

Mogy Law NC Addresses Rising Rideshare Accident Risks in Charlotte Metro Area

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RALEIGH, NC - April 29, 2026 -
Mogy Law NC, a personal injury law firm serving North Carolina, highlights the increasing complexity of rideshare accident claims in Charlotte as traffic fatalities in the metro area exceed homicide rates and the city's position as the state's dominant rideshare market creates unique legal challenges for accident victims.

Charlotte's metro area, which surpassed 2.7 million residents in 2024, has become North Carolina's largest rideshare hub, with Uber and Lyft trip volumes growing in direct proportion to the population surge. Traffic crashes in Metro Charlotte's five-county region killed 425 people in 2024, surpassing the 410 homicides recorded in the same area, according to regional traffic data tracking. The Queen City Nerve's 2024 traffic fatality analysis revealed that a majority of fatal crashes in Charlotte occurred on NCDOT-maintained roads, including the I-77, I-85, and I-485 corridors that carry the highest rideshare vehicle density in the state.

The intersection of Charlotte's rideshare density and North Carolina's contributory negligence standard creates a particularly hazardous legal environment for accident victims. Under state law, victims who are

found even one percent at fault cannot recover any compensation, a rule that insurance adjusters exploit aggressively in rideshare claims by scrutinizing statements about speed, following distance, or lane position.

"Charlotte rideshare victims face a perfect storm of risk factors that many don't recognize until it's too late," said Eric Mogy, Attorney at Mogy Law NC Charlotte rideshare accident lawyer. "The insurance adjusters handling these claims in Charlotte are highly experienced at these disputes and move quickly to extract statements in the first 48 hours that can eliminate a victim's claim entirely under contributory negligence. Securing GPS data and app records immediately after a crash is absolutely critical, and our 25 percent contingency rate ensures victims can access the same level of representation that was previously available only for higher-value claims."

Rideshare insurance coverage in North Carolina shifts dramatically based on the driver's status at the time of impact. When drivers are actively transporting passengers or en route to pickups, Uber and Lyft provide $1 million in combined liability coverage. However, that coverage drops to $50,000 per person when drivers are logged in without active ride requests. According to Uber's own safety data, 97 percent of fatal crashes connected to its platform occur in metropolitan environments, placing Charlotte at the center of North Carolina's rideshare safety risk as the state's only major metropolitan center in that category.

The firm's track record in complex multi-party vehicle accident cases includes a $1.2 million car accident verdict and an $860,000 tractor-trailer settlement. As a Charlotte rideshare accident lawyer, the firm moves immediately after crashes to secure critical evidence before it can be overwritten and to control communications with insurers before adjusters can build contributory negligence defenses.

Mogy Law is a personal injury law firm based in Raleigh, North Carolina, representing injured victims throughout Charlotte, Mecklenburg County, and statewide. The firm handles rideshare accident claims, car accidents, truck accidents, motorcycle accidents, and bus accidents on a flat 25 percent contingency fee with no upfront costs and free case evaluations available 24 hours a day. Eric Mogy has been recognized by Super Lawyers Rising Stars and the National Trial Lawyers Top 40 Under 40.

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Mogy Law NC

Mogy Law Firm in Raleigh helps car accident victims get fair compensation. Let our experienced attorneys handle your

case while you focus on recovery.

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