2026’s commercial insurance trends

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Five commercial insurance trends to look for in 2026



As a business, one thing you can never forgo is commercial insurance. That being said, the commercial insurance market is constantly evolving in response to new risks, regulations, and technological

advancements. Here's some critical trends businesses need to watch out for in 2026 and how your business can stay proactive about coverage.



1. Data-Driven Risk Assessment

Data is more readily available than ever before, providing a goldmine of information for assessing options. Beyond traditional historical data tables, commercial insurance companies are increasingly relying on external data sources. Insurers are using data analytics, AI, and predictive modeling to assess risk more accurately and offer customized coverage to their clients. For business owners: this means your risk profile, data, and mitigation efforts can more directly influence your terms and premium.



2. Rising Cybersecurity Demands

Cybersecurity remains a pressing concern for all businesses. With an increase in data breaches, ransomware, and cyber risks to infrastructure, companies of all sizes are increasingly integrating cyber insurance into their practices. With nearly half of all cyberattacks targeting small- to mid-sized companies, cyber insurance is no longer just for major or high-risk companies; it is critical for every business that holds any private client information. However, commercial insurers are demanding stronger cyber-controls as a condition of coverage and are refining exclusions and terms.



3. Climate and Catastrophe Coverage

The Allianz Risk Barometer 2025 report listed natural catastrophes (storm, flood, earthquake, wildfire, and extreme weather) as #3 and climate change (physical, operational, and financial risks resulting from global warming) as #5 among the most critical global business risks in 2025. To put this into practice, the report lists respondents' most significant concerns in these categories:

Acute physical damage, like when production sites are damaged due to extreme weather.

Business interruption impact, like when supply chains are disrupted due to extreme weather.

Environmental impact, like when supply scarcity impacts resource availability.

With more frequent climate and catastrophe claims, commercial property & business interruption cover is under pressure. As a result, premiums in catastrophe-exposed regions are shifting, and business owners who incorporate resilience into their practices (such as building protection) may receive better rates.



4. Increased Demand for Flexible Coverage Options

The days of cookie-cutter policies for commercial insurance are going extinct. With the proliferation of data and businesses increasingly seeking policies that adapt to changing operations, commercial insurance is being hyper-personalized. From remote/hybrid work options to flexible property use and add-on options (like short-term coverage), gaining interest, commercial insurance is shifting how it crafts its policies. While this customization has its perks, it can result in a more confusing initiation process for business owners and make rate shopping challenging. This is why only a small segment of commercial insurance purchasers do so alone online, with most preferring to work with a broker to make the most of every perk available.



5. ESG Considerations

ESG stands for Environmental, Social, and Governance; it is a framework for measuring sustainability and ethical impact. Commercial insurance companies are no longer basing their assessments of a business solely on reputation or financial numbers; they are integrating these considerations into their policy development. Insurers are assessing ESG data when deciding whether (and how much) to insure a business. For example, companies with high environmental risks, such as noncompliance with climate regulations, may face higher premiums or limited coverage. On the other hand, businesses that demonstrate strong ESG performance, such as green energy use, may be viewed as “lower risk” and therefore receive preferred pricing or better coverage options. Finding the right commercial insurance for a business has always been a challenge. With changing economic conditions, technology, and evolving business risks influencing coverage options, premiums, and policy structures, it is now more complicated than ever before.



M&L Insurance Agency helps businesses navigate complex trends, compare policies, and secure competitive, tailored coverage from multiple carriers. We take all of the jargon, numbers, and caveats and translate them into plain English. This makes it easy to understand what is available to you, and which options will best protect your business.

Want to stay ahead of 2026’s biggest commercial insurance trends? Contact us today to review your business coverage and make sure you’re prepared for what’s next.



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