



INTERNATIONAL
INSURANCE
SOCIETY

 Affiliated with The Institutes

2026 GLOBAL PRIORITIES REPORT



Methodology

Objective

To identify what issues are most important to industry executives and to gather information to help define the agenda for stakeholders for the upcoming year.

Methodology

Online survey targeting insurance industry executives associated with:

- ▶ **International Insurance Society (IIS)**
- ▶ **Pacific Insurance Conference (PIC)**
- ▶ **The Institutes (TI)**
- ▶ **Insurance Thought Leadership (ITL)**
- ▶ **The Insurance Information Institute (Triple-I)**

Respondents were asked to select their top three issues across 6 categories of external and internal priorities: Economic, Political and Legal, Social and Environmental, Operational, Technology and Innovation, Business and Financial. Respondents were also asked to about their company's presence in emerging markets.

Outcome

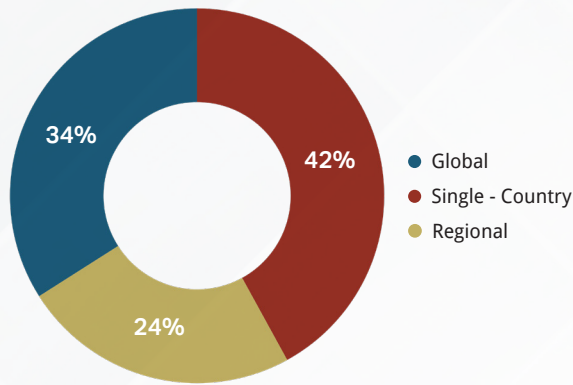
Top issues that executives were focused on addressing in 2026 included: changes in regulation, financial market volatility, technological advancement, technology modernization, artificial intelligence, and expense management.



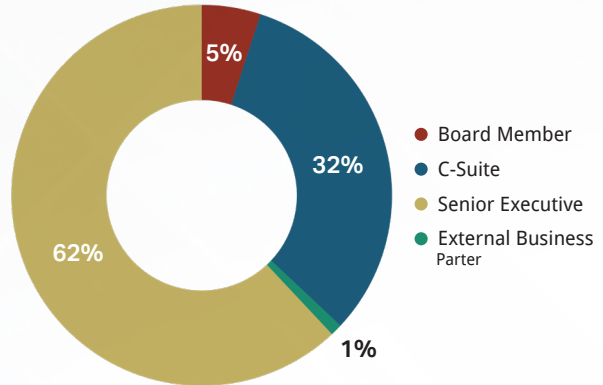
Survey Respondents

Respondent Demographics

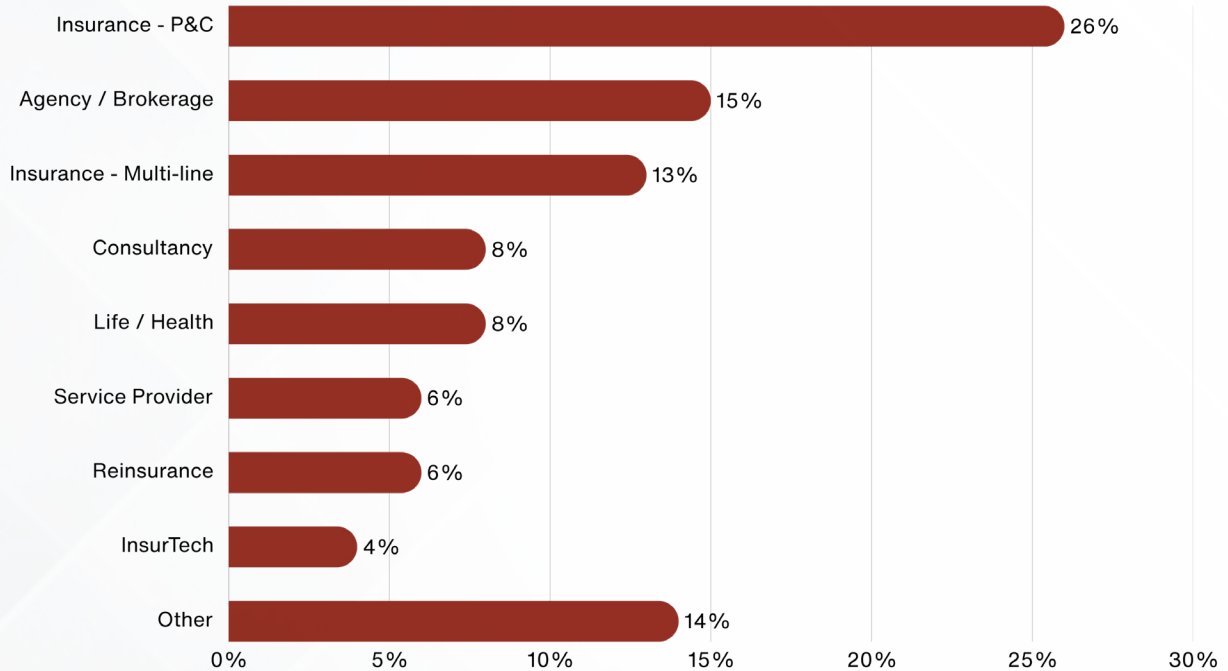
Company Scope



Respondent Role



Company Type



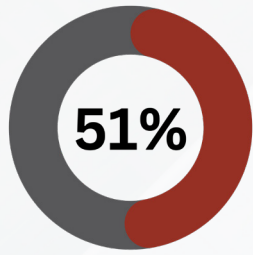
Other responses included people who worked in:

- ▶ Risk Management
- ▶ Academic / Institute
- ▶ Financial Services
- ▶ Think Tank / Association / Non-profit
- ▶ Regulator / Government
- ▶ Asset Management
- ▶ Benefits

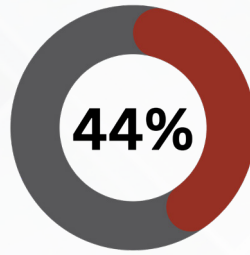
- ▶ **The AI Imperative and Technological Dominance.** The insurance industry enters 2026 with an even greater focus on AI: technological transformation is no longer a future goal but an immediate operational necessity. For the first time in the study's history, technological advancement (51%) surpassed climate risk as executive's top social and environmental priority. At the center of this shift is Artificial Intelligence (AI), which stands as the highest priority across all categories, cited by 71% of executives. This focus is driven by a dual need to enhance customer experience and achieve "smart adoption" to find operational efficiencies while staying competitive in a fast-moving environment.
- ▶ **Navigating Regulatory Shifts and Economic Volatility.** External pressures are increasingly defined by regulatory uncertainty and economic volatility. Changes in regulation now leads the list of political and legal concerns at 53%, surpassing cybersecurity for the first time in five years. Economically, financial market volatility (62%) has overtaken inflation as the primary concern, aligning with a significant 11%-point jump in recession fears. While climate risk remains a critical concern for executives, its overall prioritization has dropped to its lowest rate since the study began, as executives pivot their immediate attention toward navigating legal trends like social inflation and nuclear verdicts.
- ▶ **Addressing the Talent Gap and Operational Modernization.** Internally, the industry is grappling with a workforce transition. Many executives identified talent and leadership shortages as a top internal priority, citing an aging workforce and a shortage of specialized skills in data analytics and underwriting. To address these pressures, firms are prioritizing technology modernization (57%) to support operational efficiencies. Many are citing AI and automation as a way to streamline operations and protect profitability under tighter margins.
- ▶ **Strategic Divergence and Emerging Market Opportunities.** Strategic priorities vary by demographic and geographic scope. Carrier executives remain more focused on systemic risks like climate change and inflation, while brokers emphasize tech disruption and market responsiveness to client needs. Global firms are more likely to prioritize geopolitical instability and the rise of authoritarianism and nationalism. Furthermore, emerging market executives are three times more likely to say that emerging markets are the stronger growth opportunity (61%) compared to executives from established markets (20%). Asia-Pacific is a big focus for market growth with 2 out of 5 executives citing the region as a growth opportunity.
- ▶ **The Strategic Outlook.** Ultimately, while executives feel largely prepared to handle their top economic and technological priorities, the research identified social and political instability as executives greatest challenge: a high priority issue with a low sense that their company is prepared to address. AI also presents a unique paradox: despite its status as the top priority, 17% of executives admit their firms are still unprepared to address its full implications. This puts it above only blockchain and distributed ledger tech in preparedness, an issue only prioritized by 4% of executives. As the industry moves through 2026, success will depend on an organization's ability to scale AI responsibly while simultaneously rebuilding trust with consumers and securing the next generation of industry talent.

External Priorities

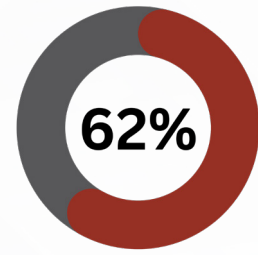
Key Findings



said that **technological advancement** was a top-3 social and environmental priority – surpassing climate risk for the first time in 6 years.



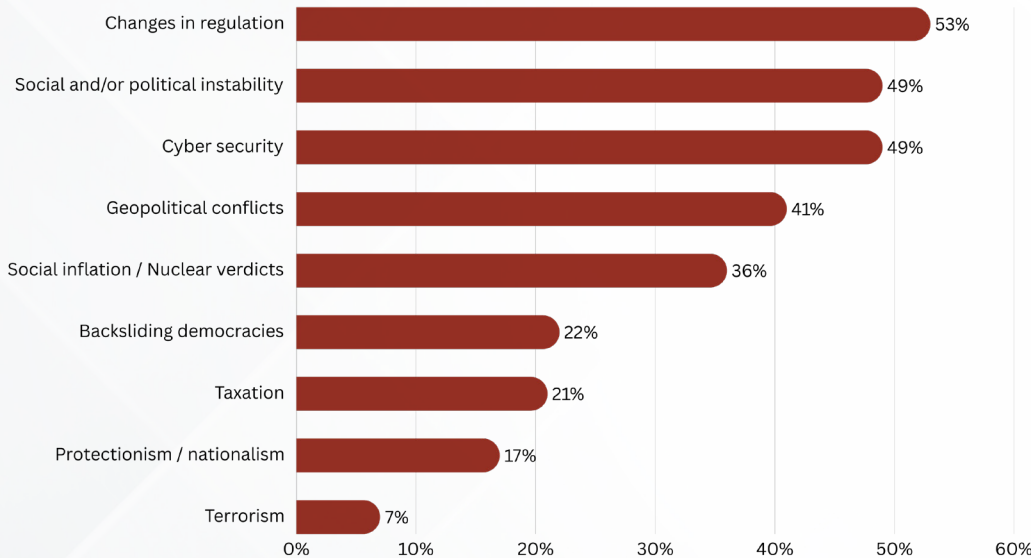
said that **climate risk** was a top-3 social and environmental priority and legal priority – down from 60% in 2024 and at its lowest rate of prioritization since the study began.



said that **financial market volatility** was a top-3 economic priority – surpassing inflation for the first time in 4 years.

Regulatory Change Tops List of Political and Legal Priorities

Political and Legal Priorities



- ▶ After 5 years of being industry executives' top political and legal priority, **changes in regulation** have surpassed **cyber security** as their top priority.
- ▶ See page 7 to learn about how executives of companies with a global scope were more likely to prioritize various destabilizing issues compared to those with a single-country scope.

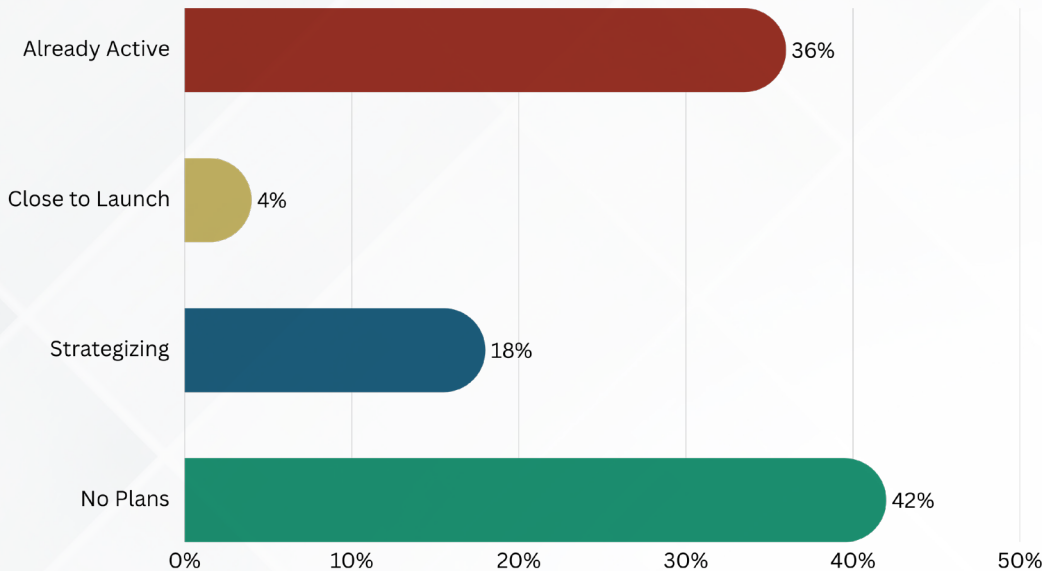
One of the insurance industry's greatest external priorities is navigating the increasingly polarized political and social environment and its impact on the civil justice system. The erosion of civility and bipartisan cooperation has contributed to heightened distrust of institutions, including corporations and insurers, which in turn is influencing juror attitudes and litigation outcomes. This environment has accelerated social inflation, driving larger and less predictable jury verdicts, expanded theories of liability, and greater willingness to punish perceived "deep pockets."

– Senior Executive, P/C Insurance

Emerging Markets

Company's Position in Emerging Markets

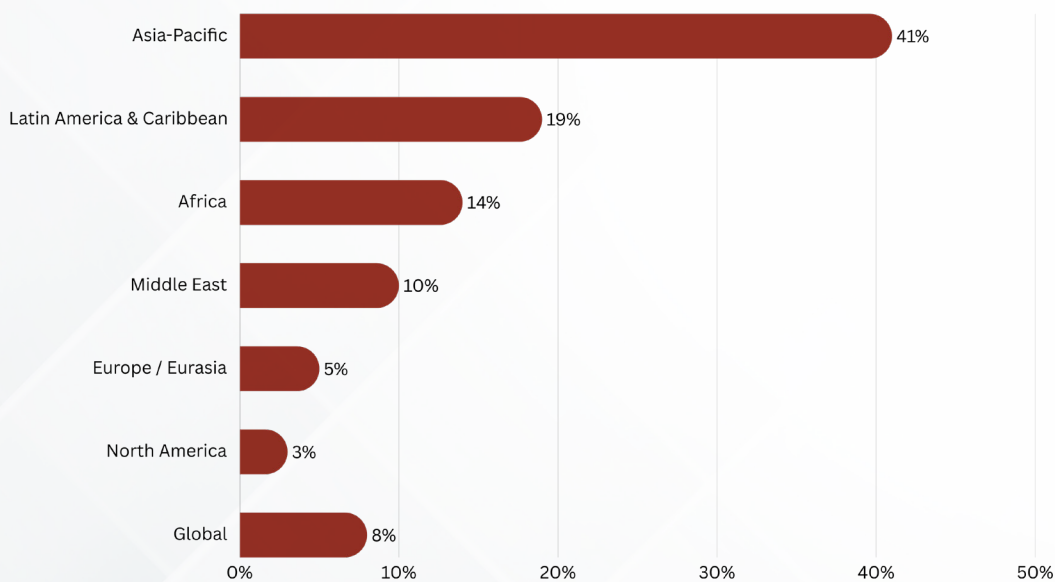
Company's Position in Emerging Markets



- ▶ A third of executives say that their company is already active in emerging markets, with another 22% strategizing or close to launch.

Asia-Pacific Market Where Companies Are Actively Doing Business

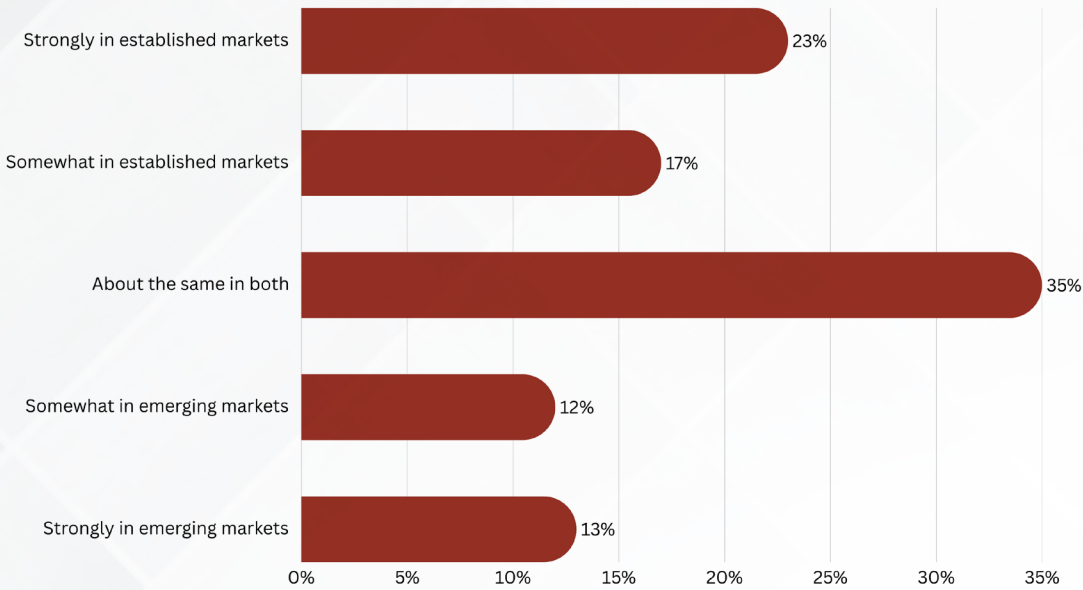
Emerging Markets that Companies are Active In



- ▶ 41% of the markets where companies are actively doing business are in the Asia-Pacific region, double that of Latin America – the next most common focus for emerging market activity.
- ▶ India and Southeast Asia were two key sub-markets commonly listed by executives.

Emerging Markets Have Greater Growth Opportunity

Greater Growth Opportunity



► 40% of executives said that established markets have the greater growth opportunity, compared to 25% who said the same about emerging markets.