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# The Effects Of Third-Party Bad Faith Doctrine On Automobile Insurance Costs And Compensation 2001



## Synopsis

The question of whether an automobile accident victim should be allowed to bring a claim for punitive damages for unfair settlement practices against another person's liability insurer — a so-called third-party, bad faith suit — has become an important policy concern. This book examines the compensation that automobile insurers paid to accident victims in California during a period, 1979 to 1988, when such punitive damages claims were permitted. This book looks at the effects of the adoption and subsequent rejection of the Royal Globe doctrine, which allowed third-party bad-faith suits, on compensation and costs of bodily injury claims. The authors find that the adoption of Royal Globe triggered sharp increases in both the average bodily compensation payment and the relative frequency of bodily injury claims in California relative to the other tort states. In contrast, the elimination of Royal Globe dramatically reversed these trends.

## Book Information

File Size: 810 KB

Print Length: 75 pages

Publisher: RAND Corporation (October 15, 2001)

Publication Date: November 25, 2001

Sold by: Digital Services LLC

Language: English

ASIN: B000PY4EIU

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Not Enabled

Best Sellers Rank: #3,341,426 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #53

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