACCORDANCE WITH § 27–1001 OF THE INSURANCE ARTICLE SHALL BE DEEMED THE FILING OF AN ACTION UNDER § 3–1701 OF THIS ARTICLE.

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