

Atlanta Accident Lawyers Releases Guide on Georgia Rideshare Insurance After 2M Win

June 16, 2026

ATLANTA, GA - June 16, 2026 -
Atlanta Accident Lawyers has released a comprehensive education guide for Atlanta motorists explaining Georgia's three-period rideshare insurance framework and recent legislative changes that significantly reduced coverage for accident victims.

The guide addresses critical gaps in rideshare insurance coverage following Georgia House Bill 529, which took effect July 1, 2023, reducing minimum uninsured and underinsured motorist coverage from $1 million to $300,000 per accident with a $100,000 per person cap. This 90 percent reduction directly affects Atlanta rideshare victims when at-fault third-party drivers carry insufficient insurance.

Georgia law divides rideshare driver coverage into three distinct periods based on app status at the moment of a crash. Period 1, when the app is on but no ride has been accepted, provides only $50,000 per person and $100,000 per accident in bodily injury coverage with just $25,000 in property damage coverage. Periods 2 and 3, when drivers are en route or carrying passengers, provide $1 million in combined liability coverage.

The firm's analysis reveals that many Atlanta rideshare accident victims file claims against the wrong coverage tier because they cannot determine which period the driver was in at impact. Insurance carriers often assert Period 1 status when facts may support the higher coverage periods.

Georgia rideshare passenger settlements where the $1 million Period 2 and 3 policy applies typically range from $150,000 to $550,000, according to Georgia rideshare settlement data. Settlements constrained by the $50,000 Period 1 bodily injury limit often force injured victims to accept far less than actual injury costs. Following their ATL Accident Law 2M rideshare accident Win, the firm has expanded its educational resources to help victims understand these coverage disparities.

"Before July 2023, rideshare victims had access to $1 million in uninsured motorist coverage as a safety net when at-fault drivers were underinsured," said Shannon Ludwig, spokesperson for Atlanta Accident Lawyers. "Now that floor has dropped to $100,000 per person, which rarely covers the cost of serious injuries requiring hospitalization or surgery. The most critical step is immediately obtaining the driver's app records to establish which period applied, as these records exist for only 90 days before being overwritten."

Atlanta recorded 33,305 total crashes in 2024, with rideshare vehicles involved in a growing share as trip volumes increase. The state does not separately track rideshare crashes, making period determination even more critical since victims cannot rely on public data to understand coverage exposure.

Under Georgia's modified comparative fault standard, victims found 50 percent or more at fault cannot recover damages. Insurance adjusters combine period disputes with fault arguments to minimize payouts, examining victim statements for evidence of speed, lane position, or distraction. The firm's recent 2M atlanta rideshare accident Win demonstrates the importance of proper legal representation in navigating these complex coverage issues.

Atlanta Accident Lawyers is a network of personal injury law firms representing injured motorists across the Atlanta metro area and throughout Georgia. The firm handles rideshare accident claims, car accidents, truck accidents, motorcycle accidents, and pedestrian accidents on a contingency fee basis, with no upfront costs and free initial case reviews available 24 hours a day.

###

For more information about Atlanta Accident Lawyers, contact the company here:Atlanta Accident Lawyers - PeachtreeShannon Ludwig17064808699info@atlanta-accidentlawyers.com235 Peachtree St NESuite 458Atlanta, GA 30303

Atlanta Accident Lawyers

Atlanta Accident Lawyers is a personal injury law firm dedicated to representing accident victims throughout the Atlanta metro area. The attorneys handle a wide range of injury cases, including car accidents, truck accidents, and motorcycle accidents.

Website: https://atlanta-accidentlawyers.com/

Email: info@atlanta-accidentlawyers.com

Phone: 17064808699

