

What Happens If The At-Fault Driver Has The Same Insurance As Me?

Don't let the insurance companies take advantage of you after a collision. Get legal advice from a skilled Houston car accident lawyer!

[Car accidents](#) can throw your life into disarray, and dealing with insurance claims often adds to the stress. But what happens when you discover that the at-fault driver shares your insurance company?

This scenario might seem uncommon, but it occurs more frequently than you realize, especially in areas with dominant insurance providers. As a Texas driver, understanding how this situation affects your claim can help you protect your rights and ensure fair compensation.

What should I know about auto insurance in Texas?

Texas operates under a fault-based insurance system, which means the driver responsible for your car accident bears the financial burden of the resulting damages. The state requires all drivers to carry [minimum liability coverage](#) of:

- \$30,000 per person for bodily injury.
- \$60,000 per accident for bodily injury.
- \$25,000 for property damage.

How does the claims process work with a shared insurer?

When you and the at-fault driver have the same insurance company, the claims process follows a similar process as car accidents involving different insurers, but with a few key differences.

As with any car accident, you'll need to contact your insurance company as soon as possible and provide all necessary details. This includes the date, time, location, and parties involved.

Once you file your claim, the insurance company will assign two separate adjusters - one for your claim and one for the other driver's claim. This is done to maintain a level of impartiality in the process. Both adjusters will investigate your car accident, review police reports, get witness statements, and obtain any other available evidence.

Based on the investigation, the insurance company will determine fault. This decision impacts how they handle the claims. The company then processes the claims accordingly, and potentially offers a settlement to the not-at-fault party.

What advantages might I have with a shared insurer?

Having the same insurance company as the at-fault driver can offer some potential benefits, such as:

- **Faster processing:** With both claims under one roof, the insurance company might resolve the situation more quickly. They have access to all necessary information without waiting for communication between different companies.
- **Streamlined communication:** You'll deal with a single company throughout the process. This can reduce miscommunication or delays that can occur when multiple insurers are involved.
- **Consistent information:** Since one company handles both sides of the claim, you might encounter fewer discrepancies in the information provided about the car accident and the claims process.

What concerns should I have about shared insurance in an accident?

Despite potential benefits, sharing an insurer with the at-fault driver raises several concerns. The insurance company has a financial stake in both sides of the claim. They may be more interested in protecting their own bottom line rather than fully compensating either party.

Additionally, the shared insurer might attempt to distribute fault between both parties to minimize their overall payout, even if one driver clearly caused the crash. To reduce their total liability, the insurance company might offer lower settlements than you'd receive if dealing with a separate insurer.

When negotiating with your own insurance company, you might feel pressure to accept a lower offer to maintain a good relationship or avoid potential rate increases. This is why it's best to get legal help from an experienced Texas car accident lawyer before initiating your claim.

A lawyer can determine the true value of your claim and negotiate for fair compensation on your behalf. This way, you won't have to pay for medical expenses and other damages (legal term for financial losses) out of your own pocket.

How can I protect my rights in a shared-insurer accident?

To safeguard your interests when dealing with a shared-insurer accident, collect as much evidence as possible at the car accident scene. Take photos, gather witness contact information, and obtain a copy of the police report.

You should also seek medical attention as soon as possible. Even if you feel fine, some injuries might not manifest immediately. Plus, a medical record establishes a link between the accident and your injuries.

Also, document all medical treatments, related expenses, and any communication with the insurance company. Take time to understand the full extent of your damages before accepting any settlement offer.

What should I say to my insurance company?

Be cautious in your communications with your insurance company. Anything you say to the insurance company could affect the outcome of your case, especially considering that your conversation will likely be recorded. Stick to the facts and avoid speculating about fault or the extent of your injuries, and never admit fault.

Let an experienced Texas car accident lawyer handle all further communications and negotiations with your insurance provider. This way, you're treated fairly, and the insurance company isn't able to take advantage of you.

What should I consider when filing a car accident claim in Texas?

Texas has specific laws regarding car accident claims. For starters, you have two years from the date of the accident to file a personal injury lawsuit. Missing this deadline (known as the statute of limitations) can bar you from seeking financial compensation.

Additionally, Texas follows a 51% bar modified comparative negligence rule. You can recover damages as long as you're not more than 50% at fault for the accident. However, your compensation reduces by your percentage of fault.

Protect your rights after a collision. Contact a Houston car accident lawyer today!

If you've been in a car accident where the at-fault driver has the same insurance company as you, don't let this shared insurer situation leave you shortchanged. The Houston car accident lawyers at [Smith & Hassler](#) can protect you from the insurance companies' usual tricks.

With over 30 years of experience getting results for clients in Houston, our legal team knows how to handle every aspect of your claim. We'll thoroughly investigate your car accident, calculate the true value of your damages, and negotiate aggressively on your behalf - all while you focus on recovery.

Our [case results](#) speak for themselves. Such results include \$1.38 million we secured for a client who sustained a brain injury in a crash with a commercial vehicle. Plus, we've won \$800,000 for a client who sustained neck, back, and shoulder injuries in an intersection collision.

Don't risk accepting a lowball offer or jeopardizing your claim. [Contact us online](#) or call us today for a free consultation and let us fight to get you the full compensation you deserve.