

## Mexico Predictions 2026

### Insurers face a surge in civil liability exposure

In 2026, Mexico's insurance and reinsurance markets will face heightened civil liability exposure as courts and regulators adopt a more expansive view of contractual and extra-contractual obligations. Courts are also showing a growing willingness to award higher damages and hold corporate actors personally accountable. This trend is driven by public demand for accountability, evolving court precedents, and legislative reforms aimed at aligning with international standards. Companies operating in Mexico will need to reassess their risk exposure and compliance strategies as legal consequences become more severe and less predictable. Reinsurers may also find themselves increasingly drawn into primary market disputes, especially in complex or catastrophic loss scenarios. Rising litigation around climate, health, and cyber events will test policy wordings and expose gaps in liability assumptions, pushing both insurers and reinsurers to revisit risk modelling and claims protocols.

### Judicial decisions and profound changes to the judicial system will impact dispute resolution

Supreme Court rulings on issues such as moral damages, proof of policy conditions, and limitation periods will keep shaping claims handling. Further legislative changes are anticipated as the political landscape evolves, including potential environmental, social and governance reporting requirements and sustainability-driven obligations, as well as greater state involvement and intervention in the country's productive sectors. The direct popular election of judges in Mexico since June 2025 represents a profound shift in the judicial system that will impact dispute resolution in different sectors, including insurance. The potential loss of technical specialisation and increased politicisation of the judiciary may lead to short-term legal uncertainty. Insurers will need to adjust their litigation and compliance strategies to navigate a more volatile environment, requiring greater investment in jurisdictional analysis and legal risk management.

### Escalation in aircraft confiscation will continue to generate high profile claims worldwide

Aircraft seizures relating to narcotics and other safety and security operations will continue to generate high profile claims worldwide. These disputes will intensify the conflict between hull and war cover, particularly over exclusions for confiscation, theft, and unlawful interference. While Mexico will remain one of the focal points, similar cases are expected in the United States, and other jurisdictions in Latin America, Africa and Asia. International reinsurers will increasingly rely on local courts, whose rulings will play a pivotal role shaping global aviation insurance outcomes.

### Mexico will be a critical jurisdiction in defining new horizons of risk transfer in maritime trade

In 2026, Mexico's port infrastructure will face rising exposure to business interruption disputes. Geopolitical tensions, regulatory shifts in customs and tariffs, environmental frameworks, and trade realignments are likely to intensify claims over delays, congestion and contractual performance. Disputes are likely to test the boundaries between marine, political risk and business interruption cover. For insurers and reinsurers, Mexico will serve as one of the critical jurisdictions where policy wording, translations, regulatory interpretation, and co-ordination with global markets will define new horizons of risk transfer in maritime trade.

### Fragmentation of trade agreements and escalating tariffs will create more complex claims

As the fragmentation of trade agreements and escalating tariffs reshape supply chains and international commerce in Mexico, the impact is twofold. On the one hand, nearshoring and its strategic integration into US supply chains present growth opportunities for coverage in transport, marine, infrastructure and liability lines. On the other, Mexico faces vulnerabilities from tariff wars and divergent standards between trading blocs, pressuring exporters and manufacturers. Insurers must prepare for more complex claims scenarios, particularly where contractual liability and cross-border disputes intersect. For insurers and reinsurers, these disruptions and relocation of production and logistics might amplify risks linked to trade credit, political violence, and business interruption.

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