

Press Coverage | August 10, 2026

The 'Kitchen Table Issue' Slowing Auto Nuclear Verdict Requests

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[Kade Cullefer](#), director of state affairs in [Troutman Strategies](#), was quoted in the August 10, 2026, *Insurance Insider* article, "[The 'Kitchen Table Issue' Slowing Auto Nuclear Verdict Requests.](#)"

"Every non-lawyer or every citizen that I would explain that issue to sort of has the reaction of: 'You've got to be kidding – why can't juries learn that someone's not wearing their seat belt?'" said Kade Cullefer, a lawyer who helped advocate for Georgia's sweeping tort reform package in 2025, Senate Bill 68 (SB68).

For the insurance industry, juries now having to consider whether or not the plaintiff was wearing a seat belt, such as in Georgia, has led to significantly smaller damages requests according to Cullefer.

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The issue played a significant role in the early stage of advocating for the bill, ultimately opening the door to the larger reform. It was a concept that was simple enough for people to grasp instantly, ultimately becoming a litmus test for new legislation in a state that hadn't seen civil legislation reform in decades, Cullefer said.

"But with respect to the seat belt, it seems like an easy one, right? It just makes sense," Cullefer said.

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Before the tort reforms, Cullefer said, there were billboards of personal injury lawyers all along the southern part of the state – a reminder that the plaintiffs bar dominated civil courtrooms.

"We had insurers writing letters to the state, they weren't marketing new products, they were leaving the state, so it was a big problem," Cullefer said, "and really created just chaos here from a predictability standpoint in insurance markets."

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