Texas Home and Auto Insurance at The Half, 2026

- Written by Dori Albora, Owner | Agent, Albora Insurance Brokers

As we approach the midway point of 2026 (or halftime, in honor of the NBA finals and World Cup), as well as home buying and selling season, summer vacations, kids at home, etc., it makes us stop and think about how the year has gone and what we hope to achieve for the second half. What economic, societal and even familial changes or growth have we embraced versus where do we see room for improvement.

As an insurance advisor and advocate for insurance education, naturally I assess business (and even sometime personal life) through this lens. The insurance market is in full swing with adjustments, for better or for worse, but in this case, mostly better!

Year to date, the market has shown encouraging signs of improvement, mostly due to lower home insurance premiums and carrier risk expansion. Following several years of elevated storm activity (2024 back-to-back Hurricane Beryl and the Derecho, anyone?) and therefore increased claims frequency, many Texas regions are experiencing milder weather patterns and fewer catastrophic losses. As a result, insurance carriers are gaining confidence, expanding their appetite for new business, and offering more competitive options for homeowners. While insurers still consider factors such as home valuations, roof age, maintenance history, and catastrophe exposure, the overall market is becoming more favorable for your everyday client.

With that said, it is more important than ever to be reviewing your coverages, rates, and overall life milestones (new house, new baby, new job) every year with your agent, taking advantage of opportunities to improve insurability through proactive planning, home/auto maintenance and risk mitigation measures.

In 2026, the car insurance market is also benefiting from a decline in claims frequency and a more stable operating environment. The pandemic-era cost peaks have fizzled, yay! With fewer car insurance losses and more favorable underwriting decisions, many carriers are slowing rate increases and becoming more competitive in their pricing. Although repair costs remain elevated this year due to vehicle technology and more complex repair processes and logistics, clients are finding more auto insurance options available as insurers continue to open up their risk appetite.

Here are the top 5 key trends shaping home and auto insurance in Texas for the second half of 2026:

- Carrier moderation of insurance premiums (this means more money in your pocket!)
- Technology-powered underwriting and claims practices to speed up decisions and payouts
- Telematics & Usage-Based Insurance (UBI) to improve premium relevance
- Finer-tuned underwriting decisions, resulting in an overall improved customer experience
- Continued savings amongst multi-line households and bundled policies, as it aids in carrier retention