



Press release

Paris, October 13th

In the face of global fragmentation, insurers are pillars of resilience in a world of polycrisis

The 12th edition of the Future Risks Report, the product of the **AXA and Ipsos** partnership, reveals an **unprecedented surge in the sense of fragmentation** and vulnerability in the face of global risks. In this context, AXA, a global insurance leader, calls for turning uncertainty into action by accelerating the emergence of concrete solutions and by strengthening prevention.

A fragmented world: when crises erode trust

This edition of the Future Risks Report confirms a worrying trend: **93% of the global population perceive a growing number of crises** (up 3 percentage points from 2024), with a direct impact on their daily lives (up 2 percentage points from 2024). More alarmingly, **59% of citizens believe that their country is fragmented**, or even beset by deep social fractures (up to 77% in France and 65% in the United States).

*“Fragmentation is not a fatality; it reflects a global landscape where interdependent risks require a response that aligns with the stakes. Insurers have a responsibility: to be **architects of resilience**, blending expertise, innovation, and solidarity. That is our purpose.”* said **Thomas Buberl**, Chief Executive Officer of AXA.

The insurers' key role in driving the development of new solutions

In the face of **increasingly interconnected risks** (climate change, cybersecurity, geopolitical instability, artificial intelligence...), the report reveals a paradox: while **77% of experts** call for global solutions, governments favor risk-by-risk specific responses. In this context, **the insurance sector is emerging as a key player:**

- **89% of experts** and **72% of the general population** believe that its role will be **decisive** in managing emerging risks (compared with only **61%** for national authorities).
- **Trust in insurers to mitigate the impact of a new crisis is increasing** (+3 percentage points since 2021).
- **86% of experts** and **84% of the general population** say that the most worrisome risks could be partially avoided through **prevention measures**.

Hope remains among those surveyed

Despite a stressful context, **72% of citizens reject sacrificing democracy for greater efficiency**, and 69% defend unrestricted freedom of expression. These social cohesion values are essential to underpin risk management and mitigation efforts.

“A fragmented society is a society that loses its capacity for collective action. When 59% of citizens perceive their country as divided, the trust necessary to face the risks of the future together through common prevention or adaptation projects erodes.”, said **Brice Teinturier**, Deputy CEO, Ipsos (France).

Risk ranking



Methodology

Target 1: 3,595 risk experts surveyed online in 57 countries, based on a questionnaire distributed by AXA to its community of experts (internal and external) from May 21 to June 18, 2025. Target 2: 23,000 citizens from 18 countries, surveyed online via Ipsos' Access panel, from May 14 to June 19, 2025. Survey conducted on representative samples of the population aged 18 and over in each country. Quota method applied to gender, age, occupation, region, and urban area category.



ABOUT THE AXA GROUP

The AXA Group is a worldwide leader in insurance, with 154,000 employees serving 95 million clients in 50 countries. In 2024, IFRS17 revenues amounted to Euro 110.3 billion and IFRS17 underlying earnings amounted to Euro 8.1 billion.

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The AXA Group is included in the main international SRI indexes, such as Dow Jones Sustainability Index (DJSI) and FTSE4GOOD.

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