



Issues to '26 Watch

sedgwick 



Issues to
'26 Watch



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Issues to '26 Watch



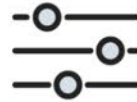
Interconnected Risks



Uncertainty is the new reality

- Technology transformation
- Workforce readiness, pace of change
- Global events, weather and geopolitics
- Mental health and workforce wellbeing
- Risk management and safety
- Supply chain disruption





Clear use case

Stakeholder engagement

Alignment and execution

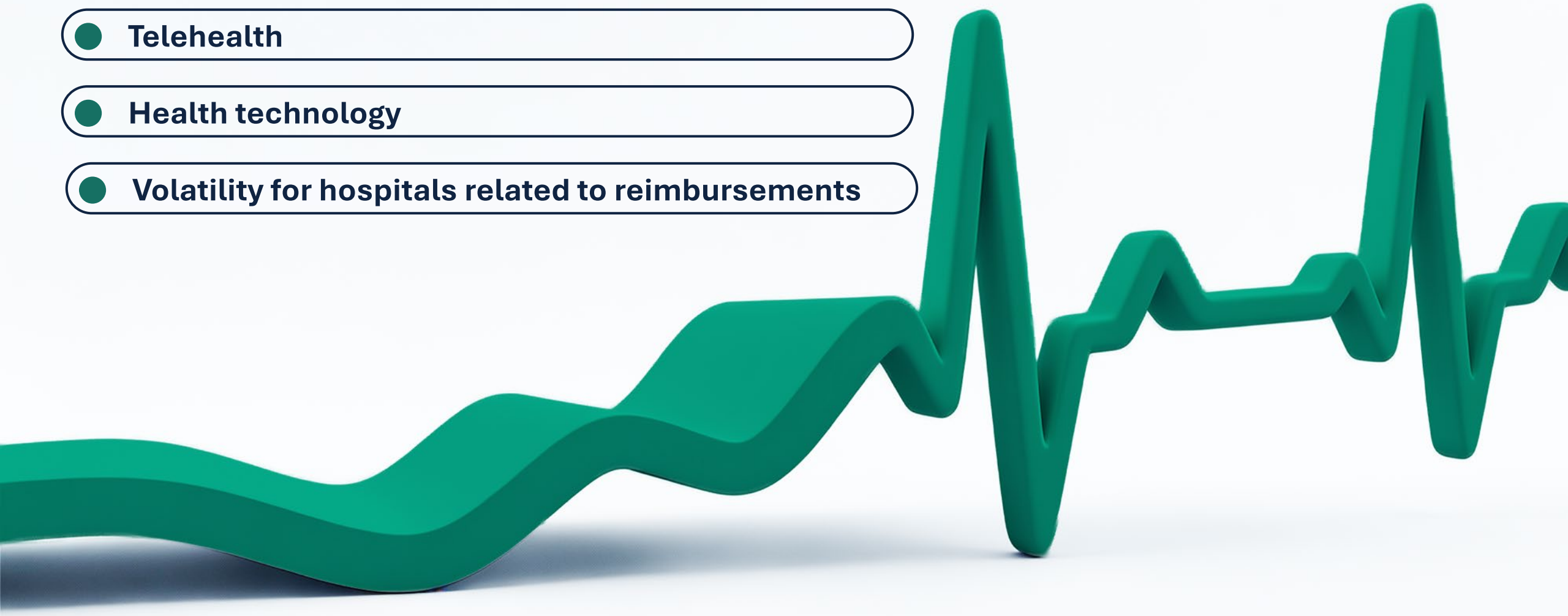
Data readiness

Embed governance

We are better
together
as an
industry



- Access to healthcare providers
- Telehealth
- Health technology
- Volatility for hospitals related to reimbursements



INSURANCE MARKET PRESSURE POINTS



Claims severity inflation

CAT loss frequency

Litigation costs

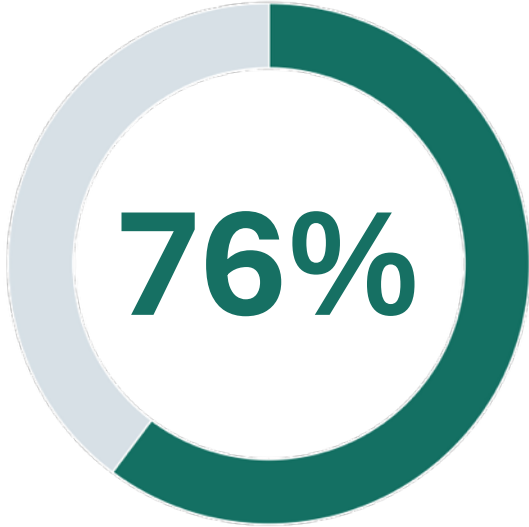
Reinsurance constraints

Capacity tightening

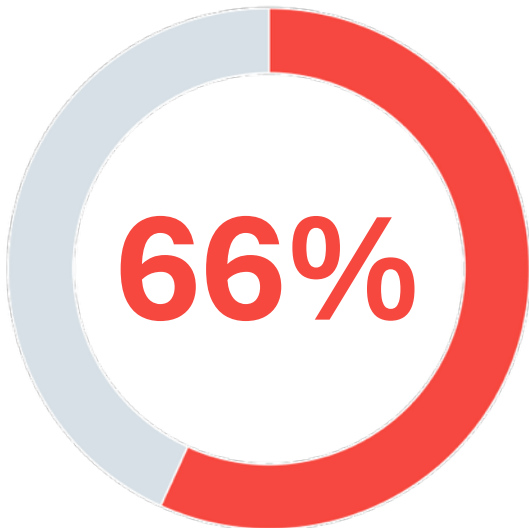
Coverage restrictions

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C A T A S T R O P H E R I S K



Expect CAT challenges –
moderate to severe insurance
pressure anticipated



Assess annually – conduct
property catastrophe
evaluations yearly or more

53% conduct annual CAT assessments

13% assess twice yearly or more frequently

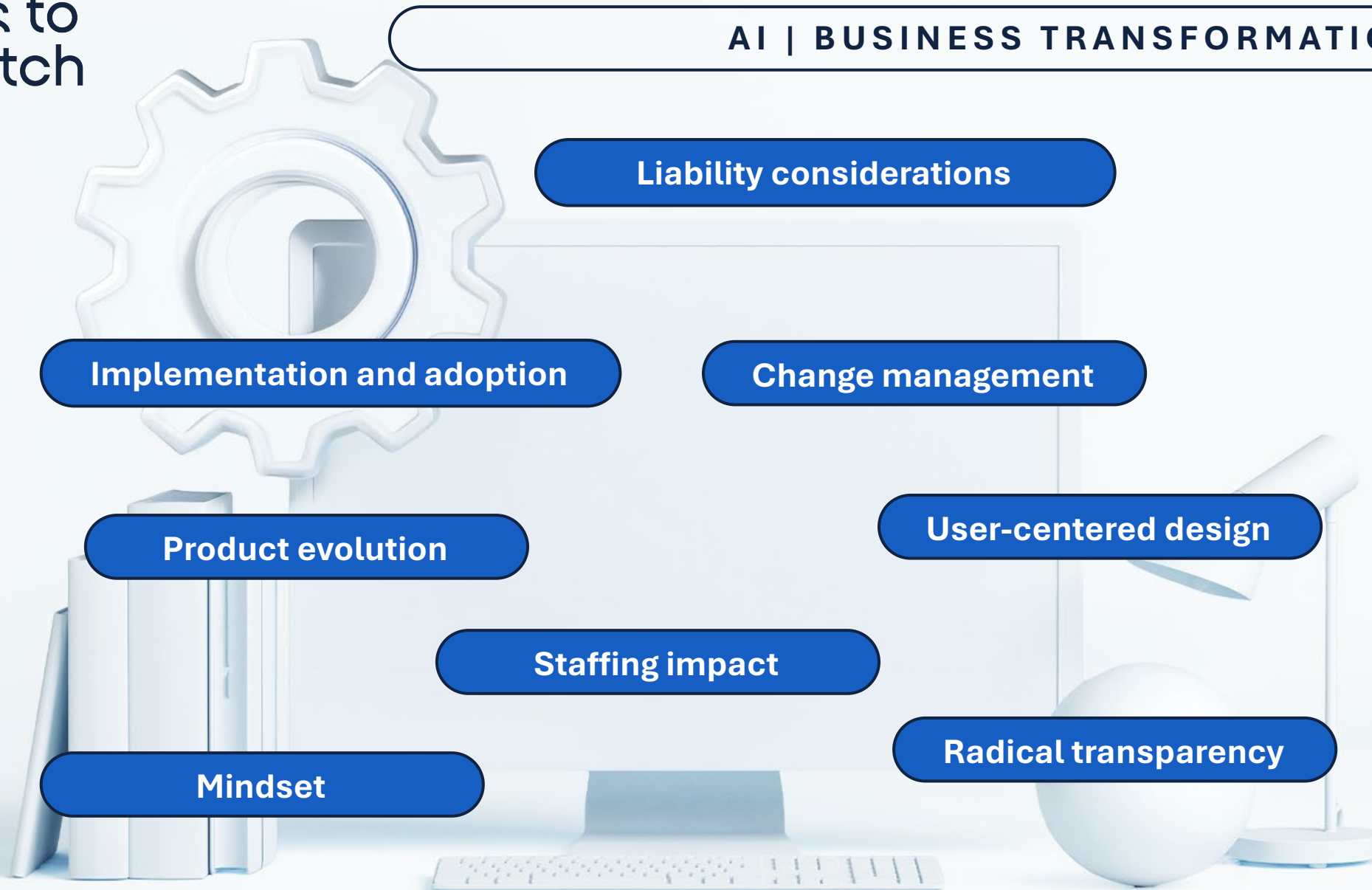
54% expect moderate insurance challenges

20% anticipate significant challenges

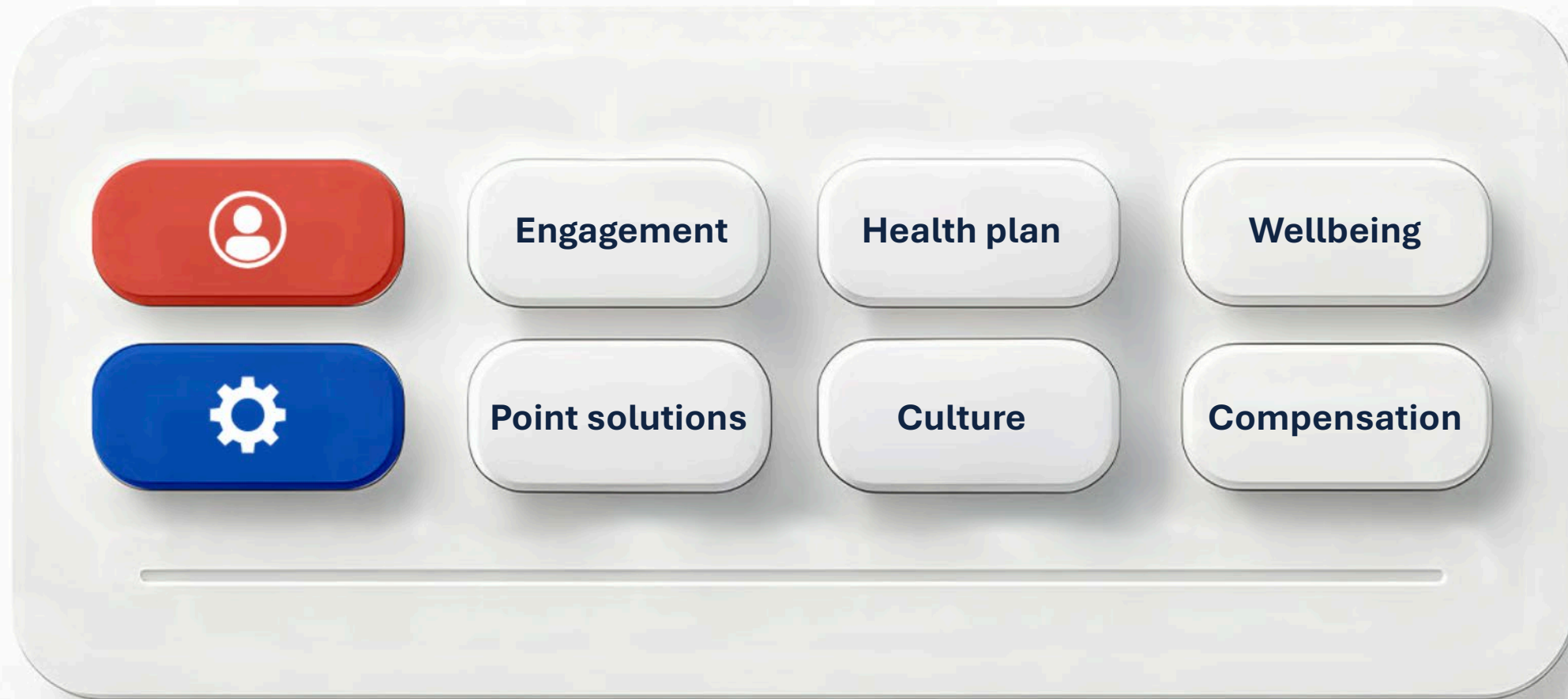
2% foresee severe catastrophe impacts

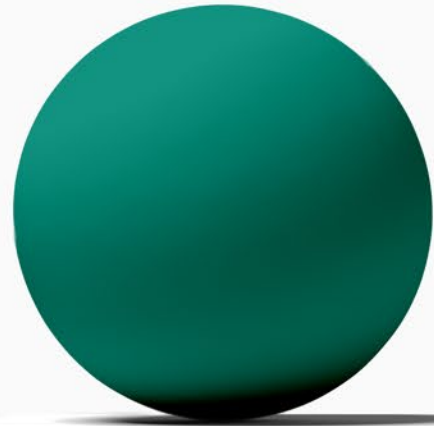
Claim trends



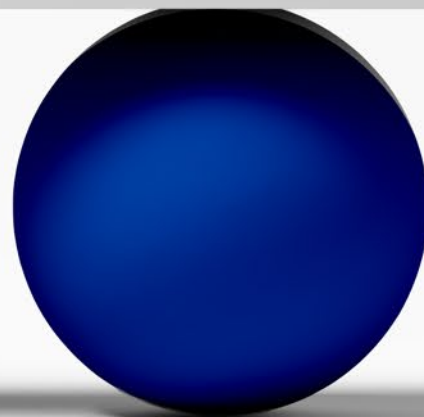
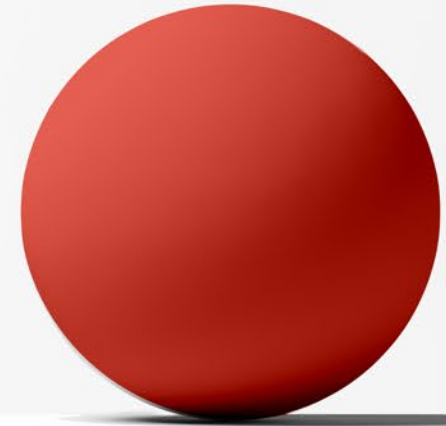








**Legal
system**



**and tort
reform**



Systemic wellbeing challenge

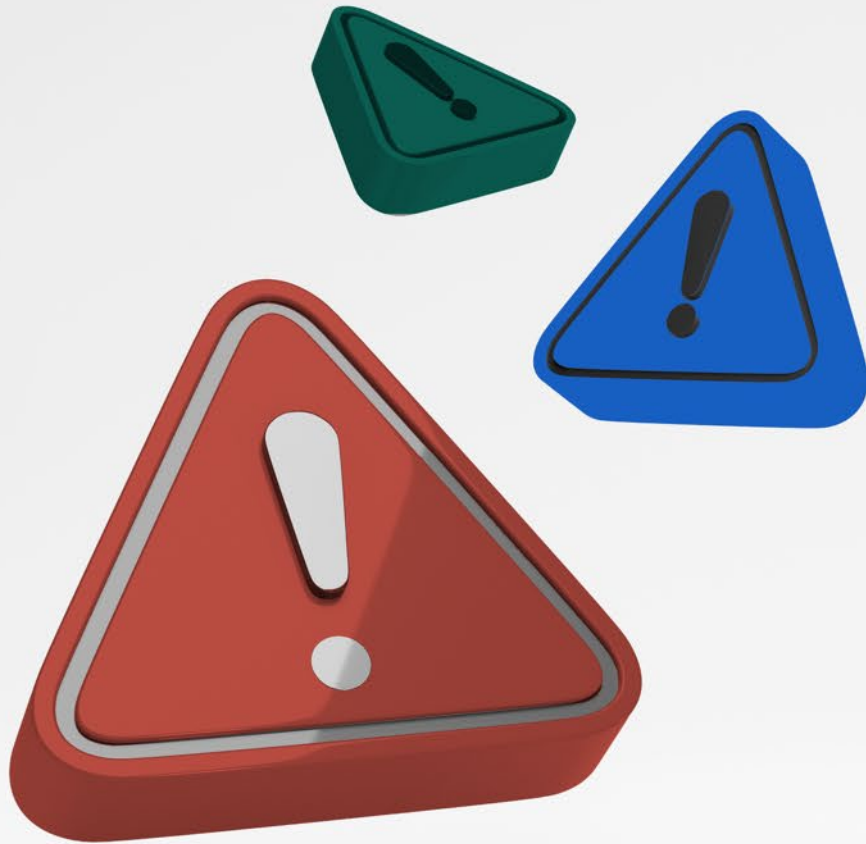
Exhaustion epidemic

Resilient workforce

Breaking down stigma

Helping people when they need it

Access to mental health providers



External threats



Lack of organizational awareness



Human error



AI for sophisticated attacks



Ransomware/malware



Blind spots







**Response is
what makes
all the difference**



Event



Response



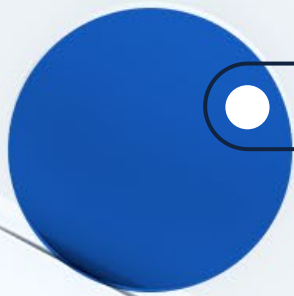
Perception



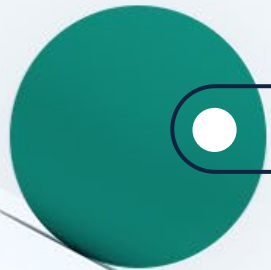
Brand impact



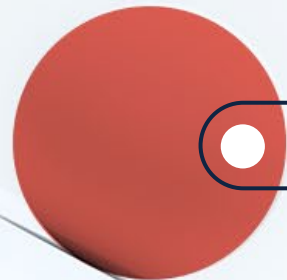
REGULATORY OVERREACH AND UNINTENDED CONSEQUENCES



Cause



Ripple effect



System strain



CRITICAL DIGITAL INFRASTRUCTURE



Energy demand



Cyber exposure

Public-sector impact



Societal dependence





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Thank you | questions