Panchenko Law Firm Addresses Insurance Tactics Against Matthews Motorcycle Accident Victims Following Fatal Union County Crash

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CHARLOTTE, NC - May 08, 2026 -
A fatal motorcycle crash in Union County on April 9, 2026, that claimed the a life, underscores the severe risks facing motorcycle riders in the Matthews area and the aggressive insurance tactics that can deny injured riders compensation even when another driver is at fault.

The two-vehicle collision represents one of multiple fatal motorcycle incidents recorded in Matthews and Union County over the past twelve months, highlighting a concerning pattern in an area where motorcycle accidents occur approximately every two and a half hours according to North Carolina Department of Transportation data. The statistics reveal a stark disparity in crash outcomes: while 78.7 percent of motorcycle crashes result in injury and more than 5 percent result in death, fewer than 30 percent of passenger car crashes cause injuries and only 0.4 percent prove fatal.

Panchenko Matthews motorcycle accident lawyer Dmitriy Panchenko notes that insurance adjusters in North

Carolina routinely examine helmet compliance and protective gear usage to assign partial fault to injured riders, potentially eliminating all compensation under the state's contributory negligence standard.

"Insurance adjusters specifically probe whether the rider was wearing DOT-compliant headgear and full protective gear, using any deviation from North Carolina's helmet law or absence of protective equipment as evidence that the rider contributed to their own injury severity," said Dmitriy Panchenko, Founder of Panchenko Law Firm. "In serious motorcycle injury cases where medical costs can reach $300,000 or more, these arguments are deployed by insurance defense teams with substantial legal resources. The only effective counter is immediate crash scene evidence preservation and legal representation before the insurer makes first contact with the victim."

North Carolina law requires all motorcycle riders and passengers to wear helmets at all times under N.C. Gen. Stat. § 20-140.4. Insurance companies use this requirement as leverage, arguing that any non-compliance or questions about gear adequacy contributed to injury severity. Under North Carolina's contributory negligence standard, even a one percent fault finding eliminates all recovery for the injured rider.

The economic stakes for motorcycle accident victims are substantial. The average serious motorcycle injury claim in North Carolina involving traumatic brain injury, spinal fractures, road rash requiring skin grafting, or orthopedic trauma involves medical costs ranging from $100,000 to $500,000 or more. These high-value claims trigger immediate deployment of insurance defense teams working to minimize or eliminate payouts.

North Carolina motorcyclist injuries increased 3 percent in 2024 even as fatalities modestly declined, meaning more riders are surviving crashes but sustaining serious, costly injuries that generate significant medical expenses, lost wages, and long-term rehabilitation costs. The spike in motorcycle deaths between 3 p.m. and 9 p.m. overlaps directly with the Matthews area's afternoon commuter and evening recreational traffic patterns on US-74, NC-51, and the Mecklenburg-Union county line corridors.

Matthews motorcycle injury lawyer teams at Panchenko Law Firm respond to motorcycle crashes in the Matthews and Union County area by gathering crash scene evidence, securing witness accounts, and establishing the other driver's fault through accident reconstruction analysis before the insurer's narrative takes hold.

Panchenko Law Firm is a personal injury law firm based in Matthews, North Carolina, representing motorcycle accident victims, injured motorists, and Union County and Charlotte metro area residents injured in serious crashes and other personal injury matters. The firm has recovered over $20 million for clients and handles all cases on a contingency fee basis.

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Panchenko Law Firm offers exceptional legal services with a client-focused approach, prioritizing trust and advocacy in personal injury law.

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