

There is finally [good news for North Carolinians](#) who are tragically injured in car, truck and vehicle collisions or wrecks. After 25 years of allowing North Carolina drivers to operate their vehicles with only \$30,000 per person in liability coverage, in 2025, North Carolina will require drivers to be more responsible and maintain at least \$50,000 per person in liability insurance. This insurance increase will protect all members of the motoring public from negligent drivers and the injuries and property damage they cause.

In the last 25 years, the cost of medical care has increased by 120 percent. As lawyers who represent people injured by negligent drivers, we've seen what happens to innocent drivers when a negligent driver causes injuries that exceed the amount of insurance coverage. We have seen more and more innocent drivers being stuck with medical bills and lifelong injuries because the negligent driver did not have enough coverage to pay for the medical care and treatment of the injured person.

The nominal increase from \$30,000 per person in liability insurance coverage to \$50,000 in coverage is estimated to result in a minimal \$50 per year increase in auto insurance rates (folks, that's just 13 cents a day).

Beginning in 2025, motorists injured by a negligent driver with medical bills exceeding \$30,000 will be grateful for this responsible legislative change. In 2022, there were more than 273,000 collisions with injuries reported in 110,000 of those collisions. Tragically, there were 1,667 deaths.

At Martin & Jones, we recommend to our clients that they maintain the highest level of insurance coverage that their budget will allow to protect themselves from underinsured drivers. The cost of adding underinsured insurance coverage, or an Umbrella Policy that provides underinsured coverage is incredibly reasonable considering the protection you are obtaining for yourself and your family if you are unfortunate enough to encounter a driver with minimum limits. While an increase from \$30,000 per person to \$50,000 per person in liability insurance coverage will be helpful to seriously injured North Carolinians, even with \$50,000 in coverage, we will see clients whose injuries, medical expenses, lost wages, and permanent impairments greatly exceed that amount.