

The Hidden Problem With Commercial Trucking Claims

Routing commercial trucking claims through general adjusting operations costs carriers millions in preventable loss ratio leakage that specialty programs consistently avoid.



Tinley Park, Illinois Jun 11, 2026 (IssueWire.com) - Commercial auto rates have been climbing. Every market participant knows this. The standard explanation involves nuclear verdicts, social inflation, and litigation funding. Those factors are real.

What gets less discussion is the operational side of the loss equation. Not the litigation. Not the verdict environment. The claims management practices that run between first notice of loss and final settlement, and what those practices cost on a book-level basis when commercial trucking is handled like any other commercial auto line.

It's a different animal. The industry broadly acknowledges this. But acknowledgment hasn't produced widespread changes in how these claims get handled.

THE SUPPLEMENT RATE AS A PERFORMANCE INDICATOR

Supplement rates on commercial trucking and heavy equipment claims average between 20% and 25% industry-wide. A supplement is a revised repair estimate—the initial figure gets approved, disassembly begins, and the shop returns with a higher number.

A 20% to 25% rate tells you something specific. It tells you the first estimate was wrong at a high frequency. That frequency isn't random. It reflects a systematic gap between the complexity of the equipment being assessed and the expertise of the person writing the first estimate.

A general auto adjuster reassigned to a Class 8 truck or a piece of construction equipment doesn't know what to look for. A specialist does. The operations using appraisers with dedicated heavy equipment expertise consistently hold supplement rates between 10% and 14%. That 10-point gap on a large commercial trucking book represents a material dollars-and-cents difference in indemnity spending. It shows up directly in loss ratios.

Most program administrators and MGA executives can't tell you their supplement rate on trucking claims.

TOWING AND STORAGE AS INDEMNITY LEAKAGE

Towing and storage on commercial vehicles is a significant and largely unmanaged cost category on most trucking programs. Storage fees of \$125 to \$200 per day accrue from the moment a vehicle is taken to a yard. Claims that sit unworked for 30 to 60 days generate thousands in storage exposure before a single repair decision is made.

The towing invoice itself is a second problem. Inflated mileage, charges for equipment that was dispatched but not deployed, fees for services not rendered. These line items go on the invoice and, in most cases, get paid without challenge because the adjusting operation doesn't have the market knowledge to identify what a reasonable commercial tow should cost.

One carrier reviewing its annual towing spending found it had overpaid by more than \$650,000 in a single year. That's not an outlier. That's what happens when commercial vehicle towing invoices go through a general claims operation that doesn't specialize in this exposure.

On a book of any meaningful size, towing and storage leakage is a line item that belongs in loss ratio conversations. It rarely appears there because nobody is measuring it separately.

SUBROGATION RECOVERY AS UNDERPRICED LEVERAGE

Commercial trucking subrogation is a specialty within a specialty. The values are high, liability is typically contested, and the file has to be built correctly from day one of the incident. When it is, win rates above 80% are achievable on eligible files.

Most general TPA operations don't run dedicated commercial trucking subrogation programs. The case complexity is high relative to the volume they handle in that category. Recovery rates on trucking subrogation through general programs reflect that mismatch.

For MGAs and program administrators with meaningful trucking exposure, subrogation recovery represents a straightforward improvement to the economics of the book. It doesn't require renegotiating terms. It requires routing eligible files to a team that knows what it's doing with them.

WHAT THE 2026 CLAIMS CONVERSATION IS MISSING

The industry's attention in 2026 is rightly focused on AI-assisted claims processing, faster FNOL response, and data-driven loss analytics. The consensus view entering 2026 was that commercial auto rates would continue rising while claims automation would begin generating measurable efficiency gains. That framing is correct as far as it goes.

What it misses is that technology-assisted claims handling applied to a general adjusting model doesn't solve the expertise problem on specialized equipment. A faster general adjuster writing estimates on a crane or a loaded semi is still a general adjuster writing estimates on a crane or a loaded semi. Speed doesn't compensate for the knowledge gap that produces 22% supplement rates.

The gap between strategic intent and claims execution is where loss ratios on commercial trucking programs get made or broken. The intent to manage this exposure well is almost universal. The execution requires domain expertise that most general operations don't have and can't develop at a sufficient depth for an exposure this specialized.

THE PROGRAM DESIGN QUESTION

For MGAs building or managing commercial trucking programs, the TPA selection question deserves the same analytical rigor as rate adequacy or reinsurance structure. The right question isn't which TPA can handle the claims. It's about which TPA has the specific expertise to handle these claims at the supplement rates, towing spending, and subrogation recovery rates that a profitable book requires.

The specialty exists because general operations don't produce the outcomes this exposure demands.

The performance data from specialty operations—the supplement rates, towing savings, and subrogation win rates—is publicly available for comparison. The loss ratio improvement potential is real and measurable. The question is whether program design conversations are treating claims expertise as a first-order variable or an afterthought.

For most trucking programs, it's still the latter.

ABOUT VERITAS

Veritas is a leading [third-party administrator](#) specializing in trucking and commercial auto claims. The company provides comprehensive claims management services for motor carriers, fleets, MGAs, and insurers, with a focus on compliance, operational efficiency, and claims severity control.

INDUSTRY VISIBILITY AND THOUGHT LEADERSHIP

To expand its industry reach and educational initiatives, Veritas works with [Crowdcreate](#), an [insurance marketing agency](#) specializing in SEO, content marketing, public relations, and thought leadership programs for insurance and financial services organizations.

OTHER RESOURCES FROM INSURANCE THOUGHT LEADERSHIP

- "[Insurance 2026: Progress Via Technology, Collaboration](#)" (Jan. 8, 2026): "The consensus view entering 2026 was that commercial auto rates would continue rising while claims automation would begin generating measurable efficiency gains."
- "[4 Key Trends Reshaping P&C Insurance](#)" (Feb. 5, 2026): "The gap between strategic intent and claims execution"

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