Gracechurch.

US CLAIMS MONITOR

2025-2026 Report

Summary for participating brokers

The Gracechurch Report: US Claims 2025-2026 © Copyright. Gracechurch Consulting Ltd. 2026. All rights reserved.

US Claims Monitor

Claims service is an increasingly vital aspect of the specialty insurance value proposition. This is our first piece of baseline research in this segment in the US and will be developed further by Gracechurch over the next 12-18 months. Results are comparable across different hubs, which will enable insurers to level up service across global markets, despite differing challenges.

This summary report is for you and other brokers who took part in the study to show how service is perceived and the challenges, strengths, and weakness of service performance.

We provide detailed performance reports and recommendations to the insurers we work with enabling them to benchmark their performance, identify service gaps, and act to improve and better meet yours and your customers' needs.

Research methodology

Method	Online and phone interviews
Interviews	Claims advocates working with US-based major market insurer claims teams
Period	March 2025 – February 2026

*Note: Where London Market data is shown or referenced, this is from the **Full Year 2025 London Claims Monitor**.*



At a glance

This first study indicates that US brokers experience a highly variable claim service from their insurers. Service satisfaction as measured by NPS shows a large *118-point gap* between the highest and lowest ranked insurers.

Mostly, service issues centre around slow *response times* from insurers. This impacts brokers' ability to manage client expectations, leading to service dissatisfaction and, in the worst-case, losing accounts.

Technical expertise is not at issue, (largely table stakes these days): *Commerciality* and *Communication* most strongly influence broker advocacy.

So, we will be recommending insurers focus on these aspects of claim service to meet your expectations and ensure they see more quality new business and retain client accounts.

Thank you very much for participating in our research, which will help raise the bar for claim service in the US.

If you have any comments, thoughts or questions, please drop me a line:

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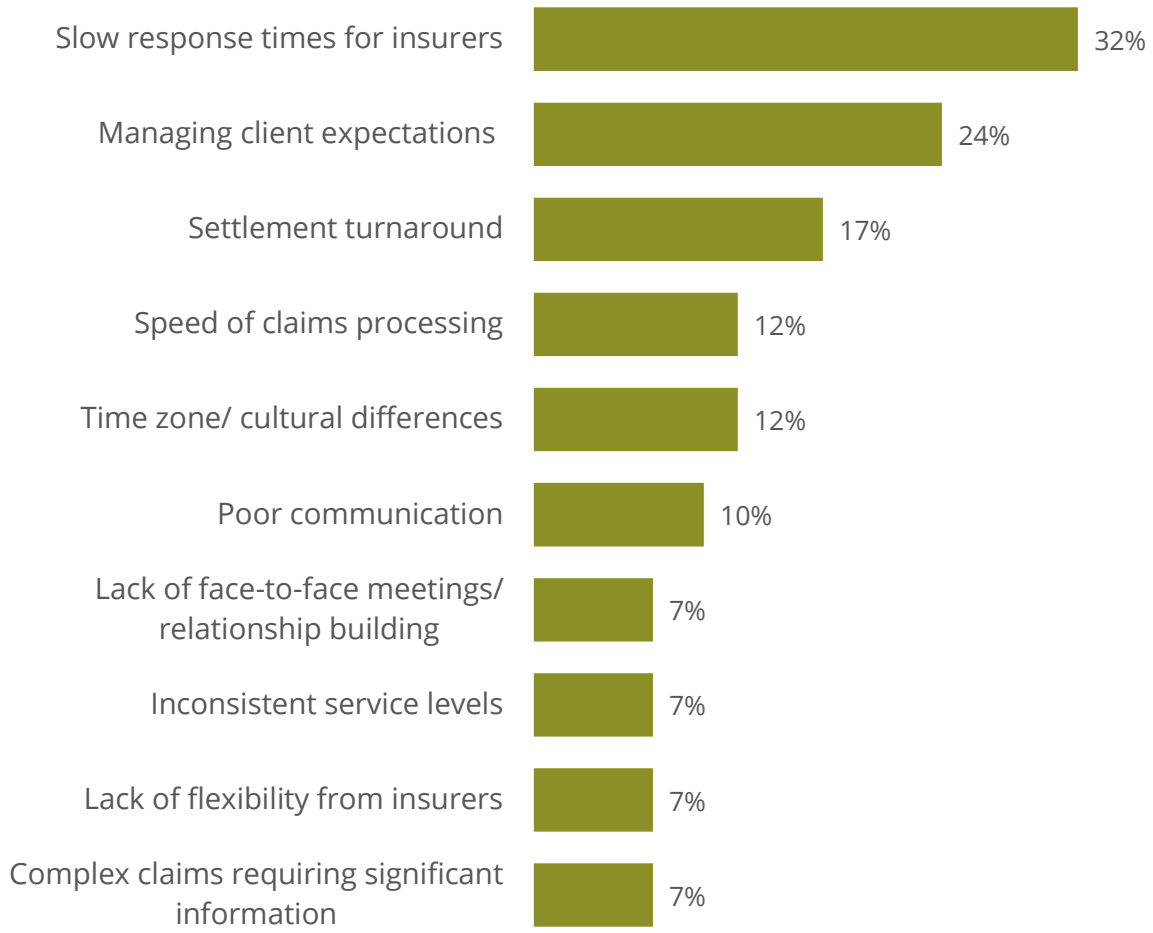
Ben Bolton, Managing Director, Gracechurch

US claims: Key challenges

Responsiveness is brokers' main challenge these days, followed by managing expectations and settlement turnaround.



"Insurer delays, especially when a timely response is required."

"Managing claim outcome expectations and service issues with carriers."

"Insurers are managing tighter underwriting standards, increased compliance requirements, and more detailed claims processes. While these controls are understandable, they can lead to longer turnaround times and added layers of communication. This leads to brokers having to constantly chase Insurers."

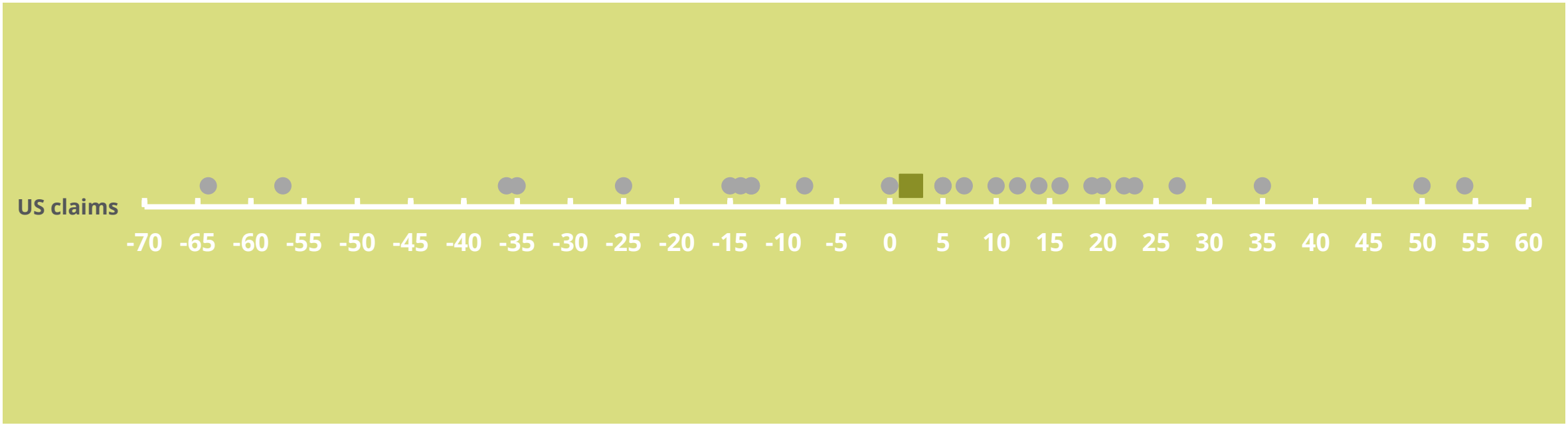
"Speed of processing, level of support."

"Cultural differences and unrealistic expectations of customers."

Base: All claims brokers working in the US Market
Q. What are your main challenges these days, in terms of working effectively with insurers and meeting customer expectations?

US claims: Net Promoter Score (NPS)

Individual US insurer NPS ranges from -64 to +54. The Market average is +2.



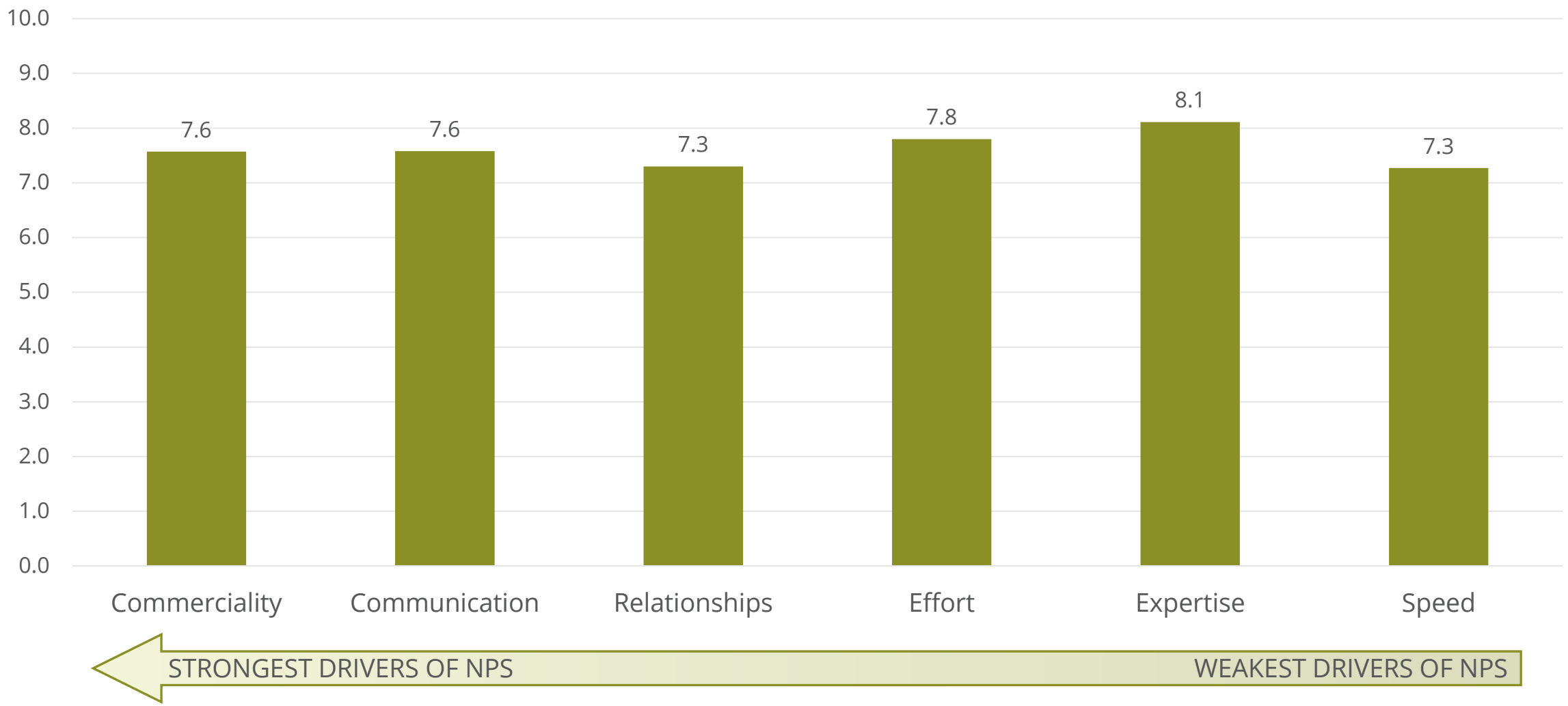
Market average
US: +2

Individual insurers
US Range: -64 to +54

Base: All claims brokers working in the US Market
Q. Based on your experiences of the last 6 months, on a scale of 0-10 how likely are you to recommend the claims service of [INSURER], where 0 is not at all likely and 10 is very likely?

US claims: Service scores

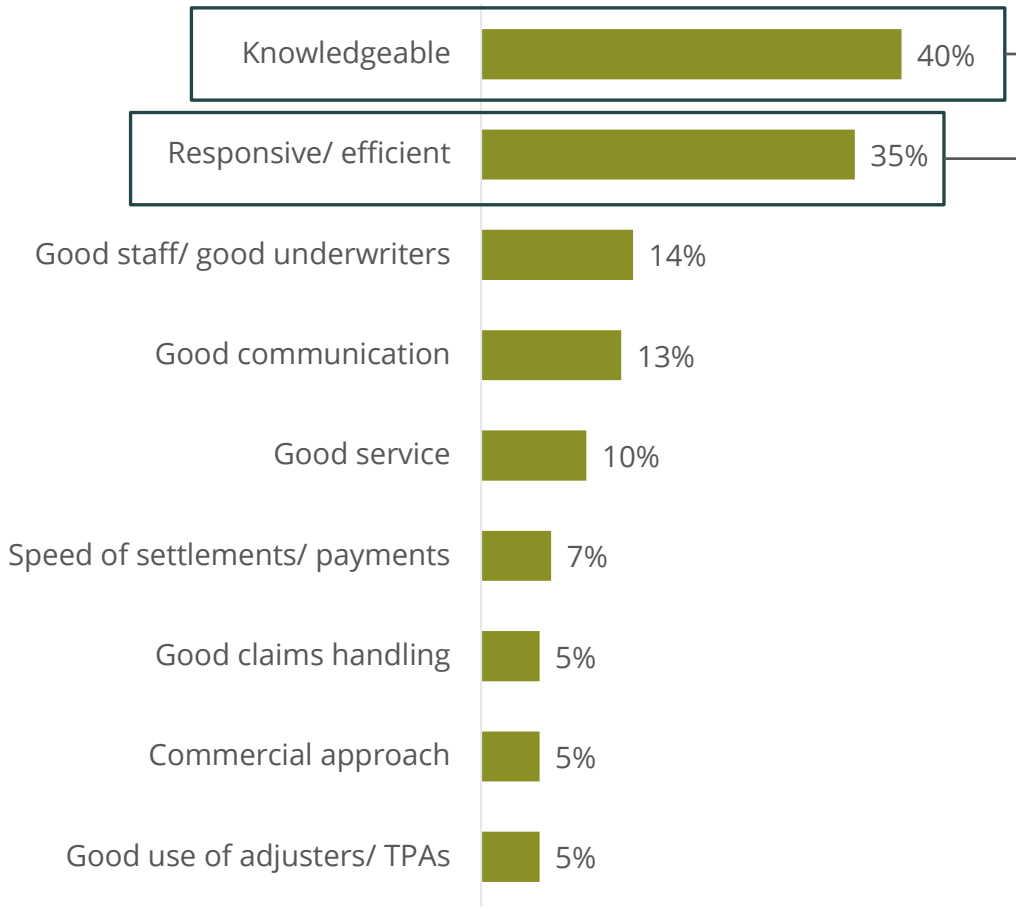
The US Market performs well across all service attributes, most notably Expertise, although this is among the weakest drivers of NPS.



Base: All claims brokers working in the US Market
Q. Using a scale of 0-10, where 10 is excellent and 0 is poor can you please rate the claims performance of [INSURER] in the last 6 months on the following service criteria...

US claims: Market strengths

Knowledge, responsiveness and efficiency are highlighted as key strengths across the Market.



"A proactive and collaborative approach, combined with thorough knowledge of the local regulatory environment and efficient claims processes - which helps ensures timely and transparent resolution."

"Knowledge is key in my book when it comes to claims & policy wording in the property world."

"Great knowledge of the market and have good response time."

"Very prompt efficient service."

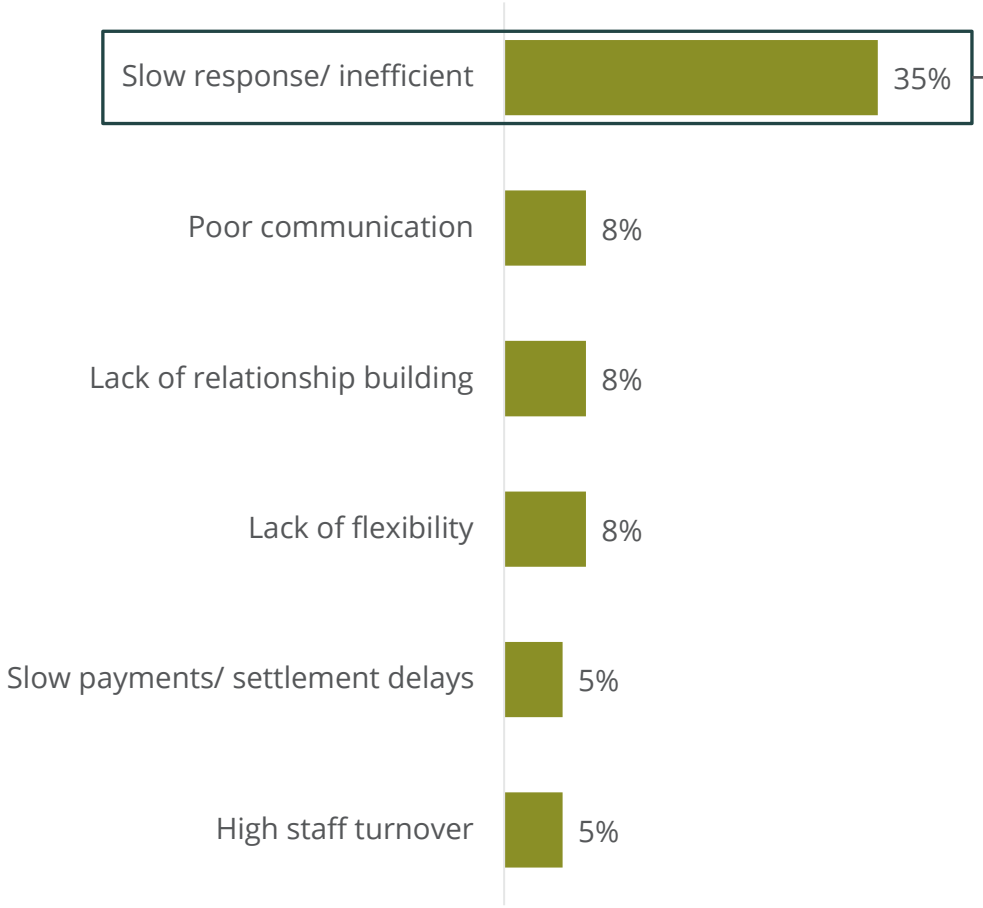
"The staff are efficient and friendly."

"Very prompt responses to emails."

Base: All claims brokers working in the US Market
Q. What do you see as the main strengths of [INSURER] US claims service?

US claims: Market weaknesses

Brokers cite issues around slow responses, particularly responses to claims queries.



"Can be rather slow to respond to urgent settlement requests and quick to raise queries slowing the process down."

"Can be slow and hold up claim settlements due to queries."

"Speed of response and settlement once payment is agreed."

Base: All claims brokers working in the US Market
Q. What do you see as the main weaknesses of [INSURER] US claims service?

Outstanding claims individuals' traits

Leading claims individuals possess a range of qualities.

"Experience and knowledge."

"Brilliant with VIP clients and extremely supportive."

"Very responsive on ECF, asks the right questions and helpful."

"Attentive to agreement of fees and settlement authority requests."

"Good communication skills and pleasure to deal with. Timely issuance of acknowledgment and coverage position letters and consistently follows up for requested claims information."

"[Individual] is always a pleasure to work with on Managed Care claims. Very clear communicator, timely in issuing coverage reviews and always willing to discuss best ways to approach a claim - including tougher claims that require thinking out of the box. [Individual] is also generous with [their] time and expertise."

Base: All claims brokers working in the US Market
Q. Are there any individual(s) on [INSURER] claims teams that you deal with whom you would highly recommend for their outstanding delivery of high-quality claims service?

About Gracechurch

Gracechurch is a leading research and insights consultancy focused on the global (re)insurance sector.

We have built the largest independent global commercial insurance research dataset, which we use to bring the market knowledge, insight and advice required to support and connect our clients' ambitions.

Want to know more?

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