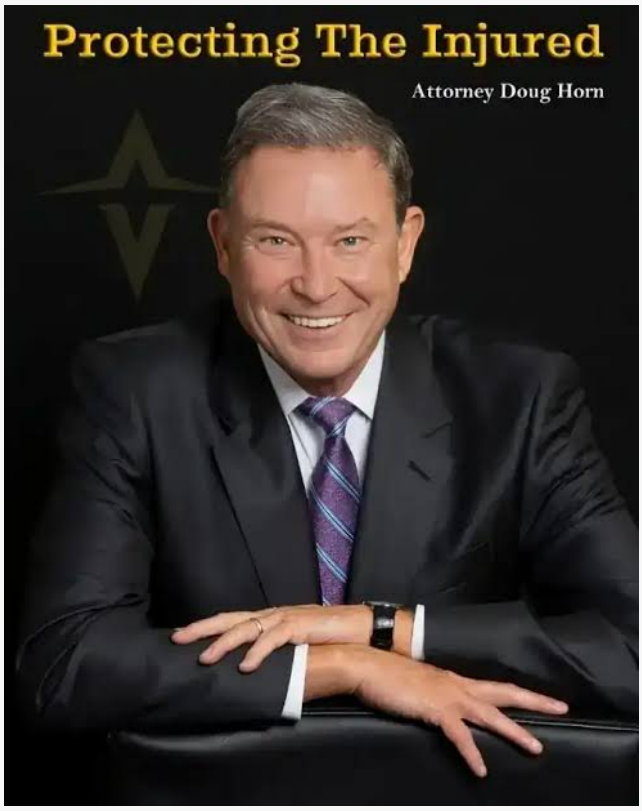
Horn Law Issues Advisory on Uninsured and Underinsured Motorist Coverage in Missouri

Motor vehicle accident attorney Doug Horn says more dangerous roads and uninsured drivers make caution behind the wheel and a policy review more important.



Douglas R. Horn

KANSAS CITY, MO, UNITED STATES, August 18, 2026 /EINPresswire.com/ -- Missouri drivers are facing what Doug Horn, founder of Horn Law and a Missouri motor vehicle accident attorney, calls a "new universe of risk" on the roads. Horn says he has seen a troubling shift in the behavior of the drivers around him, with more distraction, more speed, more drivers running red lights, and more impatience behind the wheel. The result, he says, is a more dangerous driving environment.

That is the obvious risk. A driver weaving through traffic or accelerating through a yellow light can be seen coming, giving others a chance to react and sometimes avoid a crash. The hidden risk is the bad driver who also has bad insurance. A growing number of Missouri motorists carry no insurance at all, or carry too little to cover the cost of a serious crash. There is no way to know which drivers those are until after the crash, when it is too late to do anything about it.

"Drivers have to recognize that the road has changed," Horn says. "You have to be alert to speeding, distraction, aggressive driving, and people who simply may not make the safe decision. Being cautious and defensive gives you the best opportunity to avoid a crash, but you also need to prepare for the risks you cannot control."

Nationally, the Insurance Research Council reported that the uninsured motorist rate climbed from 11.6 percent in 2019 to 15.4 percent in 2023. The same research found that 1 in 3 drivers nationwide was either uninsured or underinsured that year. Missouri's numbers are worse than the national picture. The Insurance Information Institute put Missouri's uninsured motorist rate at 20.7 percent in 2023, well above the national average.

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"Missouri drivers need to understand that they may be one crash away from finding out the other driver does not have enough insurance," Horn says. "Many people assume the at-fault driver's policy will be enough to cover the loss, but that is not always the case. Drivers should know what protection they have against uninsured and underinsured motorists before a crash happens."

"When someone is seriously injured, the costs begin immediately," Horn says. "Emergency care and ongoing treatment can add up fast. Lost income can make it harder to cover everyday expenses, and vehicle damage can add another significant financial burden. If the at-fault driver has no insurance or only the minimum required by law, the injured person may be left without enough available insurance unless they have protection through their own policy."

The two coverages may sound similar, but knowing the difference between them matters. Uninsured motorist coverage helps when the at-fault driver carries no insurance at all. Underinsured motorist coverage can help fill the gap when the at-fault driver has insurance, but not enough to cover the full cost of a crash.

Together, these coverages are designed to protect a driver financially when someone else's insurance falls short. A driver cannot control whether the person who hits them is properly insured, but they can control whether their own policy is strong enough to make up the difference.

Horn says Missourians should talk with their insurance agent about their uninsured and underinsured motorist limits and consider whether their current coverage would hold up after a serious accident. He notes that in many states drivers can decline or reduce this coverage in writing, which means some people carry far less protection than they assume.

"I always encourage people to ask questions before they need answers," Horn says.

Horn says that conversation is especially important for families with teenage drivers. Parents often focus on the vehicle their teenager will drive, the cost of adding them to the policy, and the rules they will be expected to follow. They should also understand how the policy would respond if their teenager were injured in a crash caused by someone carrying little or no insurance.

"Preparing a teenager for the road is not only about teaching them to drive safely," Horn says. "Parents should also understand whether their insurance provides enough protection against risks their teenager cannot control."

"My goal is to help drivers be proactive," Horn says. "We are dealing with a different driving

environment, and people need to protect themselves accordingly. That means being extra cautious on the road and making sure the insurance coverage they carry is there for them if a serious crash happens."

About Douglas R. Horn
Douglas R. Horn is the founder of The Horn Law Firm, P.C. in Kansas City, Missouri, and has served as a crash lawyer since 1991. Over the course of his career, Horn has handled more than 3,500 motor vehicle accident cases, giving him elevated insight into the causes and consequences of roadway collisions. Since 2009, Horn has used his legal experience to lead public safety initiatives focused on teen driver protection and traffic fatality reduction

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