GLEN LARSON LAW
INJURY ATTORNEYS

THE BIKER WOLFPACK LAW RIDER SERIES

THE TEXAS RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by Glen Larson Law · Austin, Texas

NAMIL PREMIER

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO AUSTIN'S RIDERS

The only thing worse than being seriously hurt in a motorcycle crash is not getting the compensation you deserve, or finding out later that an insurance company took advantage of you.

Insurance companies have every advantage. They aren't worried about medical bills, lost wages, or putting food on the table. Their adjusters are trained to diminish, devalue, and deny motorcycle claims, and behind them stands an army of lawyers whose only job is to pay you as little as possible.

Here's the truth: you don't have to face them alone. **Glen Larson Law**, through its Biker Wolfpack Law division, is built specifically to fight for injured Texas riders, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, we stand with bikers statewide. We know how insurers operate, and we don't back down.

If you've been hurt, don't wait. Every day that passes is another day the insurance company is working against you. Call **(512) 883-0277** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Glen Larson

Founder, Glen Larson Law & Biker Wolfpack Law · 2024 NAMIL President

Glen Larson is a Texas personal injury attorney and mediator, raised in East Dallas, who built his practice on the belief that every client deserves to be heard, not just processed. He is a graduate of the **Southern Methodist University Dedman School**

of Law and has practiced law since 2006, with additional dispute-resolution training through the University of Texas School of Law's Center for Public Policy Dispute Resolution.

Glen founded **Biker Wolfpack Law**, a division of Glen Larson Law dedicated entirely to motorcycle safety, advocacy, and legal protection for riders across Texas, offering safety education and legal guidance to the biker community he rides alongside.

WHY RIDERS CAN TRUST THIS FIRM

- **2024 President of the National Academy of Motorcycle Injury Lawyers (NAMIL)**, the national network for attorneys who fight for injured riders.
- Recognized as a **Top 25 Motorcycle Injury Lawyer in the U.S.A.**
- Named a **Top 100 Civil Plaintiff Attorney** by the National Trial Lawyers Association.
- Founder of **Biker Wolfpack Law**, a dedicated division focused entirely on motorcycle riders and their families.
- Practicing Texas injury law since 2006, handling motorcycle, auto, 18-wheeler, and rideshare crashes statewide.

FIRM COORDINATES

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CHAPTER 3

DON'T GET PLAYED BY THE ADJUSTER

The first thing the other driver's insurer wants is a recorded statement and a signed release. Don't give either. Once they have your words on tape, they will twist them to deny or minimize your claim. If you think you can handle an adjuster alone, test them with these questions and watch the red flags appear.

11 QUESTIONS EVERY RIDER SHOULD ASK AN ADJUSTER

1. Will you put in writing that the crash was not my fault?
2. What are your insured's policy limits? Show me the declaration page.
3. Can I have a copy of your insured's recorded statement?

4. If you want my medical records, will you give me copies of everything you collect?
5. Will you share statements from other witnesses?
6. Does your insured have umbrella or secondary coverage? Put it in writing.
7. What personal or medical information have you gathered on me from databases?
8. Have you pulled my credit report or debt information?
9. Have you canvassed my neighbors or people I know?
10. Have you conducted surveillance on me? Show me the photos or video.
11. What reserve amount have you set on my case?

If the adjuster says "no" to any of these, that's a flashing warning sign they don't intend to treat you fairly.

CHAPTER 4

FIVE STRATEGIES THAT CAN GROW YOUR SETTLEMENT

These aren't tricks. They're proven habits that can significantly increase the value of your case if you start them early.

1. TAKE PHOTOS, LOTS OF THEM.

The scene, your injuries, your bike, the other vehicles, your recovery. Pictures tell a story words can't.

2. GET DIAGNOSED FOR EVERY INJURY.

Don't shrug off "minor" pain. If it isn't in your medical record, insurers will argue it came from something else.

3. FOLLOW DOCTOR'S ORDERS.

Every appointment, every therapy session. Skipping care is the easiest way to tank a claim.

4. BRING IN THE RIGHT EXPERTS.

Accident reconstructionists, medical life-care planners, and economists make your damages undeniable.

5. NEGOTIATE THE MEDICAL BILLS.

Even after you win, reducing outstanding bills keeps more money in your pocket. A good firm does this for you every day.

CHAPTER 5

FIVE MISTAKES THAT CAN RUIN YOUR CLAIM

- **Giving a recorded statement.** Never let the other driver's adjuster record you.
- **Believing the adjuster.** If they say you don't have a case or you're at fault, get a lawyer's opinion first.
- **Failing to capture evidence.** Skipping photos of the scene, vehicles, or injuries is a mistake you can't undo.
- **Missing medical appointments.** Every gap in treatment becomes ammunition that you "weren't really hurt."
- **Representing yourself.** You're too close and too untrained in the maneuvering. Your words can be used against you. A lawyer's can't.

CHAPTER 6

TEXAS MOTORCYCLE INSURANCE ESSENTIALS

Most riders don't realize how little coverage Texas law requires. Ride with only the state minimums and you're gambling with your financial future.

TEXAS MINIMUM COVERAGE (TEX. TRANSP. CODE § 601.072)

30 / 60 / 25

$30,000 bodily injury per person · $60,000 per crash · $25,000 property damage. This is the same "30/60/25" minimum that applies to cars, and it applies to motorcycles too. It is **not** automatically enough to cover a serious injury.

A single surgery can top $100,000. Rehab and lost wages pile on fast. If the driver who hits you carries only the minimum, you'll be left with pennies unless you protected yourself.

WHAT RIDERS SHOULD CARRY

- **Liability:** at least 100/300 if you can.
- **UM/UIM:** Texas doesn't require it, but it's your real lifeline if the at-fault driver is uninsured or underinsured.
- **Medical Payments (MedPay):** $5,000–$10,000, pays regardless of fault.
- **Umbrella:** worth it if you own a home or assets.

CHAPTER 7

THE UM/UIM LIFESAVER: A REAL-NUMBERS STORY

Picture a rider hit by a driver who ran a red light. Medical bills alone top $250,000. The problem: the at-fault driver carried only the Texas minimum, $30,000 in liability.

Without protection, that rider is financially ruined. But say they carried **Underinsured Motorist coverage of $250,000**. When the at-fault driver's insurance runs out, their own UIM picks up the rest.

THE MATH

At-fault driver's insurance: $30,000
Your UIM coverage: $250,000
Total available: $280,000

Riders skip UM/UIM to save a few bucks. Don't. In Texas it's the difference between recovery and ruin.

CHAPTER 8

WHAT IS MY CASE WORTH IN TEXAS?

There's no magic calculator, but three factors drive most of it: **liability** (how clearly the other driver is at fault), **available insurance** (policy limits set the ceiling), and **your lawyer** (insurers track which firms actually try cases).

TEXAS' 51% RULE (TEX. CIV. PRAC. & REM. CODE § 33.001)

Texas uses **modified comparative negligence**. If you're found **51% or more at fault, you recover nothing.** Below that, your award is reduced by your share of fault. Insurers love to pin partial blame on riders, so fault is everything.

Other factors adjusters weigh: the severity and permanence of your injuries, current and future medical bills, lost wages and earning capacity, your credibility, and the at-fault driver's conduct (impaired? distracted?).

CHAPTER 9

TIMELINE: HOW LONG UNTIL IT SETTLES?

- **Never settle too soon.** Insurers dangle quick low offers before you know the full extent of your injuries.
- **Wait for Maximum Medical Improvement (MMI).** Settle before you've healed as much as you will, and you're gambling with your future care.
- **After treatment, expect 3–6 months** to gather bills, build a demand, and negotiate.

TEXAS DEADLINE (TEX. CIV. PRAC. & REM. CODE § 16.003)

You generally have **two years from the date of injury** to file a personal-injury lawsuit in Texas. Miss it and your claim is gone. Don't wait to get advice.

CHAPTER 10

DO I HAVE TO GO TO COURT?

"I'm not the suing type." We hear that a lot. The truth: **you're the boss**, and most cases settle before trial. But filing suit is sometimes how you make a stubborn insurer pay full value. It opens access to records, statements, and depositions, and it tells the insurer you're serious. Having a firm willing to try the case is often what makes the difference, even if you never see a courtroom.

CHAPTER 11

EVIDENCE WINS CASES: YOUR POST-CRASH PLAYBOOK

IMMEDIATELY AFTER A CRASH

- Photograph the scene, vehicles, your bike, your gear, and your injuries.
- Get witness names and numbers.
- Call police and get the crash report.
- Save your gear, don't toss the helmet, jacket, or gloves. They prove impact.

MEDICAL EVIDENCE IS EVERYTHING

- Report every symptom, even "small" ones. Undocumented means denied.
- Follow treatment. Keep a simple pain journal (pain, sleep, mobility).
- Helmet-cam or dash-cam footage can be a game-changer.

CHAPTER 12

AUSTIN & TEXAS RIDING RISKS

- **I-35 corridor.** One of the most congested and crash-heavy interstates in the country running straight through Austin. Heavy trucks, sudden slowdowns, and aggressive lane changes.
- **MoPac Expressway.** Rush-hour congestion and narrow shoulders make lane splitting risky and unpredictable stops common.
- **Hill Country back roads.** Beautiful, twisty riding, but blind curves, loose gravel at the apex, and wildlife crossings catch riders off guard.
- **Event traffic.** SXSW, F1 at COTA, and ACL bring surges of unfamiliar, distracted drivers to Austin roads.

TEXAS HELMET LAW (TEX. TRANSP. CODE § 661.003)

Riders under 21 must always wear a DOT-compliant helmet. Riders 21 and older may ride without one **only if they have completed an approved motorcycle operator training course, or carry qualifying health insurance**. If you ride without a helmet and don't meet an exemption, an insurer can use it against you to reduce your recovery under Texas' comparative-fault rule.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR TEXAS RIDERS

BRAKING & CORNERING

- Finish braking before you enter a curve.
- Avoid hard braking on painted surfaces and crosswalks.
- Practice emergency stops in a safe lot. Muscle memory saves lives.

HEAT & SUDDEN WEATHER

- Texas summer heat dehydrates and fatigues riders fast; hydrate before you're thirsty.
- Flash thunderstorms can turn a dry highway slick in minutes, ease off in the first few minutes of rain.
- Watch for sudden crosswinds on open highway stretches, especially towing rigs passing you.

GEAR & VISIBILITY

- Bright jacket and reflective tape change whether drivers see you at intersections.
- Add auxiliary lights to grow your profile in traffic.
- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Glen Larson is the 2024 President of the National Academy of Motorcycle Injury Lawyers, recognized as a Top 25 Motorcycle Injury Lawyer in the U.S.A. and a Top 100 Civil Plaintiff Attorney by the National Trial Lawyers Association. Through Biker Wolfpack Law, he's built a rider-focused community across Texas centered on safety education and advocacy, not just legal representation.

For Glen's approval before publishing: insert 2–3 real, firm-approved case results and a few verified client testimonials here. Per bar advertising rules and our own standard, we won't publish specific results or quotes that the firm hasn't reviewed and approved. Until then this section stays general.

Chapter 15

YOUR NEXT STEP: A FREE CASE REVIEW

If you've been hurt in a motorcycle crash, don't go it alone. The insurance company has a team of lawyers. So should you.

When you call Glen Larson Law, you'll talk to a real person, get your questions answered, and learn your rights before you sign anything. No pressure, no obligation, and if we take your case, you don't pay unless we win.

(512) 883-0277

glenlarsonlaw.com · Austin, TX

APPENDIX

QUICK REFERENCE

A · TEXAS INSURANCE CHEAT SHEET

- Minimum: 30/60/25 · UM/UIM not required, but strongly recommended.
- Recommended: 100/300 liability + UM/UIM to match + MedPay $5k–$10k.

B · AFTER-CRASH CHECKLIST

- Check for injuries, call 911.
- Photograph scene, vehicles, gear, injuries.
- Get witness info and the police report.
- Seek medical care the same day.
- Call Glen Larson Law before giving any statement.

C · GLOSSARY

- **MMI:** Maximum Medical Improvement, when you've healed as much as you will.

- **UM/UIM:** Uninsured / Underinsured Motorist coverage.
- **MedPay:** Medical Payments coverage, pays regardless of fault.
- **Reserve:** the amount an insurer quietly sets aside for your claim.

D · ABOUT NAMIL

The National Academy of Motorcycle Injury Lawyers is a nationwide network of attorneys dedicated to injured riders. Membership is limited to firms committed to bikers' rights. Glen Larson Law / Biker Wolfpack Law is NAMIL's member firm for the Austin market, and Glen Larson currently serves as NAMIL's 2024 President.

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