



Trusted Advisor  
Attorney Steve Dimopoulos 

**“Q:** I was involved in a car accident. Can my auto insurance company raise my insurance premium if I was not at fault?

**A:** No. Under Nevada law it is illegal for your auto insurance carrier to increase your premium due to an accident in which you were not at fault:

**NRS 687B.385 Cancellation, nonrenewal or increase in premium due to claims for which insured was not at fault prohibited.** An insurer shall not cancel, refuse to renew or increase the premium for renewal of a policy of motor vehicle insurance covering private passenger cars or commercial vehicles as a result of any claims made under the policy with respect to which the insured was not at fault.

An interesting issue arises if you are partially at fault for an accident. Pursuant to State, Div. of Ins. v. State Farm Mut. Auto. Ins. Co., 116 Nev. 290, you must be less than 50 % at fault to claim the benefit of N.R.S. 687B.385. ”

Steve Dimopoulos is a personal injury attorney and bar exam expert having scored in the 99th percentile (top one percent nationally) on the multi-state bar exam. Dimopoulos has recovered millions on behalf of clients in Nevada, Florida, and Michigan, the three states in which he is licensed. Submit your personal injury questions to [consult@stevedimopoulos.com](mailto:consult@stevedimopoulos.com)

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