

beazley

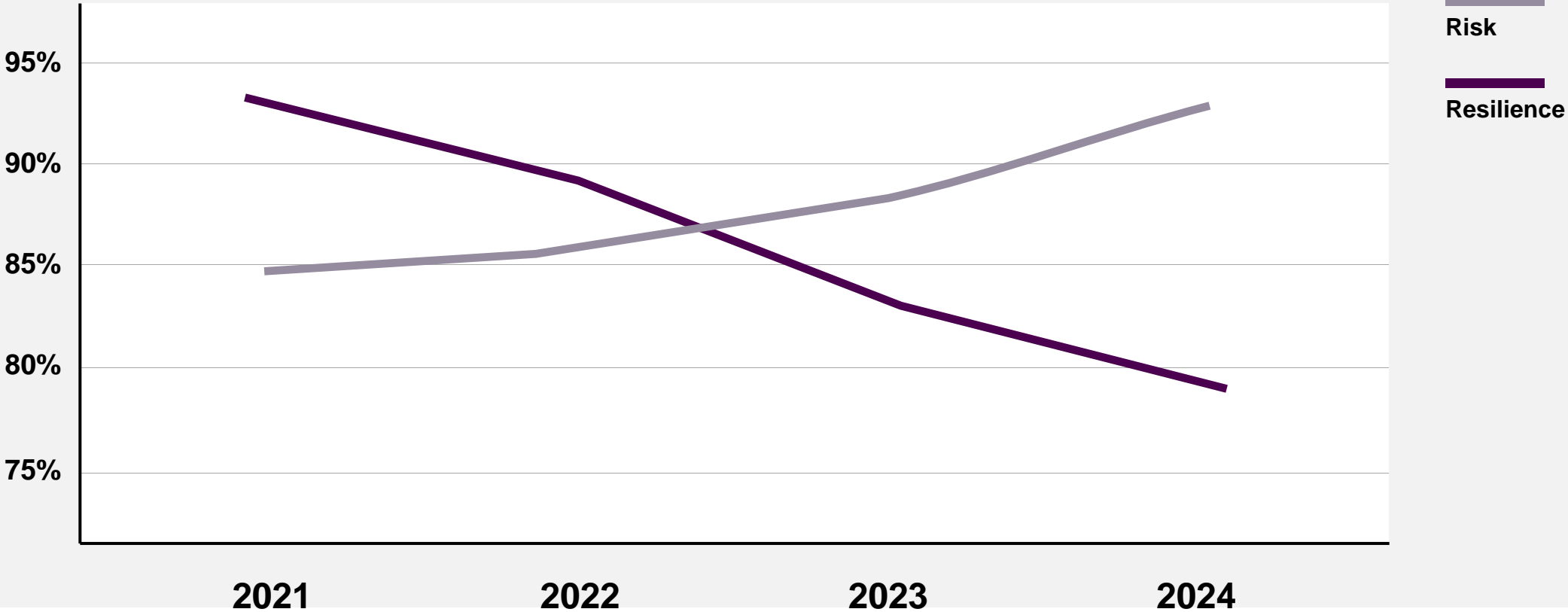
Listening to business: Risk & Resilience Predictions for 2025

What does 2025 have in store and how is
business navigating an era of accelerating risk?



As risk is accelerating business feels less resilient

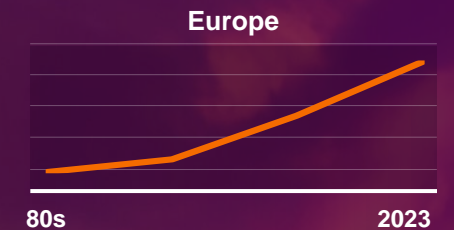
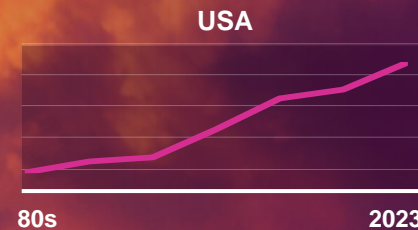
Perception of commercial risk and resilience over time



Extreme weather – how big will it get?

70%

Say extreme weather is impacting their business



→ As extreme weather events become **EVERYDAY** how can business adapt and get to grips with the **TRANSITION?**

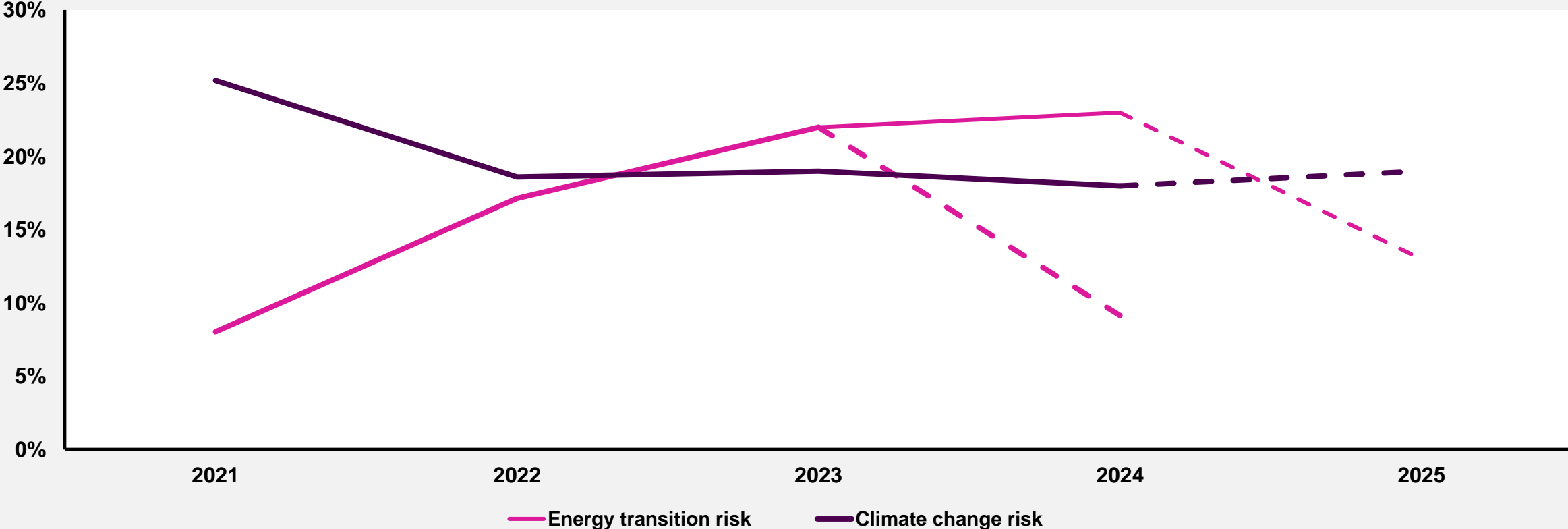
Sources:

<https://www.ncei.noaa.gov/access/billions/>

[https://www.eea.europa.eu/publications/economic-losses-and-fatalities-from Risk & Resilience | beazley](https://www.eea.europa.eu/publications/economic-losses-and-fatalities-from-Risk%20&%20Resilience)

Climate Risk: too hot to handle?

Perception of environmental risks over time



Is AI a friend or foe?

CrowdStrike

Will it be a wake-up call to digital vulnerabilities

68%

of business leaders predict job losses as a result of AI

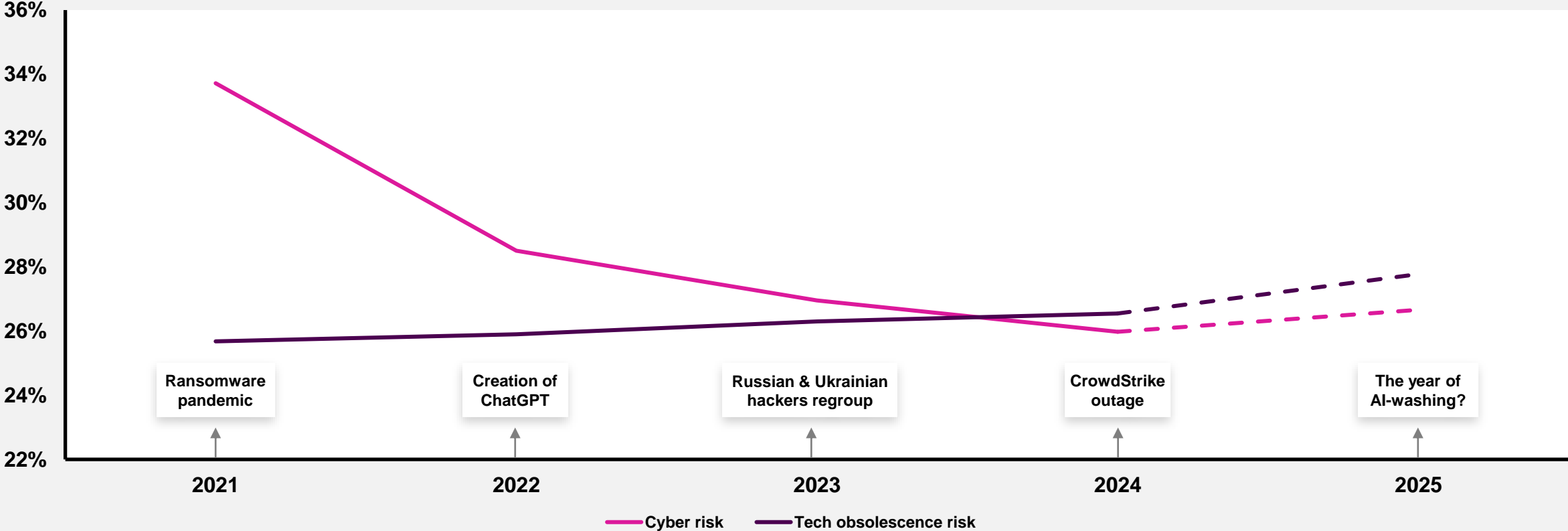
27%

rank tech obsolescence as their biggest technology risk.

→ Is business blinded by the 'AI LIGHT' when it could be focused on cyber hygiene and fixing out-of-date tech?

Technology Risk: out with the old, in with the new?

Perceptions of cyber risk and tech obsolescence risk over time



Geopolitical Risk

Will regulations diverge and trade be disrupted?

67%

say ESG regulation is too complex
for their business to comply with

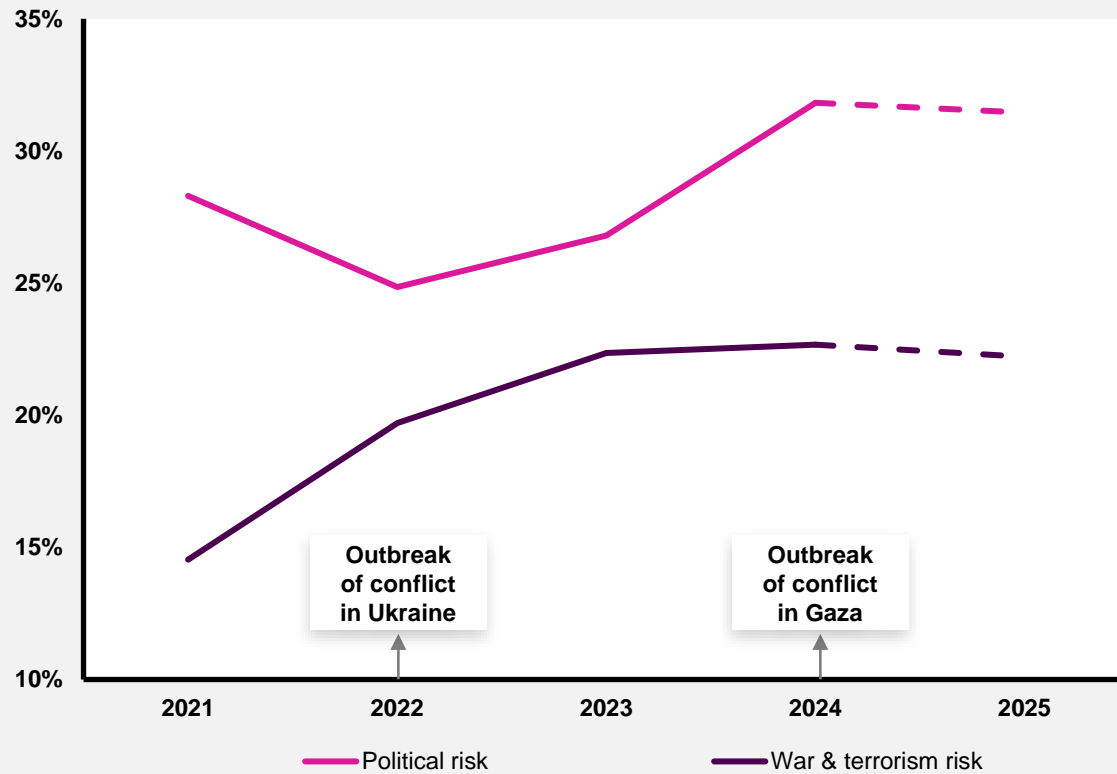
70%

worried that the elections in 2024
would impact their ability to trade...

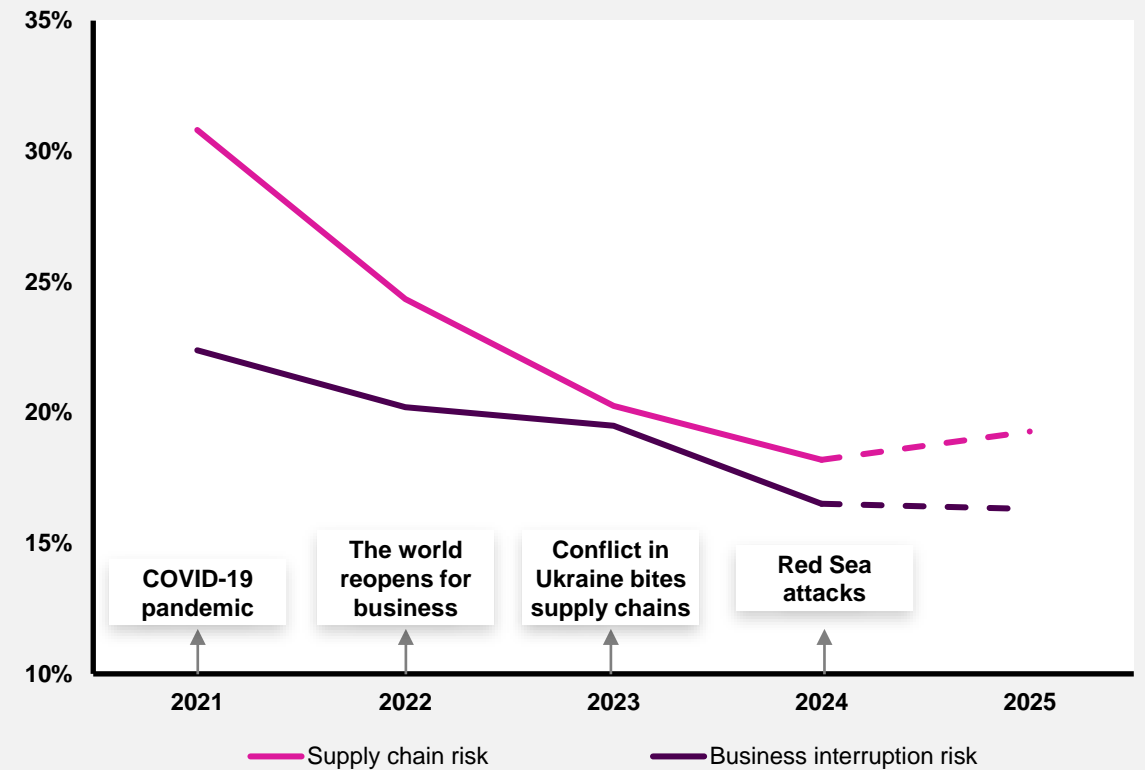
→ Can **BUSINESS** withstand
yet more **INTERRUPTION** in 2025?

Geopolitical Risk: will trading ties unravel?

Perceptions of political risk and war & terrorism risk over time

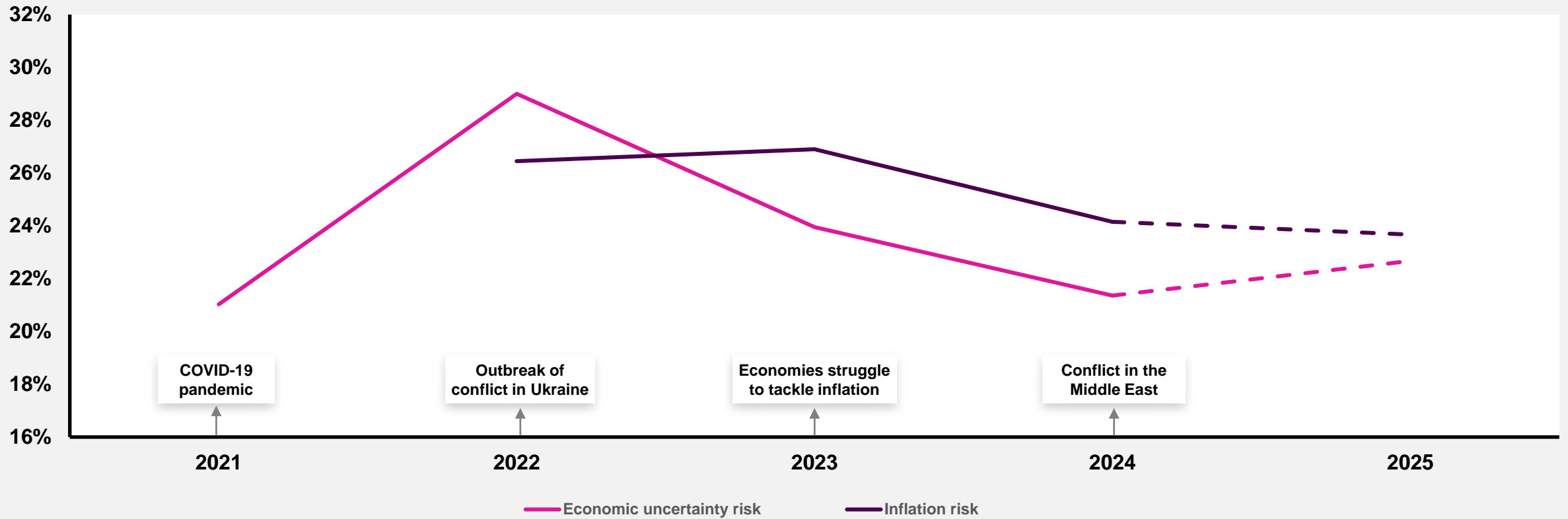


Perceptions of supply chain risk and business interruption risk over time



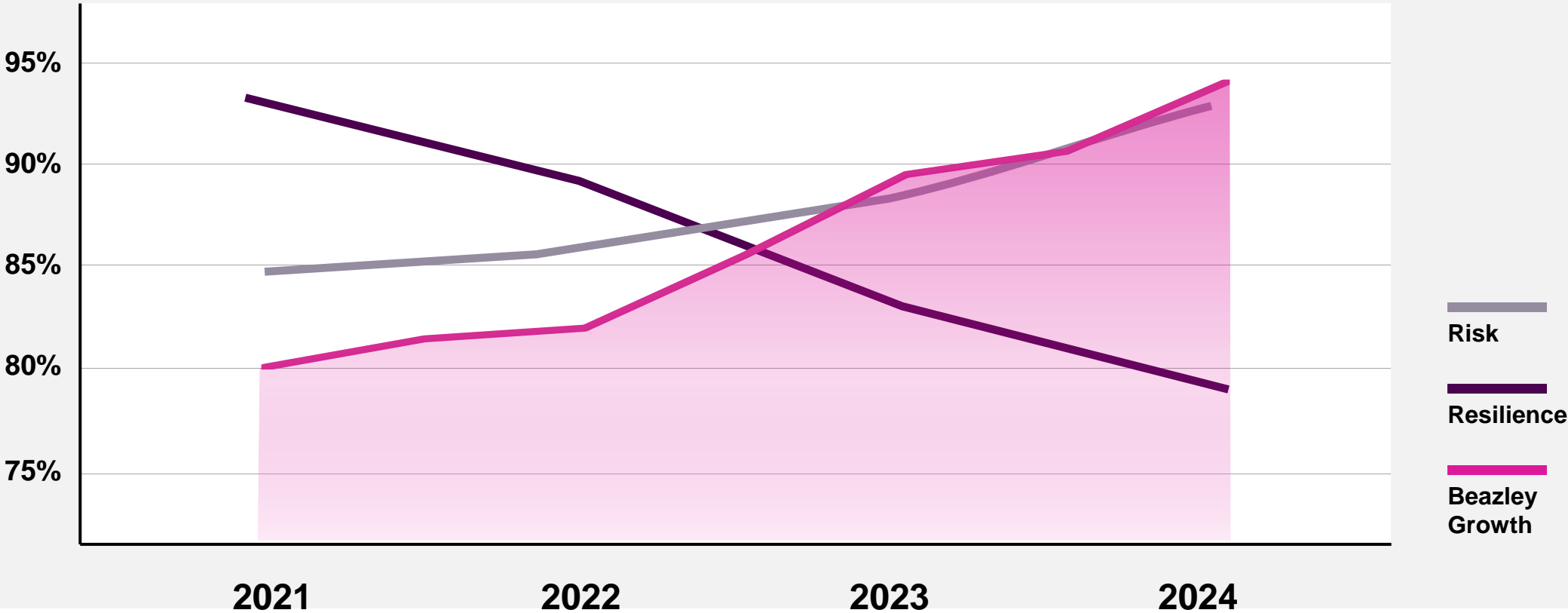
Navigating economic uncertainty

Perceptions of economic uncertainty risk and inflation risk over time



As risk is accelerating business feels less resilient

Demand for specialty insurance grows





Predictions for 2025