

## Insurance Bad Faith

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### Rosen Hagood Bad Faith Insurance Attorneys are Recognized Leaders in South Carolina

Imagine being disabled, unable to earn a living, and not receiving the payments your insurance policy provides. You have been making payments for years or decades, and precisely when you need help, the funds you need to live your daily life are withheld.

As is typically seen in these cases, an insurance company has failed to make payments to an insured as required by their policy.

### What Gives Rise to a Bad Faith Insurance Claim?

An insurance policy is a legal, binding contract between the insured and an insurance company. The insured agrees to pay premiums, and the insurance company agrees to cover damages or provide benefits for specific events or in certain situations.

Under the law, this contract requires the insurance company to deal fairly with the persons they insure. The insurance company cannot look for a way to escape the obligation to investigate a claim or to pay the insured. If the insurance company unreasonably refuses to pay benefits to which the insured is entitled, it may be considered bad faith.

If an insurance company is found to be in bad faith, the damages can be considerable, including actual, consequential, and punitive damages and potential attorneys' fees.

As a result, these cases are textbook high-stakes litigation, mainly if a case goes before a jury rather than being settled. In addition, the exposure faced by the insurer is enormous as these cases are hard-fought and demanding.

### South Carolina Bad Faith Insurance Lawyers

Rosen Hagood's experience in this field is unusual for a local law firm as bad faith actions are infrequent and challenging. They require an in-depth knowledge of insurance company policies and practices and are very document intensive. It is not uncommon to review thousands of pages of information in the course of these matters.

These lawsuits are also challenging because they are cases against massive insurance companies with essentially limitless legal resources and a plaintiff often under considerable financial and personal pressure.

Our unique experience in representing insureds in bad faith actions against insurance

companies makes us the first choice for clients who believe their insurers have not treated them fairly.

## Insurance Bad Faith

- **\$750,000** settlement against an insurance company for bad faith refusal to pay insurance benefits and improper claims handling practices.
- **\$750,000** settlement against an insurance company for bad faith refusal to pay insurance benefits and improper claims handling practices.

*Disclaimer: The attorneys at Rosen Hagood make a case-by-case assessment of all claims. Results may vary depending on the facts involved in any particular case as the facts of every case are different. The results reported throughout this website should not be construed as a predictor of future results or as a guarantee as to the outcome of any particular case.*

Contact our firm today to speak to an insurance bad faith lawyer.