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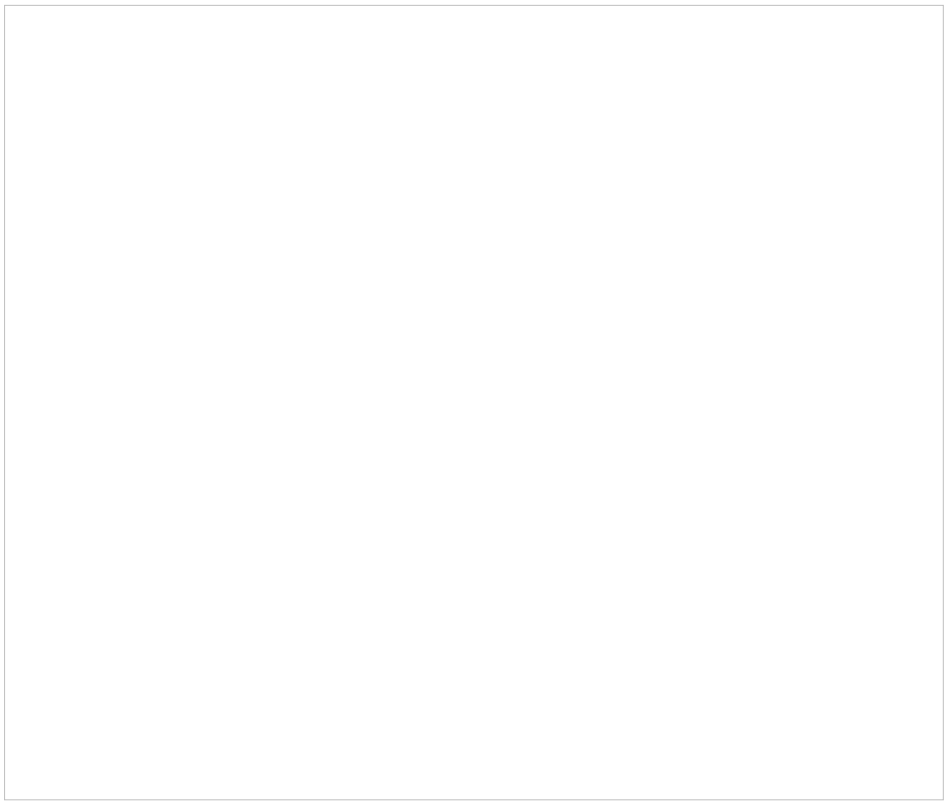
Press Releases

Feeling the heat: Converging risk landscape forces business to rethink insurance protection

February 12, 2026

Beazley’s 2026 Risk and Resilience data paints a clear picture: global business risk concerns are converging, with perceptions increasingly evenly split. No longer distinct, environmental, geopolitical, technological and boardroom exposures are increasingly merging, creating more complex, volatile and interconnected challenges for organisations.



And as risk boundaries dissipate, the research finds that businesses are turning more actively to insurance as a core pillar of resilience.

Findings drawn from a survey of 3,500 business leaders across the UK,

US, Canada, Singapore, Germany, France and Spain reveal that:

- **31%** plan to invest in risk management and loss prevention initiatives
- **29%** want to explore insurance that includes risk and crisis management
- **24%** plan to invest in alterative risk transfer vehicles
- **23%** are interested in exploring parametric insurance
- **94%** of global businesses plan to strengthen resilience via insurance & risk management in 2026

Paul Bantick, Chief Underwriting Officer at Beazley comments:

"Our latest Risk & Resilience survey reveals that organisations are entering an era of converging risk, where digital, transitional, and geopolitical disruption are creating simultaneous pressures across every part of the business. Those best positioned to thrive will be the ones that grasp how interconnected risks amplify one another and turn resilience into a strategic advantage.

"As disruption becomes routine, companies are looking to specialty insurance not only for protection but as a core pillar of long term growth in an increasingly volatile world."

These findings are an **early release** from Beazley's Risk & Resilience survey undertaken during January 2026.

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Methodology
In January 2026, Beazley partnered with research firm Opinion Matters to survey over 3,500 business leaders and insurance buyers from internationally operating companies based in the UK, US, Canada, Singapore, France, Germany, and Spain.

Respondents represented a range of company sizes, from US$/CA$/SG$/GB£/EUR€ 250,000 to over 1 billion in annual revenue, across all surveyed markets.

The main survey was conducted between 5th–13th January 2026.

This annual Risk & Resilience Survey began in 2021 with 1,000 respondents from the UK and US. It expanded to 2,000 in 2022–2023 with the addition of Canada and Singapore, and to 3,500 in 2024 with France, Germany, and Spain.

About Beazley
Beazley plc (BEZ.L), is the parent company of specialist insurance businesses with operations in Europe, North America, Latin America, and Asia. Beazley manages seven Lloyd's syndicates and, in 2024, underwrote gross premiums worldwide of $6,164.1million. All Lloyd's syndicates are rated A by A.M. Best.

Beazley's underwriters in the United States focus on writing a range of specialist insurance products. In the admitted market, coverage is provided by Beazley Insurance Company, Inc., an A.M. Best A rated carrier licensed in all 50 states and its subsidiary, Beazley America Insurance Company, Inc. In the surplus lines market, coverage is provided by the Beazley syndicates at Lloyd's, and from 1 January 2024, also from Beazley Excess and Surplus Insurance, Inc.

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