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RESILIENCE IN FOCUS: Gaps and Opportunities for Insurers



A Global Priorities Report Supplemental Feature

This report was developed by the International Insurance Society. The findings are based on responses from IIS and Insurance Information Institute (Triple-I) members, with subject-matter expertise and guidance provided by Custodian Investment Plc, Fifth Third Bank, Nippon Life Insurance Company, and Swiss Re. The report was further validated by members of the IIS Resilience Working Group during a meeting at the Global Insurance Forum on Oct. 26, 2025, in Rüschiikon, Switzerland. It offers additional insight into resilience efforts addressed in the 2025 Global Priorities Report, published in April 2025.

A Forward from the Facilitator

Resilience in the face of significant societal and organizational threats is top of mind to almost all insurance sector leaders as well as governments, businesses and communities. As a result, the IIS convened a group of leading insurance executives and experts for a Resilience Workshop. The workshop reflected on the results of the recent IIS Resilience Survey and considered the most effective responses and the greatest challenges from current and emerging threats.

The workshop discussion focused on multiple threats facing all institutions, both those threats that figure prominently in the IIS Survey (cyber, climate and other natural disasters, geopolitical risks) and others, including AI, aging populations, healthcare availability and costs, income inequality, private credit and other macro-economic forces. It was agreed that "resilience" can mean different things to different people. It was also noted that insurers need to focus on both what the insurance sector can do to enhance societal resilience and to ensure its own operational and institutional resilience.

The workshop discussion revealed optimism and concern regarding many points. Optimism over the fact that resilience is a strategic priority for many insurers, but concern that a far smaller percentage of insurers believe resilience is reflected adequately in their day-to-day operations. Optimism over the role that insurance can play in providing risk assessment, mitigation advice and financial protection for lives and livelihoods in their communities. But concern about the availability of necessary partnerships to tackle these problems and the lack of trust among many stakeholders, including insurers, governments and consumers. Among the actions to take, the workshop participants urged insurers to engage with customers and other stakeholders to enhance risk and insurance literacy and to continue to use technology and innovation to deliver products and services that address evolving threats and the needs of their insureds.

The IIS hopes that its Resilience Survey and output from the Resilience Workshop will drive further discussion and action regarding this important topic.



William Marcoux
IIS Resilience Working Group Facilitator

Chair, Law, Regulation and Resilience Policies Working Group
Insurance Development Forum (IDF)

Executive Summary

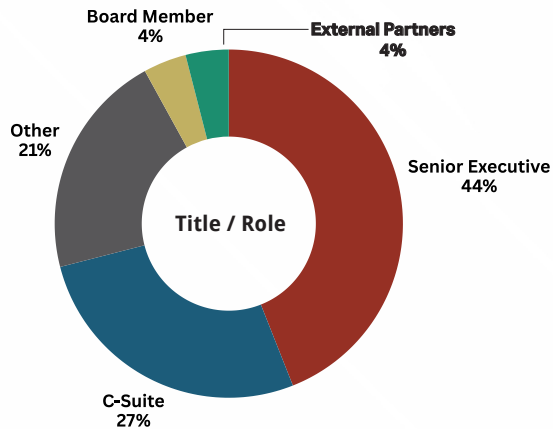
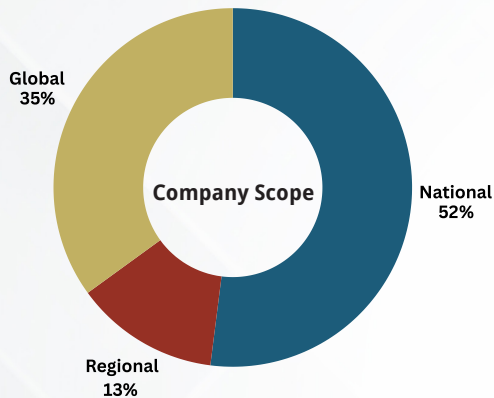
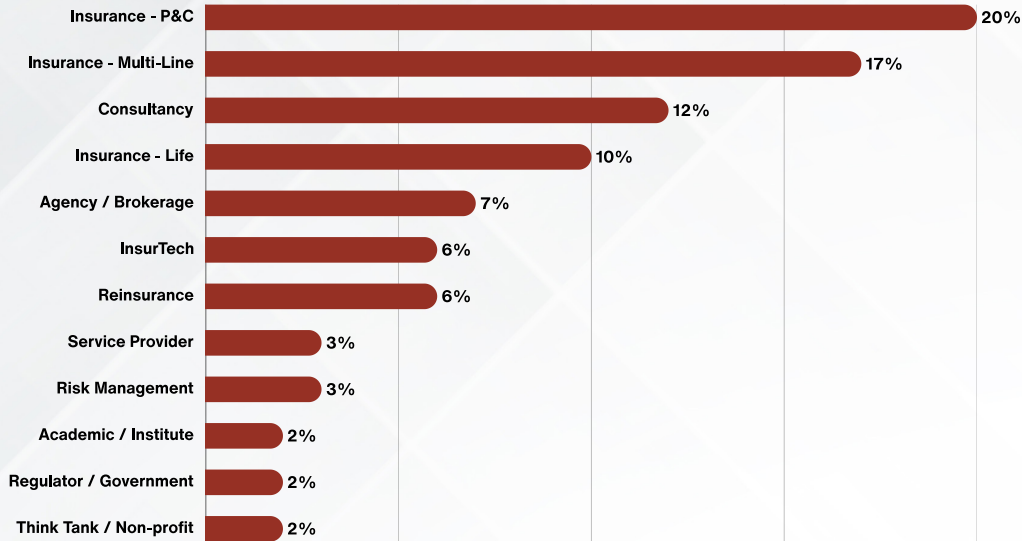
- ▶ **Resilience emerges as a core strategic concern for insurers.** This report provides a comprehensive look at how insurance organizations are advancing resilience at both the societal and enterprise levels. Drawing from a diverse sample of global respondents, the report highlights a growing recognition of insurers' role in mitigating systemic risks – especially those related to climate, disasters, and digital infrastructure. While enthusiasm for resilience is widespread, only about one in four companies report that resilience is “very” or “extremely” integrated into their strategic objectives, suggesting that commitment remains more aspirational than institutionalized across much of the industry.
- ▶ **Disaster, digital, and climate resilience lead industry priorities.** Top areas of focus for firms include disaster resilience (52%), digital resilience (50%), and climate adaptation (47%). Larger insurers emphasize systemic risk management—disaster and climate resilience—while smaller firms prioritize financial inclusion and access, possibly reflecting a closer tie to underserved markets. Partnerships with industry associations and technology providers are viewed as most impactful in advancing resilience goals, with larger firms leveraging academic collaboration and smaller ones relying more heavily on tech-based partnerships.
- ▶ **Technology adoption is improving—but uneven across company size.** Roughly half of respondents report that advances in artificial intelligence and machine learning have enhanced their resilience strategies, particularly in underwriting, customer engagement, and claims handling. Larger companies lead in embedding AI into core insurance functions, whereas smaller firms remain focused on exploratory or customer-centric applications.
- ▶ **Definitional, structural, and capability challenges persist.** The most significant barriers to leveraging insurance for societal resilience include unclear definitions of “resilience” (41%), weak public-private partnerships (37%), budget constraints (37%), and talent shortages. Large firms struggle more with strategic misalignment and data-sharing challenges, while smaller firms cite skill gaps and limited resources. Despite these obstacles, insurers are responding to government retrenchment in risk prevention by increasing their use of technology, launching public education campaigns, and investing in disaster mitigation initiatives. Digital content and broker training are the most common methods for educating customers on resilience and risk mitigation.
- ▶ **Future resilience efforts will balance systemic and social risks.** Looking ahead, respondents anticipate that cyber threats, climate change, and geopolitical instability will most influence resilience over the next five years, while smaller firms remain particularly concerned about health inequities and financial exclusion. Firms plan to focus on protecting financial well-being, strengthening physical asset resilience, and expanding collaboration with government agencies. Data remains critical to future strategy, with companies identifying economic assessments of prevention and consumer sentiment analysis as the most valuable metrics for improving decision-making and investment in resilience initiatives.

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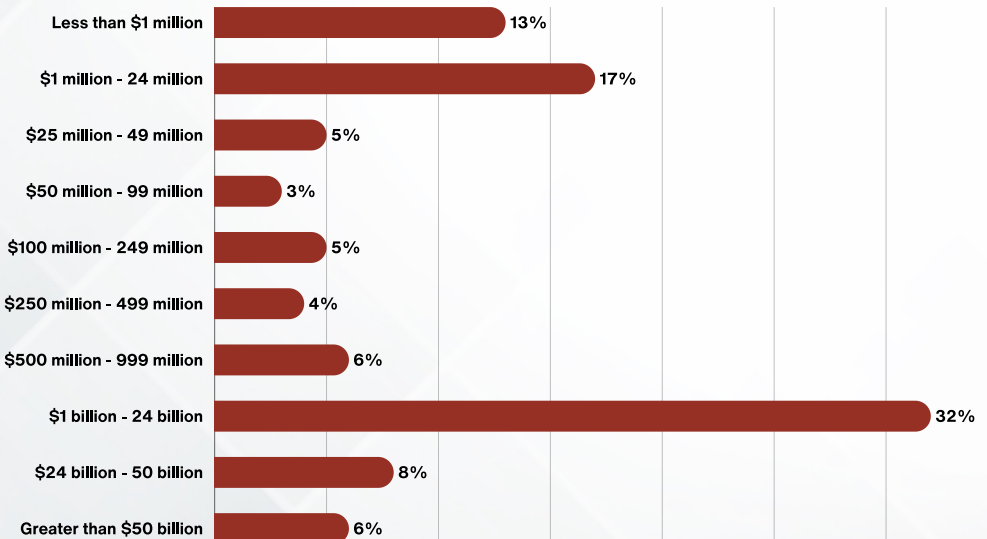
Resiliency Survey

Respondent Demographics

Company Type



Company Annual Revenue



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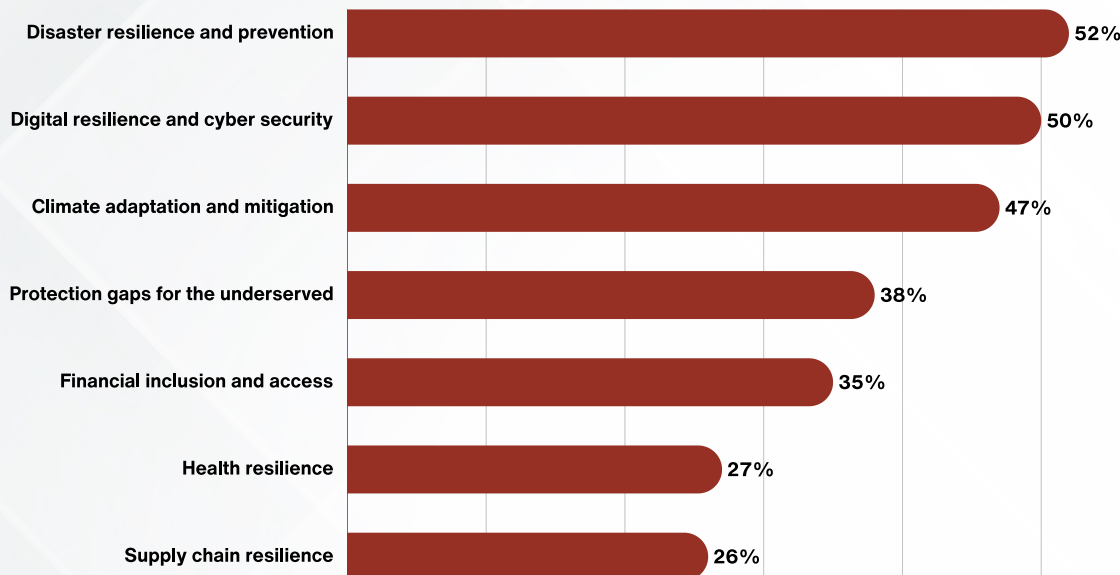
Strategic Objectives

Critical focus areas to enhance societal resilience

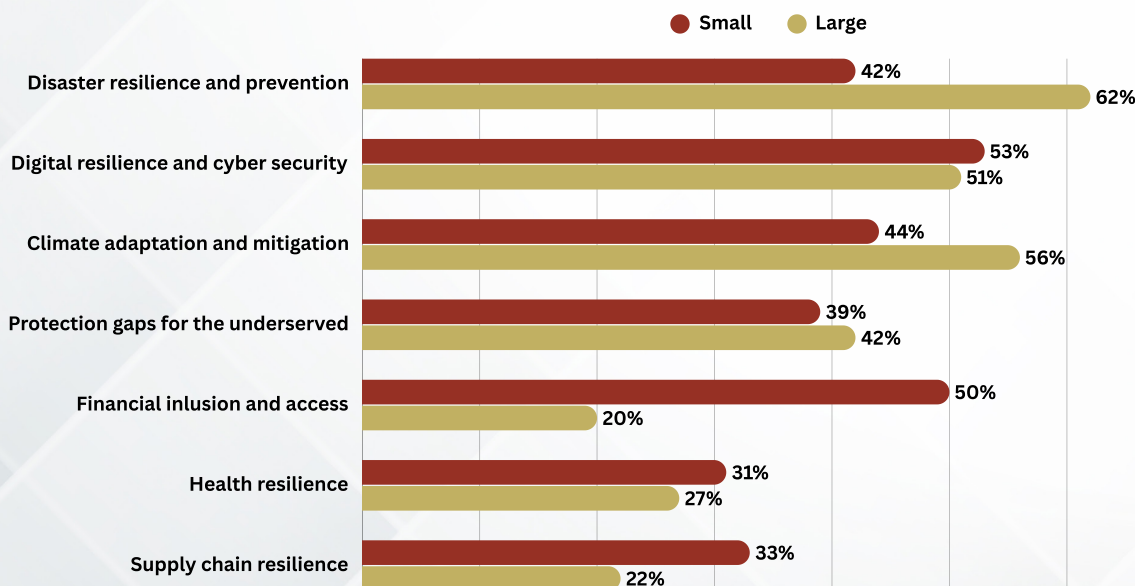
Question: What are the most critical areas that your company is focusing on to enhance societal resilience?
Select all that apply.

- ▶ Top focus areas for about half of the firms are disaster resilience (52%), digital resilience (50%), and climate adaptation (47%).
- ▶ There are significant differences in focus area depending on the size of the firm. Large firms (over \$1b in annual revenue) lead in systemic resilience priorities (disaster 62%, climate 56%), while small firms (under \$25m in annual revenue) emphasize financial inclusion and access by a 30%-point margin (50% vs 20%).
- ▶ Health and supply chain resilience trail, showing concentration on macro risk over operational resilience.

Overall



By Company Size



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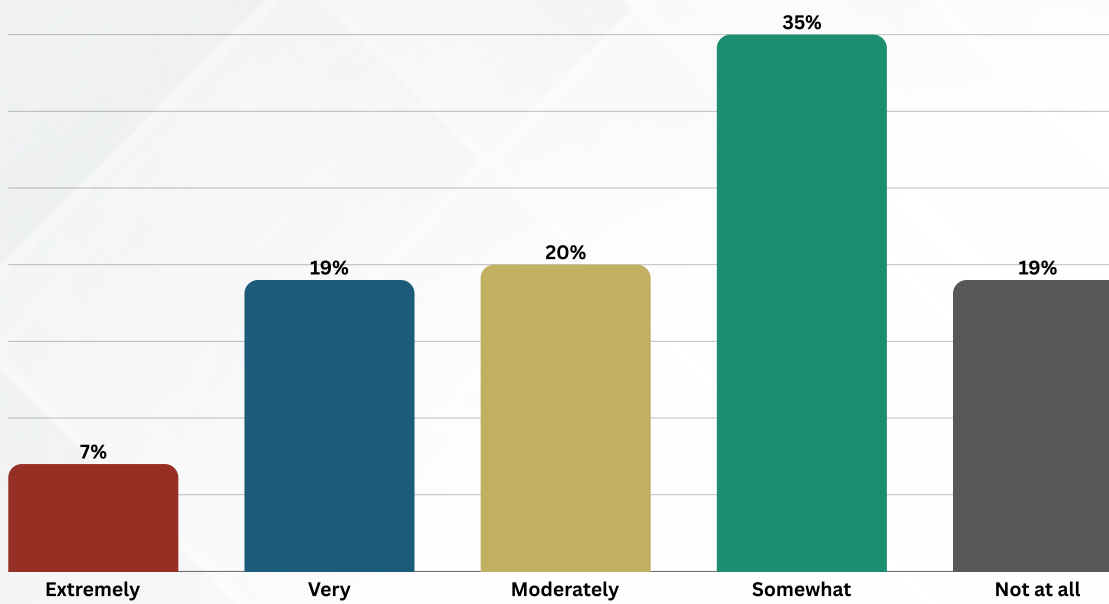
Strategic Objectives

Societal resilience integration in strategic objectives

Question: How integrated is societal resilience in your company's strategic objectives?

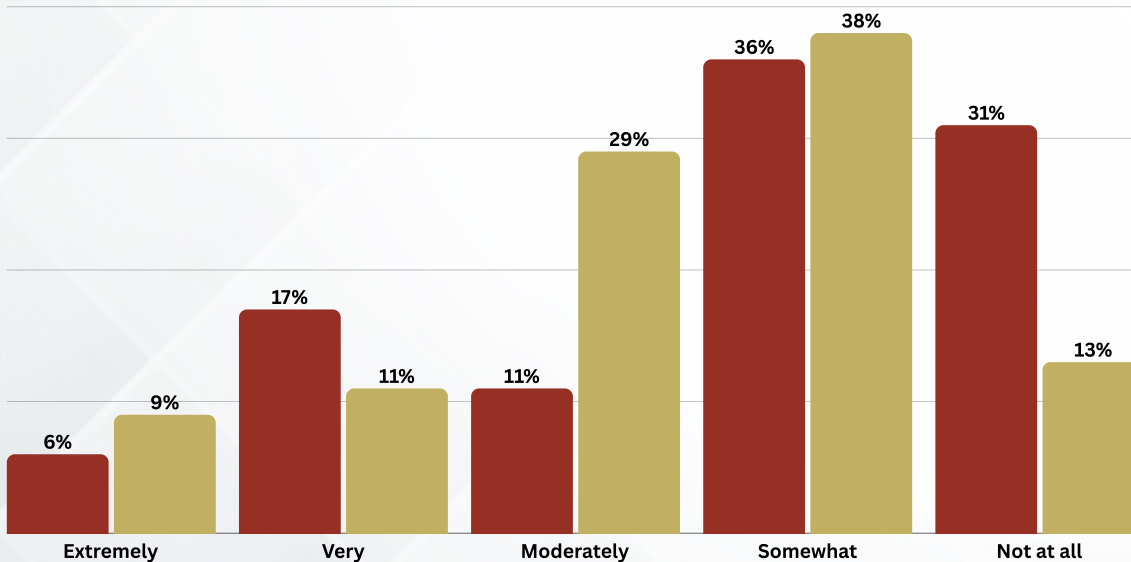
- ▶ Only a quarter report resilience as very or extremely integrated in company strategy.
- ▶ About half say that it's either somewhat or not at all integrated.
- ▶ Large companies were a bit more likely to have resilience integrated into their strategic objectives than small firms.

Overall



By Company Size

● Small ● Large



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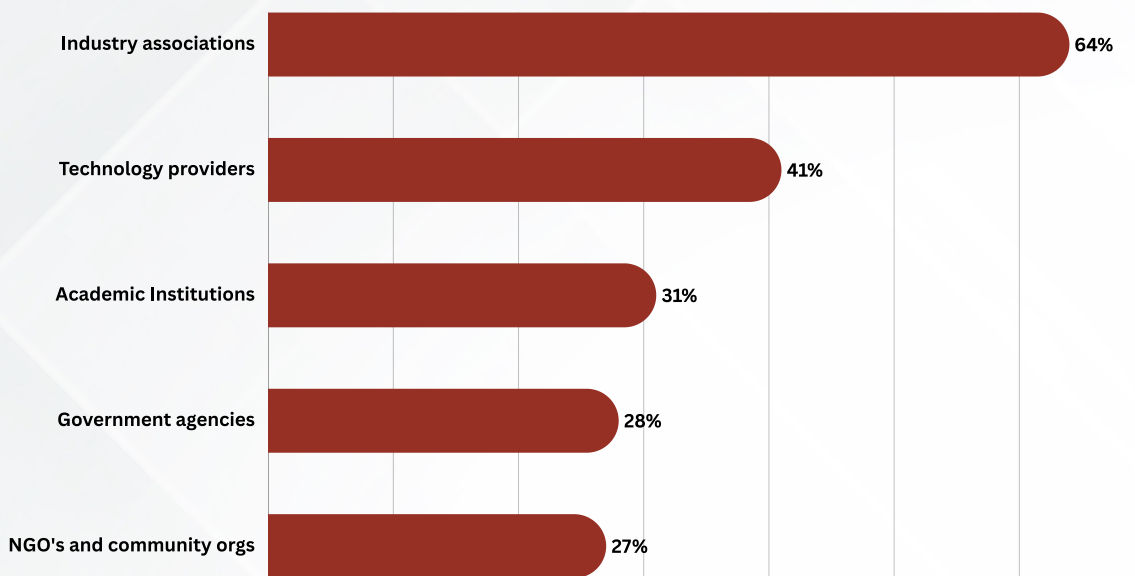
Strategic Objectives

Most impactful partnerships toward advancing resilience goals

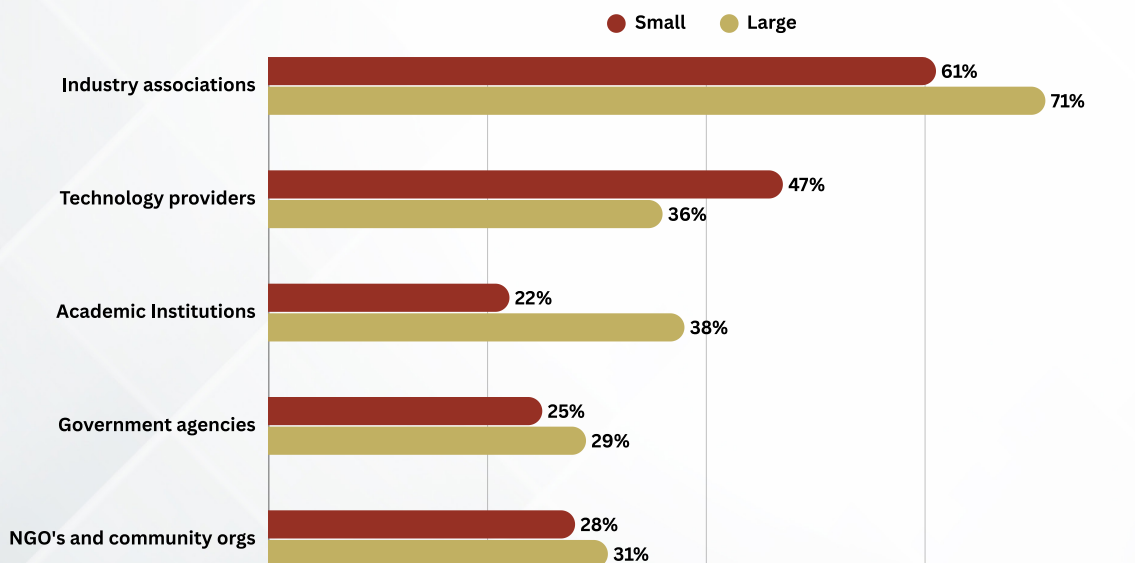
Question: Which partnerships have been most impactful in advancing your company's resilience goals?
Select all that apply.

- ▶ Industry associations (64%) and technology providers (41%) are the most valued partnerships for firms to advance their resilience goals.
- ▶ Large firms are more likely to credit academic institutions; smaller ones lean on technology providers.

Overall



By Company Size



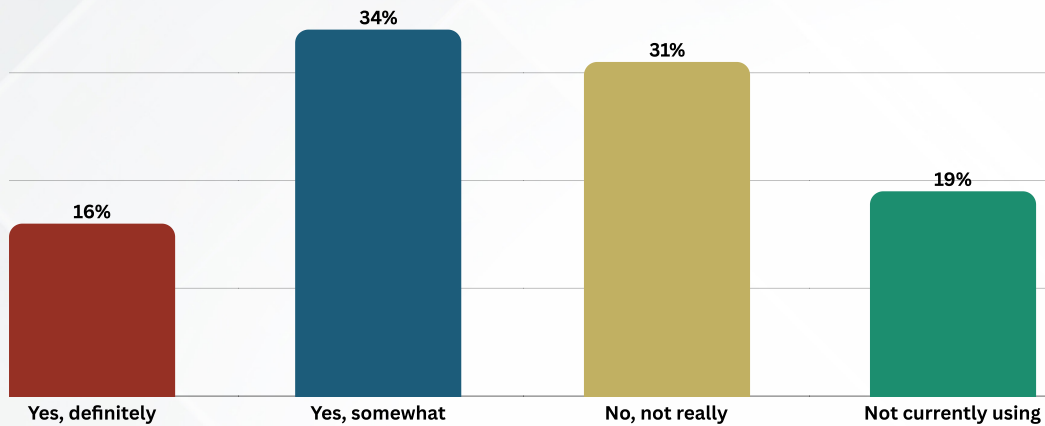
Strategic Objectives

Impact of AI and machine learning on resilience strategy

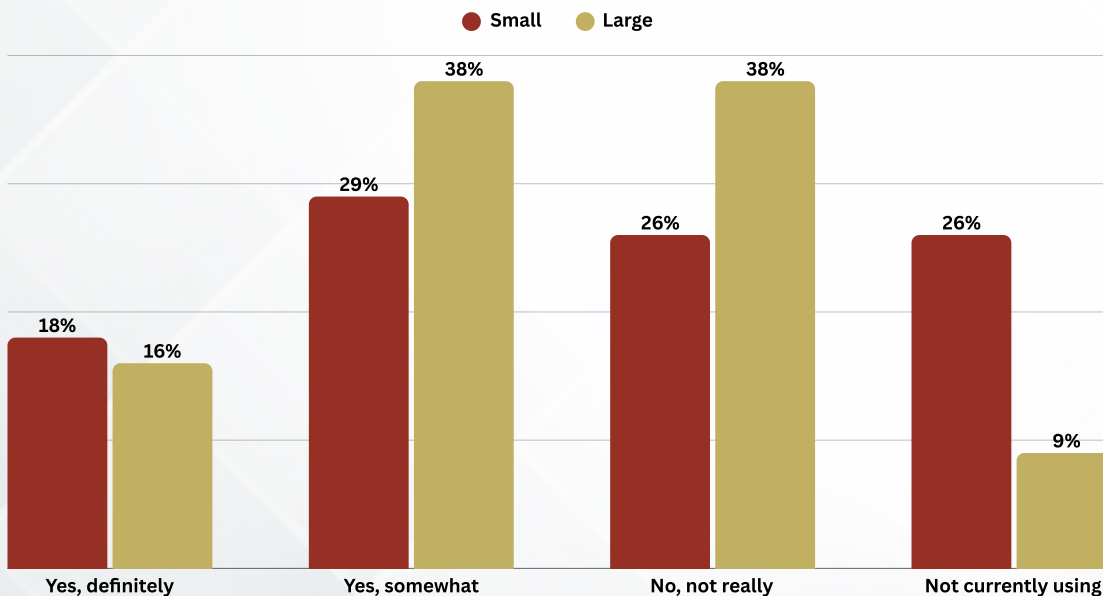
Question: Have advances in machine learning and artificial intelligence enabled your company to improve its resilience strategy?

- ▶ Roughly half say AI/ML have definitely or somewhat improved resilience strategies.
- ▶ 26% of small firms are not using AI at all, compared to just 9% of large firms.
- ▶ The technology adoption gap underscores resource and capability divides reported in IIS's Report on Innovation.

Overall



By Company Size



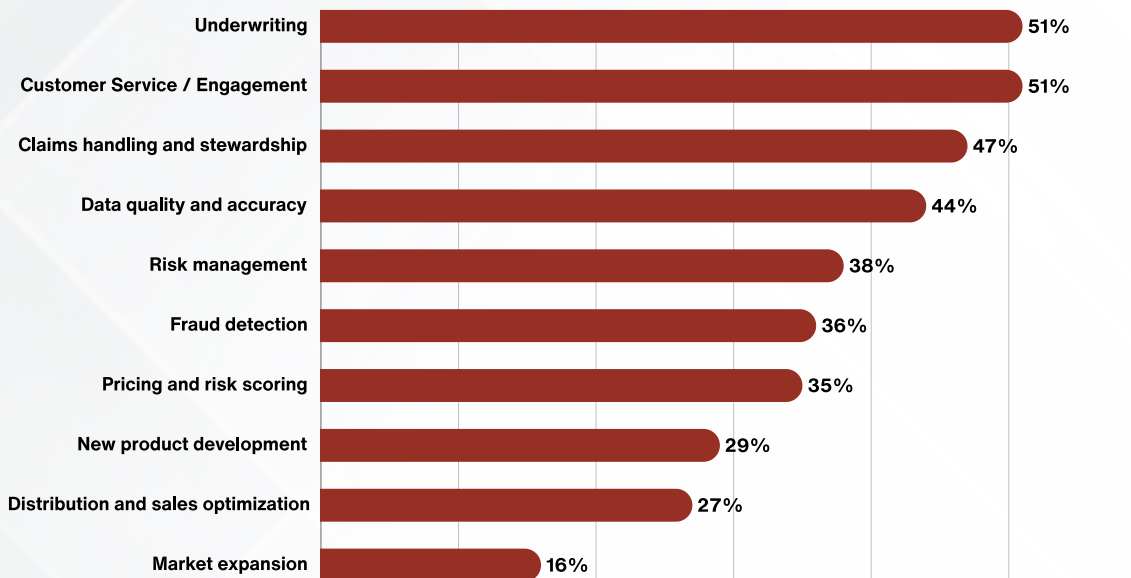
Strategic Objectives

Impacts of machine learning and artificial intelligence on the insurance value chain resilience

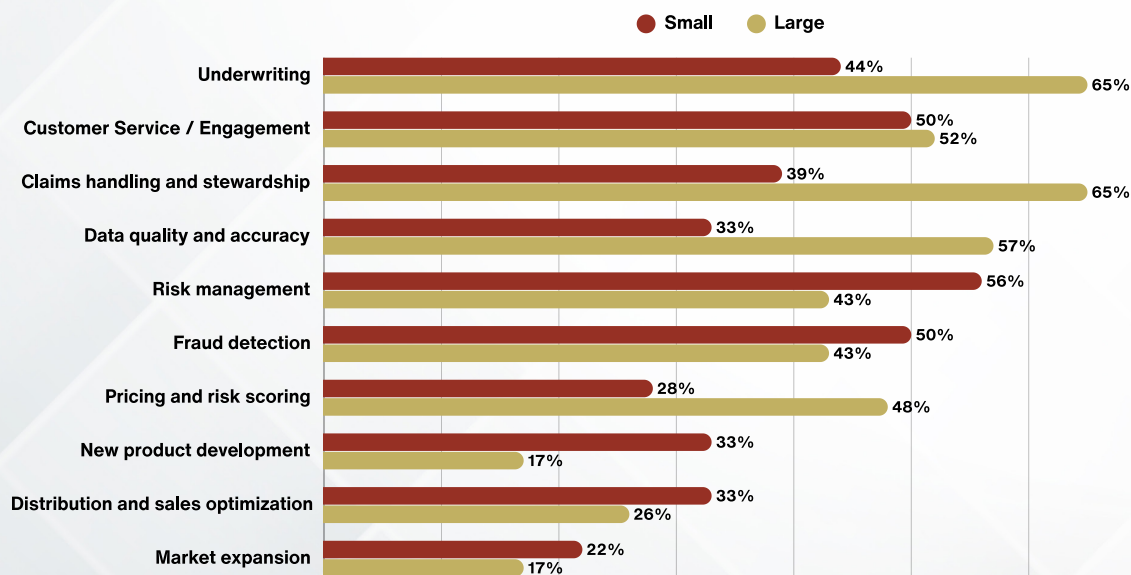
Question: In which areas of the insurance value chain have machine learning and artificial intelligence changed the way your company approaches resilience? *Select all that apply.*

- ▶ AI and machine learning has changed how about half of the companies have approached resilience in the areas of underwriting (51%), customer service (51%) and claims handling (47%).
- ▶ Large firms are more likely than small firms to have used this tech to support core insurance functions like underwriting (65% to 44%), and claims handling (65% to 39%).
- ▶ Small firms are a bit more focused than large firms on expansion, using AI/ML to support resilience approaches in new product development, market expansion, and sales optimization.

Overall



By Company Size



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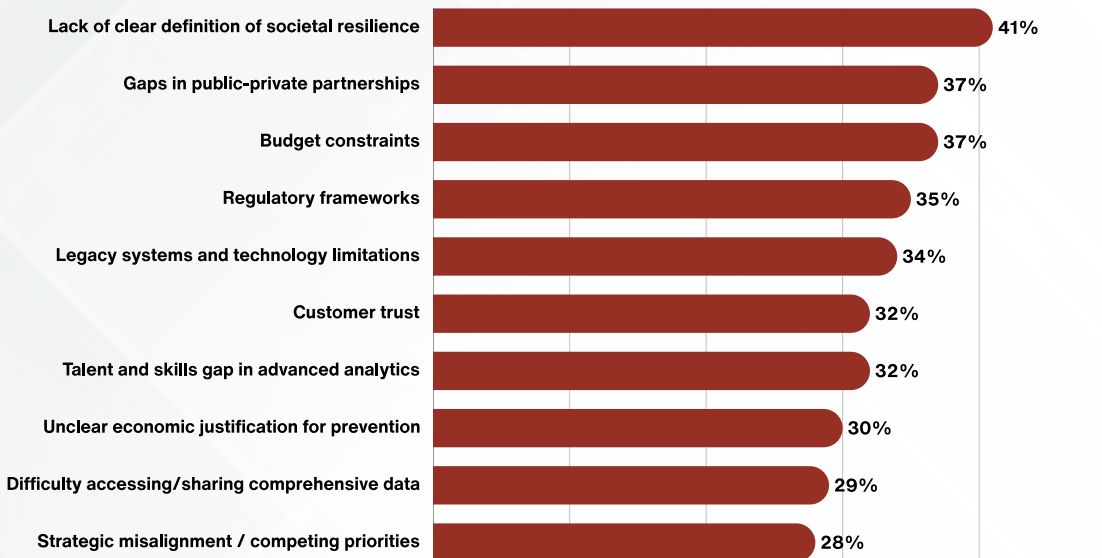
Challenges

Most significant challenges for leveraging insurance capabilities to advance societal resilience

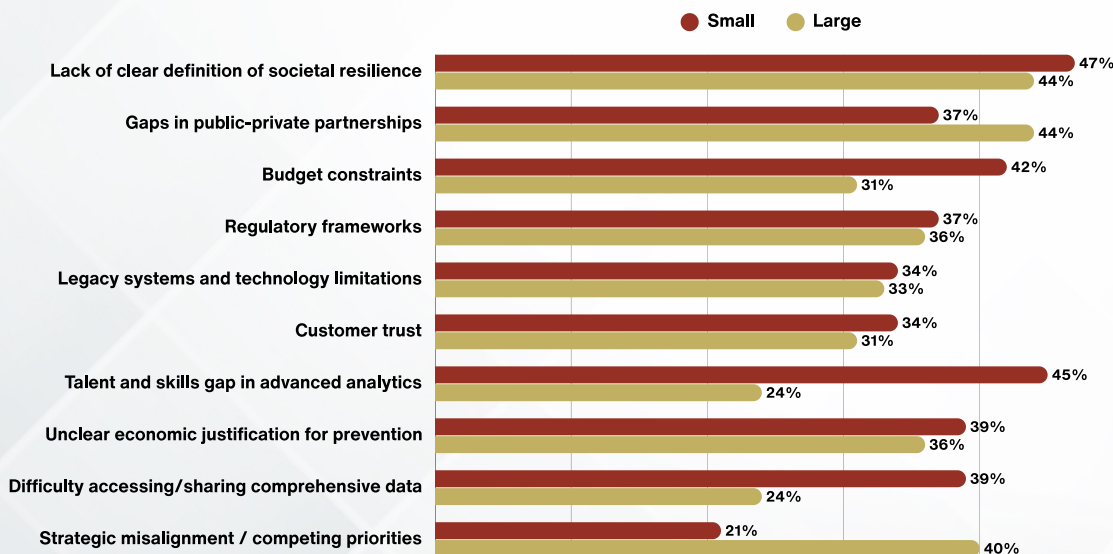
Question: What are the most significant challenges that your company faces in leveraging insurance capabilities to advance societal resilience? *Select all that apply.*

- ▶ Leading challenges include unclear definitions (41%), public-private partnership gaps (37%), and budget constraints (37%).
- ▶ Talent gaps (45%) dominate small-company challenges compared to larger firms.
- ▶ Large firms are twice as likely as small firms to cite strategic misalignment as a significant challenge in leveraging insurance to advance societal resilience.

Overall



By Company Size



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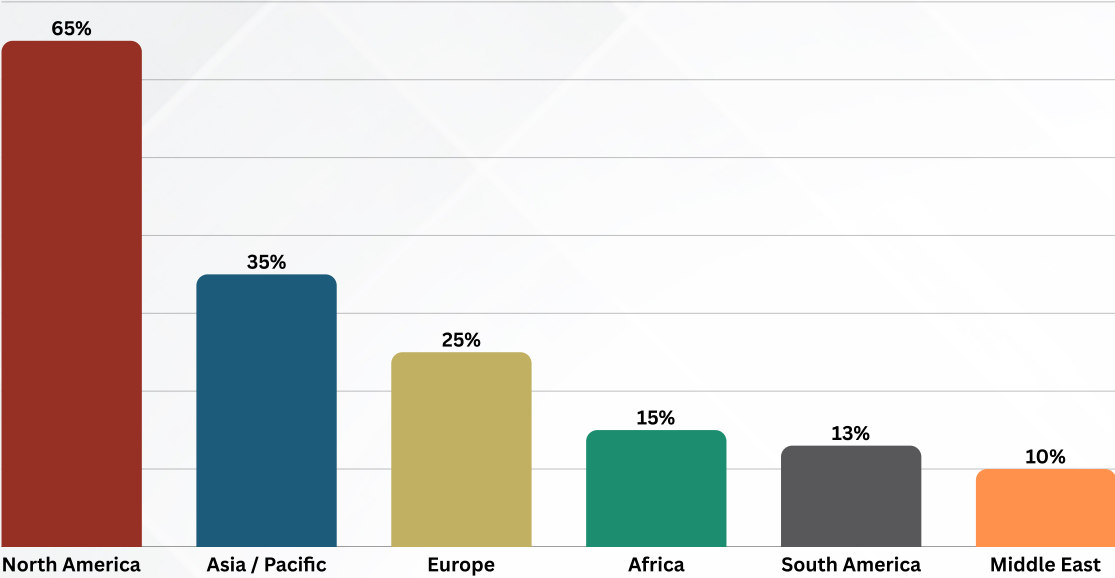
Challenges

Primary regional focus of resilience efforts

Question: Which regions are the primary focus of your company's resilience efforts? *Select all that apply.*

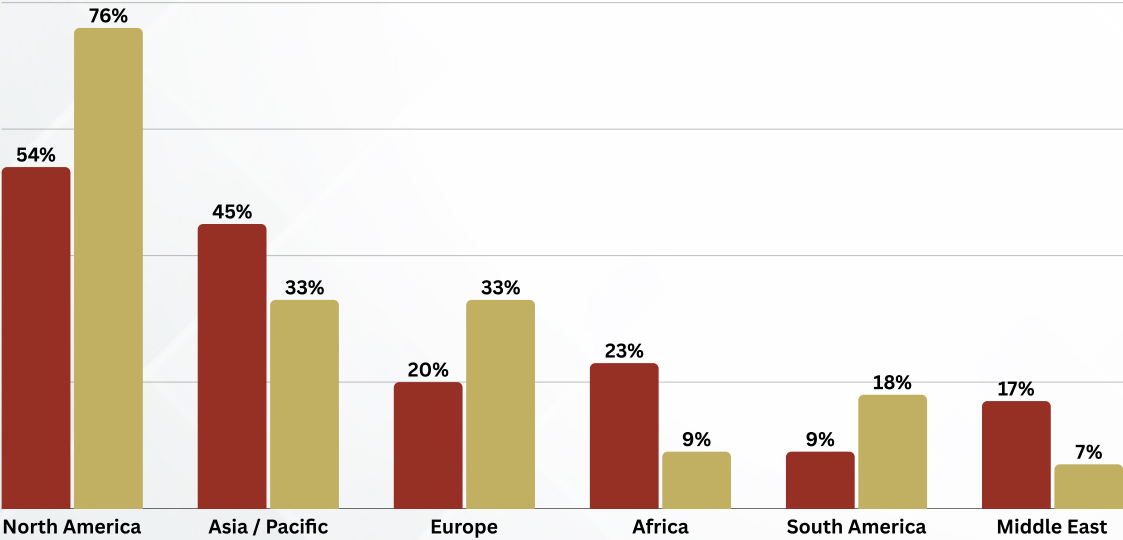
- ▶ North America (65%) dominates focus areas, with Asia-Pacific (35%) and Europe (25%) trailing.
- ▶ Large companies are more likely to report a North American focus for their resilience efforts than smaller firms (76% to 54%).

Overall



By Company Size

● Small ● Large



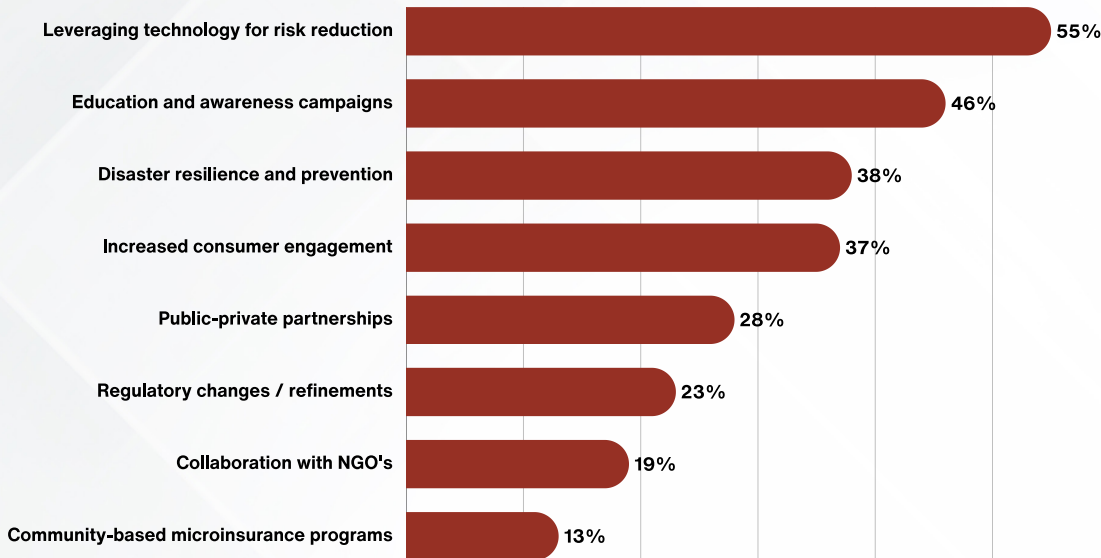
Challenges

Ways companies filled gaps as governments reduce risk prevention and mitigation service investments

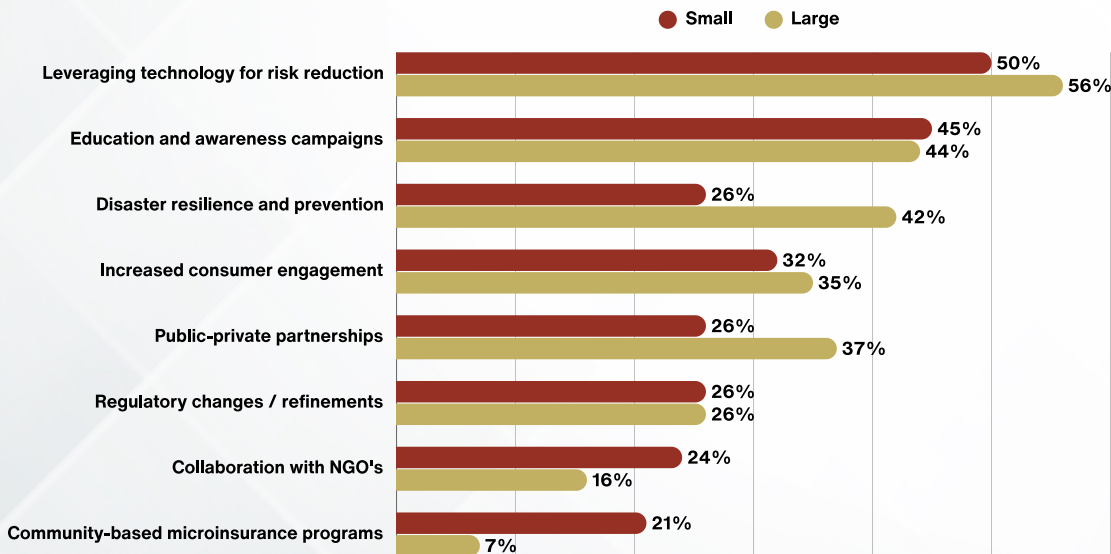
Question: As governments reduce investment in risk prevention and mitigation services, how has your company filled the gaps? *Select all that apply.*

- ▶ Top strategies: technology for risk reduction (55%) and education campaigns (46%).
- ▶ Again, larger firms are more focused on disaster resilience than smaller firms.
- ▶ Smaller firms are more likely to collaborate with NGOs or community-based programs than larger firms.

Overall



By Company Size



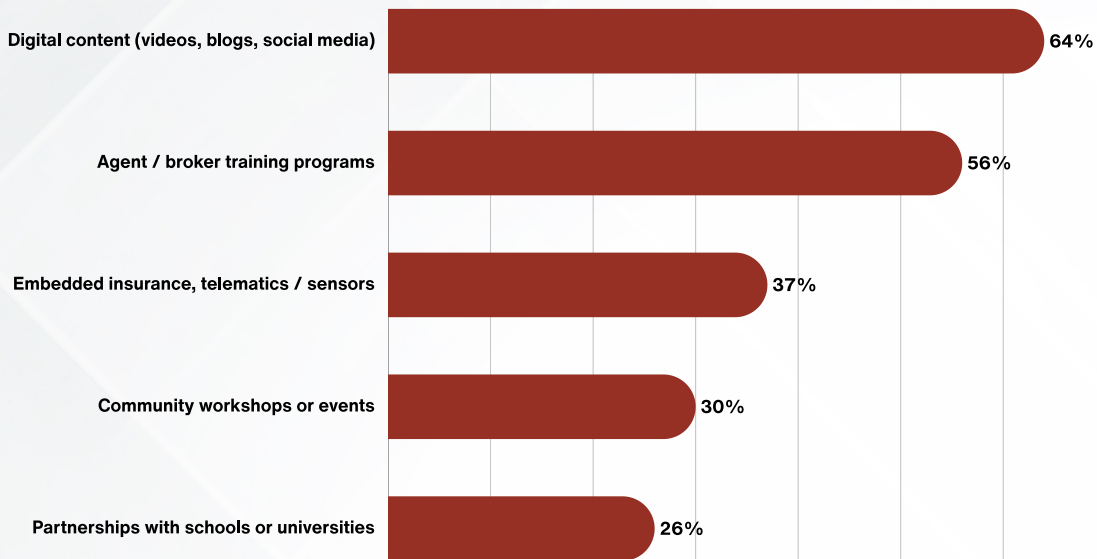
Challenges

Methods used to educate customers about resilience and risk mitigation

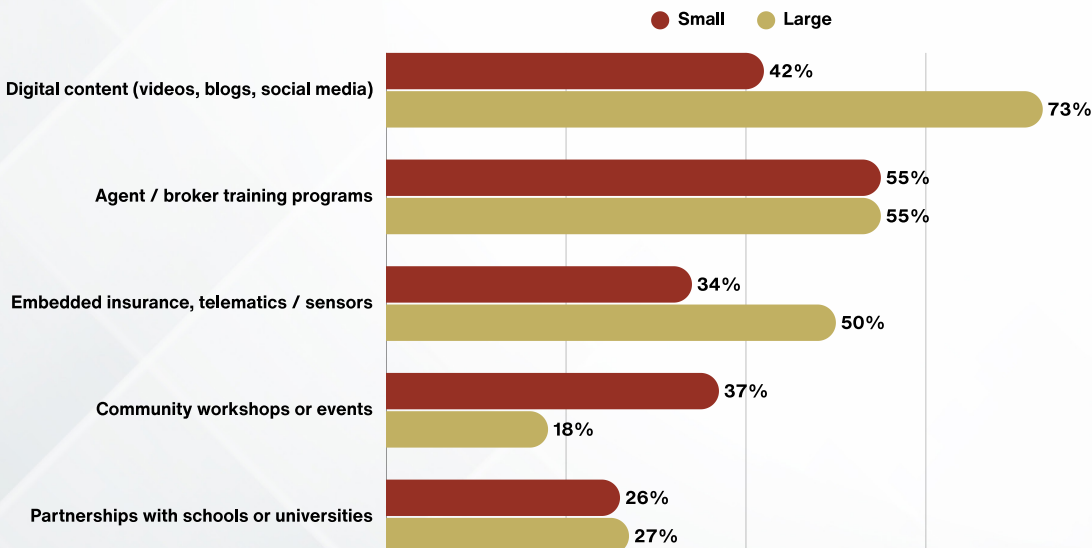
Question: What methods does your company use to educate customers about resilience and risk mitigation?
Select all that apply.

- ▶ Digital content (64%) and agent/broker training (56%) are primary education methods overall.
- ▶ About about three-quarters of large firms are using digital content, like videos or blogs, to educate customers about resilience and risk mitigation, compared to only 42% of small firms, who are more likely to use community workshops or events.
- ▶ Partnerships with schools/universities or communities are far less common than more scalable or tech-focused methods to educate consumers, like digital content or telematics.

Overall



By Company Size



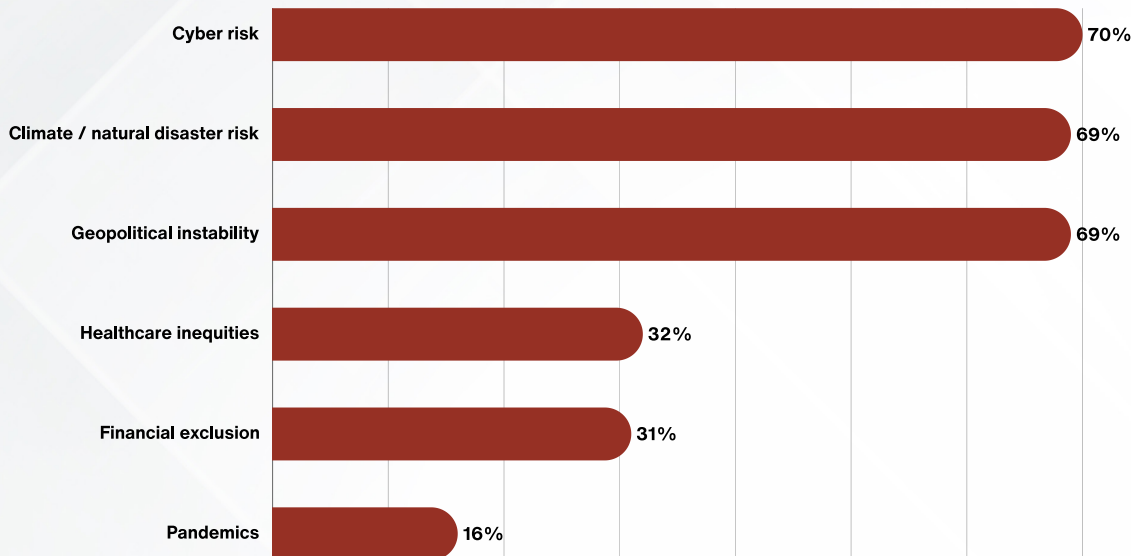
Resilience in the Future

In the next five years, emerging risks anticipated to most impact resilience

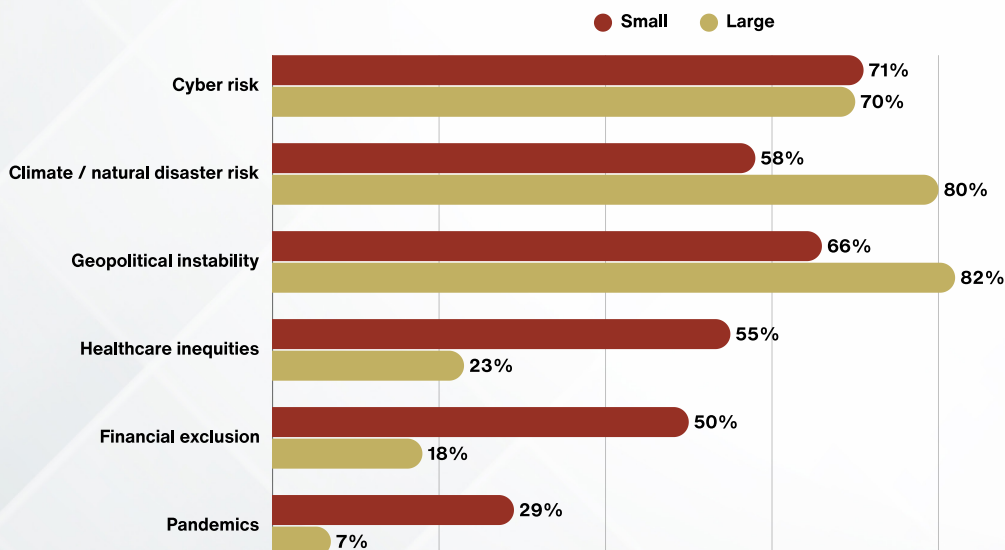
Question: In the next five years, what emerging risks do you anticipate will most impact resilience?
Select all that apply.

- ▶ Over the next five years, more than two-thirds of respondents anticipate cyber, climate, and geopolitical instability to most impact resilience.
- ▶ Small firms are more concerned with financial exclusion (50%) and health inequities (55%).
- ▶ The risk landscape is mostly split between systemic threats and societal inequities, with large firms more concerned about systemic threats like climate and geopolitical instability while smaller firms were more focused on societal inequities like financial exclusion and healthcare

Overall



By Company Size



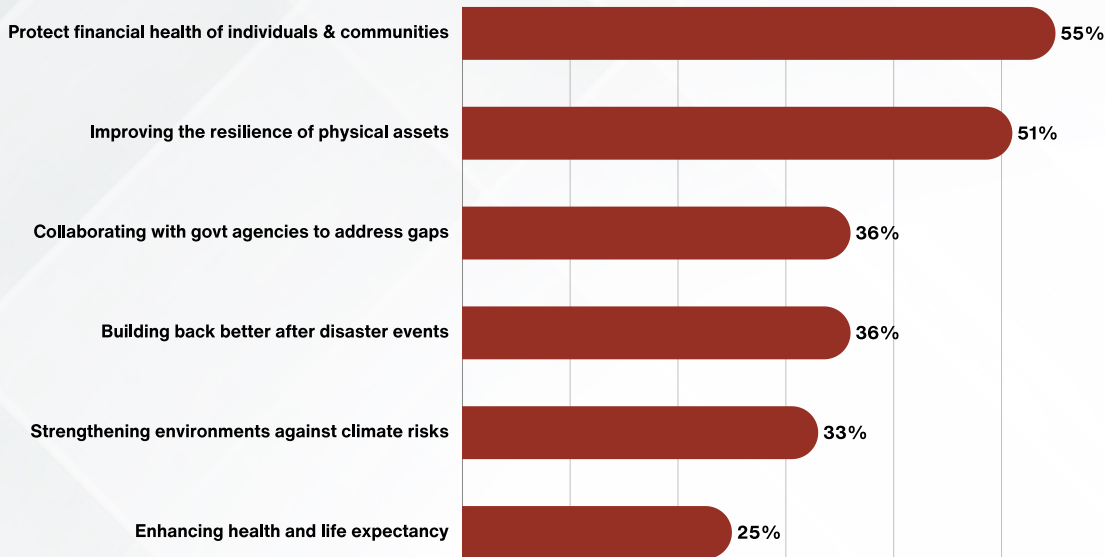
Resilience in the Future

In the next five years, areas of resilience that will be the primary focus

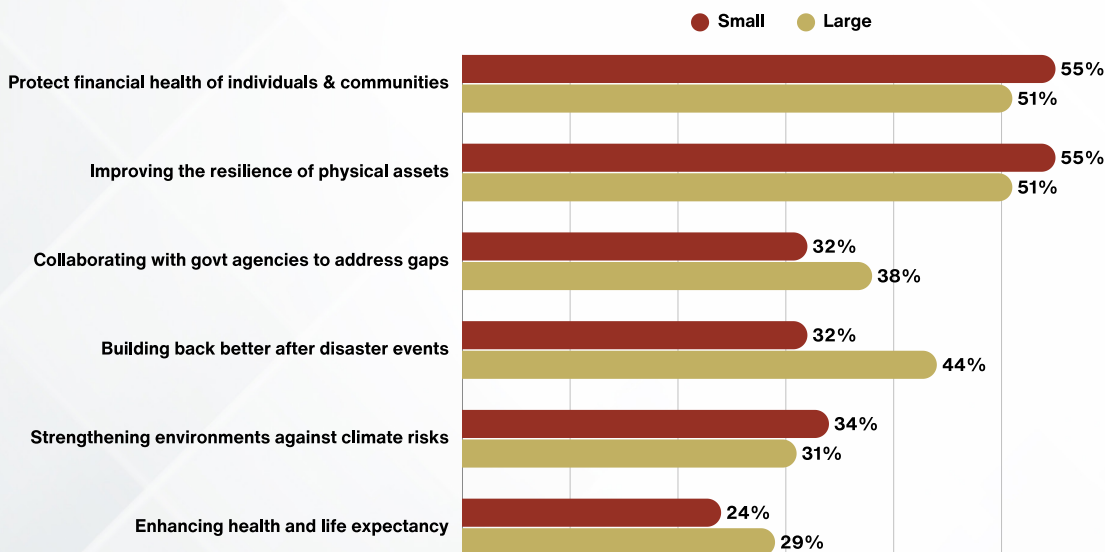
Question: In the next five years, which areas of resilience will be a primary focus for your company?
Select all that apply.

- ▶ Leading focus areas: financial well-being protection (55%) and physical asset resilience (55%).
- ▶ Environmental restoration and health longevity remain secondary to protecting financial health and physical assets.

Overall



By Company Size



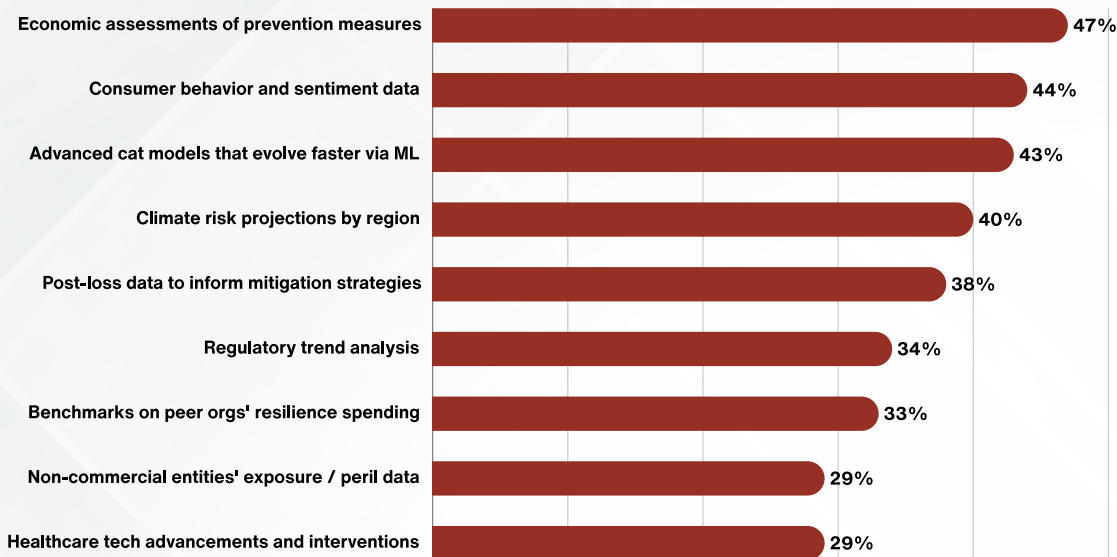
Resilience in the Future

Most valuable metrics to improve resilience strategic decisions

Question: Which of the following data points or metrics would be most valuable to improve your company's strategic decisions related to resilience?

- ▶ Most valued: economic assessments of prevention (47%) and consumer sentiment data (44%).
- ▶ Large firms also emphasize advanced catastrophe models and climate projections.

Overall



By Company Size

