

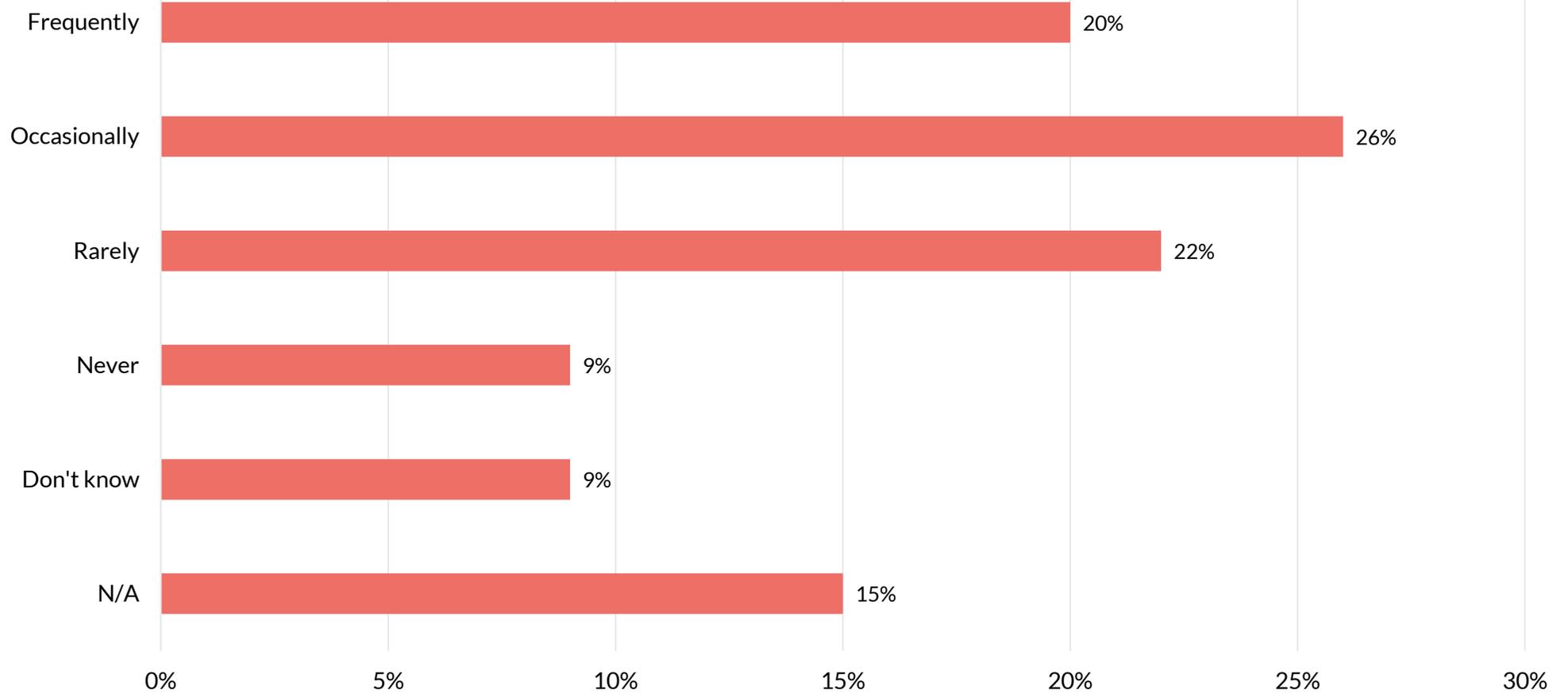
REINSTATEMENT COSTS IN 2026: what insurance professionals need to know

The poll results

26 Feb 2026

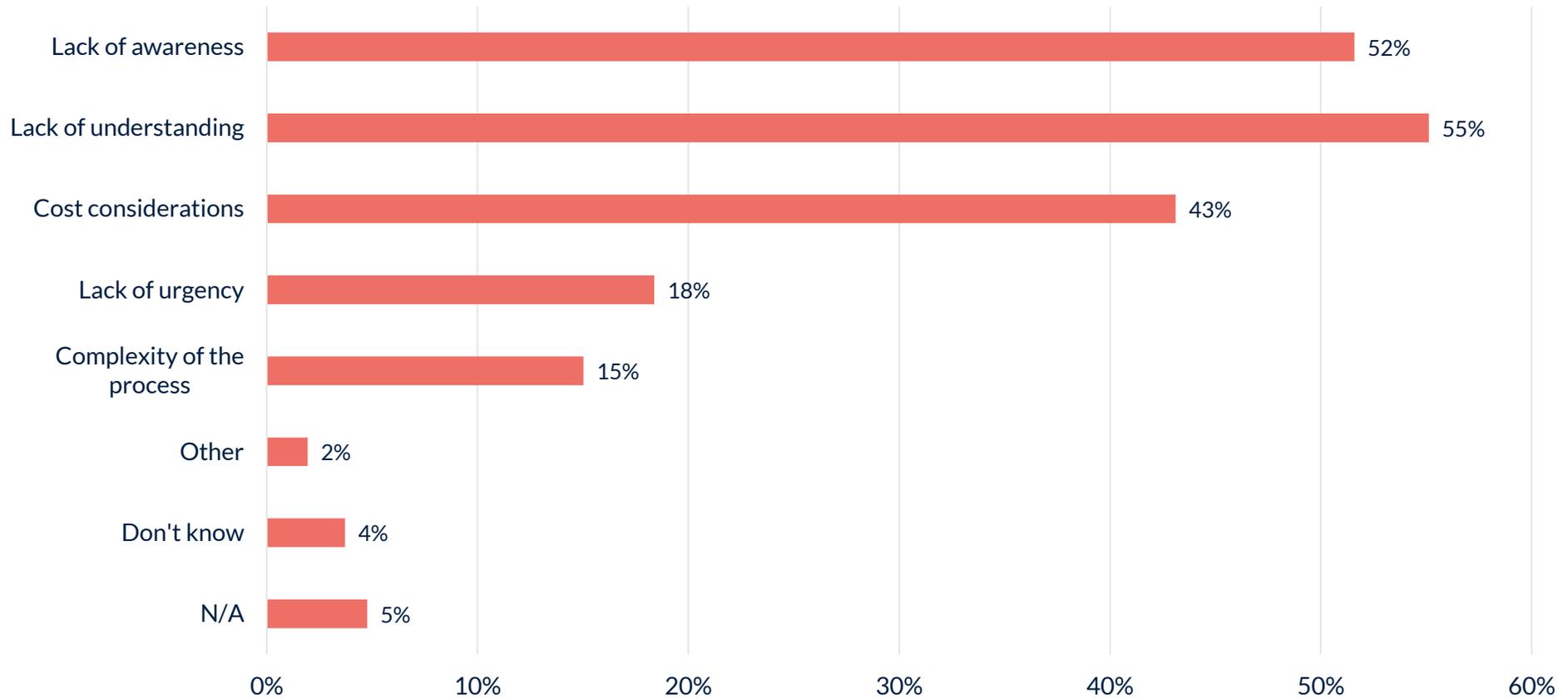
In your role, how often do you encounter underinsurance issues related to sums insured?

Sample size: 526



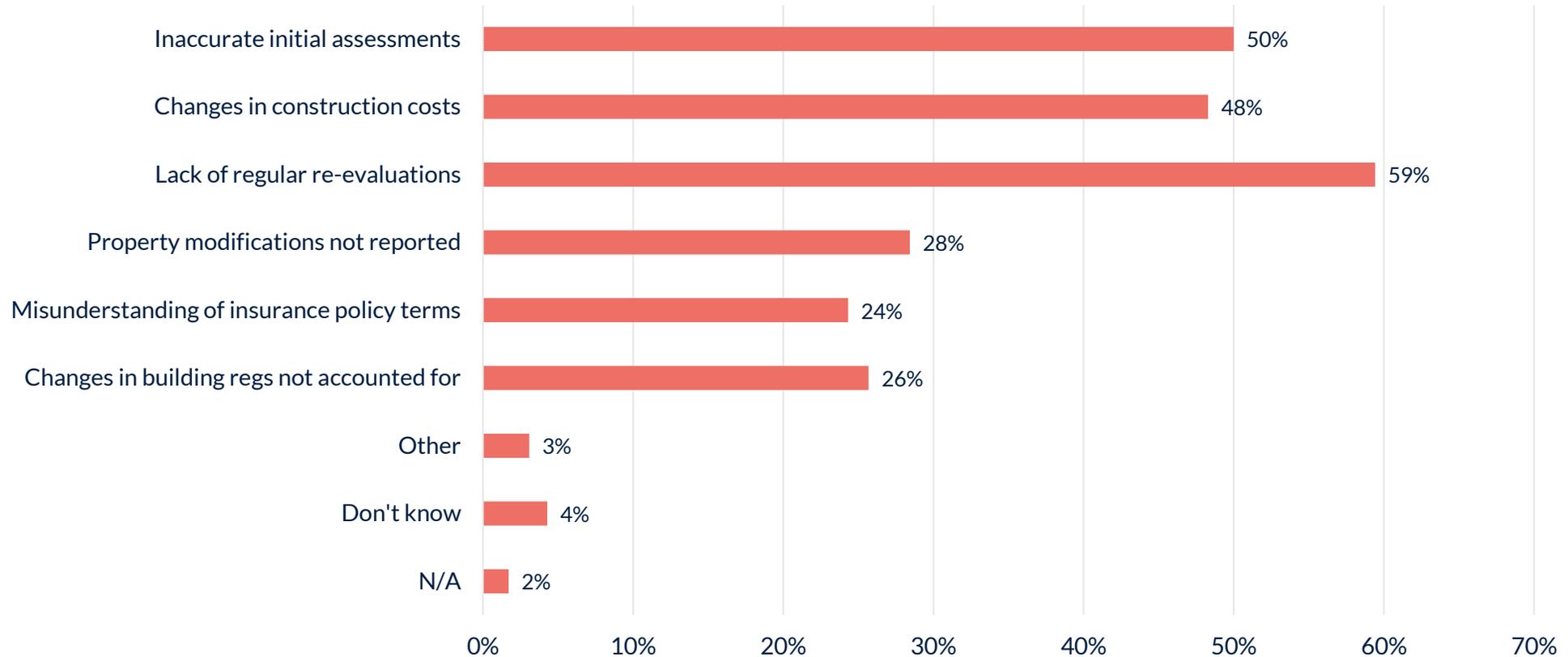
What do you see as the main barriers to customers updating insurance coverage to avoid underinsurance? (Select all that apply)

Sample size: 566



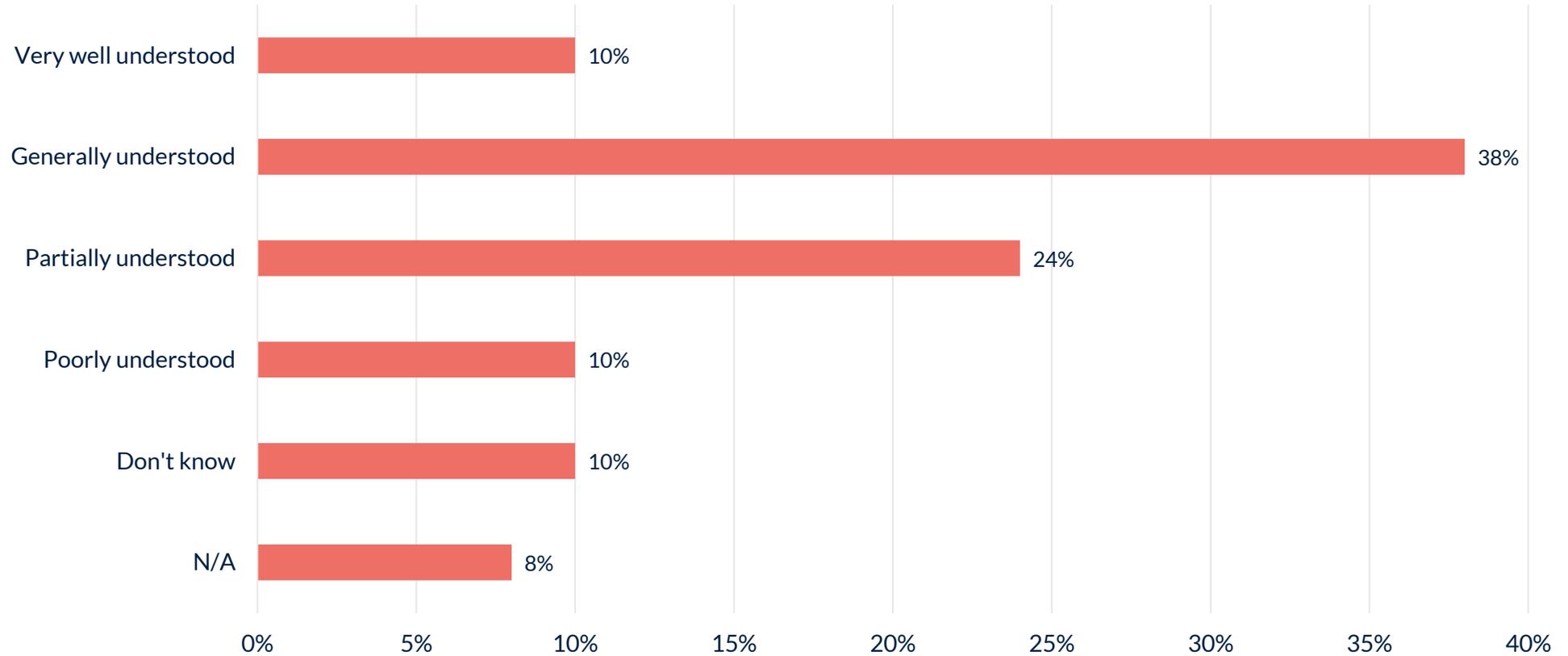
What factors do you think *most* contribute to incorrect sums insured? (Select all that apply)

Sample size: 584



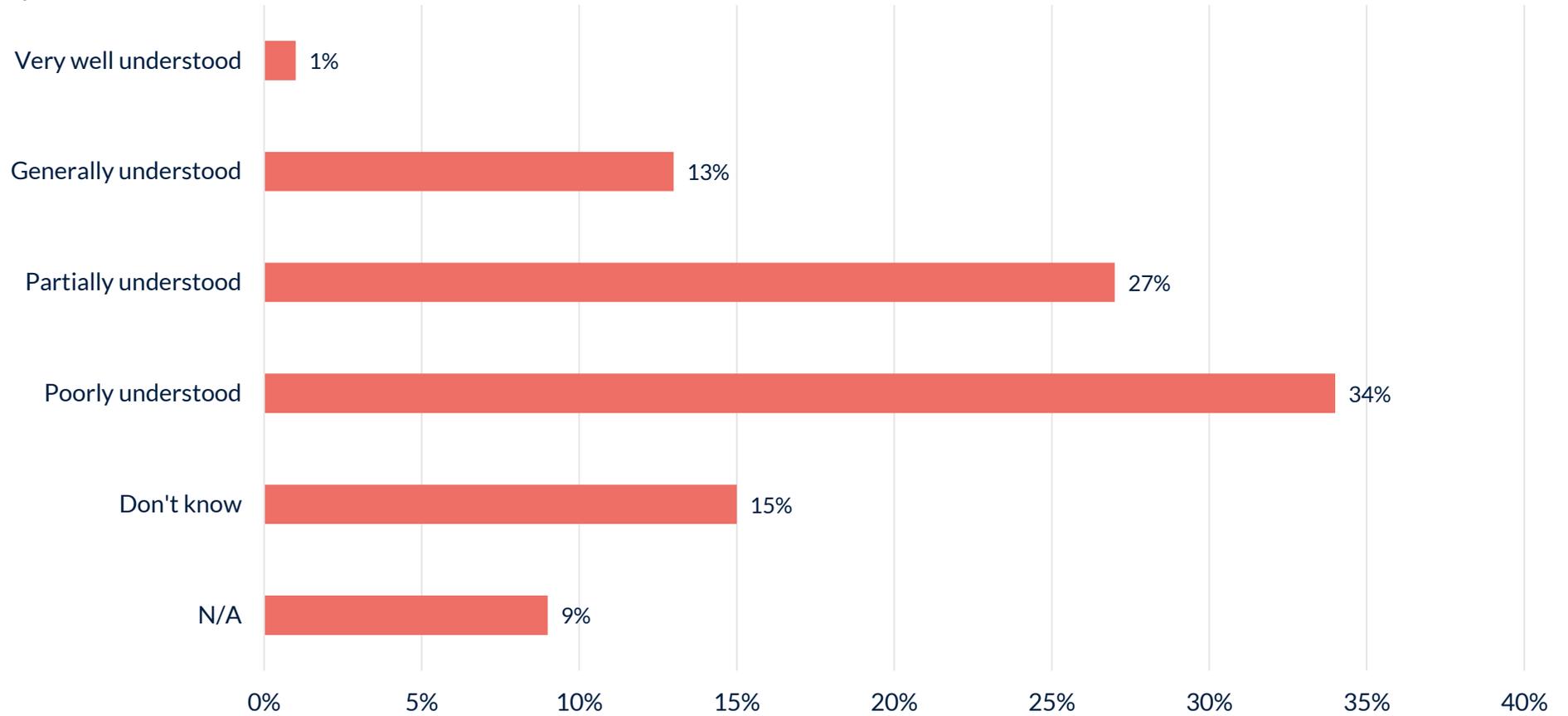
How well understood are the cost implications of regulatory and compliance uplift in your organisation?

Sample size: 501



How well do your clients/customers understand the cost implications of regulatory and compliance uplift at reinstatement?

Sample size: 545



To the nearest %, what proportion of property claims by volume would you estimate are partial rather than total losses?

Sample size: 529

