North Carolina's New PI Legal Landscape

What Every Personal Injury Plaintiff Firm Needs to Know

North Carolina has never been an easy state for personal injury plaintiffs. Its strict contributory negligence rule, one of only a handful still in force in the entire country, means that a single disputed text message, a second of inattention, or an ambiguous surveillance clip can end a case entirely. One percent of fault: case dismissed. [1][2]

But 2026 marks a genuine turning point. A wave of legislative changes is reshaping the risk-and-reward calculus for PI plaintiff firms across the Tar Heel State, from Charlotte and Raleigh to Greensboro and Wilmington. Firms that understand these shifts will find more viable cases, higher potential recoveries, and new avenues for client advocacy. Firms that do not adapt will find themselves outmaneuvered by carriers, by opposing counsel, and by competitors who are already using the tools to move faster.

Supio Agent, the first agentic AI platform built exclusively for plaintiff law, gives plaintiff firms the intelligence layer they need to navigate every one of these changes. It works across every case, every role, and the entire firm, simultaneously. [3]

Supio Agent: Built for Plaintiff Firms

Supio Agent is not a chatbot or a document search tool. It is an agentic AI system that holds an entire firm's case portfolio in context at once, runs automated workflows without prompting, and delivers results that are traceable to source documents with 97%+ accuracy. [3] Supio extends that same traceability into legal research through its integration with Thomson Reuters Westlaw Advantage. Attorneys can move directly from a case record in Supio into Westlaw's Deep Research and Litigation Document Analyzer, so every argument and citation is checked against Thomson Reuters' authoritative case law before it ever reaches a filing. [4] That trust is showing up in adoption: hundreds of plaintiff firms now rely on Supio, and the platform holds a 4.8/5 rating across over 60 reviews on G2. [5]

For North Carolina plaintiff firms, Supio Agent capabilities most relevant to the new legal environment include:

Cross-case pattern recognition:

Supio Agent identifies how similar NC cases have been won or lost, and applies those patterns to active matters. [3]

Missing records flagging:

Supio Agent identifies gaps in the file before anyone notices, a critical capability in a contributory negligence state where gaps kill cases.

Automated chronologies and demand drafting:
Records arrive and timelines start building. Demands draft themselves from the evidence layer, not from templates.

Interrogatory and deposition support:
plaintiff teams get instant access to source-verified record details at the moment they need them.

Firm-level intelligence:
Managing partners see the health of every case across the practice, including exposure, productivity patterns, and what needs attention this week.

HOW PLAINTIFF FIRMS USE SUPIO AGENT

Supio Agent works at two levels simultaneously. At the case level, it builds chronologies, drafts demands, flags risks, and supports deposition and trial prep. At the firm level, it surfaces cross-case patterns, benchmarks performance, and gives managing partners real-time visibility into where every matter stands. For North Carolina plaintiff firms handling high-volume personal injury dockets, this dual-layer intelligence is transformative.

The Contributory Negligence Pressure Point

North Carolina remains one of only four U.S. jurisdictions, alongside Virginia, Maryland, Alabama, and the District of Columbia, that bars recovery entirely when a plaintiff bears any share of fault. This is the defining feature of PI plaintiff practice in this state. [1][2]

Key precedent shaping how courts apply the doctrine:

Smith v. Fiber Controls Corp., 300 N.C. 669 (1980): established that even minor plaintiff fault is a complete bar to recovery. [1]

Martishius v. Carolco Studios, Inc., 355 N.C. 465 (2002): reinforced that the standard is applied rigorously, even when defendants bear the overwhelming majority of fault. [2]

The practical result is that every NC personal injury case lives or dies on record completeness, timeline precision, and narrative control. A missing medical note, an undiscovered pre-existing condition surfaced by the defense, or a gap in the treatment timeline can destroy a case's value entirely.

Supio Agent monitors every case file for exactly these risks, flagging treatment discontinuities, inconsistent symptom reporting, and documentation patterns that invite a contributory negligence attack, before the defense finds them first. [3]

HB 969: The Contributory Negligence Study Bill

For the first time in decades, the North Carolina General Assembly has formally considered moving away from the contributory negligence standard. House Bill 969, introduced in the 2025 session, commissioned a legislative study of a potential shift to comparative fault. [6]

What a change would mean in practice:

Cases that currently fail because a plaintiff was 5%, 10%, or even 30% at fault would suddenly survive and settle.

Settlement values across the board would rise to reflect shared-fault allocations rather than all-or-nothing outcomes.

Case intake volume would increase substantially as previously non-viable matters become worth filing.

Even if HB 969 does not pass, its introduction signals that the legal community is watching. Defense carriers know this too and are preparing. The time for plaintiff firms to upgrade their documentation and case preparation infrastructure is now, regardless of what the legislature ultimately decides. [6]

Supio Agent's cross-case analysis capabilities mean that if NC shifts to comparative fault, plaintiff firms using Supio Agent can immediately query their existing case portfolio to identify previously declined matters that now meet filing thresholds, without manual file-by-file review. [3]

NC Session Law 2023-133 and the New Insurance Minimums

Effective July 1, 2025, (a date set by Session Law 2024-29, which amended Session Law 2023-133's original January 1, 2025 effective date) North Carolina's mandatory auto liability minimums increased from 30/60/25 to 50/100/50. Uninsured and underinsured motorist coverage is now automatically included in all policies. [7][8]

50/100/50
New NC Liability Minimums
(was 30/60/25)

UIM
Now Automatic in All Policies

For plaintiff firms, this creates more cases with coverage worth pursuing. The flip side: coverage stacking has become more complex, identifying all applicable policies is harder, and demand packages must be more precise to capture full value. Session Law 2025-45 introduced further UIM handling and rating structure refinements effective July through October 2025. [7][9]

Supio Agent maps all coverage layers, reconciles bills and liens, and connects financial analysis directly to the demand package, so plaintiff firms capture maximum value without weeks of manual reconciliation work. [10]

SB 672: Protect North Carolinians from Medical Debt

Senate Bill 672, introduced in the 2025 session, targets aggressive medical debt collection practices that have long complicated PI recoveries. If enacted, it would limit hospital liens, restrict certain collection activities, and give plaintiffs and their attorneys more leverage in negotiating net settlement figures. [11]

Supio Agent automatically organizes bills, identifies lien holders, and models net-to-client recovery scenarios. If SB 672 changes the rules of lien negotiation, the agent gives plaintiff firms an immediate picture of how each case's economics shift. [11][10]

Session Law 2025-71: Enhanced Driving Offense Penalties

Effective December 1, 2025, North Carolina significantly strengthened criminal penalties for reckless driving, street racing, and hit-and-run offenses. For PI plaintiff firms, criminal convictions and enhanced citations create powerful negligence per se arguments and support punitive damages positioning in civil cases. [12]

Supio Agent connects the factual record of a defendant's conduct, the applicable statutory standard, and the plaintiff's documented harm into a unified narrative, giving plaintiff attorneys the structure they need for punitive damages claims without days of manual legal research. [3]

What 2026 Looks Like for NC Plaintiff Firms

For a Charlotte or Raleigh PI plaintiff firm, the practical reality of these changes converges as follows:

- Auto accident cases have higher potential coverage, but firms must work harder to identify and document every available layer. [7][8]
- Contributory negligence remains the central threat, and any legislative shift will dramatically increase case volume overnight. [6]
- Medical debt reform could reshape net recovery negotiations, and firms that model net-to-client outcomes will close more settlements. [11]
- Punitive damages opportunities are expanding in severe traffic cases, but they require early, detailed factual development. [12]

The thread connecting all of these developments is the same: record completeness, speed of analysis, and quality of documentation determine whether a plaintiff firm wins or loses. This is already playing out for early adopters. Charlotte-based Whitley Law Firm was facing exactly this kind of bottleneck: a 29-case backlog, with paralegals spending 40 to 80 hours per case manually working through dense medical records. After putting Supio Agent to the test, the firm reviewed six PI cases, including one 10,000+ page file, saved 437 hours and $12,000+ in costs, cleared the entire backlog, and nearly doubled paralegal caseloads (roughly 40 to 100).[13]

Supio Agent is built to meet each of these pressures directly: it surfaces every applicable coverage layer on auto claims, keeps pace with the all-or-nothing stakes of contributory negligence, models net-to-client outcomes as medical debt rules shift, and assembles the documented factual record punitive damages claims require. For NC plaintiff firms, that combination of speed and completeness isn't just convenient; it's what will separate firms that keep pace with these changes from those that fall behind.

[1] Smith v. Fiber Controls Corp., 300 N.C. 669 (1980)
[2] Martishius v. Carolco Studios, Inc., 355 N.C. 465 (2002)
[3]Supio Agent: The First Agentic AI Platform for Plaintiff Law
[4] Supio and Thomson Reuters: Westlaw Advantage Case Intelligence Integration
[5] G2 Rating (4.8/5)
[6] HB 969: Contributory Negligence Study Bill
[7] NC Session Law 2023-133 (as amended by Session Law 2024-29): Auto Insurance Minimum Increases
[8] NC Department of Insurance: Auto Insurance Changes Effective July 1, 2025
[9] Session Law 2025-45 / HB 737: UIM Refinements
[10] Supio Case Economics: Bills, Liens, and Coverage Mapping
[11] SB 672: Protect North Carolinians from Medical Debt
[12] Session Law 2025-71: Enhanced Driving Offense Penalties
[13] Supio Customer Case Study: Whitley Law Firm (Charlotte, NC) — Head-to-Head Case Review Results