Garnett Patterson Injury Lawyers Analyze the Escalation of Hit and Run Incidents in Alabama, 2023



Huntsville, Alabama Jun 16, 2023 (<u>Issuewire.com</u>) - Garnett Patterson Injury Lawyers, a reputable Alabama-based law firm with a specialization in personal injury cases, sheds light on the critical rise in hit-and-run incidents in Alabama through an extensive report. With a well-established reputation for its commitment to justice and comprehensive legal solutions, the firm has become a trusted resource for those needing legal aid in difficult times. More info is available through their official website, https://huntsvilleinjurylawyers.com/.

Introduction

Alabama has recently seen a surge in hit-and-run accidents. Although hit-and-run accidents have been on the rise for the past several years, recently hit and run accidents have started to take place at an

increased rate. This has caused some experts to wonder if the lockdown several years ago and the physiological and economic impact has contributed to this tragic type of car accident. According to Forbes, all but six states saw an increase in traffic accident fatalities from 2020 to 2021. Indicating that the motorways in the US as a whole are becoming more dangerous.

Contributing Factors

There are several factors that may be contributing to this trend. The disruption to the global supply chains has had an impact on people's lives in ways that many experts might have never imagined. The repercussions of this have sent a rippling effect of impacts on all areas of life. Including hit-and-run accidents. Several impacted areas that could possibly be a contributing factor to these types of accidents are:

- Economic
- Psychological
- Increase in insurance and repair costs.

Economic

The economic impact that has resulted from events in recent years has had an impact on the lives of everyone. Many people have lost their jobs, or have become under-employed. The inflation that has resulted from the printing of trillions of new dollars is only just starting to be felt. Hitting hard-working folks living on a fixed income is the hardest. A traffic accident might just be the one thing that financially puts someone over the edge.

As the name implies, hit-and-run accidents are very difficult to quantify and study due to the lack of interviews that are able to be conducted with the people who commit them. From the data that is available, one of the reasons that people run after a traffic accident is for self-preservation. This could be the result of panic or a conscious decision to flee from potential consequences that one is not prepared to deal with. With recent downturns in the economy, there are a growing number of people who are economically not prepared to deal with the consequences of a car accident.

Psychological

The psychological impact of the lockdowns and disruptions to the economy may take decades to fully see. However, one trend that followed the lockdowns has been an increase in substance abuse. Illegal drugs, like fentanyl, contributed to nearly 60,000 deaths in the US in 2021. Representing a 26% increase. In 2021 alcohol-related car accidents contributed to the death of 13,384 people. A 14% increase from 2020. With more motorists on the road driving either under the influence of substances or possessing them, it is likely that if they are involved in a traffic accident they will flee the scene.

Insurance

The price of everything is on the rise. This includes insurance premiums. With the motorways becoming more dangerous insurance companies are going to have to increase their insurance rates in order to keep up. The economic impact on supply chains has also caused vehicle repairs to become more expensive. A factor that Insurance companies have to account for when coming up with insurance policies and their premiums. Repair shops are also trying to adapt to the increase in their costs as well. Many parts for vehicles are on back order and others simply are not available. All of these factors contribute to the cost of repairing a vehicle and that is something insurance companies will have to

account for in order to properly insure a vehicle.

Insurance projections indicate an 8.4% increase in car insurance rates across the US in 2023, the largest jump in six years. This surge in prices has led many to skip getting insurance altogether. Although this is not legal, some motorists may see this as their only option in order to get by for a while. This could also be a contributing factor in the event they are in a traffic accident, why they choose to flee the scene.

Folks in Alabama have historically had a high percentage of uninsured motorists. In 2019 Alabama was the 7th highest in the nation. This was in spite of Alabama being 29th in insurance costs. The trend of uninsured motorists in the State of Alabama will continue to increase given recent events over the past several years that continue to impact their lives.

Coverage and Sufficient Coverage

Uninsured Motorists Coverage protects drivers from other motorists who hit and run. Without uninsured/Underinsured motorists coverage it can lead to some hard conversations for motorists who have already been through a lot. Attorney Hunter Garnett in a recent interview with <u>WAFF 48</u> had this to say:

"Over half of the drivers in Alabama either have no insurance or just the minimum which is \$25,000. If you are involved in a bad accident and do not have enough uninsured/underinsured motorist coverage you could be on the hook for huge medical expenses".

Medical expenses after a car accident can quickly pile up and consume the little insurance coverage that motorists actually have. This is what is called underinsured. Considering that 1 out of every 10 people in Alabama is without health insurance, an unfortunate event like a car accident can quickly become a much greater tragedy.

It is very important that folks to understand, driving without insurance is illegal. Sure, some folks out there are willing to roll the dice. However, the true risk of driving without insurance should be considered. In reality, the risks are far greater than just getting a ticket after being pulled over. No one can be certain what they will do in the event of a car accident or if they will be inclined to run.

For folks who have been in a hit-and-run accident and want to clear their conscience, my law firm is here to help. If you have hit someone and left the scene, contact Garnett Patterson for a free consultation. This consultation is completely confidential. We can help you properly assess your situation and take steps together to help you get this thing behind you.

While there are many factors that are contributing to the impact of the increase in hit-and-run accidents be they psychological, economic, or due to the rising costs of insurance, my law firm is here to help folks get through these times. If you or a loved one is concerned about having more protection from hit-and-run accidents, do not hesitate to contact the law offices of Garnett Patterson for a free consultation. During your consultation, I can review your insurance policy and make sure that you and your family are covered in the event that a motorist has an accident involving your vehicle ad flees the scene. Contact_us today to be better protected from hit-and-run accidents.



Media Contact

Garnett Patterson Injury Lawyers, LLC

info@huntsvilleinjurylawyers.com

+12565398686

100 Jefferson St S #300

Source : Garnett Patterson Injury Lawyers, LLC

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