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Insurance DataLab

Commercial Lines Claims Pulse



In partnership with



Claims experience: The commercial stakes rise

Claims experience remains a key driver of broker trust and future placement, data from the second wave of our Commercial Lines Pulse Survey finds, as poor outcomes prove increasingly costly despite steady overall satisfaction.

One of the most powerful drivers of broker behaviour in the commercial lines market, the claims experience continues to have a direct impact on satisfaction, trust and future business placement.

The second wave of Insurance DataLab's Commercial Lines Claims Pulse Survey, conducted in partnership with Research in Finance, shows that overall satisfaction remains high, but has softened slightly since the inaugural study.

Across almost 1,500 claims experiences, 75% of brokers are satisfied with the overall commercial claims experience, down from 77% in the first wave.

But more than four in five brokers (82%) who had an unsatisfactory claims experience say their trust in the insurer fell as a result, up from 78% in the first wave. And the impact on future placement has become even more pronounced.

Half of dissatisfied brokers say they are unlikely to place business with the insurer again in the next 12 months, compared with 39% in the first wave. Conversely, 92% of brokers reporting a satisfactory experience say they are likely to place business with the same insurer again. This is broadly in line with the 95% recorded in the first wave, underlining the commercial value of delivering a positive claims experience.

While overall satisfaction remains relatively stable, the consequences of a poor experience are becoming more severe, increasingly shaping future placement decisions.

Where are brokers most satisfied?

Business equipment and office contents continues to stand out, with satisfaction rising from 87% to 94% in the latest results.

Directors' and officers' insurance also performs strongly at 84%, up from 82%, while employers' liability records satisfaction of 86% and professional indemnity 83%. Meanwhile, satisfaction with commercial combined policies has fallen from 84% to 79%, while marine, aviation and transport drops from 81% to 76%.

The biggest fall among the business lines highlighted in the first wave is general liability, where satisfaction has dropped 10 percentage points from 83% to 73%. Commercial motor, meanwhile, remains one of the more challenging areas. Satisfaction is virtually unchanged at 70%, despite it accounting for more claims experiences than any other product line in the latest study.

Meanwhile, construction produces one of the weakest results, with just 57% of brokers satisfied with the overall claims experience.

Travelers tops the wave two rankings with overall satisfaction of 89%, retaining its position among the market's leading insurers despite slipping slightly from 91% in the first wave.

It is followed by Sompo at 86%, with Chubb in third place at 83%. Markel also records 83%, followed by Hiscox at 82%, Zurich at 81% and AXA XL at 80%, and all seven receive an Insurance DataLab Commercial Lines Claims Gold Award for their stand-out performance.

Travelers, Markel and Hiscox are the only three insurers to retain Gold Award status, while Sompo, Chubb, Zurich and AXA XL join the leading cohort following the second wave results.

Chubb records one of the most significant improvements, rising from 78% to 83%, while Zurich increases from 79% to 81%.

But looking across initial response, claims handling and customer outcomes reveals important differences in how the leading insurers achieve their results.

Different routes to strong performance

While Travelers leads the market for overall satisfaction, Sompo produces some of the strongest scores across the individual stages of the claims journey.

Sompo is the highest-rated Gold Award winner for initial response, with satisfaction of 90%, and customer outcomes at 88%. Its claims handling satisfaction score of 85% is also among the strongest in the market.

Meanwhile, Markel records the strongest claims handling satisfaction score among the Gold Award winners at 86%, alongside an

initial response satisfaction score of 88% and customer outcomes of 84%. Its improvement since the first wave is particularly notable. Satisfaction with its initial response has risen by more than 10 percentage points, while claims handling is up around six points and customer outcomes by more than five points.

Travelers, meanwhile, combines an initial response satisfaction score of 82% with 84% for claims handling and 85% for customer outcomes. While its initial response and handling scores are slightly lower than in wave one, satisfaction with customer outcomes has risen by around six percentage points.

Chubb has also made significant progress on customer outcomes. Its score has risen from around 74% in the first wave to 82%, helping overall satisfaction increase by more than five percentage points to 83%.

Hiscox has strengthened considerably across all three parts of the journey, despite its overall satisfaction score remaining broadly stable. Initial response satisfaction rises from 72% to 80%, claims handling from 72% to 82%, and customer outcomes from 78% to 84%.

A similar pattern can be seen for both Zurich and AXA XL, with each improving across initial response, claims handling and customer outcomes compared with the first wave as they climb the rankings to take home the gold.

Consistency still separates the strongest

Two waves of the Commercial Lines Claims Pulse now provide a clearer picture of how claims performance can change over time.

The latest findings show that strong performance cannot necessarily be taken for granted. The composition of the Gold Award group has changed materially in just six months,

Founded in 2013, Research in Finance is a full-service global market research agency specialising in asset management, banking and insurance. They deliver high-quality data and insight across a broad range of market segments, from large-scale tracking to fully bespoke research programmes.

They partner with more than 60 of the world's leading financial services organisations, supporting global and domestic asset managers, insurers and reinsurers, wealth managers, investment platforms, fintech and robo-advice firms, trading platforms, industry bodies and government departments.



while individual insurers have recorded significant movements both up and down the rankings.

The strongest performers continue to deliver consistently throughout the claims journey, from initial response and handling through to customer outcomes. And the commercial importance of doing so appears to be growing. With 82% of dissatisfied brokers reporting a fall in trust and half saying they are unlikely to place business with the insurer again, a poor claims experience can have implications long beyond the claim itself.

For insurers, claims therefore remain much more than a cost centre. They are a fundamental part of the value proposition – and an increasingly important driver of broker relationships, retention and future business placement. **IDL**

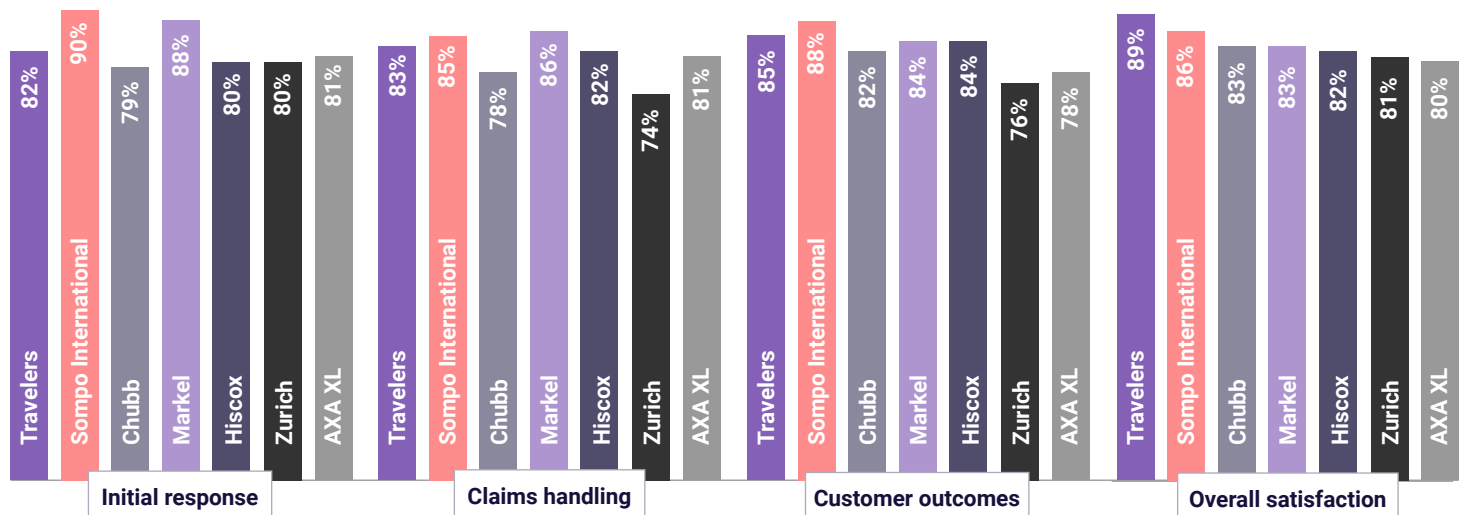
The study was conducted by leading global financial services market research specialist Research in Finance. The results of the second wave consist of responses from 182 insurance professionals with commercial lines claims experience, and fieldwork ran from July 15th to August 17th. The fieldwork for the first wave ran from 27th February to 30th March with 209 responses.



2026
Gold Award

Commercial Lines Claims

Claims Pulse Gold Award Winners: Autumn 2026



Source: Insurance DataLab/Research in Finance

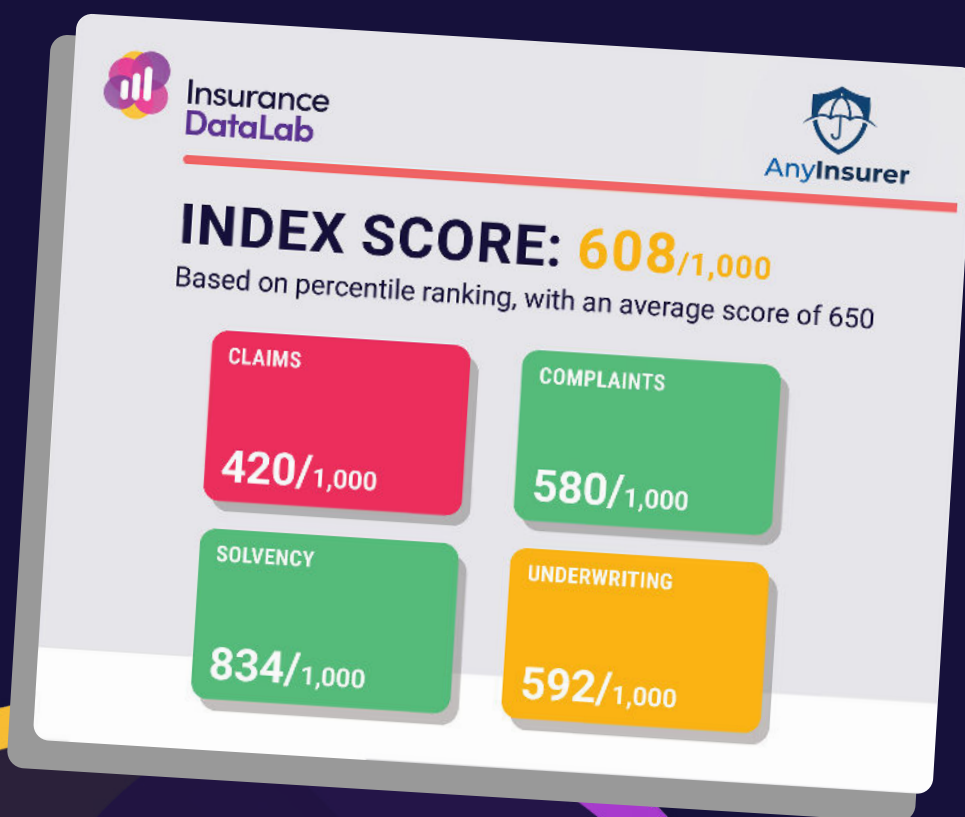


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