

# EMERGING RISKS FOR LEBANESE CORPORATES

## What Every Business Should Be Preparing For

By ISA Solutions Insurance  
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In today's volatile landscape, risk has evolved. It is no longer confined to traditional scenarios or past assumptions. From climate shocks and cyber disruption to geopolitical volatility and escalating healthcare costs, businesses in Lebanon and the wider region are facing a new class of interconnected, high-impact threats.

At ISA Solutions, we work closely with companies across industries—and we see the pressure building. This paper outlines four of the most pressing emerging risks confronting corporates today, with a call to action on how businesses can prepare, adapt, and stay protected.

### 1. Natural Catastrophes: A Rising Cost in a Fragile Geography

Global warming has triggered a stark rise in the frequency and severity of natural catastrophes. According to Swiss Re, global insured losses from natural catastrophes reached **USD 110 billion in 2023**, more than **double** the annual average in the early 2010s. Heatwaves, floods, and windstorms are no longer rare—they are becoming seasonal norms.

Lebanon is particularly exposed. Our location, mountainous terrain and dense urban coastlines place us at significant risk of earthquakes, tsunamis, floods, and wildfires. Yet insurance penetration for natural catastrophe risk remains alarmingly low. For businesses operating critical infrastructure, real estate, or supply chains, this is a strategic blind spot.

### 2. Cybersecurity: The New Frontline of Business Interruption

Digital transformation has opened new frontiers for productivity and for risk. As companies accelerate their shift to cloud platforms, digital payments, and remote operations, their cyber exposure grows in parallel.

The sophistication of cyber-attacks has surged. In 2024, ransomware attacks alone caused an estimated **USD 30 billion** in global damages. Lebanon has not been spared, with recent incidents causing prolonged business outages, compromised customer data, and reputational harm.

Cyber risk is now a business continuity issue—not just an IT concern. Businesses should be well protected, and this requires rigid cyber security measures as well as insurance protection to cover this growing risk.

### 3. Geopolitical Risk: Uncertainty at the Core of Strategy

The world is entering a prolonged period of geopolitical fragmentation. From wars in Europe and the Middle East to trade realignments and political instability, businesses are navigating an increasingly fragmented global order.

For Lebanese corporates, this is not theoretical. We have lived through port explosions, regional conflict spillovers, and wars. Geopolitical risk here is real, immediate, and capable of **causing both material damage, supply change disruption,** and extended business interruption. Multinational clients have covered their political violence (PV) exposure, and so should local and regional businesses. It should be noted that the demand of PV cover has recently witnessed a steep increase in Lebanon.



### 4. Healthcare Inflation: A Silent Threat to Employee Costs

Healthcare costs are rising at a rate far beyond general inflation. In Lebanon, a perfect storm of **medical inflation, technological advancements and changing lifestyle** is driving claims frequency and severity up.

Life style changes such as increased stress levels, pollution, and unhealthy diets, as well as improved diagnostic tools have all contributed to higher utilization. For example, since 2019, **cancer utilization has more than doubled** reaching **2.6 %** in 2024, up from 1.2% in 2019. Unit cost of medical claim—or severity as it is called in insurance—has also went up drastically due to global inflation and costlier new medical techniques.

The price of staying healthy is growing, and companies with group medical policies are feeling the pressure. Without proactive management, employee healthcare costs can become a major financial liability.

## How We Can Help

At ISA Solutions, we aim to be your partner in managing risk with clarity and confidence. We offer:

### Deep Expertise:

Our industry knowledge enables us to assess your exposures, structure tailored insurance solutions, and negotiate optimal policy terms aligned with your business needs.

### Risk Transfer Solutions:

We deliver efficient, market-driven risk transfer strategies designed to protect your business and support your long-term objectives.

## The Bottom Line

We act as your broker and partner—focused on safeguarding your operations, optimizing coverage, and helping you navigate risk with confidence.

## Contact:

For more information or questions please contact us on:

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## About Us

At ISA Solutions, we specialize in supporting large corporations with tailored insurance and risk solutions. Our industry expertise allows us to assess your exposures, structure the right coverage, and negotiate optimal policy terms that align with your business needs.

Through strong relationships with leading insurers and reinsurers, we secure cost-effective placements with competitive pricing and comprehensive protection. Our focus is to deliver efficient, market-driven risk transfer solutions.

We also provide hands-on claims support, ensuring a smooth, transparent, and timely resolution process. From notification to settlement, we advocate on your behalf to achieve fair outcomes with minimal disruption to your operations.

At ISA Solutions, we act as your broker and partner—focused on protecting your business and supporting your long-term objectives.

