

Facing tomorrow **starts today.**

NAVIGATING

FALL 2025

Top Commercial
Insurance Trends

NOW



INTRODUCTION

Three Commercial Insurance Trends for Fall 2025

Gallagher's global team of insurance professionals is closely monitoring renewal opportunities that shift focus from price and availability to strategies that help clients take more control of their risk and insurance programs and allocate investments to close coverage gaps. Agility and expertise from a brokerage team are more critical than ever, as experienced brokers help analyze risk profiles, uncover overlooked coverage opportunities, explore alternative risk solutions and build resilience for future growth.

Here are three trends Gallagher retail brokerage experts are watching now:



Opportunity Meets Value in a Buyer's Market

Page 3



Emerging Risks in the Boardroom

Page 4



Quantum Computing Breakthroughs and Q-Day Risks

Page 5

KEY TREND #1

Opportunity Meets Value in a Buyer's Market

The current market offers opportunities to redesign programs for better protection and cost efficiency, especially with favorable premium rates in certain areas.

Buyers are shifting from focusing solely on price and availability to strategically evaluating their risk profiles and reallocating investments to close coverage gaps.

This trend emphasizes the importance of agility, expertise and tailored insurance solutions.

Consider this your wake-up call to review your insurance program and be open to redesigning for future growth and resilience.

ACT NOW

- Review your full risk and insurance program to identify gaps, enhance coverage and align with long-term growth and resilience goals.
- Implement robust safety programs, leverage technology (e.g., telematics, cybersecurity tools) and maintain accurate data to improve underwriting outcomes.
- Partner with brokers and wholesale experts to access specialized markets (e.g., E&S markets) and explore alternative risk transfer strategies like captives.
- Take advantage of multi-year deals, guaranteed rate reductions and competitive pricing in soft markets. Explore higher limits, reduce retentions and secure coverage enhancements.
- Read Gallagher's recent [Risk Bulletin: Navigating a Buyer's Market — Where Opportunity Meets Value | AJG United States](#)



KEY TREND #2

Emerging Risks in the Boardroom

With rising pressure to manage risks, stay accountable and keep the organization on track, the stakes for good governance are higher than ever.

Board members are juggling growing responsibilities, from meeting shareholder expectations to navigating tough decisions — all while addressing emerging risks like AI, D&O liability, fiduciary responsibility, cyber exposure and the evolving expectations of reputation management. With IPO and SPAC activity slowing and the post-pandemic landscape evolving, board members must balance accountability with forward-thinking strategies to address these rapidly shifting dynamics.

ACT NOW

- Explore opportunities to expand coverage, such as entity investigations, to stay aligned with evolving risks.
- Lower or buy down your retentions now to set your business up for better premiums when the market tightens.
- Reevaluate your coverage and explore higher limits given competitive market conditions.
- Be open with underwriters to secure competitive policies, even for higher-risk profiles.
- Arm your board with AI experts to help guide them through emerging risks.
- Watch Gallagher's FutureCast event focused on [The Resilient Boardroom: Risk Management Strategies for the Modern Board.](#)



KEY TREND #3

Quantum Computing Breakthroughs and Q-Day Risks

Quantum computing, which uses the laws of physics to solve problems far faster than regular computers, promises breakthroughs in science, medicine and technology by processing massive data sets and tackling complex tasks simultaneously.

However, its immense power also brings serious cyber risks. “Q Day” refers to the moment quantum computers can break current encryption, exposing sensitive data. Hackers may exploit this with a “harvest now, decrypt later” approach, leading to privacy breaches, legal issues, stolen trade secrets and even national security threats, making quantum computing both a revolutionary tool and a potential weapon.

ACT NOW

- Consider more sophisticated types of encryption that can stay safe even against quantum computers.
- Be mindful of cyber insurance claim reporting obligations, requirements to use insurance panel breach response vendors, evidence preservation and issues that may impact attorney-client privilege.
- Check out the National Institute of Standards and Technology (NIST) Post-Quantum Cryptography (PQC) project and read their advisory to help mitigate your risk.
[Post-Quantum Cryptography | CSRC](#)
- Read Gallagher’s recent Risk Bulletin:
[The Emerging Threat of Quantum Computing | AJG United States](#)



