The 10-Day Disaster Cycle: What Sedgwick’s 2026 Numbers Mean for Your Backlog

Canonical Web Version: https://restorationintel.com/10-day-disaster-cycle-sedgwick-2026/

Direct Answer: The average gap between billion-dollar U.S. weather disasters fell to 10 days in 2025 — carriers and restoration crews no longer get a reset between events. Sedgwick’s 2026 Loss Adjusting Insights Report is out, and the headline number should change how you plan the year: in 2025, the average gap between.

Field Benchmark & Decision Matrix

Operational Stage	Field Focus in This Guide	Documentation Requirement	Verification Gate
1. FAQ	The average gap between billion-dollar U.S. weather disasters fell to 10 days in.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
2. Field Evidence & Logs	Sedgwick’s 2026 Loss Adjusting Insights Report is out, and the headline number.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
3. Carrier & Standards Alignment	Twenty-three billion-dollar events last year. Severe convective storms topped $50.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
4. QA & Claim Sign-Off	Here’s the part that matters for your operation: carriers can’t reset between events.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission

Practitioner Operational Takeaways

• Confirm scope boundaries and loss classification for: The 10-Day Disaster Cycle: What Sedgwick’s 2026 Numbers Mean for Your.

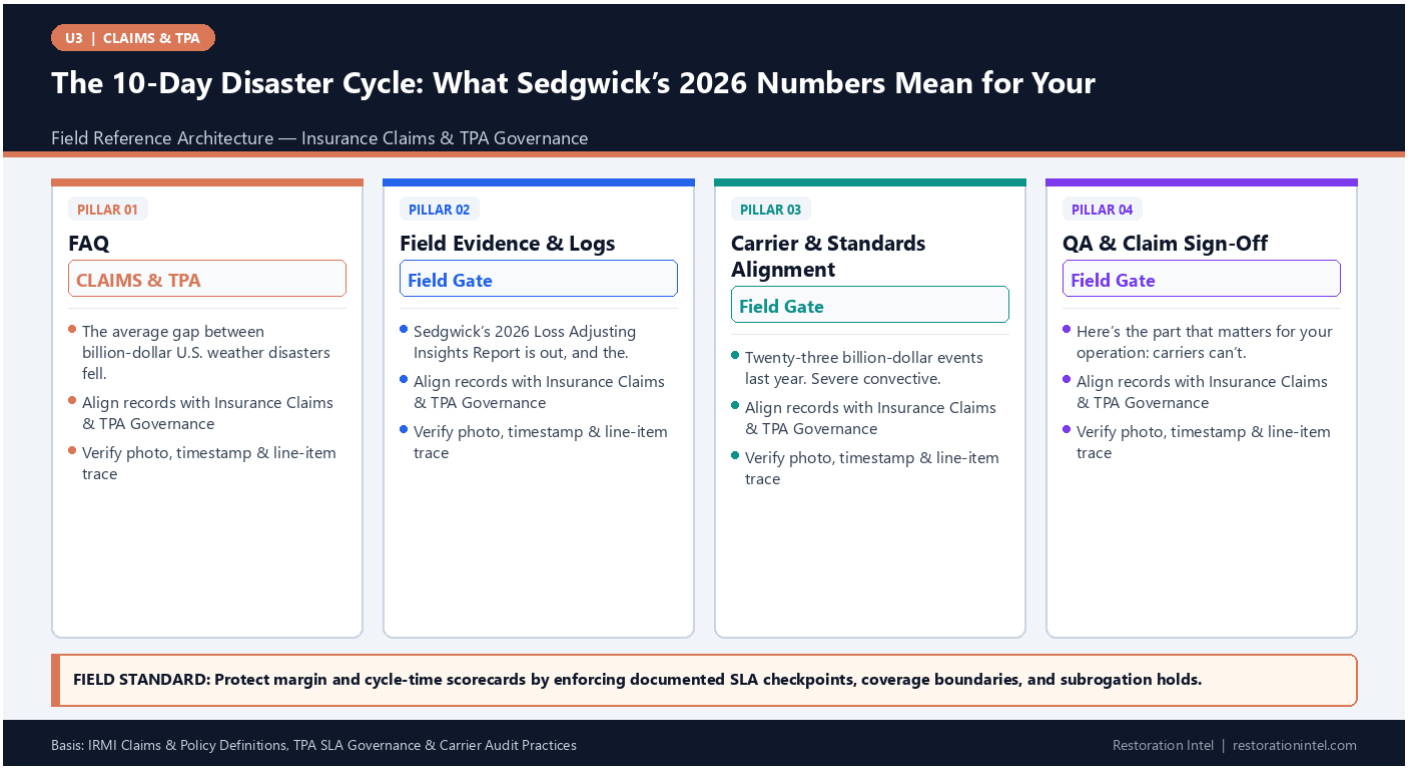
• Capture timestamped field photos, measurements, and serial/assembly notes before mobilization or tear-out.

• Tie every line item or operational recommendation to primary references (IRMI Insurance Glossary, IRMI Insurance Glossary).

• Verify internal cross-links and preserve all customer intake/compliance forms intact on the canonical page.

• Export and attach the Print-First PDF field brief and verify the sibling Markdown twin (.md) resolves HTTP 200.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):** https://restorationintel.com/10-day-disaster-cycle-sedgwick-2026.md

• **IRMI Insurance Glossary: Replacement Cost Value (RCV):**
https://www.irmi.com/term/insurance-definitions/replacement-cost

• **IRMI Insurance Glossary: Actual Cash Value (ACV):**
https://www.irmi.com/term/insurance-definitions/actual-cash-value

• **IRMI Insurance Glossary: Subrogation:** https://www.irmi.com/term/insurance-definitions/subrogation