

sedgwick

State of the Line

2026 MID-YEAR

General liability

The general liability (GL) environment remains defined by a paradox: Claim frequency is relatively stable, but severity continues to accelerate. The data shows that a small percentage of claims are responsible for a disproportionate share of total loss costs.

At the same time, attorney involvement continues to occur earlier in the claim life cycle. By the time many organizations first make meaningful contact with an injured claimant, counsel has already been retained. This compressed timeline reduces opportunities for early resolution and contributes to increased litigation counts, costs and severity.

The implication is clear: Future outcome improvements will be driven by identifying, engaging and resolving the relatively small population of claims most likely to become litigated and severe.



1.8%
increase in GL claim volume in FY 2026.

15.2%
increase in average paid.

11.4%
increase in average incurred.

2.3%
of new claim volume was valued above $25,000 and represented nearly 58% of all incurred dollars.

0.3%
of new claim volume was valued above $100,000 and represented nearly one-quarter of all incurred dollars.

Dive deeper into the stats with the full report here →