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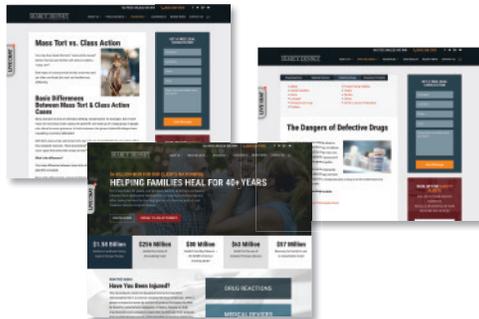
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David Carlsen with his children.

Insurance company forced to come to terms after previous litigation of traffic accident

State Farm's bad faith forced David to incur unnecessary litigation expenses because all signs indicated this case was going to trial.

In May of 2016, attorney Scott Grady referred David Carlsen to SDSBS attorney **Edward Ricci** to litigate a federal court uninsured motorist case against State Farm in Orlando. A \$100,000 settlement had previously been reached in 2015 with Progressive. The UM carrier, State Farm, refused to pay its \$100,000 policy limits. Upon getting involved in the case, Mr. Ricci gave State Farm multiple chances to do right by David. David was rear ended by a hit and run driver and he ultimately required a 3-level cervical fusion. Despite multiple opportunities to act in good faith, State Farm refused to offer more than \$15,000 to resolve the case. State Farm finally offered to pay the policy limits, but it was too late. Mr. Ricci explained that the \$100,000 policy limits were insufficient to satisfy David's damages. Additionally, State Farm's bad faith forced David to incur unnecessary litigation expenses because all signs indicated this case was going to trial. On the Friday afternoon prior to the start of trial, State Farm agreed to pay \$250,000 to resolve the case. ♦