



1Charlotte Lawyers Analyze Uber Safety Report

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1Charlotte Injury Lawyers has published an analysis of Uber's most recent U.S. Safety Report, examining how the report's findings affect the way Charlotte Uber accident claims are structured. The report, covering 2021 and 2022, documented 127 fatal crashes resulting in 153 deaths across the United States, a 40 percent increase from the 107 deaths recorded during the 2019 through 2020 reporting period. According to Uber's published Safety Report data, the biennial reports capture only fatal crashes and do not include non-fatal accidents, which account for the large majority of rideshare collisions.

One finding from the analysis reshapes how many Uber injury claims proceed. According to analysis of Uber's Safety Report data, third-party drivers, rather than Uber drivers, account for approximately 95 percent of fatal crashes involving Uber vehicles. In practical terms, this pattern means that in most serious Charlotte Uber accidents, the primary liability claim runs against the at-fault driver of a non-Uber vehicle rather than against the Uber driver. Depending on the specific policy terms and the facts of each case, Uber's one million dollar commercial coverage may then function as underinsured motorist coverage when the at-fault driver's personal auto insurance limits are insufficient to cover a passenger's injuries.

The coverage sequence that follows a third-party crash during an Uber trip carries particular significance for injured passengers. In such cases, the at-fault driver's personal policy generally serves as the first source of recovery, followed by Uber's commercial coverage acting as UM/UIM protection, and then the passenger's own UM/UIM policy where applicable. Actual availability and order of coverage can depend on individual policy language and the circumstances of each collision.

The analysis also addresses distraction as a factor in rideshare crashes. Uber Safety Report data indicates distracted driving contributes to roughly 32 percent of rideshare-related accidents. Uber drivers can face elevated distraction risk because monitoring the app for ride assignments, communicating with passengers, and navigating to unfamiliar pickup locations may require phone interaction that North Carolina's texting ban, N.C.G.S. Section 20-137.4A, prohibits while driving. Rideshare drivers face substantially higher accident involvement rates than the general driving population, reflecting greater time on the road completing back-to-back trips across Charlotte corridors, including Uptown, South End, and areas near Charlotte Douglas International Airport.

"Many injured Uber passengers assume their claim runs against Uber's commercial policy, when in many cases the at-fault vehicle is another driver whose personal insurance is the primary recovery source," said a firm representative for 1Charlotte Injury Lawyers. "Identifying that driver's insurer, the limits of the policy, and whether those limits are adequate often happens in the first days after a crash. A 1Charlotte uber accident lawyer reviews the third-party policy, Uber's commercial coverage, and the passenger's own UM/UIM protection together from the outset of a case."

North Carolina's contributory negligence rule adds further complexity for injured passengers. Under this standard, a passenger found even one percent at fault in a crash caused by a third-party driver can be barred from recovery. Adjusters for the at-fault party may investigate whether a passenger made a sudden movement, failed to wear a seatbelt, or otherwise contributed to a crash, because such findings can affect the claim. The precise application of this rule depends on the facts of each case.

The analysis notes that the coverage investigation for Mecklenburg County Uber accident claims typically occurs during the early stages of a case, before insurance adjusters for any of the involved carriers establish a coverage position. The analysis for a Charlotte uber accident lawyer review can be found on the company's website.

1Charlotte Injury Lawyers is a network of personal injury law firms serving Uber accident victims, rideshare crash clients, car accident clients, and other injury clients throughout Charlotte, Mecklenburg County, and the surrounding region. The firm handles rideshare, motor vehicle, and other injury matters on a contingency fee

basis.

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For more information about 1Charlotte Workers Compensation Lawyers, contact the company here: 1Charlotte Workers Compensation Lawyers A firm representative 704-706-2689 leads@1charlotte.net 407 East Blvd Suite 200B Charlotte, NC 28203

1Charlotte Workers Compensation Lawyers

1 Charlotte Workers' Compensation Lawyers fight for your rights after injury, serving Charlotte and beyond. We assess your claim and pursue the compensation you deserve? never settling for less.

Website: <https://1charlotte.net/>

Email: leads@1charlotte.net

Phone: 704-706-2689

