



Planning for 2026: Insurance Trends Every Real Estate Executive Should Know

With another year around the corner, now is the time to think beyond renewals — and start planning strategically. For real estate brokerage leaders, insurance is no longer just a box to check; it's a critical part of managing risk, controlling costs, and protecting growth.

So what's changing — and what should you be prepared for in 2026?

1. Rising Insurance Costs and Stricter Underwriting

The insurance market continues to harden, especially for:

- E&O policies with high claim frequency or shared agent limits
- Cyber insurance, where losses from phishing and wire fraud are pushing rates up
- EPLI, driven by employment-related lawsuits and regulatory changes

Carriers are tightening underwriting standards — meaning detailed applications, higher premiums, and more scrutiny on risk controls. Firms without documented protocols or regular reviews may face non-renewals

or rate hikes.

2. Technology Risks Driving Policy Rewrites

With AI, automation, and digital communications now the norm, policies are being rewritten — and sometimes rewritten against the insured. We're seeing:

- New exclusions for AI-generated content
- Stricter cyber sublimits or carve-outs
- Tighter language around third-party tech platforms

Firms that don't understand the fine print could find themselves unprotected in the event of a tech-related claim.





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3. More Legal Exposure — and Clients Who Know Their Rights

Clients are more informed, more litigious, and quicker to blame brokers when deals go sideways. The trend? More lawsuits, lower claim thresholds, and higher expectations for agent professionalism.

E&O and D&O policies must keep up — not just in coverage amounts, but in how they handle legal defense, counsel selection, and reputational fallout.

What Smart Firms Are Doing Now

Forward-thinking brokerages are:

Conducting full insurance program reviews — not just E&O, but EPLI, cyber, and GL

Seeking insurers with strong legal support and real estate expertise

Investing in risk education and claims prevention across the team

At IMA, we help firms not only stay covered — but stay ahead.

Let's talk about how 2026 insurance trends could affect your firm, and what you can do now to prepare.

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