Who Can Be Held Liable in a Maryland Truck Accident Beyond the Driver?

Our Maryland Truck Accident Lawyers Explain Multiple-Party Liability

When a commercial truck crashes on I-495, I-95 or any Maryland road, the driver behind the wheel is the most visible target for a liability claim. But in many truck accident cases in Maryland, the driver is only one piece of a much larger picture. Multiple companies, contractors, and manufacturers may bear legal responsibility for the same crash – and identifying all of them is often the difference between a claim that fully compensates an injured person and one that falls far short.

The Federal Motor Carrier Safety Administration (FMCSA) regulates the trucking industry through a comprehensive body of rules covering driver qualifications, vehicle maintenance, cargo securement, hours of service and more. According to FMCSA's regulations – which include the Code of Federal Regulations (CFR) – these rules apply to employers, employees and the commercial motor vehicles themselves, not just the driver. That regulatory framework reflects the same reality that plays out in litigation: trucking crashes usually involve layers of responsibility that go well beyond the truck driver.

At Goldberg Finnegan, our Silver Spring Maryland truck accident lawyers investigate these crashes thoroughly from the start. We identify every party whose negligence may have contributed to what happened, from the trucking company that deployed the driver to the manufacturer of a failed component. This article explains who those parties are, what legal theories apply and why this analysis matters to the value of a Maryland truck accident claim.

What Other Parties Beyond the Trucking Company Can Be Liable in Maryland?

A serious Maryland truck accident may involve not just the driver and their employer but a range of other companies whose conduct was part of the causal chain. The following parties are often to blame and can be held liable (legally responsible for paying for the accident) in Maryland.

- **Cargo loaders and shippers –** Federal regulations require cargo to be properly loaded and secured before a commercial vehicle takes the road. When improperly loaded freight shifts during transit, it can cause a trailer to jackknife, roll over or become unstable in ways that cause catastrophic crashes. The company responsible for loading the cargo – which may be a separate shipper, a third-party logistics provider or a warehouse operation – can be held liable for the consequences of a loading failure.
- **Third-party maintenance contractors –** Many trucking companies outsource vehicle maintenance to independent contractors rather than maintaining in-house repair facilities. When a brake failure, tire blowout or other mechanical defect causes a crash and the defect can be traced to negligent maintenance, the contractor who performed

the work may be jointly liable alongside the carrier. Under 49 CFR Part 396, motor carriers are required to systematically inspect, repair and maintain their vehicles – but when an outside contractor does that work, liability can extend to them as well.

- **Truck and component manufacturers –** When a crash results from a defect in the truck itself or one of its components – a defective braking system, a failed tire, a malfunctioning trailer coupling, a flawed electronic stability system – the manufacturer of the defective part may bear product liability. Product liability in Maryland does not require proof of negligence in the traditional sense. It requires showing that the product was defective and that the defect caused the harm.
- **The owner of the truck cab or trailer –** In the trucking industry, the cab and the trailer attached to it are often owned by different entities. An independent owner-operator may drive a truck leased from a carrier. A trailer may be owned by a shipper rather than the carrier. When the negligent maintenance or condition of either component contributed to the crash, identifying who owns and controls each piece of equipment is an important step in tracing liability.
- **Brokers and freight intermediaries –** Freight brokers connect shippers with carriers and play an increasingly large role in the commercial trucking industry. When a broker arranges a shipment with a carrier they knew or should have known was unsafe – based on the carrier's safety record, prior violations or other red flags in publicly available FMCSA data – that broker may share responsibility for crashes caused by the unsafe carrier.

Identifying all potentially liable parties requires an investigation that begins immediately after the crash. Trucking companies and their insurers move quickly after serious accidents to control the evidence and limit their exposure. A lawyer who starts the same investigation on the injured person's behalf from the outset can preserve evidence across all potential defendants simultaneously.

When Can a Trucking Company Be Directly Negligent for a Maryland Crash?

Direct negligence by a trucking company arises when the company's own decisions and practices – not just the driver's conduct at the wheel – contributed to the crash. These claims are distinct from vicarious liability and can produce additional recovery. Three categories of direct trucking company negligence appear most frequently in Maryland cases.

Negligent hiring and retention occur when a company employs a driver knowing, or having reason to know, that the driver poses a danger. A driver with a history of serious traffic violations, prior DUI convictions, a falsified CDL application or a documented record of unsafe driving is a red flag the company is legally obligated to investigate. When a company hires or continues to employ a driver like this and that driver causes a crash, the company faces direct liability for its failure to act.

Negligent supervision occurs when a company fails to monitor a driver's compliance with safety regulations once they are on the road. Hours of service violations – where a driver operates longer than federal regulations permit – are one of the most common forms. If a company's dispatching practices, or failure to review logbooks allowed a fatigued driver to stay behind the wheel past safe limits, the company bears direct responsibility for the crash that results. Negligent vehicle maintenance is the third category, covered below.

What Is Vicarious Liability and How Does It Apply to Trucking Companies?

Vicarious liability is the legal principle that holds an employer responsible for the harmful acts of its employees committed within the scope of their employment. For trucking companies, this means that when a driver causes a crash while doing their job – hauling a load, making a delivery, moving a truck between locations – the company that employs them is legally responsible for the consequences just as the driver is. The injured person does not need to prove separate wrongdoing by the company. The employment relationship creates the liability.

Vicarious liability matters enormously in truck accident cases because commercial carriers typically carry far larger insurance policies than individual drivers. A driver's personal assets may be limited, but a major trucking company or its carrier may hold policies in the millions of dollars. Pursuing the trucking company under a vicarious liability theory ensures that the full available coverage is on the table and that the injured person is not left fighting a financially limited defendant.

It is important to understand that vicarious liability is separate from the trucking company's own direct negligence. Even if the company did everything right internally, it is still vicariously responsible for the driver's negligence. But trucking companies often did not do everything right – and when their own failures contributed to the crash, they face direct liability as well, which opens additional avenues for recovery beyond what vicarious liability alone provides.

Why Does Vehicle Maintenance Liability Raise Distinct Legal Issues?

Under [49 CFR Part 396](), motor carriers bear a federal regulatory obligation to systematically inspect, repair and maintain all commercial motor vehicles subject to their control. Parts and accessories must be in safe and proper operating condition at all times. This maintenance obligation covers braking systems, steering, tires, lighting, coupling devices and all other components whose failure could cause or contribute to a crash. A carrier's failure to meet this obligation creates direct liability exposure independent of anything the driver did.

The maintenance liability question becomes more complex when an outside contractor performed the relevant work. If a carrier hired a third-party mechanic to replace brakes and the brakes failed anyway, both the carrier – for its obligation to maintain the vehicle safely – and the contractor – for negligent repair work – may bear responsibility. The analysis turns on what each party knew, what they did, and whether the work performed met the standard of care required for commercial vehicle maintenance.

Maintenance records are a critical piece of evidence in these cases and one of the first things a lawyer should demand after a crash. Carriers are required to maintain these records, but they are not required to keep them indefinitely. A formal preservation demand sent promptly after the crash can prevent routine records destruction. These records can show when maintenance was last performed, what was found, whether required repairs were completed and whether any outstanding issues were flagged and ignored.

How Do Independent Contractors and Leased Operators Affect Liability?

The trucking industry relies heavily on independent owner-operators – drivers who own their own trucks and work under lease agreements with carriers rather than as direct employees. This arrangement creates a common liability argument: the carrier claims the driver is an independent contractor, not an employee, and therefore the carrier is not vicariously responsible for the driver's negligence. Maryland courts and federal regulations do not always accept that argument at face value.

The FMCSA's Lease and Interchange of Vehicles regulations place legal responsibility on the authorized carrier whose name and USDOT number appear on the truck, regardless of whether the driver is a formal employee or a leased operator. When a carrier's operating authority is being used, the carrier retains legal responsibility for the operation. This regulation directly limits the independent contractor defense in many commercial truck crash cases.

The question of who controls the driver's work also matters under Maryland common law. Courts look at how much control the carrier exercises over the driver's routes, schedules, safety compliance and operations to determine whether the employment relationship is real rather than nominal. When a carrier controls the details of the work, the independent contractor label may not protect them from liability even outside the FMCSA lease regulation.

Why Does Identifying All Liable Parties Matter for a Maryland Truck Accident Claim?

Maryland follows a contributory negligence rule in civil cases, which means an injured person's own fault – even a very small percentage – can bar recovery entirely. This rule makes building the strongest possible liability case on the injured person's behalf even more critical in Maryland than in most other states. When multiple defendants share responsibility for a crash, the evidentiary picture of how the accident actually happened is typically more complete and more defensible than when only one party is named.

There is also a practical damages dimension. Commercial trucking crashes routinely produce catastrophic injuries – spinal cord damage, traumatic brain injuries, multiple fractures, wrongful death. The financial cost of these injuries, including future care, lost earning capacity and long-term pain and suffering, can exceed what any single defendant's insurance policy covers. When multiple defendants are responsible, multiple insurance policies may be available. Each additional liable party is potentially an additional source of compensation.

The investigation required to identify all liable parties must begin as soon as possible after the crash. Black box data from the truck, driver logs, maintenance records, cargo documentation, company hiring records, broker communications and FMCSA compliance histories all have limited retention periods. Once that evidence is gone, the liability picture becomes much harder to reconstruct. This is why prompt legal involvement after a Maryland truck crash is not just advisable – it is often essential to a complete recovery.

Maryland Truck Accident Lawyers Fighting for Full Accountability

At Goldberg Finnegan, our Silver Spring truck accident lawyers investigate every serious Maryland truck crash from the ground up. We identify every potentially liable party – the driver, the carrier, the cargo loader, the maintenance contractor, the manufacturer – and pursue all available avenues of recovery simultaneously. We issue preservation demands immediately to protect evidence across all potential defendants, and we retain accident reconstruction experts and industry specialists when needed to build the most complete liability case possible for each client.

Our case results in truck accident cases reflect what is possible when every responsible party is identified and pursued. We secured a $1.75 million settlement after a Maryland head-on truck collision, and a $1.8 million settlement in another Maryland truck accident case. These results reflect the value of holding every liable party – not just the driver – fully accountable for the harm they caused.

Maryland's three-year statute of limitations applies to most truck accident claims, but the evidence that builds these cases starts disappearing within days. Contact us today for a free consultation. We represent injured people and families throughout Maryland from our offices in Silver Spring and Rockville. We handle these cases on a contingency fee basis, which means you pay nothing unless we recover compensation for you.