

Law Firm Explains Whether Insurance Rates Increase Following A Claim For An Accident Caused By Someone Else

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The Houston, TX based law firm of Rose Sanders is offering their community insight on what they can expect if they submit an insurance claim for an accident they did not cause. As part of their outreach program, the firm has published a blog post on their website that aims to explain the various processes involved in greater detail. While this article can help people be more prepared in the unfortunate event of an accident, the firm also encourages accident victims to get in touch with their legal team immediately for a more direct and personalized consultation. Learn more here: <https://www.rosesanderslaw.com/>.

The post begins by acknowledging that car owners and drivers will be concerned about their insurance rates going up even if they are only involved in a minor accident that was not their fault. While people caught in this situation will be pleased to learn their insurance rates will see no change in most cases, the firm cautions that an insurance company may assign a percentage of fault to each driver in some cases, and this in turn can lead to an increase in their rates.

According to the firm, there is no easy way to determine whether an accident will lead to insurance rates going up as this largely depends on the insurance provider, the plan being utilized and the details of the accident. Texas insurers have the ability to raise rates whether or not the insured party is at fault, and the firm emphasizes that safe drivers tend to see their rates increase even if they never submitted a claim. More concerning, drivers should be aware that their insurance can be canceled outright after two not-at-fault accidents in a single year.

Such policies make dealing with car insurance quite stressful for most people, and this is one reason the firm strongly advises that drivers consult with a car accident attorney who can guide them through the entire process. Texas is a tort state, which means that the at-fault driver in an accident is obliged to pay medical

expenses and other property damages to the other driver in most situations. While insurance providers largely handle this part of the process, it is vital that a claim is submitted as soon as possible to ensure it is approved (and the driver not at fault is not held liable for damages). Learn more here: <https://www.facebook.com/rosesanderslaw>.

Furthermore, Rose Sanders advises that drivers document the accident as thoroughly as possible if they are able to (barring serious injuries and so on). This can be as simple as taking pictures of the accident on a cell phone, though they must also make it a point to obtain the other driver's details, including their driver's license number and insurance information.

While this part of the process is relatively simple, dealing with insurers can be much more stressful, as many of Rose Sanders' clients discovered before they sought an expert's assistance. In addition to coordinating with insurance companies on a client's behalf, their attorneys can also negotiate for compensation to cover pain and suffering or lost wages. In certain circumstances, they may be able to identify an opportunity to recover financial damages that are not stipulated by the client's insurance policy. As such, it is in a driver's best interests to contact Rose Sanders immediately following an accident to ensure the best possible outcome.

A 5-Star Google review from Peggy A. sheds some light on the law firm's approach to each case and how vital client satisfaction is for their team. "I was involved in a terrible car accident that included my children," the review explains. "My lawyer was car accident lawyer Charles Sanders. He and his team would always keep in contact and inform me of everything that was going on with my case and my children's case. He was diligent. He was able to not only get me and my children what we deserved, but beyond. One year after that accident, I was involved in another, and they took that case on as well."

The review goes on to conclude, "I am so grateful for Charles and his team. My family could not have done this without Charles, and I would recommend Charles Sanders and Rose Sanders to anyone." As is evident in the other testimonials shared through this platform and others, the services offered by Rose Sanders Law are deeply appreciated by their community.

Further details regarding the firm's services can be found on their website. Those interested are also welcome to read their full blog post at the following link: <https://www/rosesanderslaw.com/blog/2021/09/will-my-insurance-rates-increase-by-filing-a-claim-with-my-own-insurance-company-for-an-accident-caused-by-someone-else/>.

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Rose Sanders

Due to his father's career as a surgeon, Charles learned the inner workings of the personal injury business in Texas at a young age. Driven to help others, as an adult he went on to start his law firm Rose Sanders Law Firm PLLC with his wife, Erica Rose.

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