

THE CARRIER PERSPECTIVE: 2026 CLAIMS INSIGHTS

Key Signals Shaping Claims, Cost, And Capability.

Findings from our latest industry research

COST STRATEGIES & CLAIMS PRESSURE

64% observed an increase in claims complexity over the past 12 months

56% cite medical inflation as the leading contributor to rising claim-related costs

58% say enhancing risk assessment and modeling is their primary strategy to counter social inflation

Cost pressure is increasingly structural rather than cyclical.

ECONOMIC UNCERTAINTY

59% have shifted underwriting strategies to manage trade- and tariff-related cost impacts

38% report increased demand for liability coverage linked to tariffs, with impacts unevenly distributed across sectors such as manufacturing, logistics, and construction

Economic volatility is accelerating underwriting discipline and tightening pricing and coverage decisions.

TECHNOLOGY & DATA SECURITY

67% use generative AI for fraud detection, up 16 percentage points year on year

54% report an increase in customer-generated AI documentation such as letters and invoices

48% report a rise in fraudulent or suspicious claims linked to AI-generated documentation

Technology advantage depends as much on governance and trust as on adoption.

WORKFORCE & CAPABILITY STRAIN

68% rank talent attraction and retention as their number one business challenge — the most frequently cited top concern

58% prioritize investment in training and development as their leading retention strategy

57% say hybrid work (one to three days in office) is the most effective model for attraction and retention

Workforce dynamics are directly influencing claims outcomes, cost control, and operational resilience.

Access the full report

Explore the full findings, charts, and deeper insights in *The Carrier Perspective: 2026 Claims Insights*



Scan the QR code

or [click here](#) to view the full interactive report.

About the research

This summary draws on findings from *The Carrier Perspective: 2026 Claims Insights*, based on responses from 250 senior insurance industry leaders across North America, the United Kingdom, and Australia. The full report explores these themes in greater depth, including comparative regional perspectives and detailed analysis.