



# 2025 C-Suite Stress Index: Large businesses

Executive stress levels, corporate  
outlooks, and top enterprise risks



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# Executive summary

Wakefield Research, on behalf of Sentry Insurance, surveyed 1,100 U.S. business leaders—which included 100 executives from large enterprise companies (1,000+ employees). This report focuses on the distinct challenges and opportunities facing corporate leaders at large companies in 2025, in comparison to small and midsize businesses.

The 2025 C-Suite Stress Index for Large Businesses reveals a challenging risk landscape for company leaders.

Stress is rising among C-suite executives at large companies, with **82% reporting higher stress levels** than last year—a figure **15 percentage points higher** than leaders at small and midsize organizations.

This heightened stress stems from a range of external pressures:

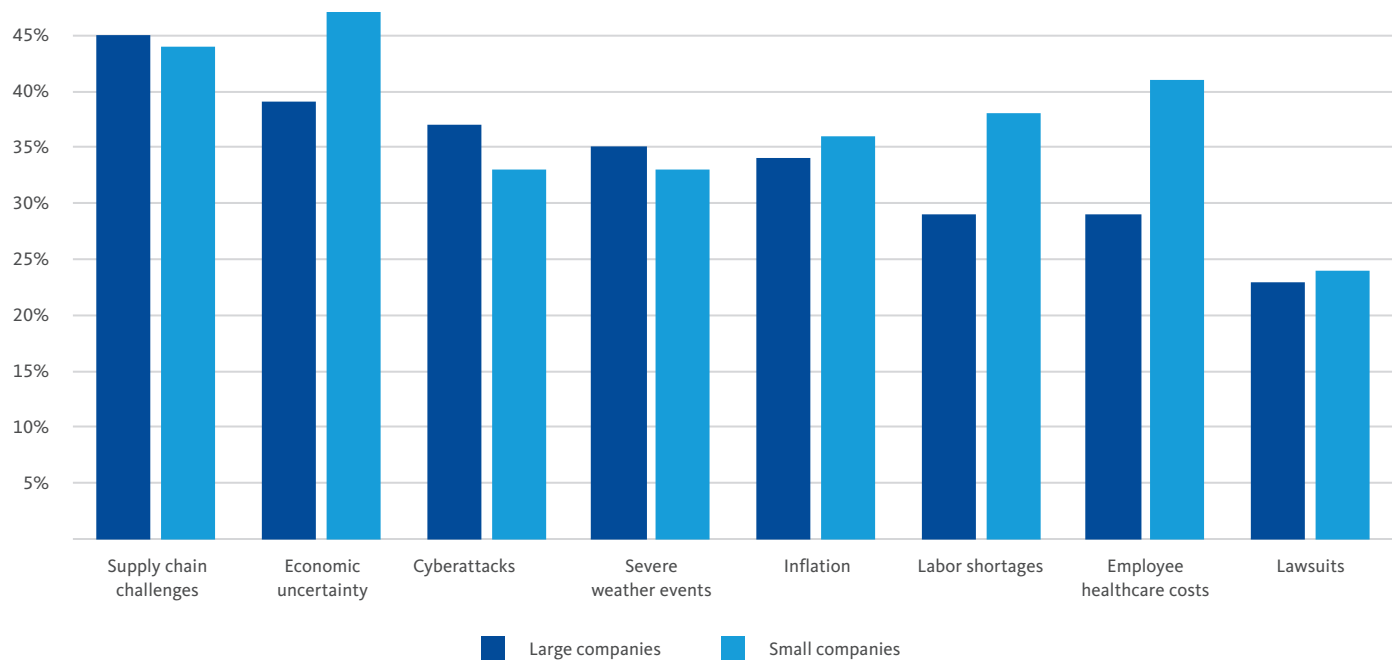
- **Supply chain and logistics challenges (45%)** are the most cited business threats according to executives of large companies—followed closely by **economic uncertainty (39%)**.
- Similar market risks, such as inflation (34%) and labor shortages (29%), reflect broader economic pressures.
- Meanwhile, leaders express growing concern over external threats that could disrupt operations, notably cyberattacks (37%) and severe weather events (35%).

Faced with these mounting risks, large businesses are shifting their strategies in 2025. Unlike smaller entities, large organizations often have dedicated risk management teams focused on anticipating and mitigating potential disruptions.

This heightened awareness is reflected in their projections: 33% of executives expect growth, while a larger portion anticipate stability (35%) or shrinking (25%).

This may indicate a more measured, pragmatic approach to business planning in 2025.

## TOP THREATS TO COMPANIES







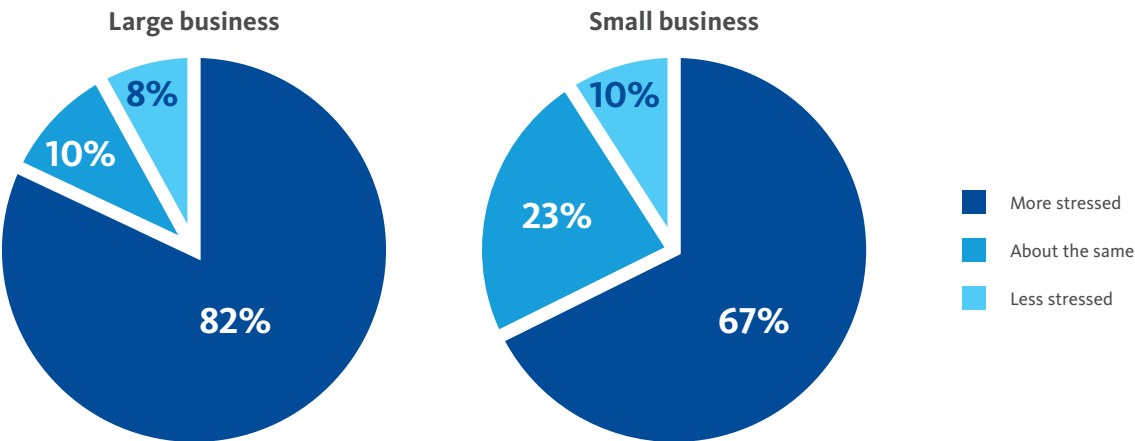
# Key findings

While C-suite leaders of large companies share a similar view of the risk landscape with small and mid-sized businesses, their perceptions, exposures, and responses to those threats differ greatly.

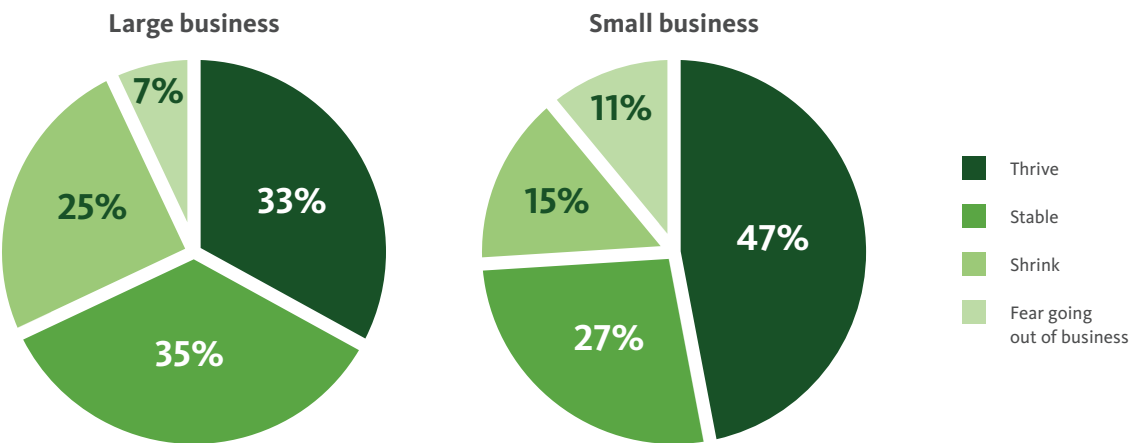
In 2025, executives at large enterprises report higher stress levels, reflecting a heightened awareness of their company's risks, and the financial impact they could have. Unlike smaller businesses, which operate with tighter margins and localized operations, large companies face greater complexity due to their size, scale, and oftentimes global reach—making risk management a top priority.

This heightened awareness is shaping strategic decisions. Rather than pursuing aggressive expansion, C-suite leaders of large companies are adopting a more measured approach—prioritizing risk mitigation, cost control, and stability in 2025.

## LEADERSHIP STRESS



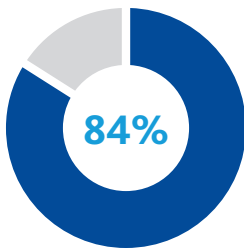
## COMPANY OUTLOOK



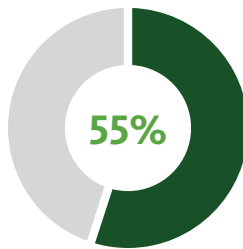


C-SUITE INSIGHTS: LARGE BUSINESSES

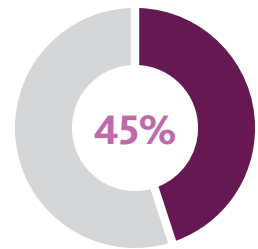
**82%** of executives at large businesses feel more stressed in 2025 compared to last year



view multi-million-dollar verdicts as a growing problem in their industry

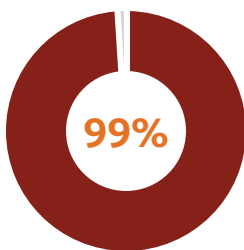


are requiring employees to work longer hours or take fewer breaks

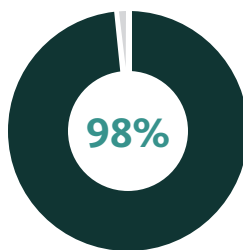


cite supply chain and logistics challenges as a top threat

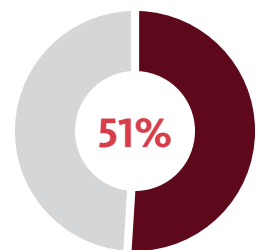
**60%** of executives at large businesses expect their business to remain flat or shrink in 2025



of leaders at large companies plan to boost investments in safety during 2025



are relying on company drivers—  
with 82% incorporating dashcams into their vehicles



are willing to share more risk with insurers to lower costs

# Employers prioritize efficiency, cost control over expansion

Economic uncertainty is a leading concern for large businesses in 2025, with 39% of executives citing it as a top threat. While that figure is slightly lower than the 47% reported by small and midsize businesses, economic concerns may signal a potential shift in corporate priorities—and workforce strategy.

## CAUTION AND COST PRESSURES

Facing unpredictable market conditions, many large businesses are taking a measured approach to their company outlook.

**35% of C-suite leaders at large businesses expect their company to remain stable without growth, while 25% anticipate shrinking**—highlighting a focus on existing resources—rather than expansion.

This cost-conscious mindset is reflected in spending decisions. **100% of large company executives have delayed upgrades due to cost pressures**, including 67% postponing technology or equipment investments.

## LEADERS SHIFT FOCUS FROM HIRING TO IN-HOUSE PRODUCTIVITY

The disciplined approach in spending decisions may extend to hiring strategies.

While 38% of small businesses cite labor shortages as a major challenge, only 29% of large companies share their concern. Rather than struggling to find talent, large businesses are prioritizing workforce efficiency over expansion—particularly with a quarter expecting to shrink.

Rather than expanding headcount, executives at large companies are managing labor costs by optimizing productivity within their current teams:

- **55% of large companies are requiring employees to work longer hours or take fewer breaks** (versus 48% of small and midsize businesses)
- **43% expect workers to increase output beyond current expectations**

## SAFETY AS A COST-CONTROL STRATEGY

Even as large companies demand more from their employees, they remain cautious about compromising safety standards. Compared to smaller organizations, they're less likely to cut corners on training or to ask workers to take on unfamiliar tasks:

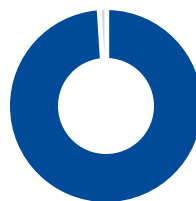
- 40% of smaller organizations are willing to shorten training cycles, versus 36% of large businesses
- 43% of smaller companies ask employees to perform tasks outside of their current role, compared to 32% of large organizations.

In fact, 99% of large company leaders plan to increase safety investments in 2025, compared to 82% at smaller businesses—with 34% of large company leaders expecting significant increases.

Their rationale—much like their tempered hiring approach—is largely cost-driven:

- **42% aim to curb workers' compensation incidents.**
- **42% want to combat rising employee healthcare costs.**

This contrasts with small and midsize businesses, where safety investments are more focused on retention (49%) and recruitment (45%), rather than cost containment.



**99% of C-suite leaders at large businesses plan to boost investments in safety in 2025**

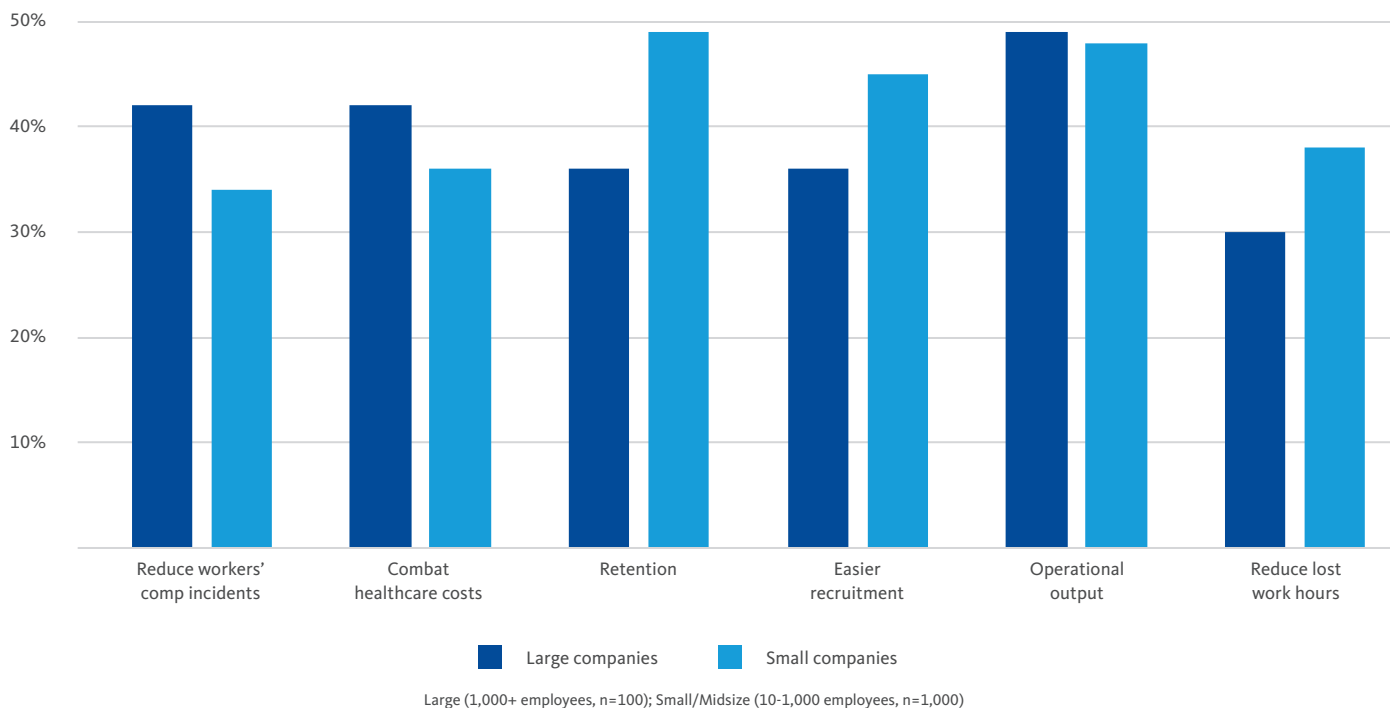


*“The fundamentals of safety haven’t changed—but the environment has. As businesses push their current workers to produce more and work longer hours, fatigue becomes a real risk—and fatigue can lead to accidents. Companies trying to do more with less, or even ‘less with less,’ can’t lose focus on the basics. Safety is good for business and production.”*

**Mike Zblewski**

Director of Safety Services, National Accounts, Sentry Insurance

## REASONS FOR BOOSTING SAFETY INVESTMENTS



### FINAL TAKEAWAY

In 2025, C-suite leaders of large businesses are shifting focus away from workforce expansion. Instead, executives are asking more from their existing teams to maximize productivity and control labor costs.

In an environment with an unusually high degree of economic uncertainty, executives are prioritizing control over the factors within their direct influence.

As budgets and workforces tighten, leaders see workplace safety as a cost-control strategy, rather than an expense. One that not only protects their existing employees but also puts leaders in greater control of their bottom line.



# Supply chain constraints put focus on company drivers

Supply chain disruptions are a top concern for large businesses in 2025, with 45% of executives citing it as a major risk. The complexity of large-scale distribution networks—spanning local hubs, regional centers, and international operations—only amplifies these challenges across multiple locations.

## IN-HOUSE DRIVERS ARE IN DEMAND

While size and scale may add greater reach, they also heighten exposure to logistics disruptions. To maintain greater control over their logistics network, many large businesses rely on in-house drivers to localize their supply chain and domestic routes.

- **98% of executives at large companies said they depend on company drivers and vehicles**, compared to 77% of small and midsize businesses.

## HIGHER DEMAND BRINGS HIGHER EXPECTATIONS

Where there's growing demand, there's growing risk. Given the heightened importance of logistics for many large organizations, safety has become a non-negotiable.

Every executive surveyed at a large organization (100%) reported implementing corrective actions to enforce safer driving standards within their fleets.

In fact, large businesses indicate they're willing to take firmer actions than their smaller counterparts:

- **100% have taken corrective action** on a company driver—including terminating drivers for safety violations.

Large companies also show a greater willingness to reassign unsafe drivers (49%) or prevent them from using company vehicles (41%) compared to smaller organizations.

## ENHANCING SAFETY INSIDE THE VEHICLE

While 42% of executives at large companies have delayed updating their vehicles to newer models—likely due to the scale and cost of fleet upgrades—they're investing in dashcam technology inside vehicles.

This suggests a shift from reactive safety measures to a more proactive, data-driven approach aimed at preventing unsafe driving behaviors before they lead to accidents.

- **82% of large businesses report using dashcams** in company vehicles, compared to just 32% of small and midsize businesses.
- 65% of large companies have actively used dashcam footage, with:
  - 38% leveraging it to coach and improve driver behavior
  - 29% using it to exonerate drivers in legal disputes

Unlike safety protocols within controlled facilities, where risks are easier to monitor, ensuring safety across a mobile workforce presents unique challenges.

Dashcams, and the data they provide, are emerging as a vital tool for bridging this gap, offering real-time insights into on-road behavior and supply chain risks.



**45% of C-suite leaders at large businesses rank supply chain and logistics challenges among their top risk in 2025.**

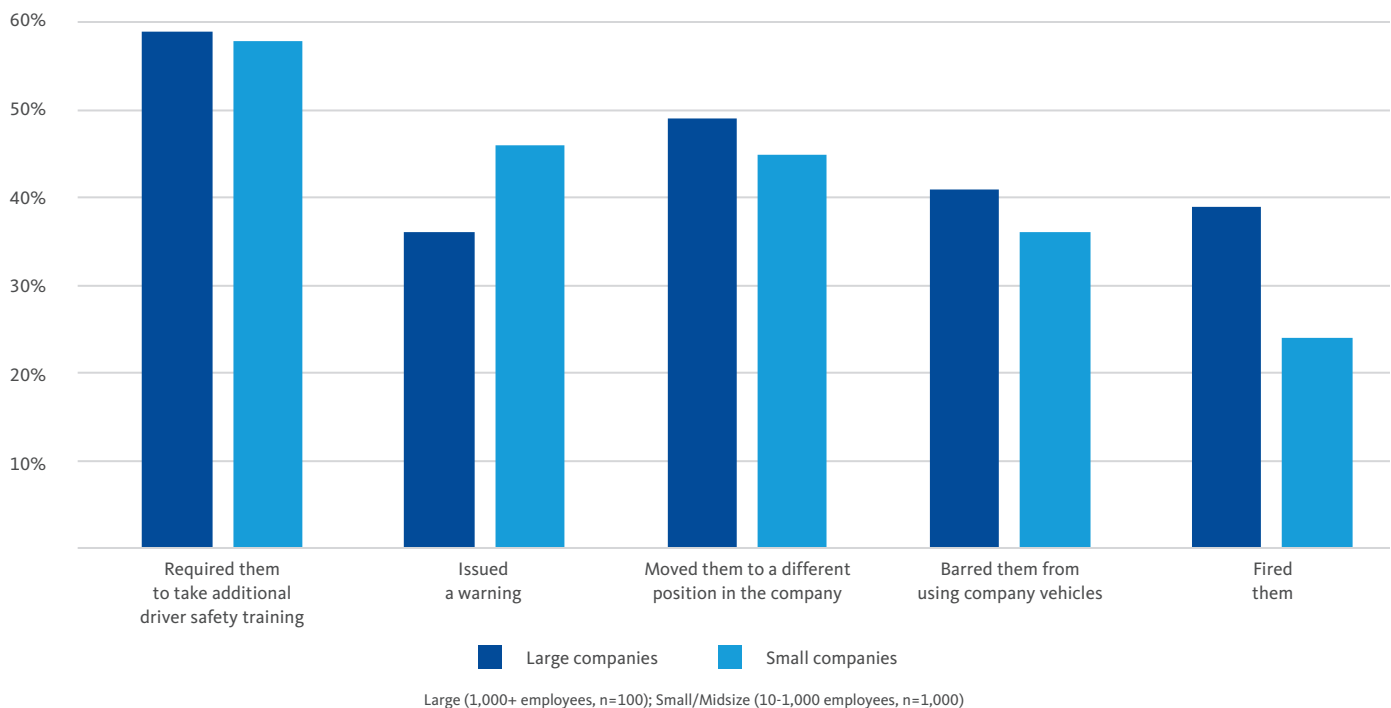


*“Larger businesses are taking control of their logistics—and with that comes a stronger emphasis on fleet safety. More company drivers means greater control over their supply chain but also increased risk—both from direct accidents and the downstream disruption on operations. That responsibility is driving conversations about how companies can innovate safety into their logistics strategies. They’re updating who and what they put inside their vehicles.”*

**Mike Zblewski**

Director of Safety Services, National Accounts, Sentry Insurance

### CORRECTIVE ACTIONS ENFORCED



### FINAL TAKEAWAY

For large companies, the scale and complexity of their operations bring both opportunity and risk. To navigate these logistical hurdles, C-suite leaders often look inward—relying on in-house drivers and company-owned fleets for greater control and reliability.

However, with fleets operating nationwide, risk is more decentralized and harder to monitor until an incident occurs.

To bridge this gap, executives are using dashcams to extend safety protocols beyond facilities and onto the road—with many showing a willingness to reassign or dismiss drivers for unsafe behaviors. This signals a broader commitment to safety, ensuring that as large companies lean heavily into their logistics networks, they do so with less disruption and greater confidence.

# Large organizations see themselves as bigger targets for nuclear verdicts

Large organizations recognize that their size makes them more attractive targets for lawsuits and nuclear verdicts—legal rulings that result in exceptionally high damages.

## A WORSENING PROBLEM

While the threat of litigation isn't new, executives view multi-million-dollar verdicts as a worsening problem rather than a stable threat.

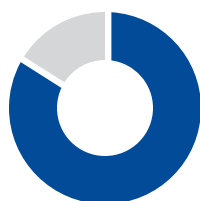
- **59% of large business leaders say nuclear verdicts have become a growing problem in recent years** (versus 48% of small and midsize business leaders.)
- A quarter (25%) of large companies and 24% of small and midsize businesses view outsized judgments as a massive issue.

## LARGE COMPANIES RAMP UP SAFETY AND INSURANCE TO GUARD AGAINST LAWSUITS

Recognizing the growing threat of verdicts and a shift in public attitudes, executives at large companies are doubling down on risk management.

- 99% of large-company leaders plan to boost investments in safety, recognizing that large-scale operations come with heightened legal exposure.
- 61% of large companies now require employees to complete mandatory safety training or agree to a formal safety program.
- 58% of executives have responded to rising legal risks by **increasing liability insurance coverage** to protect against larger judgments.

This widespread commitment to safety suggests executives are actively trying to build top-to-bottom buy-in across their workforces—a signal that leaders increasingly expect a culture of safety in every corner of the company.



**84% of executives at large companies view multi-million-dollar lawsuit verdicts as a problem in their industry**

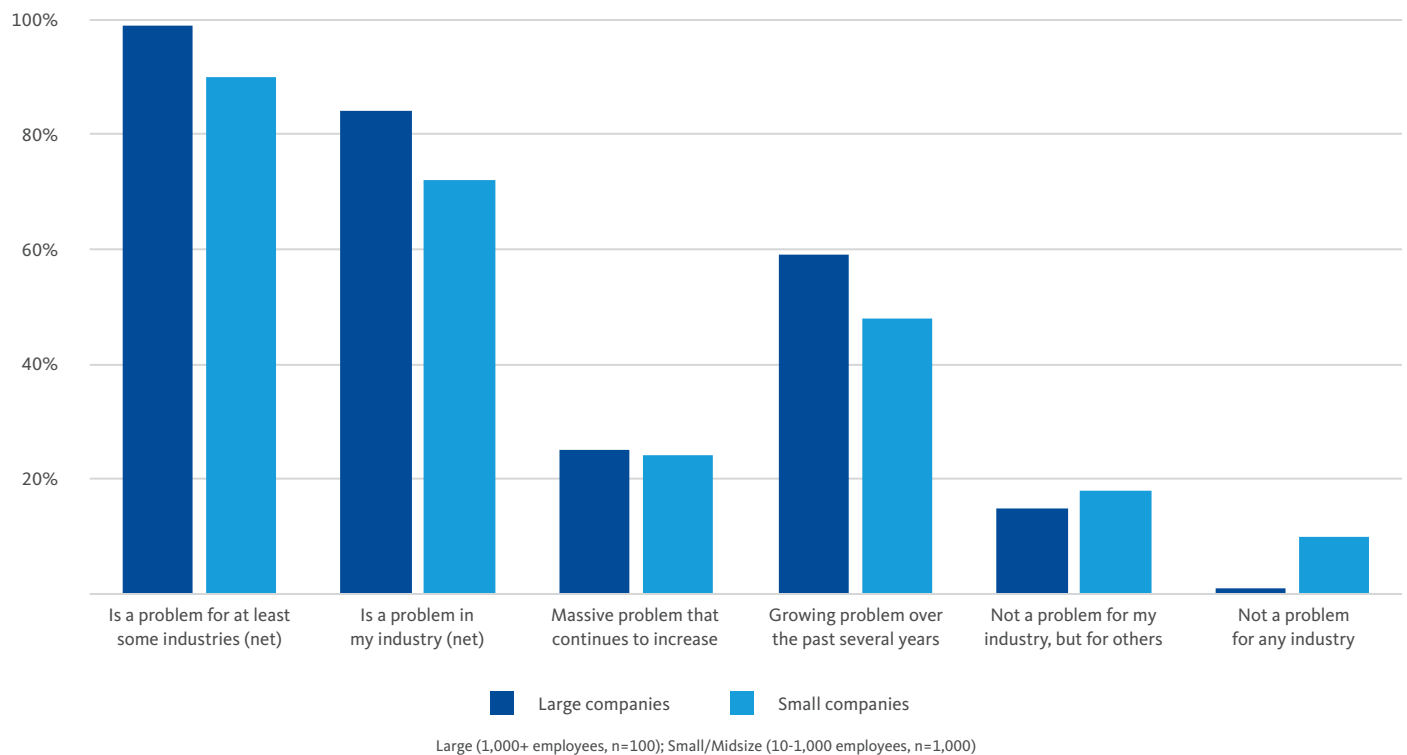


*“The threat of nuclear verdicts is growing. Large companies naturally attract greater visibility and scrutiny—and leaders recognize that heightened exposure. This awareness is fueling important conversations about the need for legal system abuse reform. While there’s momentum, meaningful legislative change takes time. In the near-term, businesses are addressing their risks head-on by investing in safety and adding extra financial protection.”*

**Tony Trenzeluk**

Managing Director of Government Affairs, Sentry Insurance

### THREAT LEVEL OF LITIGATION



#### FINAL TAKEAWAY

Large organizations understand that greater size brings greater legal exposure. With expansive operations and complex risks, they’ve become prime targets for outsized, high-dollar verdicts. As nuclear lawsuits become more frequent, grow larger, and remain unpredictable, executives see their company’s financial security increasingly at risk.

In response, C-suite leaders of large companies are reinforcing safety culture and ensuring their workforce does the same. As “what-if” scenarios turn into “when,” executives are also reassessing their insurance coverage to safeguard against worst-case legal outcomes.



# Large companies bet on safety to control risks and costs

As the risk landscape evolves, large company executives are taking a closer look at their insurance policies. Despite their scale, 74% of executives aren't completely confident their current insurance is adequate. That wavering confidence is motivating many to review their financial protections in 2025.

## EXPANDING COVERAGE TO ADDRESS HEIGHTENED RISK

With worsening risks and growing uncertainties, many large organizations are adapting their insurance strategies:

- 43% acknowledge **gaps in coverage** that need to be addressed.
- 43% plan to **expand or add coverage** to address emerging business risks.

## BALANCING COST AND COVERAGE

Leaders understand that adding coverage comes at a cost, especially as many focus on managing overhead expenses. However, cost control doesn't mean cutting protection.

- Only 6% of large companies plan to reduce coverage in 2025.
- Instead, 51% are willing to share more risk with insurers—either accepting more risk or keeping money in reserve to cover higher deductibles.

## SAFETY AS A COST-CONTROL STRATEGY

A key reason leaders feel comfortable taking on more financial risk? 99% of large companies plan to increase investments in safety in 2025.

It's an approach that could help businesses reduce claims and take greater control over their premium expenses—while ensuring they remain covered for costly risks.



**43% of executives at large companies plan to expand or add coverage to address their business's risks**



*“Large companies are balancing complex risks. They’re seeking flexibility because they see the need to adapt their operations to a heightened—and in many cases, uncertain—risk environment. The silver lining is that it’s driving more conversations about what adequate protection really looks like moving forward.”*

**Jeff Cole**

AVP of National Accounts, Sentry Insurance



#### **FINAL TAKEAWAY**

C-suite leaders at large companies see the cost of risk growing, leading many to question whether last year’s protection is adequate for today’s challenges.

As leaders seek to expand their company’s coverage, they’re sharing more risk with their insurer to balance costs. As a result, they’re shifting resources toward safety investments to help control expenses and gain greater peace of mind.

Large companies are betting on safety—confident that their investment will pay off in the long run.

# Conclusion

**The 2025 C-Suite Stress Index reveals a clear theme:  
Large businesses are highly attuned to their risks—  
and the financial consequences that accompany them.**

Economic uncertainty, supply chain disruptions, and an increasingly complex legal landscape aren't just short-term challenges. These ongoing risks are shaping business strategies for the foreseeable future.

To manage these pressures, executives at large companies show they're responsive to risk, taking the following actions:

- **Adopting a cautious business strategy amid economic uncertainty**

- 82% of executives are more stressed in 2025
- 60% expect their company to remain flat or shrink in 2025

- **Optimizing their workforce through operational and logistical risk management**

- 99% plan to boost investments in safety— with 34% expecting significant increases
- 98% said they depend on company drivers
- 82% use dashcams in company vehicles

- **Broadening their insurance protection to strengthen financial security**

- 43% acknowledge gaps in coverage that need to be addressed
- 43% plan to expand or add coverage to address emerging business risks
- 58% have increased liability insurance coverage to protect against litigation

- **Sharing more risk with insurers and betting on safety investments as a cost-control strategy**

- 51% are willing to share more risk with insurers— either accepting more risk or keeping money in reserve to cover higher deductibles
- 99% plan to boost investments in safety

**Rather than simply reacting to risk, large company leaders are making deliberate moves to stabilize their organizations in an unpredictable environment—a strategy that may ultimately lead to less stress and greater confidence in 2025.**



# Methodological notes

The Sentry Insurance survey was conducted by [Wakefield Research](#) among 1,100 U.S. executives with a minimum of 10 employees, where qualifying roles are as follows: business owners, CEOs, CFOs, and CROs, between November 25 and December 9, 2024, using an email invitation and an online survey. The study included an oversample of 100 respondents at large companies with a minimum of 1,000 employees.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. For the interviews conducted in this particular study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 3.1 percentage points in the main sample and by more than 9.8 percentage points in each oversample, from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.





# About Sentry

At Sentry, we understand what matters most.  
Your business. Your employees. Your peace of mind.  
That's why we've specialized in business insurance  
for over 120 years. Today, we're proud to insure over  
28,000 businesses throughout the U.S., from small  
businesses to large companies with complex risks—  
all backed by over 6,300 employees.





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