Sedgwick leads the conversation on the future of claims in Ireland

Sedgwick releases the Claims Administration Intelligence Report Chapter two: The future

DUBLIN, 8 September 2026 – Sedgwick, the world's leading risk and claims administration partner, has published the Claims Administration Intelligence Report Chapter two: The future. This latest chapter in the series examines how organisations can position their claims programmes for long-term success through strong claims governance, digital triage, data-driven decision-making, and performance standards.

Drawing on general market statistics and Sedgwick-sourced claims data covering 2.3 million losses received across Europe since 2020, the report explores the strategic implications of in-house, outsourced, and hybrid claims models.

"Effective claims administration gives people and businesses clarity and support when they need it most," said Mick Greene, Head of Claims Solutions, Sedgwick in Ireland. "By bringing together experienced claims professionals, technology, data, and robust governance, organisations can improve customer outcomes while creating more resilient and efficient claims programmes."

Top trends from the report include:

- Up to a 75% reduction in FNOL intake time through digital triage
- 60% of a typical corporation's total cost of risk comes from claims
- 11-21% missed subrogation recoveries identified in closed-file audits

Areas to watch:

Regulatory watch: Key trends shaping claims administration

Claims handling is now a central supervisory priority on both sides of the Channel. In the UK, the Financial Conduct Authority (FCA) has placed claims outcomes and oversight of outsourced and delegated arrangements at the top of its 2026 agenda. Organisations are facing greater expectations around customer outcomes, third-party oversight, AI governance, and operational resilience, with accountability remaining with the principal organisation even when claims handling is outsourced.

Digital triage and the FNOL advantage

The report identifies FNOL, or first notice of loss, as one of the most significant developments shaping the future of claims administration. AI and automation can help organisations assess and route claims based on severity and complexity, accelerate routine claims and direct complex losses to specialist handlers. The report also examines the potential impact on handling costs, fraud detection, subrogation and decision making.

Claims insight: Revolutionising risk visibility
As claims continue to account for a significant share of total cost of risk, organisations need greater visibility into claim drivers, frequency, severity and emerging trends. The report examines how claims data can support underwriting, forecasting, reserving and risk prevention while helping organisations identify opportunities to reduce costs and limit fraud losses.

Improving visibility and control across claims programmes
Growing costs, regulatory requirements and operational complexity are increasing the need for visibility across claims, vendors, jurisdictions and retained risk. The report explores how organisations can use claims data to identify repeat losses, address claims leakage and missed recoveries, manage vendor spend and strengthen their overall risk profile.

The 2026 Claims Administration Intelligence Report is part of an ongoing series from Sedgwick exploring the trends, risks, and opportunities shaping the industry. Sedgwick's experts will continue to monitor these developments and share insights to help organisations navigate an increasingly complex claims environment. Download chapter two here.

Chapter one of the 2026 Claims Administration Intelligence Report series covers claims trends, frequency and severity across catastrophes, climate-driven events, liability, bodily injury, and fraud. Download chapter one 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.

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