



## **Sedgwick Launches New Claims Administration Intelligence Report**

*UK and European trends to help organisations improve control, efficiency and claims outcomes*

**DUBLIN**, 23 June 2026 – [Sedgwick](#), the world’s leading risk and claims administration partner, has published its [2026 Claims Administration Intelligence Report](#) analysing trends across the UK and Europe. The report reviews the current pressures on claims administration, including costs and regulatory requirements, and their impact on organisations, market forces, and broader risks for companies across industries.

The findings offer data and expert-backed insights on how company leaders can navigate the next few years as challenges intensify, and strategies for how to ensure claims administration models are ready for what’s coming. The report focuses on claims trends in frequency and severity across catastrophes, climate-driven events, liability, bodily injury, and fraud, in addition to providing insights on the future of claims administration and industry sector specifics, respectively.

In preparing this [report](#), Sedgwick drew on general market statistics and company-sourced claims data covering 2.3 million losses received across Europe since 2020. This data was used as a foundation to examine in-depth the pressure points in claims administration, market evolution, and the wider implications for large organisations managing complex, high-value programmes.

“Across Ireland, the UK and Europe, claims are being redefined. It’s no longer just about managing claims volume, it’s about understanding complexity, improving early decision making in the process, and leveraging data to stay ahead of emerging risks,” said Ruth Leggett, CEO of Sedgwick in Ireland. “Organisations must remain agile, with a clear line of sight across an expanding risk landscape. Those that combine insight, expertise and technology will be best positioned to control costs and deliver better outcomes.”

Top trends from the report include:

- **Liability claims volumes continue to rise, but frequency figures mask downstream impact.** High-value claims (£100k+) have more than tripled since 2020.
- **Third-party damage motor claims are still the largest by volume**, and have nearly doubled since 2021, rising at almost twice the rate of general inflation, on average.
- **Climate-related claims consistently account for 19-22% of total volumes**, and in the UK, subsidence has contributed to this trend. Average claims costs more than doubled since

2022 and 2025 volumes reached a six-year high. Climate risk reserves have also almost doubled, from 13% to 22%.

- **Average severity of occupational disease and exposure have almost tripled**, even as volumes have fallen sharply post-COVID. This has largely been driven by industrial disease claims. For injury costs, slips, trips, and falls are now the largest driver, with severity rising from £5.7k to £8.4k.

Automation and AI can drive measurable results for organisations, but key points from this report highlight the risk:

- **Some insurers report saving over £60 million** through automation annually, with customer complaints falling by 65%. However, **77% of consumers still prefer human interaction for complex or emotional claims**.
- **Trust quadruples when humans stay in the loop**, and 75% of claims professionals say AI requires active human oversight to deliver effectively. **Bias is now the new operational risk**, as AI trained on historical claims can encode historical inequities, and perpetuate unfair outcomes.
- **Empathy is now a regulated capability**, and customer outcomes are the audit metric. Automation should not be all about speed, and differentiation now comes from how smoothly humans and machines work together.

“Claims frequency on its own no longer tells the full story. What matters increasingly is the mix of claims being reported and how effectively complexity is identified and routed from first notification,” said Mick Greene, Head of Claims Solutions, Sedgwick in Ireland.

The trends, predictions, and data in the Claims Administration Intelligence Report will be monitored by Sedgwick’s experts throughout the year. For more information, [click here](#).

## About Sedgwick

Sedgwick is the world’s leading risk and claims administration partner, helping clients thrive by navigating the unexpected. The company’s expertise, combined with the most advanced AI-enabled technology available, sets the standard for solutions in claims administration, loss adjusting, benefits administration and product recall. With over 33,000 colleagues and 10,000 clients across 80 countries, Sedgwick provides unmatched perspective, caring that counts, and solutions for the rapidly changing and complex risk landscape. Sedgwick’s majority shareholder is The Carlyle Group; Stone Point Capital LLC, Altas Partners, CDPQ, Onex and other management investors are minority shareholders. For more, see [sedgwick](#).