NEWS & INSIGHTS

Is Your Biggest Nuclear Verdict Threat... Your Insurance Company?

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JANUARY 15, 2026

Your insurer is supposed to protect you. But slow responses, rigid procedures, and excessive penny-pinching can turn your insurance company into your biggest liability—exposing you to nuclear verdicts or, more commonly, “nuclear settlements.”

Your “cost of risk” isn’t just your premium. It’s what happens when your insurer fails to act when seconds count.

Engage your insurer TODAY – before the accident. At renewal or when shopping for coverage,
ask the hard questions.

Think about it—you wouldn't hire a receptionist without references. Why wouldn't you get references as to other trucking companies' experience with their claims handling before you shell out the premium to an insurer?

Excellent insurers exist. Find them before you need them. That is why a high-quality insurance broker is invaluable.

What to Watch

Accident response: Many insurers are unreachable at the time of the crash. This is the most critical window. Failure to act means lost evidence and missed opportunities to settle early — and cheaper.

Post-accident follow-up: Too many insurers sit back and "wait to see what happens." Spoiler: In today's billboard-litigation world, something will. Immediate outreach to claimants – repairing vehicles, pushing back on attorney letters, requesting medical records – stops escalation before it starts.

Excessive cheapness: Delaying the hire of counsel isn't always smart savings. The key: engage an attorney who "works to win," not one who "works the file."

Rote claims procedures: No two claims are identical. Why force identical handling?

Rejecting aggressive strategies: "This is how we do it" thinking ignores venue strategy. Getting dragged into a judicial hellhole – despite the accident occurring elsewhere – can multiply exposure many times over. Smart insurers think outside the checklist.

Go Deeper

While venue-change strategies are often my top recommendation, too many insurers can't wrap their minds around them. They force the insured to pursue the action – and refuse to pay – despite benefiting as much or more than they are insured.

The Takeaway

Find out what your insurer will – and won't – do before you need them. The right partner acts immediately, spends what's necessary, and embraces creative strategies. That's the value you expect. And deserve.

If you have questions about your insurer or how to shop for insurance effectively, please contact me or anyone in the Saxton & Stump Trucking and Commercial Transportation Group.

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