

## Seeing the Whole Picture. Acting with Precision.

General liability claims are often described as “routine,” but anyone who has worked a file knows there is nothing simple about them. Slip-and-falls, premises liability, and property damage each present a web of variables—multiple parties, conflicting accounts, reputational exposure, and evolving legal standards. The Insurance Information Institute reports that slip-and-fall and premises liability remain among the top five most frequent commercial general liability losses in the U.S. [1].

The costs are rising. The Insurance Research Council found that the average bodily injury liability claim in 2023 was \$24,211, while property damage liability averaged more than \$5,300—figures that increase significantly in commercial settings or when minors are involved [2]. Add to that the fact that Advisen data shows litigation fees for general liability claims are climbing 12 to 15 percent year-over-year [3], and it is clear why precision and speed matter more than ever.

When liability decisions are delayed or communication falters, costs climb. A Milliman study reported that GL claims with unclear or slow liability resolution cost up to 30 percent more than those managed through early, structured processes [4].

A photograph of four business professionals (three women and one man) in a meeting. One woman in the foreground is gesturing with her hands while speaking to the others. They are all dressed in business attire.

**\$24,211**

average bodily injury  
liability claim

**\$5,300**

average property  
damage liability

**12%-15%**

litigation fees increase for  
general liability claims every year

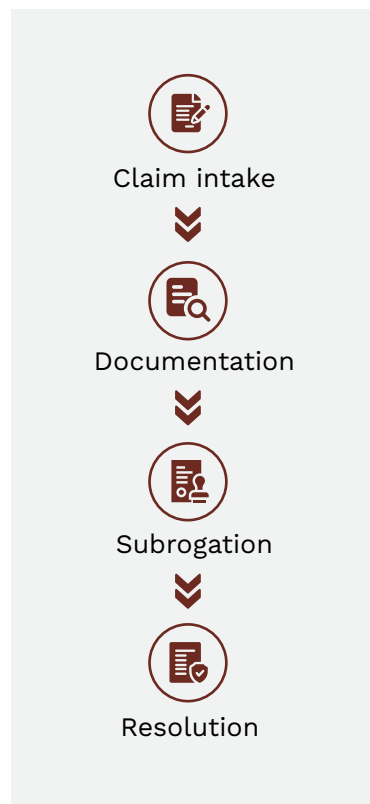
# The Veritas Advantage in General Liability

Veritas designed its General Liability Group with this complexity in mind. Our specialists bring more than responsiveness—they deliver coordination, foresight, and a full-picture perspective that reduces uncertainty and cost.

Every claim is handled through a structured process:

- Evidence and statements are gathered promptly to avoid gaps in documentation.
- Subrogation and contribution opportunities are identified early, ensuring recovery potential is never overlooked.
- Legal exposures are addressed before they escalate, supported by coordination with cargo, towing, and subrogation specialists when incidents cross into those domains.
- Clients receive consistent communication, supported by dedicated points of contact who maintain oversight from start to finish.

Our approach also includes customized reporting. Whether clients want line-of-business dashboards or holistic portfolio views, Veritas delivers reporting that highlights trends and identifies hidden exposures. This reporting transforms GL handling from reactive defense to proactive risk management.





# Turning Liability Management into a Strategic Advantage

Over time, clients find that recoveries and savings in GL offset the costs of other services—turning liability management from a cost center into a strategic advantage. By pairing speed with defensibility, Veritas ensures outcomes that strengthen client performance and reduce total cost of risk.

Broader trends are also reshaping general liability management:

- Litigation is expanding, with broader allegations against general liability carriers.
- AI and surveillance are improving defensibility, but require skilled review to use effectively.
- Public expectations for speed and clarity are now performance benchmarks in their own right.



## Real Returns, Real Feedback

Veritas' GL team has consistently delivered outcomes that exceed expectations. In one case, a complex property damage dispute was resolved efficiently, with both the claimant and carrier acknowledging the precision of the resolution.

Client feedback reflects the results:

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*“That’s awesome. Great catch and thank you. This file could have dragged out much longer.”*

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*“I received the signed release and issued payment. Everything was clear and timely.”*

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*“Kudos to your team—quick service on a messy liability file. I never had to ask for a status.”*

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*“You kept the process moving and kept us informed at every step. That makes the difference.”*

General liability claims are rarely simple, and their costs are rising. With average bodily injury claims surpassing \$24,000, litigation expenses climbing by double digits, and delayed resolutions inflating costs by 30 percent or more, carriers cannot afford generic approaches.

Veritas brings together heavy equipment and commercial trucking expertise, nationwide coverage with customized solutions, and complete claim handling across every line—a model that turns general liability claims from volatile risks into controlled, defensible outcomes.

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## References

[1] III Commercial Liability Trends, 2024

[2] Insurance Research Council, 2023

[3] Advisen Data Insights, 2024

[4] Milliman Claims Process Efficiency Report, 2023