



## **Ross Moore Law Releases Guidance on Georgia Senate Bill 68 Impact for Atlanta Car Accident Victims**

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Ross Moore Law has released comprehensive guidance addressing how Georgia Senate Bill 68, signed April 21, 2025, fundamentally alters the legal landscape for car accident victims in Atlanta. The firm's analysis focuses on the practical implications of the law's combined provisions during the critical first 72 hours following multi-vehicle accidents, when insurance adjusters increasingly leverage the new rules to minimize claim values.

Senate Bill 68, described by state legislative leaders as the most comprehensive tort reform in nearly two decades, introduces three interconnected changes that significantly affect how car accident claims are built, valued, and tried in Georgia courts. The law modifies Georgia's apportionment rules, allowing defendants in multi-vehicle accident cases to more effectively shift blame to non-parties. This means at-fault drivers can now argue that other unnamed parties share fault, reducing the percentage of damages any single defendant owes.

Simultaneously, SB 68 removes the longstanding seatbelt gag rule, allowing defense attorneys to introduce seatbelt non-use as evidence of comparative fault or reduced damages in all motor vehicle cases. This change applies retroactively to pending cases. The law also eliminates the phantom damages rule, meaning Atlanta car accident victims with health insurance can now only recover the amounts actually paid by their insurer, not the full billed amount.

"The convergence of these three provisions creates a perfect storm for unrepresented accident victims," stated Ross Moore, Atlanta car accident lawyer. "In multi-vehicle crashes, insurance adjusters are now immediately deploying arguments that unnamed third parties share fault while simultaneously using seatbelt non-use to assign comparative fault to victims. The first 72 hours after a crash have become the most legally critical period under SB 68, and victims who make statements before understanding these new rules face significant disadvantages."

The timing of this guidance proves particularly relevant given Atlanta's accident volume. The city recorded 33,305 car crashes in 2024, averaging 91 per day, with 59 fatalities and 13,466 injuries according to GDOT and GOHS data. The vast majority of Atlanta accident victims filing claims in 2025 will face the new legal framework for the first time without knowing their rights have changed.

Additional procedural changes compound these challenges. SB 68's discovery stay provision automatically pauses evidence gathering for up to 90 days when a defendant files a motion to dismiss, giving insurance defense teams a procedural tool to delay cases and increase financial pressure on injury victims.

Ross Moore Atlanta car accident lawyer services now incorporate immediate crash scene evidence preservation, dashcam footage collection, and witness statement documentation to counter the narrative-shaping efforts of insurance defense teams operating under the new framework. The firm has adapted its medical documentation strategies to account for the phantom damages cap from the first treatment visit.

Ross Moore Law, established in 2012, has recovered millions of dollars for injury victims throughout Georgia and Tennessee. The firm represents car accident victims, truck accident victims, motorcycle accident victims, and injury clients throughout Atlanta and Nashville on a contingency fee basis, with no upfront costs and free case evaluations available 24 hours a day.

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## **Ross Moore Law**

*Ross Moore Law is a personal injury firm in Atlanta, led by Ross Moore, offering dedicated legal representation to accident victims across Georgia, focusing on maximizing settlements and protecting clients' rights.*

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