

How Much to Expect from a Car Accident Settlement in Texas

Talk to a Laredo attorney who can fight for the compensation you deserve

Being in a [car accident](#) can be very chaotic. Even after leaving the scene, the aftermath of the accident follows you home. Now you may have to deal with medical bills, your paychecks stopping, and physical pain that makes everyday life feel impossible. Financial stress can take a toll, so it's only natural to wonder: How much is your car accident settlement worth?

The truth is there's no one-size-fits-all answer. But understanding how settlement amounts are calculated and what factors influence them in Texas can help you prepare for what lies ahead. And with an experienced car accident attorney like [John R. Solis](#) in Laredo on your side, you can be confident someone is fighting for every dollar you deserve.

What factors impact a car accident settlement amount?

No two crashes are alike. A rear-end crash with minor injuries won't be valued the same way as a head-on collision that sends someone to the ER. But in general, Texas car accident settlements are influenced by a few factors:

Medical expenses

The more severe your injuries, the higher your medical costs and the larger your potential settlement. This includes:

- ER visits and hospital stays
- Surgeries and follow-up appointments
- Physical therapy and rehabilitation
- Prescription medication
- Future anticipated treatment

Lost wages

If your injuries kept you from working, you can pursue compensation for:

- Lost income from missed work
- Reduced ability to earn in the future
- Lost job opportunities or career changes caused by the accident

Pain and suffering

This refers to the non-economic impact of your injuries. It's harder to assign a dollar amount to your physical pain, emotional trauma, and loss of enjoyment of life. Still, these damages can make up a significant portion of a settlement.

Property damage

If your vehicle was damaged or totaled in the accident, the cost of repairs or replacement is typically included in the settlement.

Liability & evidence

In any Texas car accident claim, proving who was at fault plays a major role in how much compensation you may receive. Insurance companies look closely at liability before offering a settlement, and they won't hesitate to reduce or deny your claim if they believe you were even partly to blame. That's why having strong, well-documented evidence is essential. Police reports, medical records, photos of the scene, expert opinions, and credible witness statements can all help show what happened and protect your right to recover full compensation.

When the facts are clearly in your favor, your case becomes much stronger, and insurance companies will have a harder time arguing against your claim.

Can I still get a settlement if I was partially at fault?

Yes, as long as you're not more than 50% at fault. Texas uses a modified comparative fault system, so your compensation is reduced based on your level of responsibility.

For example:

- 10% at fault = You receive 90% of the total settlement
- 30% at fault = You receive 70%
- 51% or more = You will receive no compensation

Insurance companies often try to shift the blame to reduce payouts. A skilled lawyer can help you push back against unfair fault claims and work to maximize your recovery.

What is the average settlement for a Texas car accident?

There's no set dollar amount for a car accident settlement since every case is unique. Someone with minor injuries like whiplash might receive a few thousand dollars, while a person who required surgery or suffered permanent damage could be entitled to a much larger payout, sometimes in the hundreds of thousands or even millions. The value of your claim depends on the details of your situation. The best way to understand what your case may be worth is to speak directly with an experienced car accident lawyer.

How long does it take to get a settlement?

Car accident settlements in Texas typically take a few months to over a year, depending on:

- How clear liability is
- The severity of your injuries

- Whether ongoing treatment is needed
- How cooperative the insurance company is

Some cases can be resolved through negotiation, but others may take longer, especially if they go to trial. While it can be tempting to settle quickly and move on, fast settlements typically benefit the insurer, not you. Don't accept a lowball offer just to put the accident behind you. Once you agree to a settlement, you give up your right to pursue additional compensation, even if your condition gets worse later.

What if the insurance company offers a low settlement?

Insurance companies are businesses that are focused on the bottom line. Their goal is to pay out as little as possible. Adjusters may act friendly, but they're trained to minimize claims. If the offer doesn't cover your full damages, or if you're not sure what your case is worth, you shouldn't accept anything without talking to a lawyer first.

An experienced Texas car accident attorney can:

- Evaluate your case and estimate its true value
- Handle negotiations and fight for a fair settlement
- Take your case to court if the insurer won't play fair

Secure the full value of your claim with a Laredo car accident lawyer

If you've been injured in a car accident, you deserve to be fully compensated for everything you've lost – your medical expenses, missed paychecks, pain and suffering, and the toll the crash has taken on your life. But getting what you're truly owed isn't easy, especially when the insurance company is more focused on protecting their bottom line than doing what's right.

That's where [John R. Solis, Attorney at Law](#) can make a difference. For more than 25 years, Attorney Solis has been standing up for crash victims in Laredo and throughout South Texas. He understands how much is at stake after a serious accident, and he works hard to pursue the maximum compensation his clients need to move forward.

You shouldn't have to settle for less or go through this process alone. Our team is here to listen to your story, explain your rights, and build a strong case that reflects the true impact of your injuries. There's no fee unless we win, and your [initial consultation](#) is completely free.

Let John R. Solis, Attorney at Law, help you demand the full value of your claim and the justice you deserve. [Reach out](#) today to get started.