Beazley Logo

2026: The year cyber outages could break a business

Alessandro Lezzi • December 11, 2025

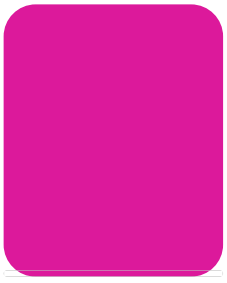
This year has shown how fast a cyber incident can spiral into operational paralysis. And with the JLR attack in September shaving an estimated 0.2% off UK GDP, business face a stark reminder that a single outage can ripple far beyond the confines of IT teams, hitting revenue, reputation, and resilience in real time – and for a long time.

As digital infrastructure grows ever more interconnected, the stakes have never been higher. Ransomware, after a brief lull following the start of the Russia-Ukraine war, has returned with force, now armed with AI-driven capabilities.

The risk extends beyond operations. Boards that fail to manage cyber risk might face long-tail D&O exposure, with shareholder lawsuits over poor preparation, weak response plans, or underinsurance potentially surfacing months or even years later.

In this complex environment, 2026 could be the year a major business suffers long-term damage or even failure from an outage caused by a cyber attack.

In the face of rising threats, businesses need a mindset shift - from panic to resilience. And true resilience isn’t about relying on insurance alone, it means preparing before, responding fast, and recovering stronger. That mindset will shape the cyber landscape in 2026 and be the difference between chaos and control.



Alessandro Lezzi

Global Head of Cyber Risks

Home

©Beazley Group | LLOYD's Underwriters