



LEGAL INDEMNITIES PREDICTIONS 2025

CGC
DAC BEACHCROFT



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of predictions for 2025.



1. Increased use of AI in conveyancing will boost the purchase of 'self-issue' legal indemnity policies

Conveyancing practitioners will be offered increasingly sophisticated software to automate the due diligence required prior to the purchase of a property. These software packages will be able to identify title risks and offer to put insurance solutions on cover. As the due diligence process becomes more automated we expect to see an uptick in the purchase of these self-issue legal indemnity policies. Insurers will work with the developers of PropTech solutions to promote products designed to mitigate any risks that are identified.

2. The market for legal indemnity products covering leaseholder risks will change

The Leasehold and Commonhold Reform Bill is one of the centrepieces of the government's legislative programme, intended to modernise leasehold tenure and replace it in due course with a new framework of commonhold ownership. Legal indemnity insurers need to consider carefully the risks that will arise from commonhold ownership and design products to cover them.

3. Legal indemnity insurance will unlock the development potential of targeted grey belt land


The national housing shortage is high on the agenda of the new Labour government. Changes to the National Planning Policy Framework will be introduced as the government tries to realise its ambitious plans to build 1.5 million new homes by 2030. We anticipate that the restrictions about building on poor quality/unattractive greenbelt land (known as 'grey belt') will be relaxed. Grey belt sites are usually blighted by one or more title defects, including access issues and restrictive covenants which are unacceptable to funders. In order to unlock grey belt sites, developers will need to work with insurers to cover off the risks by the careful placing of legal indemnity policies.





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