Guerra Law Firm PC Publishes Public Legal Guide on Motor Vehicle Collision Claims

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MCALLEN, TX - October 30, 2026 -
Guerra Law Firm PC has released a public informational guide focused on motor vehicle collision claims, insurance evaluation processes, and civil liability procedures in Hidalgo County. The newly published legal materials outline the statutory rights and procedural requirements that govern traffic collision cases across the Rio Grande Valley.

Traffic collisions on major regional thoroughfares such as Interstate 2, Interstate 69C, and Tenth Street routinely result in legal and administrative challenges for injured drivers, passengers, and pedestrians. Understanding how comparative fault rules, medical billing procedures, and liability determinations intersect is essential for anyone evaluating whether to retain a car accident attorney in McAllen or communicate directly with third-party claims administrators.

The guide examines initial investigative steps following a traffic collision, detailing the importance of securing the official Texas Peace Officer's Crash Report (Form CR-3), capturing contemporaneous photographic evidence, and recording witness statements. Because liability assessments by insurance adjusters heavily depend on tangible documentation, preserving physical and digital records early in the process remains a critical factor in determining how a claim is settled or litigated.

Additionally, the publication addresses the specific statutory timelines that govern personal injury actions throughout the state. Under Section 16.003 of the Texas Civil Practice and Remedies Code, individuals generally have a two-year statute of limitations from the date of an incident to initiate a personal injury or property damage lawsuit.

The guide explains that ongoing negotiations with an insurance company do not toll or pause this filing deadline, noting that failure to file suit within the prescribed two-year window typically forfeits an injured party's legal standing to seek financial recovery in a Texas civil court.

The instructional materials also outline the financial risks associated with early settlement agreements. In

many cases, initial release forms provided by liability insurers conclude all current and future claims before the injured party has reached maximum medical improvement (MMI) or fully identified latent soft-tissue and neurological trauma.

By establishing an itemized breakdown of recoverable damages?including past and future medical expenses, lost wages, diminished earning capacity, and physical impairment?the firm illustrates how full claims values are determined under Texas tort principles.

Beyond primary damages, the repository addresses financial encumbrances that frequently arise following emergency medical treatment. In Texas, healthcare facilities often file statutory hospital liens under Chapter 55 of the Texas Property Code to secure payment from prospective personal injury settlements. The firm's guide explains how subrogation interests, health insurance reimbursements, and medical liens must be audited and resolved prior to the disbursement of any settlement proceeds to ensure injured parties do not face unexpected post-resolution debt or credit delinquency.

Attorney Ricardo Guerra founded the firm to handle personal injury cases with structured litigation methods tailored to the specific factual circumstances of each case. In the newly launched resource, the firm details how Texas's proportionate responsibility framework (Texas Civil Practice and Remedies Code Chapter 33) functions during settlement conferences and jury trials, emphasizing that an injured claimant's recovery can be reduced or entirely barred if they are deemed more than 50% responsible for a collision.

Guerra Law Firm PC developed the repository to provide clear legal information to the local community, emphasizing that informed claimants are better positioned to protect their statutory interests when dealing with institutional insurers. Individuals interested in reviewing the full educational materials or seeking guidance from a car accident attorney in McAllen can access the resource directly through the firm's website.

Media & Public Inquiries
Guerra Law Firm PC

320 Pecan Blvd

McAllen, TX 78501

Website: www.mg3law.com
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For more information about Guerra Law Firm, P.C., contact the company here:Guerra Law Firm, P.C.Guerra

Guerra Law Firm, P.C.

Website: https://mg3law.com/

Email: manuel@guerralawfirm.net

Phone: (956) 539-3223