BOC GROUP

Product & AI Strategy 2026f

Vienna, Austria | September 21, 2026

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We make your business run better.

The most important global business risks for 2026

Ranking changes are determined by positions year-on-year, ahead of percentages.

The 15th annual Allianz Risk Barometer survey was conducted among Allianz customers (global businesses), brokers and industry trade organizations. It also surveyed risk consultants, underwriters, senior managers and claims experts in the corporate insurance segment of Allianz Commercial and other Allianz entities.

View the full Allianz Risk Barometer 2026 rankings here

1
42%
→
2025:
1 (38%)

Cyber incidents

(e.g., cyber crime, IT network and service disruptions, malware / ransomware, data breaches, fines, and penalties)

2
32%
↗
2025:
10 (10%)

Artificial intelligence

(e.g., implementation challenges, liability exposures, misinformation / disinformation)

3
29%
↘
2025:
2 (31%)

Business interruption

(incl. supply chain disruption)

4
26%
→
2025:
4 (25%)

Changes in legislation and regulation

(e.g., tariffs, new directives, sustainability requirements)

5
21%
↘
2025:
3 (29%)

Natural catastrophes

(e.g., storm, flood, earthquake, wildfire)

6
19%
↘
2025:
5 (19%)

Climate change

(e.g., physical, operational and financial risks as a result of extreme weather)

7
15%
↗
2025:
9 (14%)

Political risks and violence

(e.g., war, political instability, terrorism, polarization, coup d'état, civil unrest, strikes, riots, looting)

8
14%
↘
2025:
7 (15%)

Macroeconomic developments

(e.g., inflation, deflation, monetary policies, austerity programs)

9
13%
↘
2025:
6 (17%)

Fire, explosion[1]

10
13%
↘
2025:
8 (14%)

Market developments

(e.g., intensified competition / new entrants, M&A, market stagnation, market fluctuation)

Rank		Percent	2025 rank	Trend
11	Critical infrastructure blackouts (e.g., power disruption) or failures (e.g., aging dams, bridges, rail tracks)[2]	8%	12 (9%)	↗
12	Talent or labor issues	8%	11 (9%)	↘
13	Energy crisis (e.g., supply shortage / outage, price fluctuations)	6%	13 (8%)	→
14	Theft, fraud, corruption[3]	5%	14 (7%)	→
15	Insolvency	5%	16 (6%)	↗
16	Loss of reputation or brand value (e.g., public criticism)[4]	4%	15 (7%)	↘
17	Biodiversity and nature risks (e.g., water scarcity)[5]	4%	NEW	↗
18	Product recall, quality management, serial defects	4%	18 (4%)	→
19	Human health risk (e.g., pandemic outbreak)	3%	19 (3%)	→
20	Pollution event	1%	17 (6%)	↘
	Other	2%		

Source: Allianz Commercial

Figures represent the number of risks selected as a percentage of all survey responses from 3,338 respondents. All respondents could select up to three risks per industry, which is why the figures do not add up to 100%.

NEW New entry in the top risks

Key

↑ Risk higher than in 2025
↓ Risk lower than in 2025
→ No change from 2025
(5%) 2025 risk ranking %

1 Fire, explosion ranks higher than market developments based on the actual number of responses
2 Critical infrastructure blackouts ranks higher than talent or labor issues based on the actual number of responses
3 Theft, fraud, corruption ranks higher than insolvency based on the actual number of responses
4 Loss of reputation or brand value ranks higher than biodiversity and nature risks based on the actual number of responses
5 Biodiversity and nature risks ranks higher than product recall, quality management, serial defects based on the actual number of responses

Source: Allianz Risk Barometer 2026

Pressing Challenges

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Environmental and Geopolitical Development

3
29%
2025:
2 (31%)

Business interruption

(incl. supply chain disruption)

Top risk in:

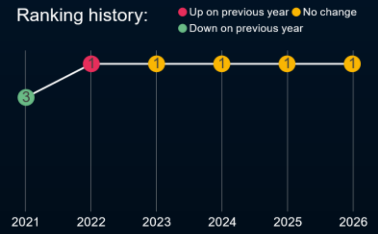
- China
- Netherlands
- Philippines
- Singapore

Cyber Risks and Resilience

1
42%
2025:
1 (38%)

Cyber incidents

(e.g., cyber crime, IT network and service disruptions, malware / ransomware, data breaches, fines, and penalties)



Top risk in:

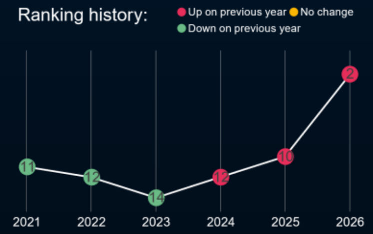
- Argentina
- Belgium
- Bulgaria
- Croatia
- Czech Republic
- France
- Germany
- Hong Kong
- India
- Italy
- Japan
- Portugal
- Slovenia
- South Africa
- South Korea
- Spain
- Switzerland
- Thailand
- UK
- US

Technological Revolution

2
32%
2025:
10 (10%)

Artificial intelligence

(e.g., implementation challenges, liability exposures, misinformation / disinformation)



Top risk in:

- Australia
- Austria
- Brazil
- Colombia
- Greece
- Hungary
- Mexico

Pressing Challenges
become
CxO Priorities

77 %

are already implementing **cost-efficiency measures** – even AI must prove its impact.

Gartner CEO Survey, 2025

83 %

see **complex**, interconnected **risks** emerging faster than ever before.

Accenture, 2024

35 %

CEOs name **technology & AI** as a top strategic priority for 2025/26.

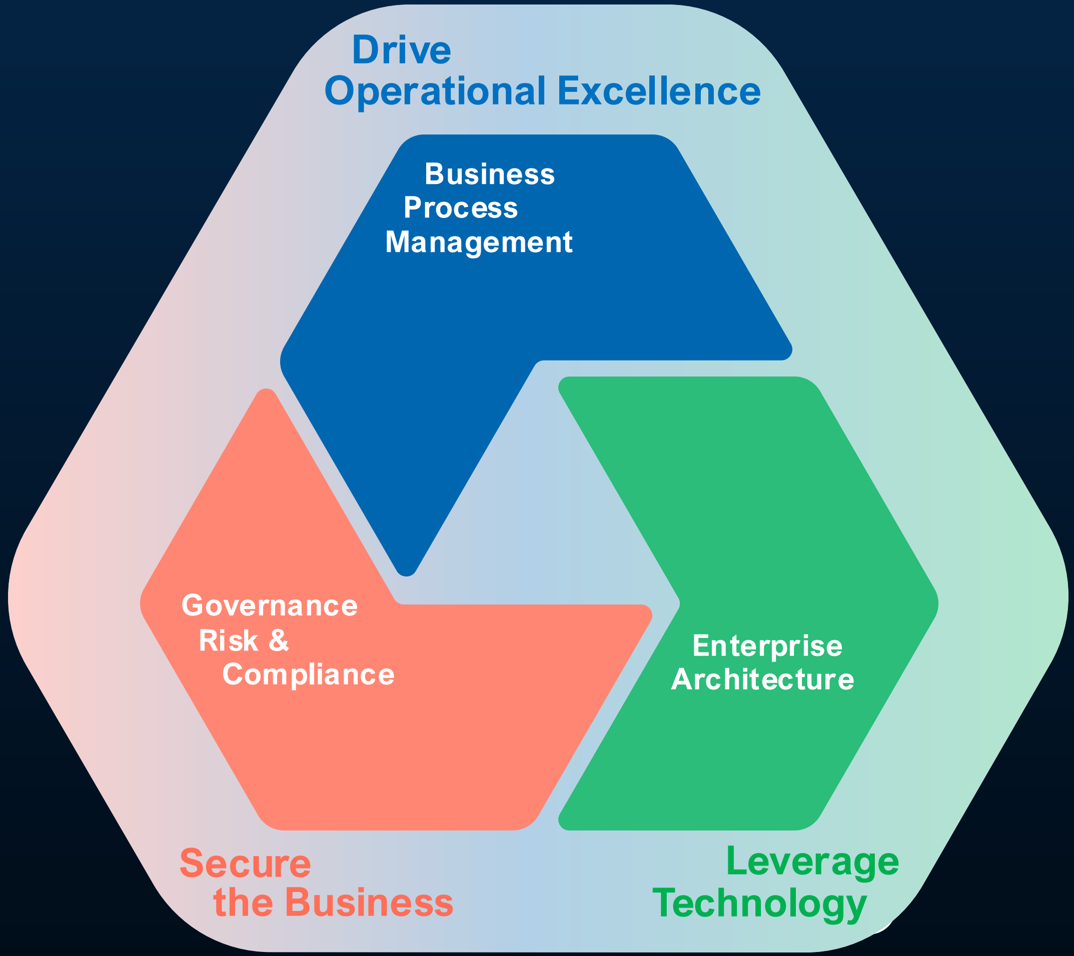
Gartner CEO Survey, 2025

*Sources: Accenture Risk Study, 2024
Gartner CEO Survey: Investors Shift Focus to Financial Discipline and Resilience, Q3 2025*

CxO Priorities

are our

3 Fields of Action



3 Fields of Action
in
The Age of AI

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Business Process Management	**Drive Operational Excellence**	▪ Where is AI used? ▪ Which processes does it affect? ▪ Which data is being processed? ▪ Who is involved and what risks do we face? ▪ Which costs do we need to expect?
Enterprise Architecture	**Leverage Technology**	▪ Which services or agents exist? ▪ Who is responsible? ▪ Which models do they use? ▪ Which principles must they abide by? ▪ Which integrations do they use? ▪ Which business capabilities are touched?
Governance Risk & Compliance	**Secure the Business**	▪ Which AI requirements apply to us? ▪ What is our current compliance status? ▪ Which assets are affected? ▪ Where do overlaps and gaps exist? ▪ Can we prove oversight with evidence? ▪ Can employees act with confidence?

3 Fields of Action
for the AI-Driven Enterprise

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Focus 1
Successfully govern Business Transformation and AI Adoption.

BPM | EA | GRC | AI adoption & governance

Focus 2
Improve your effiency & insights by AI-Powered BPM, EA and GRC.

Seamlessly integrated smart functionality.

Focus 3
Leverage Reliable Information as Trusted Context.

Connect your BPM/EA/GRC content to your corporate LLM.

Reliable Information. Trusted Context. Confident Decisions.
Only with BOC Products.

88%

of employees already use AI at work.*

*Source: EY, Work Reimagined Survey 2025

88% of employees already use AI at work

5%

turn it into measurable value at scale.*

Source: BCG, The widening AI value Gap, 2025

CxO Priorities

are our

3 Fields of Action

BOC Group
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Reliable information.
Trusted context.
Confident action.

Only with BOC products.

ADONIS
Business Transformation Suite

ADOIT
Enterprise Architecture Suite

ADOGRC
Governance, Risk & Compliance Suite