

McDougall Law Firm Releases South Carolina Car Accident Awareness Guide Addressing Uninsured Motorist Crisis

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McDougall Law Firm has published a comprehensive guide addressing South Carolina's growing uninsured and underinsured motorist crisis, as new data from the Insurance Research Council reveals that nearly one in three U.S. drivers were either uninsured or underinsured in 2023.

The Insurance Research Council's 2025 study found that 15.4 percent of U.S. motorists were uninsured in 2023, with the combined rate of uninsured and underinsured drivers reaching 33.4 percent nationally, an increase of 10 percentage points from 2017. South Carolina's uninsured motorist rate stands at approximately 12 percent according to IRC data, meaning that in any given South Carolina car accident, there is roughly a one-in-eight chance the at-fault driver has no liability insurance to cover medical expenses, lost wages, or vehicle damage.

The timing of this McDougall SC car accident awareness initiative is particularly significant given that South

Carolina recorded 1,016 traffic fatalities in 2024 according to the South Carolina Department of Public Safety. A substantial share of these crashes involved at-fault drivers whose policies were either insufficient or nonexistent, leaving surviving family members and injured victims dependent on their own uninsured motorist and underinsured motorist coverage to recover compensation.

South Carolina law requires all auto insurance policies to include uninsured motorist coverage at minimum liability limits unless the policyholder explicitly rejects it in writing. The law also requires underinsured motorist coverage to be offered at the same limits, creating a mandatory safety net that many South Carolina accident victims are unaware exists or fail to properly invoke.

"When a South Carolina accident victim files an uninsured motorist claim against their own insurer, they often don't realize they're dealing with an adjuster whose company has the same financial incentive to minimize the payout as any third-party claim," said J. Olin McDougall, II, Founder of McDougall Law Firm. "Many victims don't know they have this coverage, don't understand they must formally invoke it within specific timeframes, and don't realize they can negotiate that claim with the same legal tools and the same right to demand full compensation under their own policy."

In South Carolina, uninsured motorist claims must typically be filed with the victim's own insurer. Insurers handling these claims have the same financial incentive to minimize payouts as any other insurer, meaning victims who attempt to navigate claims without legal representation routinely accept less than what their policy actually provides. This SC car accident awareness guide explains why uninsured motorist claims in South Carolina require legal representation to maximize recovery.

South Carolina's three-year statute of limitations for car accident personal injury claims under S.C. Code Section 15-3-530 is among the longest in the Southeast. However, the practical evidence window in uninsured motorist cases is much shorter, because hit-and-run and uninsured driver scenarios destroy recoverable evidence faster than standard two-car crashes.

McDougall Law Firm has recovered over $100 million for South Carolina injury victims across Beaufort County, Colleton County, Jasper County, and the Lowcountry, including results in cases where at-fault drivers were uninsured or underinsured and full recovery required aggressive advocacy against the victim's own insurance carrier. The firm handles all cases on a contingency fee basis, with no upfront costs and free consultations available 24 hours a day.

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