

Outlook 2026

Personal Insurance Marketplace

Explore how VIU by HUB drives profitability, resilience and workforce vitality through embedded insurance partnerships.

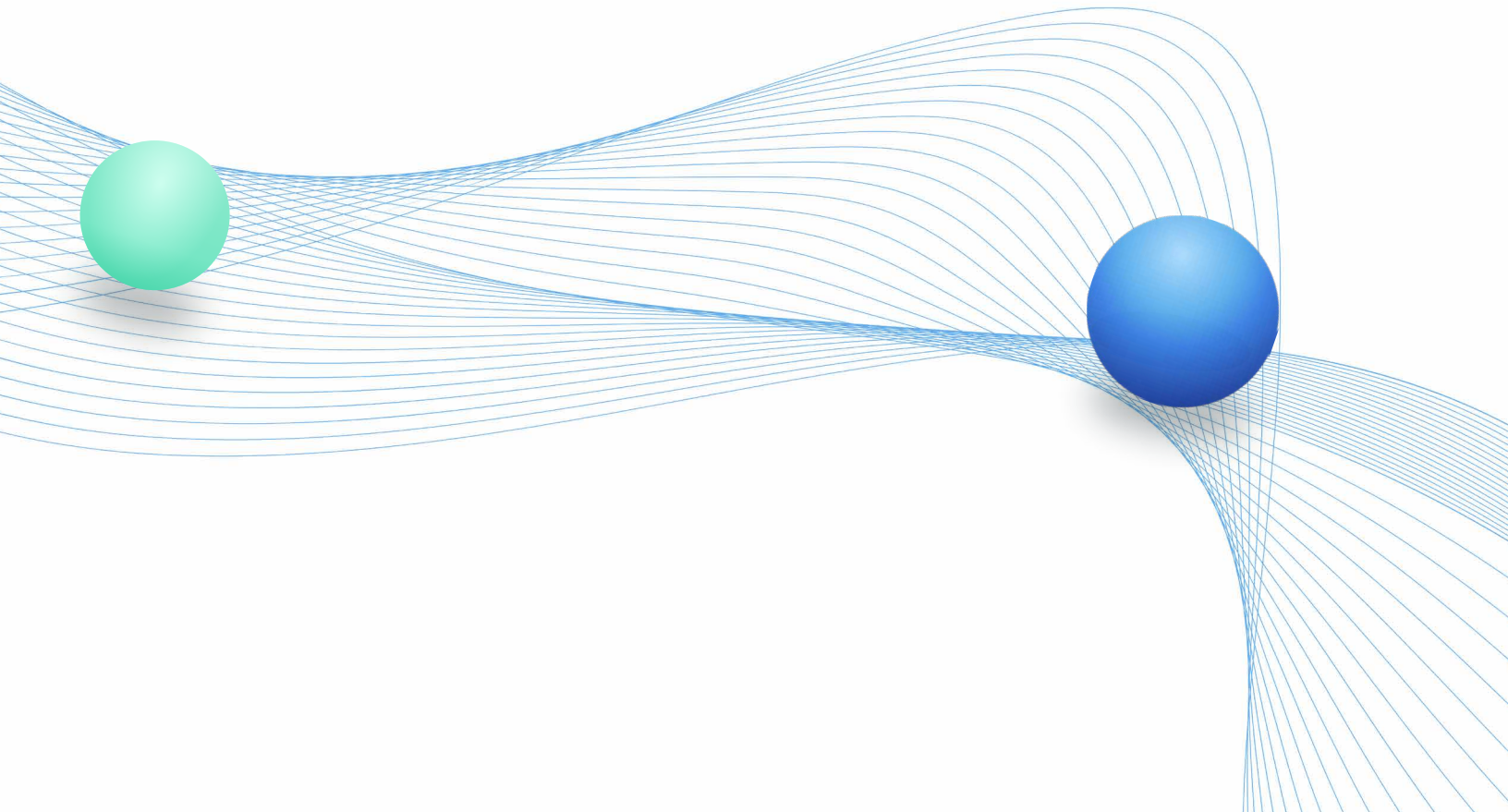


What to Expect in 2026

Stabilizing, not stopping

Personal insurance rate growth is slowing but not reversing.

Premiums will keep rising modestly in 2026 as carriers
work to match pricing with real-world risk.



Profitability

Expanding opportunity through strategic partnerships

This is the year to add insurance to your ecosystem.

The personal insurance market is expected to soften in 2026. More carriers are competing, but rates won't necessarily fall. Pressures will remain uneven as homeowners in high-risk regions continue to face steep increases, while auto and specialty lines navigate tightening regulations and localized risk.

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For businesses, these shifts present an opportunity. As insurance needs grow more complex, your clients and employees will look for guidance and value from the organizations they already trust. That's where the brokerage model shines: By partnering with a digital broker, you can extend expert insurance support into your ecosystem, helping those you serve navigate a changing market while driving retention and new revenue potential.

Brokerage-as-a-service and partnership models to drive growth

By helping partners and customers navigate a wide range of options, VIU by HUB turns market shifts into advantage.

The brokerage-as-a-service partnership solution is redefining partner economics by offering a full stack of capabilities including digital quoting, licensed advisors, marketing and retention. This allows partners to capture new revenue without the capital and operational burden of building from scratch. This turnkey approach has attracted interest not only from digital platforms and benefits providers, but also from carriers themselves.

Profitability in this environment comes from leveraging a diversity of options, not betting on a single carrier. VIU by HUB provides unmatched access to the market. Its network engages with a wide range of carriers — 70 in one recent month alone — so that as appetites shift, there is always someone ready to meet partner and customer needs.

From concept to execution — partnerships that deliver

The most effective partnerships create meaningful moments in the customer journey where insurance strengthens both the brand and the overall experience. Delivering this vision requires more than technology; it demands deep insurance expertise and partners who can recognize opportunities to add value and turn strategy into measurable results. VIU by HUB collaborates closely with its partners to co-create experiences that are customer-centric, brand-enhancing and growth-focused.

The strongest partnerships aren't transactional; they're transformative. They thrive when organizations commit to innovation, long-term thinking and shared progress.

For example, when one partner invited the VIU by HUB team to its California headquarters, the in-person collaboration offered valuable insight into the company's strategy and culture. The organization didn't view the embedded insurance partnership as just another revenue stream; it saw it as a strategic pillar for sustainable growth. By immersing themselves in the partner's long-term vision, VIU by HUB identified how insurance could strengthen the brand's overall value proposition and co-developed a roadmap that balances short-term results with long-term impact.

This integration of operational excellence, customer-first growth strategies and carrier insights drives immediate value and results while laying the foundation for enduring success.

Profitability

Case Study

VIU by HUB continues to expand its capabilities to help partners deepen engagement, accelerate growth and unlock new opportunities. Recent innovations include private-label web experiences, which extend brand presence and integrate directly into customer journeys while aligning with long-term strategies. These advancements underscore how VIU by HUB delivers scalable, partner-focused solutions that create measurable value across the ecosystem — a true win-win-win for customers, partners and the industry.

Vitality

Keeping partnerships fresh, relevant and in step with insurance buyers

Workplace vitality in 2026 goes beyond traditional wellness programs. It's a holistic state where employees are engaged, secure and empowered — physically, mentally and financially — to perform at their best.

When employees feel confident in their financial security, they can bring more focus, energy and creativity to their work, which fuels engagement, productivity and innovation. By integrating VIU by HUB's personalized insurance solutions into benefits packages, organizations can strengthen employee wellbeing while also advancing business performance.

VIU by HUB complements partners' existing benefits by delivering cost-neutral options that fit seamlessly into total rewards packages. This positions employers not only as providers of essential protection but as organizations that truly understand and care about their people.

The impact on people and organizations is clear. Offering personal insurance through benefits can improve retention and make employers more competitive in attracting talent.

And for partners who already look to VIU by HUB for customer solutions, there's an added advantage: The same expertise and infrastructure they trust for their customers can serve their own employees.

By supporting both partners' customers and employees, VIU by HUB helps organizations deliver benefits that evolve with workforce expectations, ease stress that can undercut productivity and strengthen the trusted relationships that define every partnership.

Half of all employees surveyed across all age groups cited "financial concerns" as the No. 1 stressor impacting their productivity at work.¹

Only 14% of surveyed employers offer personal insurance as part of their benefits package, while 34% of employees say they would use this benefit if offered, demonstrating a clear opportunity to address unmet needs.¹

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1. HUB's 2025 U.S. Workforce Vitality Gap Index polled 150 decision-makers and 1,500 U.S.-based employees at companies with more than 250 employees.

Case Study

In 2025, a leading employee discount platform — serving more than 1,500 businesses and a network of 9 million employees — partnered with VIU by HUB to enhance its commitment to financial wellness. By integrating VIU by HUB's trusted insurance solutions, the platform strengthened its brand promise, delivered greater peace of mind to customers and provided employees with convenient access to reliable coverage and expert guidance. It's a win-win-win: Employees gain confidence in their benefits; the platform deepens loyalty across its network and VIU by HUB empowers people to safeguard what matters most.

Resiliency

Building for long-term stability

The insurance market can shift quickly. Climate risk, economic uncertainty, inflation, geopolitical pressures and regulatory change all influence availability and premium costs. In 2026, resiliency will depend on anticipating these pressures and adapting with speed.

Carrier pricing and appetite are influenced not only by claims performance but also by broader financial market conditions, which can change unexpectedly. The brokerage model provides a buffer against this volatility, maintaining access to a wide range of carriers and offering insights informed by both national trends and state-level nuances. This flexibility proved essential during the recent hard market and will remain a key advantage as conditions fluctuate.

Looking ahead, partners will need more than access; they will need expertise. Backed by HUB International, VIU by HUB combines deep industry knowledge, trusted carrier relationships and forward-looking guidance to help partners anticipate regulatory shifts, coverage changes and evolving market conditions. This combination of expertise and connectivity positions partners to adapt quickly, stay compliant and build lasting resiliency.

The power of networks

In 2026, resiliency will be defined by connection — between people, technology and industries. VIU by HUB is cultivating a partner ecosystem that grows wider each year, often bridging sectors that historically operate apart. Carriers are teaming up with non-insurance platforms, and service providers are embedding insurance alongside complementary offerings. These collaborations spark innovation, opening opportunities that wouldn't exist otherwise — from joint marketing initiatives to bundled solutions — giving every partner more ways to deliver meaningful value.

From a technology standpoint, resiliency means preparing for multiple adoption paths rather than relying on a single trend. Digital engagement will continue to expand, but true success lies in offering consumers a choice of channels — meeting them where they are, on their terms.

*Looking ahead, **advanced analytics and artificial intelligence (AI)** will take personalization even further*

Data is another pillar of resilience. The key is to use insights in ways that create value without compromising the privacy customers expect and deserve. VIU by HUB leverages behavioral data to deliver timely, relevant experiences, such as outreach at renewal or when a new vehicle is added to a household. This approach enables partners to benefit from personalization without needing to collect or manage sensitive information themselves.

Looking ahead, advanced analytics and artificial intelligence (AI) will take personalization even further by creating experiences that are more connected, anticipatory and relevant across both insurance and adjacent industries. Data-driven personalization will strengthen partnerships, deepen customer trust and make every interaction more meaningful for both customers and employees.

Resiliency

Case Study

A recent partnership with a national mortgage lender illustrates this ecosystem approach in action. Together, VIU by HUB extended value to homebuyers well beyond closing by embedding seamless access to personal insurance within the lending process. The collaboration connected the lender, carriers and customers in a unified experience: Homebuyers gained trusted protection, the lender unlocked new revenue streams and HUB International expanded its relationship by addressing the lender's broader business insurance needs. It's another true win-win-win for the lender, carriers and homebuyers alike.

Moving Your Organization Forward

In a rapidly shifting insurance marketplace, the right partner makes all the difference. As you evaluate options in 2026, here are five considerations to keep in mind:

- 1 Prioritize partners with deep expertise and carrier networks**
Seek insurance partners with strong, established relationships across a wide range of carriers — both nationally and locally. This ensures access to diverse coverage options, the flexibility to adapt to market shifts and guidance informed by real-time industry trends and regulatory developments.

- 2 Assess how embedded insurance enhances the customer journey**
Effective partners pinpoint where and how insurance adds value within the experience — aligning coverage offerings with your broader strategic goals, strengthening trust, and increasing engagement at key moments.

- 3 Look for seamless brand integration**
Scale revenue and enhance service offerings with our end-to-end solution that integrates directly into your existing system. Your business can offer personal insurance without additional operational overhead so your team can focus on innovation and core business growth.

- 4 Focus on foresight and resiliency**
Partners should anticipate shifts in regulation, climate risk, economic conditions and carrier pricing trends. Those with advanced expertise in data, analytics and technology can deliver personalized, adaptable solutions that build long-term resilience.

- 5 Don't overlook workforce vitality**
Embedded insurance isn't just for customers; it can also enhance employee wellbeing. Strategic partners can integrate personal insurance into benefits packages to support financial wellness, strengthen retention and boost productivity.

Personal Insurance Marketplace Rate Guide — U.S.

VIU by HUB’s rate guidance comprises an analysis of proprietary national survey data and interviews with HUB commercial insurance brokers and risk services consultants who specialize in personal insurance lines.

In 2026, personal insurance rates are beginning to stabilize following several years of sharp increases. Most regions are now seeing more balanced market conditions, though households in catastrophe-prone areas continue to face elevated costs. To complement rate actions, carriers are also tightening underwriting standards and selectively nonrenewing policies in concentrated risk areas.

Overall, the 2026 outlook reflects a gradual return to equilibrium. Rate increases are moderating, rather than reversing, with most personal lines expected to experience single-digit changes as insurance companies align pricing more closely with true risk levels.

Here is what we’re seeing across key personal insurance lines:

Coverage	2026 Personal Insurance Rate Guide	Insights
Auto	<10%	Auto premiums rose by more than 10% from 2023 through 2025, helping improve combined ratios from 112% in 2022 to 105% in 2023 and 95% in 2024. With profitability largely restored, most regions are expected to experience more moderate increases — generally below 10% — in 2026.
		Persistent challenges remain. Roughly 15% of drivers were uninsured in 2025, shifting costs to insured households and contributing to overall rate pressure. In addition, many policy limits established years ago no longer reflect today’s higher claim costs, driving more litigation and greater liability exposure.
		For consumers, this underscores the importance of reviewing policy limits and considering umbrella coverage to ensure adequate financial protection against escalating loss severity.
Homeowners	<10%	Homeowners premiums rose by more than 10% between 2022 and 2024 but have since moderated, increasing by roughly 5% year-to-date in 2025. Combined ratios, which climbed from 105% in 2022 to 111% in 2023, improved to near breakeven at 100% in 2024. With only one major event in Los Angeles early in the year and a relatively quiet hurricane season, most regions are expected to see rate changes of less than 10% in 2026.
		High-risk regions tell a different story. Catastrophe-prone areas — ranging from wildfire zones to hurricane-exposed coastlines — continue to face double-digit increases as insurance companies work to align pricing with true risk exposure. In these markets, rising premiums are becoming an increasing factor in housing affordability.
		Conversely, homeowners in lower-risk regions are benefiting from greater market stability and improved underwriting performance.

Personal Insurance Rate Guide — U.S.

Coverage	2026 Personal Insurance Rate Guide	Insights
Personal Umbrella	<10%	<p>After two years of sharp increases driven by litigation and medical cost inflation, umbrella rate growth is slowing. Moderate increases below 10% are expected in 2026.</p> <p>As liability claims continue to rise faster than underlying auto and homeowners limits, umbrella protection is becoming increasingly vital, particularly for households with growing assets or higher exposure. Adding this additional layer of coverage can help preserve long-term financial stability in the event of a severe loss.</p>
Flood	>10%	<p>Demand for flood coverage continues to expand as more households recognize risks extending well beyond traditional FEMA zones. Both the National Flood Insurance Program (NFIP) and private carriers are increasing policy counts, with pricing now reflecting more localized and dynamic risks.</p> <p>In 2026, rates are expected to rise at or above 10%, particularly in regions where recent weather events have revealed gaps in outdated flood zone maps. For homeowners, the message is clear: Flood exposure is broader than many realize, and standard homeowners policies do not include this protection. Considering stand-alone flood coverage is becoming increasingly important.</p>
Specialty: Motorcycle, RVs, Watercraft	<10%	<p>Rates for specialty vehicles are trending moderately upward, with most households seeing increases below 10% in 2026. Higher repair and replacement costs, amplified by parts shortages and older units remaining in service, are pushing claim severity higher.</p> <p>Market dynamics vary by vehicle type, use and geography. RVs with heavy mileage and watercraft located in storm-prone coastal regions may face steeper adjustments. Overall, rate movement remains manageable with single-digit increases in these lines.</p>

HUB Personal Insurance Marketplace

Partnering with VIU by HUB unlocks new revenue opportunities, enhances engagement, and delivers added value to insurance shoppers through customizable solutions. To learn more about embedding personal lines insurance into your business, connect with our Strategic Partnerships team or visit viubychub.com/partnerships.

200+

strategic
partnerships

100+

U.S. licensed
advisors

150,000+

personal insurance
marketplace clients

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