

How South Carolina Truck Accident Settlements Work

With our lawyers on your side, you don't have to face the trucking companies alone

Getting into a crash with a big rig or semi-truck is nothing like a typical fender bender. These collisions often lead to serious injuries, long recovery times, and complicated insurance claims. If you're not sure how much South Carolina [truck accident](#) settlements pay, an experienced attorney can help you understand how much you may be able to recover. Read on to find out how settlements work, what factors influence the amount of compensation you receive, and what you can do to protect your rights.

What is the average settlement for a truck accident in South Carolina?

There's no single number that applies to every truck accident case. Actual settlement amounts for truck accidents are based on injury severity and other circumstances.

For minor injuries, such as soft tissue damage or whiplash, settlements might range from \$10,000 to \$50,000. If you suffered broken bones or needed surgery, the average truck accident settlement jumps higher, often between \$75,000 and \$250,000. In cases involving life-changing injuries such as brain trauma or spinal cord damage, settlements often exceed \$500,000 and can reach several million dollars.

Truck accident settlements tend to be much higher than those in regular car crashes. That's because trucks are bigger and more dangerous – and typically carry large commercial insurance policies. But the amount of your settlement depends on the details of your case and the nature of the crash you were involved in.

What factors affect the value of a truck accident settlement?

Several things can impact how much compensation you might receive after a truck crash. The key is showing how the truck accident changed your life and what losses you've experienced as a result. Most South Carolina truck accident settlements are influenced by:

Injury severity and medical treatment

The more serious your injuries, the more your claim is worth. Medical bills, surgeries, rehabilitation, and future care all factor into your settlement. Permanent disability or disfigurement can increase the value by large margins.

Lost income and ability to work

If you missed work or can't return to your job, your lost wages and diminished earning potential are important parts of your claim. An economist or vocational expert may be needed to calculate long-term financial impact, including lost future earning capacity.

Pain, suffering, and emotional distress

These are called non-economic damages. They reflect how the truck accident has affected your daily life. They include chronic pain, anxiety, PTSD, or the inability to enjoy hobbies or spend time with loved ones.

Fault and South Carolina's comparative negligence law

South Carolina uses a modified comparative negligence system. If you're 50 percent or less at fault, you can still recover damages, but your compensation will be reduced by your percentage of fault. If you're 51 percent or more responsible, you can't recover anything.

Insurance coverage and company size

Commercial truck drivers usually have high-limit insurance policies. Some companies carry \$1 million or more in primary coverage plus extra umbrella policies. That means there may be more funds available, but it also means the insurance company may fight harder to avoid paying.

Quality of the evidence

Having strong evidence can make or break your case. This includes photos, dashcam footage, witness statements, black box data from the truck, and truck accident reconstruction reports. The more evidence you have, the stronger your negotiating position.

How are commercial truck accident settlements different from car accidents?

Truck crashes are far more complicated than car accidents for a few notable reasons. First, the size and weight of an 18-wheeler means the damage tends to be more severe. Second, there are often multiple parties involved in the operation of the truck, including the driver, their employer, the company that owns the trailer, a freight broker, and even a maintenance provider.

Also, trucks are heavily regulated by both federal and state agencies. The [Federal Motor Carrier Safety Administration](#) sets strict rules for hours of service, maintenance logs, drug testing, and driver qualifications. If any of those rules were broken, it could point to negligence.

And finally, trucking companies and their insurers are usually backed by aggressive legal teams. They may try to shift blame onto the injured driver, downplay injuries, or drag the case out in court. Within hours of a truck accident, they'll deploy their own team of investigators to help cover up any wrongdoing on their part. This isn't a fight you want to take on alone.

How are South Carolina truck accident settlements and verdicts different?

A settlement is a voluntary agreement between you and the trucking company (or their insurer) to resolve the case without going to court. You receive a lump sum of money, and in exchange, you agree not to sue. Settlements are usually faster, less expensive, and more predictable than trials.

A verdict is the result of a lawsuit that goes to trial and typically happens when the trucking insurance company refuses to settle. A judge or jury decides who was at fault and how much money should be awarded. Verdicts can be higher than settlements, especially if the jury is sympathetic. But trials also come with risks, like long delays, added stress, and the chance of losing.

Whether to settle or go to court depends on your case's strength, the insurance company's offer, and your willingness to wait for a better result. A skilled lawyer can help you weigh the pros and cons, so you get the maximum compensation you're entitled to.

What should I do after a truck accident to protect my settlement?

What you do after the crash can directly affect how much money you recover. Here are the steps that can have the biggest impact on the outcome of your claim:

Gather as much evidence as you can.

If you're able to, take photos of the vehicles, road conditions, skid marks, and your injuries while at the crash scene. Get the names of witnesses and ask for a copy of the police report. If you're too injured to do this yourself, ask a friend or family member to help.

Get medical care right away.

Even if you think your injuries are minor, get checked out. Not only is this important for your health, but it also creates a medical record that supports your claim. Chances are that the trucking insurance company is already looking for ways to dispute your claim. The longer you wait to see a doctor, the easier it will be for them to argue against your injuries.

Don't talk to the trucking company's insurance adjuster.

An insurance adjuster's job is to protect the company's bottom line, not yours. Anything you say can be used to reduce or deny your claim. Let an experienced South Carolina truck accident lawyer handle communications with insurance companies, so you don't risk harming your claim.

Preserve truck-related data.

An experienced South Carolina lawyer can send a spoliation letter to make sure the truck's black box, maintenance logs, and driver logs aren't destroyed. That information can be key to proving what happened.

Follow medical and legal advice.

While your lawyer works to build your case, it's important to adhere to all medical and legal advice. Avoid activities that can make your injury worse or give insurance companies a reason to reduce or deny your claim. Also, avoid talking to anyone except your attorney about your truck accident case and never post about it on social media.

Injured in a truck accident in South Carolina? Our attorneys fight for the settlement you deserve

If you or a loved one was injured in a truck accident in Lexington, Columbia, or anywhere in South Carolina, get legal help as soon as possible. The experienced team at [Johnson + Johnson Attorneys at Law](#) knows how to handle truck accident claims and fight for the full truck injury settlement you're owed. We'll dig into the details, uncover every liable party, and build a strong case to maximize your compensation.

During your free consultation, you'll sit down with a Lexington truck accident lawyer who listens, answers your questions, and walks you through your legal options. We'll explain what your case might be worth, how liability is determined, and what to expect every step of the way. There's no pressure and no upfront cost. We work on a contingency fee basis, which means you don't pay us unless we win for you. It's that simple.

Whether your crash happened on I-20, US-1, or another busy road in Lexington, Columbia, or a nearby South Carolina community, our attorneys are ready to help. We live here. We work here. We help people here get maximum semi-truck accident settlements. [Contact us](#) today to schedule your free case evaluation and put our hometown legal team in your corner.