

Facing tomorrow **starts today.**

# NAVIGATING

# NOW



WINTER 2026

Top Commercial  
Insurance Trends



**Gallagher**

## INTRODUCTION

# Three Commercial Insurance Trends for Winter 2026

Gallagher's global team of insurance professionals is closely monitoring the biggest trends impacting the 2026 buyer's market that continues to soften with heightened competition and excess capacity in several areas. With a more active market and improved opportunities for some buyers, we're turning our attention to the progression of AI integration and shifts in the regulatory landscape, and we will continue to keep a pulse on the economy. Our global network of brokers is here to make things simpler for businesses like yours — helping you cut through the complexities and tap into data and insights that lead to more strategic risk and insurance decisions ahead of your next renewal.

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



**Evolving economic landscape**

Page 3



**Shifts in AI adoption**

Page 4



**Sustained social inflation and litigation outlook**

Page 5

## KEY TREND #1

# Evolving economic landscape

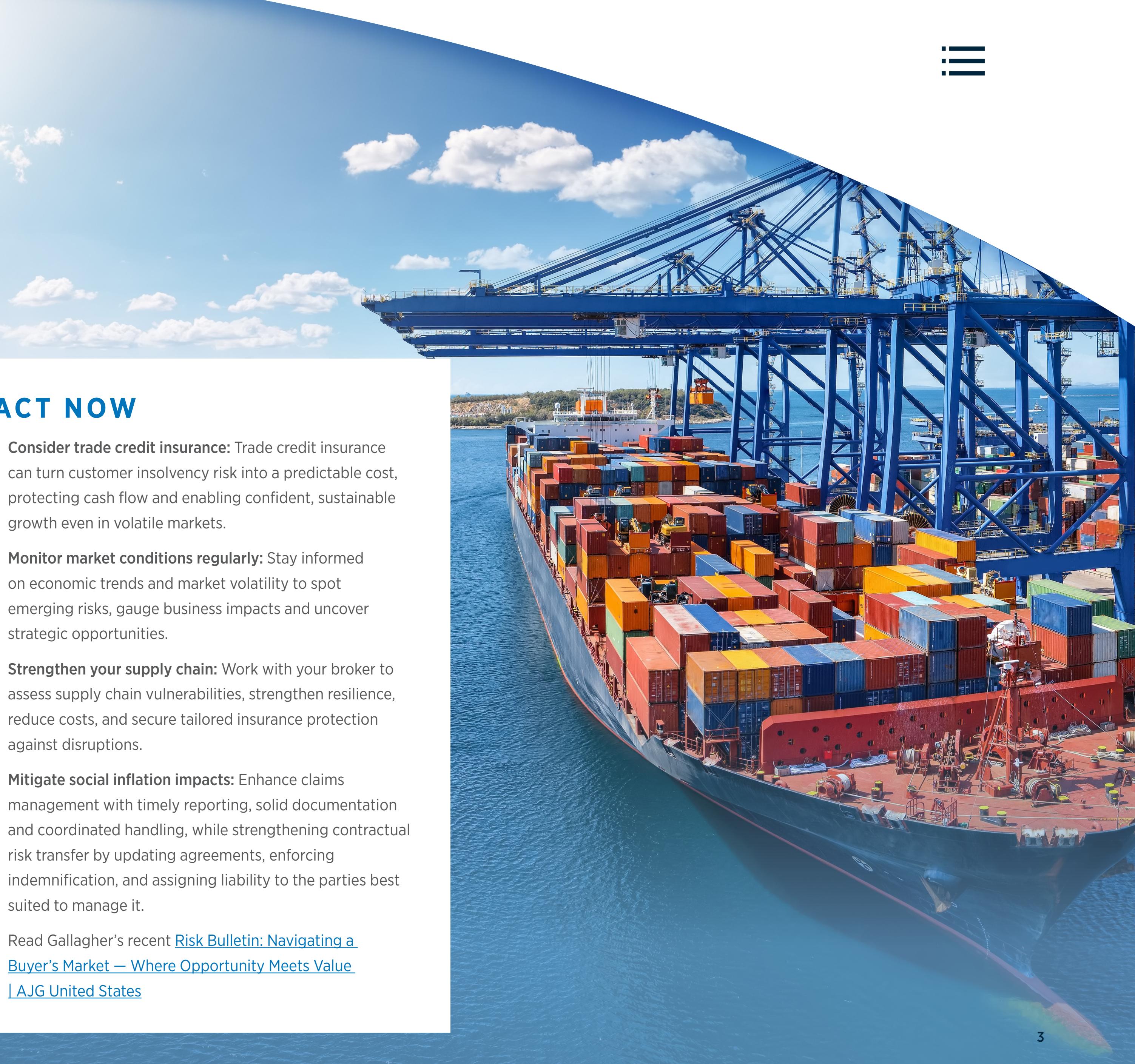
The global economic outlook for 2026 is still evolving with intensifying geopolitical tensions and trade disagreements, which may create challenges for global trade partners.

We're watching the implications that will bring both challenges and opportunities for insurance programs. Shifts in trade policy underscore the rising importance of trade credit insurance, offering businesses vital support in navigating the complexities of international trade. While economic uncertainty continues to amplify supply chain disruptions, proactive risk management and tailored insurance solutions remain key to protecting operations and enhancing resilience.

We're also watching the impacts of social inflation, which is continuing to increase liability claims and defense expenses at a macro level. We see that insurers are adapting to these pressures in most cases, working to manage rising costs while continuing to offer competitive, sustainable coverage.

## ACT NOW

- **Consider trade credit insurance:** Trade credit insurance can turn customer insolvency risk into a predictable cost, protecting cash flow and enabling confident, sustainable growth even in volatile markets.
- **Monitor market conditions regularly:** Stay informed on economic trends and market volatility to spot emerging risks, gauge business impacts and uncover strategic opportunities.
- **Strengthen your supply chain:** Work with your broker to assess supply chain vulnerabilities, strengthen resilience, reduce costs, and secure tailored insurance protection against disruptions.
- **Mitigate social inflation impacts:** Enhance claims management with timely reporting, solid documentation and coordinated handling, while strengthening contractual risk transfer by updating agreements, enforcing indemnification, and assigning liability to the parties best suited to manage it.
- Read Gallagher's recent [Risk Bulletin: Navigating a Buyer's Market — Where Opportunity Meets Value](#) | AJG United States



**KEY TREND #2**

## Shifts in AI adoption

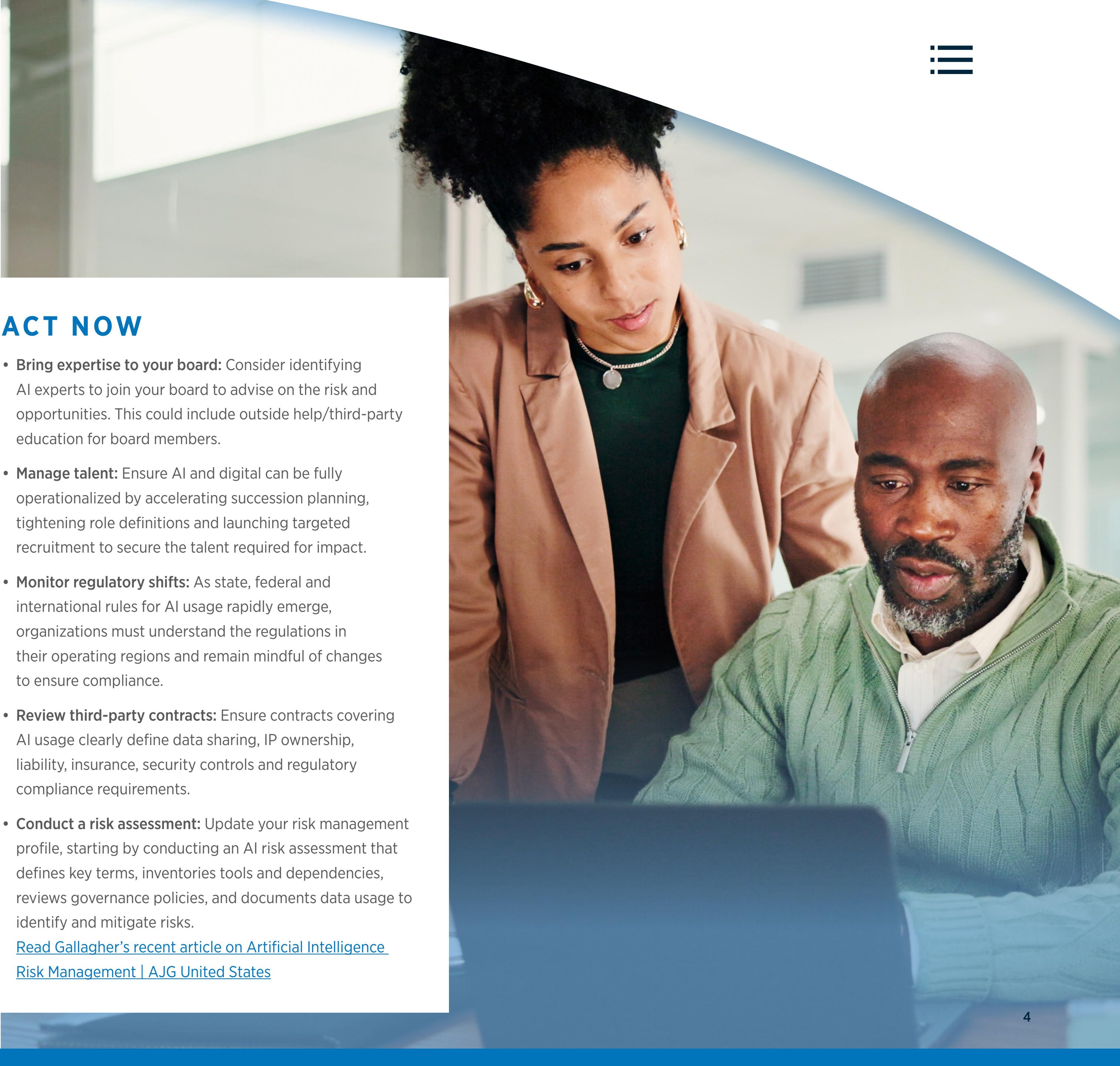
Digital transformation and AI are expected to shift during 2026 in three key ways: from off-the-shelf solutions to customized programs, from efficiency tools to AI-driven workforce collaboration and from task-based capabilities to end-to-end orchestration. These developments introduce new systemic risks, where failures in AI-driven processes can cascade across entire operations, requiring insurers to design coverage for algorithmic liability, data integrity and workflow resilience.

Risk managers that adopt holistic, continuous oversight and integrate real-time monitoring and adaptive modeling to address bias, drift or regulatory changes will be successful. As risks become more interconnected, strategies emphasize resilience engineering, redundancy and human oversight. Underwriting will increasingly assess governance and collaboration practices for AI, with premiums tied to organizational resilience and compliance.

### ACT NOW

- **Bring expertise to your board:** Consider identifying AI experts to join your board to advise on the risk and opportunities. This could include outside help/third-party education for board members.
- **Manage talent:** Ensure AI and digital can be fully operationalized by accelerating succession planning, tightening role definitions and launching targeted recruitment to secure the talent required for impact.
- **Monitor regulatory shifts:** As state, federal and international rules for AI usage rapidly emerge, organizations must understand the regulations in their operating regions and remain mindful of changes to ensure compliance.
- **Review third-party contracts:** Ensure contracts covering AI usage clearly define data sharing, IP ownership, liability, insurance, security controls and regulatory compliance requirements.
- **Conduct a risk assessment:** Update your risk management profile, starting by conducting an AI risk assessment that defines key terms, inventories tools and dependencies, reviews governance policies, and documents data usage to identify and mitigate risks.

[Read Gallagher's recent article on Artificial Intelligence](#)  
[Risk Management | AJG United States](#)

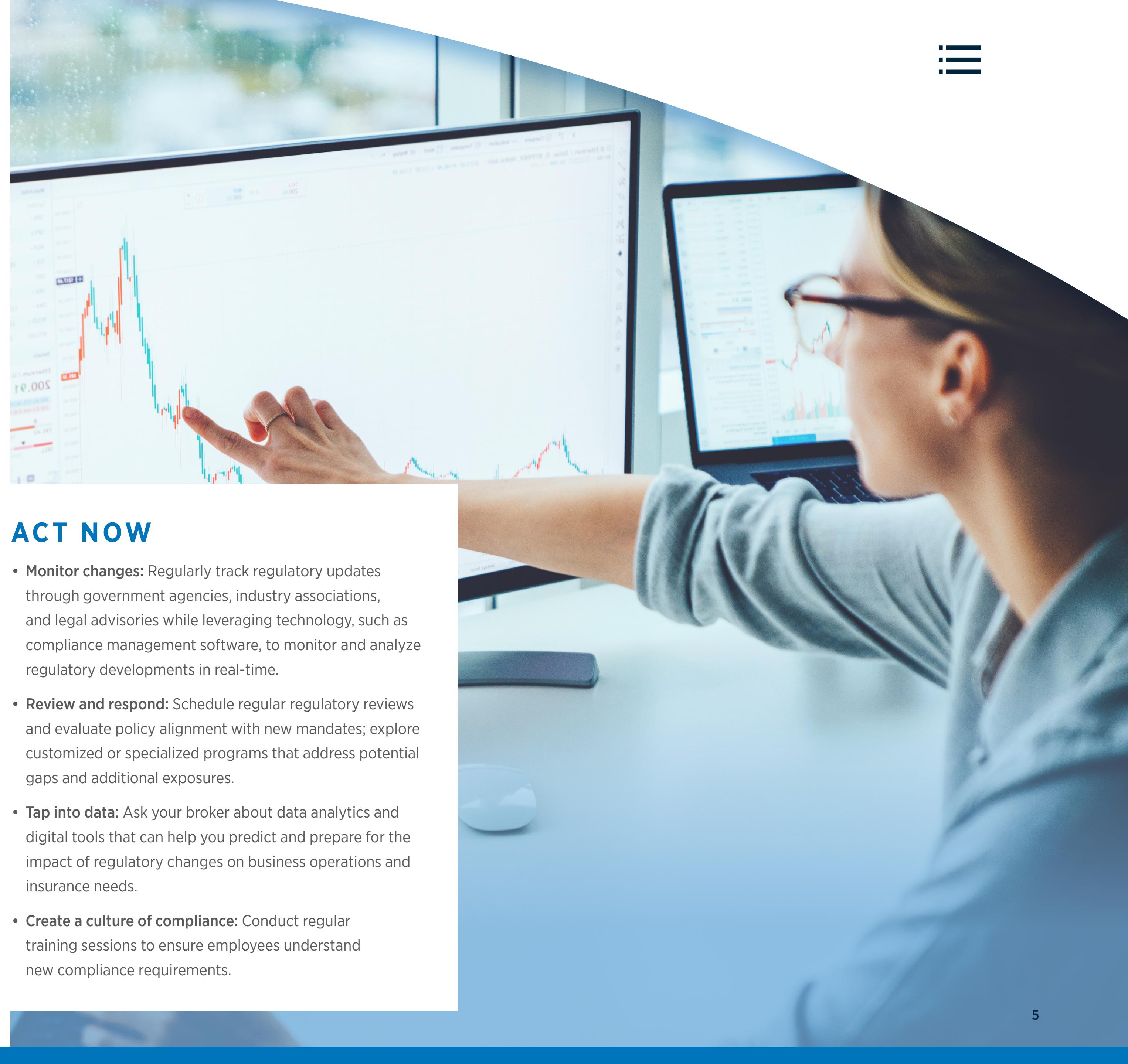


### KEY TREND #3

## Sustained social inflation and litigation outlook

Regulatory changes will continue to shape the commercial risk environment in 2026, requiring business leaders and risk managers to adapt quickly to stay compliant. Heightened attention in areas such as data privacy, environmental standards, workplace safety, global trade and third-party vendor management is expanding organizational responsibilities and influencing how insurers evaluate risk.

These shifts are one factor driving tighter underwriting, higher premiums and increased demand for specialized coverage, making it essential for companies to reassess their risk controls and insurance structures to avoid gaps or unexpected exposures. We are tracking evolving regulations, interpreting how new requirements apply to your business operations and advising on necessary adjustments to improve your risk profile and strengthen your insurance and risk management programs.



### ACT NOW

- **Monitor changes:** Regularly track regulatory updates through government agencies, industry associations, and legal advisories while leveraging technology, such as compliance management software, to monitor and analyze regulatory developments in real-time.
- **Review and respond:** Schedule regular regulatory reviews and evaluate policy alignment with new mandates; explore customized or specialized programs that address potential gaps and additional exposures.
- **Tap into data:** Ask your broker about data analytics and digital tools that can help you predict and prepare for the impact of regulatory changes on business operations and insurance needs.
- **Create a culture of compliance:** Conduct regular training sessions to ensure employees understand new compliance requirements.



The pace of change in 2026, coupled with favorable market conditions, presents opportunities for organizations to reassess their risk profile, tighten controls and leverage expert guidance to convert volatility into advantage.

Connect with your Gallagher team to help you navigate uncertainty, strengthen your insurance strategy and move decisively toward a more resilient future.

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