

How Much Does Car Insurance Go Up After an Accident in Texas?

Our San Antonio attorneys can take the pressure off your shoulders so you can focus on healing

Car accidents are expensive in more ways than one, and the bill doesn't stop at repairs or medical care. A single collision can make your car insurance jump when your policy renews. Most Texas drivers already know insurance is pricey here compared to many parts of the country, so when a crash happens, it's natural to wonder how much more you'll end up paying.

The truth is that Texas insurance providers look at several different factors when deciding whether to raise your rates. They're evaluating your driving history, the severity of the crash, who caused it, the cost of repairs, and even where you live in Texas. The result can be a small increase or a dramatic one.

What factors determine whether my insurance will go up after a Texas accident?

Insurance companies don't use just one rule when deciding how to adjust premiums. They're using a blend of Texas negligence laws, claim data, and their own internal risk formulas. A few of the biggest factors include:

- **Fault:** Texas is a fault-based state. If you caused the crash or share a percentage of fault, there's a much higher chance your rates will climb. If another driver was responsible and you can prove it, the insurance company shouldn't penalize you. But if liability is unclear, insurance companies often err on the side of raising rates.
- **Severity of damage:** Minor fender-benders may not trigger a surcharge, but crashes involving expensive repairs, airbag deployment, frame damage, or serious injuries almost always do. Insurance companies use dollar thresholds to decide when to increase rates, and those numbers vary from one company to another.
- **Your driving record:** If you've had a clean record for years, insurance companies may apply smaller increases. But if you've had previous claims, speeding tickets, or a prior accident within the last three to five years, the surcharge is often larger and lasts longer.
- **Location in Texas:** Drivers in large metro areas like Houston, Dallas, or Austin see bigger rate increases on average because insurance companies consider those regions higher risk. Rural areas with fewer crashes may see smaller jumps.
- **Vehicle type:** Cars with expensive technology or costly repair parts tend to trigger higher increases because the insurance provider is paying more to fix them.
- **Your insurance company:** Each insurance company has its own formula. Some companies penalize heavily after one crash, while others spread the impact over several renewal cycles.

How much does car insurance typically increase after a car accident in Texas?

Rate increases vary widely, but there are realistic ranges most drivers can expect. Here's what typically happens in Texas based on the value of the claim and whether anyone was injured.

- **Minor accident with small repairs:** A small at-fault accident with repairs under about \$1,000 usually results in a 10 to 25 percent increase.
- **Moderate at-fault collision:** Repairs in the \$1,000 to \$5,000 range often produce a 30 to 50 percent increase.
- **Accidents involving injuries:** When someone is hurt, even if the injury is mild, Texas insurance companies tend to apply the higher end of the spectrum. Increases of around 50 to 75 percent are common.
- **Total loss crashes:** When a car is totaled, insurance companies consider the driver a higher risk. Premium hikes can reach 75 to 100 percent or more.
- **DUI-related accidents:** These trigger some of the steepest increases, often doubling or even tripling premiums.
- **Teen driver at fault:** Families can see increases anywhere from 150 to 300 percent, depending on the severity of the crash.

Your exact number depends on the company, the details of your policy, and your own driving history. Two people in similar collisions can see different results based on which insurance company they use.

How long will the increase stay on my record?

Most Texas insurance companies apply crash-related surcharges for three years. Some keep them in place for up to five, especially when the crash involved injuries or a large payout. DUI car accidents can affect insurance pricing for seven to ten years.

Even after a surcharge drops off, the collision itself stays on your insurance record for seven years through national databases like CLUE. That means a new insurance provider can still see the claim, even if your current surcharge period has ended.

If you have more than one car accident in a short period of time, the timeline resets. Two car accidents within three years can leave you paying higher rates for six to eight years straight.

Do rates increase if the car accident wasn't my fault?

If your car accident wasn't serious, your rates shouldn't increase, but sometimes they do. Texas law prohibits insurance companies from applying an at-fault surcharge when you didn't cause the crash. But in real life, rate increases still happen because:

- The insurance company can't determine fault clearly

- There's no police report
- The other driver disputes responsibility
- Your collision coverage was used instead of the other driver's insurance
- The insurance company misclassified the claim

If you have proof that the other driver caused the crash, you can challenge an incorrect surcharge. [Police reports](#), dashcam footage, witness statements, and claim notes from the other driver's insurance provider can help correct the record.

What happens if the at-fault driver was uninsured or underinsured?

[Uninsured and underinsured drivers](#) are common in Texas. If your policy has UM/UIM coverage and you use it, most insurance companies won't raise your rates simply for filing that claim. But some companies still treat large UM/UIM payouts as a sign of higher risk when calculating your overall policy price.

This is where documentation matters. If you can show the other driver was uninsured or didn't carry enough coverage, you have stronger grounds to dispute any attempt to raise your premium.

Does filing a PIP or MedPay claim increase insurance premiums?

Texas requires insurance providers to offer PIP. When you use PIP, you're not supposed to be penalized because it's a no-fault benefit that exists to help pay for medical bills and lost wages.

MedPay works differently. Some companies ignore MedPay entirely when setting renewal prices, while others fold it into their risk scoring. It often depends on the number of claims you've made and how recent they were.

How much does insurance increase after a DUI-related crash in Texas?

[DUI car accidents](#) are in a league of their own. Texas insurance providers routinely double or triple rates for drunk drivers after a DUI crash. Along with the premium increase, drivers must file an [SR-22 form](#) with the state for at least three years, which adds its own cost. Some insurance companies refuse to renew policies altogether after a DUI, forcing drivers to switch to high-risk carriers.

Crashes involving alcohol also tend to involve serious injuries. High medical payouts increase a driver's risk profile even more, which keeps premiums high for years.

How do accident forgiveness programs work in Texas?

Accident forgiveness can help drivers avoid a surcharge after their first at-fault accident. It's usually available only when:

- The driver has had a clean record for several years
- The car accident didn't involve injuries
- The crash didn't involve reckless driving
- The driver is not classified as high-risk

What accident forgiveness doesn't do is stop the insurance company from removing your "good driver" discount, which can raise your premium even if the crash itself is forgiven. It also doesn't apply to serious or DUI-related crashes.

How can Texas drivers reduce rate increases after a car accident?

There are several strategies that can help soften the blow:

- **Shop around:** Some insurance companies penalize more than others.
- **Take a defensive driving course:** Sometimes this can earn you a discount.
- **Use a telematics program:** Safe-driving apps reward smoother braking, slower speeds, and consistent driving habits.
- **Raise your deductible:** Helps lower monthly premiums but increases out-of-pocket costs if you're in another crash.
- **Bundle policies:** Combining auto and home can offset surcharges.
- **Remove unnecessary coverages:** Collision on an older car might not be worth the price.
- **Maintain a claim-free record going forward:** Time is the biggest factor in reducing costs.

Keep the insurance fallout from wrecking your peace of mind

If you were hurt in a car accident in San Antonio, the fear of rising premiums can hit you all at once, but [The Herrera Law Firm](#) is ready to step in and help. Our legal team has spent decades helping crash victims recover full compensation while pushing back against the insurance tactics that can cost you money now and drive up your rates later.

We know how insurance companies operate in San Antonio, Bexar County, and communities throughout South Texas. We dig into evidence, challenge bad-faith claims handling, and build strong cases that force insurance companies to play fair. With a free consultation and a contingency fee arrangement, you pay nothing up front. To find out how we can help, [contact us](#) today for a free, no-obligation consultation.