



## 2016 Could Be a Record Year for Hail Damage in Texas



Texans may not be newcomers to sudden hail storms, but insurance companies are feeling the bite this year as storm damage claims continue to rise. So far in 2016, hail-related losses have reached all-time highs, affecting nearly a million Texas homes and costing insurers up to \$700 million. The spate of spring storms earlier this April brought 3-inch hailstones to San Antonio, causing record-breaking insurance payouts of over \$300 million due to one storm alone. Find out how you can get proper payment for your [Texas weather damage claim!](#)

## What You Don't Know About Texas Car Insurance Laws Can Hurt You



Many drivers resent paying for car insurance every month, but console themselves with the thought that they won't have to worry about money when an accident happens. However, this isn't strictly true, as many Texas drivers will be forced to pay out of their own pockets for the costs of a crash—even if they meet the required state car insurance minimums. This month, we're offering everything you need to know about [Texas car insurance coverage](#), including how "fault" laws affect drivers, the required and optional coverage drivers should choose (and what they pay for), and why you shouldn't rely on the minimum amount of coverage as a Texas driver.

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## Risperdal Manufacturer Ordered to Pay \$70M to Boy Who Developed Breasts



A boy in Tennessee may receive the largest settlement so far in a series of injury cases due to the drug Risperdal. Jurors in Philadelphia found drugmaker Janssen Pharmaceuticals responsible for the effects of the antipsychotic medication, particularly the development of breast tissue in men (known as gynecomastia). Lawyers in the case argued that the company was well aware of the [harmful side effects of Risperdal](#), and had even manipulated clinical trial data to mitigate the risks of breast development. Although the case was the fifth Risperdal lawsuit tried in Philadelphia, previous settlements were far less than the Tennessee boy's \$70 million verdict.

## Is Your Child in the Right Car Seat? Find Out on National Seat Check Saturday!



You don't need us to tell you that kids grow up fast. But as your child grows, he or she can become less protected by the car seat that fit just six months ago. September 18-24 has been designated as Child Passenger Safety Week in order to motivate parents to [choose the right type of car seat](#) for their child's age, weight, and height. The week ends with National Seat Check Saturday, a call to action for all parents to make sure that their children are sitting in the safest way possible for every car ride. View our tips on car seat selection to learn which way your car seat should be facing, when your child needs a booster seat, and more ways to protect passengers from injury.

## Mother Fights for Stronger Truck Underride Guards After Losing Two Daughters in Crash



In May 2013, Marianne Karth and three of her children left their home in North Carolina to drive to Arlington, Texas. They had a lot to look forward to—they were on their way to visit relatives, celebrate college graduations, and attend a family wedding. But what started as a fun-filled and relaxing vacation ended in tragedy when an 18-wheeler sideswiped their car on a Georgia highway, sending it flying backwards into the back of another truck. The underride guard on the second truck did not hold, and the car slid underneath the truck, crushing the rear passenger compartment and fatally injuring the two teenage girls riding in the back seat. Since the accident, Marianne Karth has been a tireless [advocate for stronger underride guard standards](#).