

Il rischi più sentiti a livello mondiale nel 2023

Modifiche nella classifica sono determinate dalle posizioni rispetto all'anno precedente sulla base delle percentuali

Classifica		Percentuale	2022 classifica	Tendenza
1	Rischi informatici (<i>crimine informatico, malware/ransomware, violazione dei dati, guasti IT</i>) ¹	34%	1 (44%)	→
2	Interruzione di attività (<i>anche della supply chain</i>)	34%	2 (42%)	→
3	Cambiamenti nello scenario macro economico (<i>programmi di « austerità », aumento del prezzo dei beni di consumo primari, inflazione/deflazione</i>)	25%	10 (11%)	↑
4	Crisi energetica (<i>carezza/interruzione della fornitura, fluttuazioni dei prezzi</i>)	22%	NUOVO	↑
5	Cambiamenti nello scenario legislativo e regolamentare (<i>sanzioni economiche, protezionismo, disgregazione dell'Eurozona</i>) ²	19%	5 (19%)	→
6	Catastrofi naturali (<i>tempeste, inondazioni, terremoti</i>)	19%	3 (25%)	↓
7	Cambiamento climatico (<i>rischi fisici, operativi, finanziari e di reputazione derivanti dal riscaldamento mondiale</i>)	17%	6 (17%)	↓
8	Carenza di manodopera qualificata ³	14%	9 (13%)	↑
9	Incendio, esplosioni	14%	7 (17%)	↓
10	Rischi politici (<i>guerra, terrorismo, sommosse</i>)	13%	13 (9%)	↑
11	Cambiamenti nei mercati (<i>aumento della competizione/arrivo di nuovi operatori, fusioni e acquisizioni, stagnazione e fluttuazione del mercato</i>)	11%	8 (15%)	↓
12	Blackout di infrastrutture critiche (<i>interruzione dell'energia elettrica</i>) o guasti (<i>invecchiamento di dighe, ponti, binari ferroviari</i>)	9%	14 (9%)	↑
13	Pandemia (<i>problemi relativi alla salute e alla forza lavoro, restrizioni alla circolazione</i>)	7%	4 (22%)	↓
14	Nuove tecnologie (<i>impatto dell'intelligenza artificiale, veicoli connessi/autonomi, veicoli elettrici, delle nanotecnologie, blockchain, 5G</i>) ⁴	6%	12 (9%)	↓
15	Furto, frode e corruzione	6%	16 (5%)	↑
16	Danno reputazionale o d'immagine	5%	11 (10%)	↓
17	Insolvenza ⁵	4%	NUOVO	↑
18	Richiamo di prodotti, mancanza di qualità, difetti seriali	4%	15 (6%)	↓
19	Rischi ambientali (<i>inquinamento</i>)	3%	17 (4%)	↓
	Altro	2%		

Fonte: Allianz Global Corporate & Specialty

1 I Rischi informatici si collocano sopra il Interruzione di attività per numero di risposte

2 Il Cambiamenti nello scenario legislativo e regolamentare si collocano sopra il Catastrofi naturali per numero di risposte

3 Il Carenza di manodopera qualificata si collocano sopra il incendio/esplosioni per numero di risposte

4 Le nuove tecnologie si collocano sopra il Furto, frode e corruzione per numero di risposte

5 Insolvenza si collocano sopra il Richiamo di prodotti, mancanza di qualità, difetti seriali per numero di risposte

Chiave

↑ Rischio superiore a quello del 2022

↓ Rischio inferiore a quello del 2022

→ Nessun cambiamento nel 2022

(5%) Percentuale dei rischi nel 2022

La dodicesima indagine Allianz Risk Barometer è stata condotta tra i clienti di Allianz (aziende globali), broker e organizzazioni di settore. Sono stati inoltre coinvolti risk consultant, underwriters, managers e liquidatori, esperti di aziende globali, segmento in cui operano Allianz Global Corporate & Specialty e altre Società del Gruppo.

Le cifre rappresentano una percentuale del totale delle risposte al sondaggio ricevute da 2.712 intervistati.

Gli intervistati possono fornire risposte per un massimo di due settori industriali. Tutti gli intervistati hanno potuto selezionare fino ad un massimo di tre rischi per settore. Le cifre non raggiungono il 100% perché si possono selezionare fino a tre rischi.

➔ [Leggi il Allianz Risk Barometer 2023 qui](#)



Top 10 risks in Italy

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that country
Respondents: 38. Figures don't add up to 100% as up to three risks could be selected

Rank		Percent	2022 rank	Trend
1	Cyber incidents (e.g. cyber crime, malware/ransomware causing system downtime, data breaches, fines and penalties)	47%	1 (52%)	→
2	Business interruption (incl. supply chain disruption)	37%	2 (45%)	→
3	Energy crisis (e.g. supply shortage/outage, price fluctuations)	32%	NEW	↑
4	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	21%	10 (10%)	↑
5	Climate change (e.g. physical, operational and financial risks as a result of global warming)	18%	8 (13%)	↑
6	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	16%	4 (23%)	↓
7	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	13%	3 (33%)	↓
8	Fire, explosion	11%	NEW	↑
8	Market developments (e.g. intensified competition/new entrants, M&A, market stagnation, market fluctuation)	11%	5 (16%)	↓
8	Political risks and violence (e.g. political instability, war, terrorism, civil commotion, strikes, riots, looting)	11%	NEW	↑

The most important business risks by industry sector in 2023



Top 5 risks in Agriculture

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 23

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Climate change (e.g. physical, operational and financial risks as a result of global warming)	48%	1 (65%)	→
2	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	43%	2 (42%)	→
3	Critical infrastructure blackouts (e.g. power disruption) or failures (e.g. aging dams, bridges, rail tracks)	26%	NEW	↑
4	Business interruption (incl. supply chain disruption)	17%	3 (29%)	↓
4	Energy crisis (e.g. supply shortage/outage, price fluctuations)	17%	NEW	↑



Top 5 risks in Aviation, aerospace and defense

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 67

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Political risks and violence (e.g. political instability, war, terrorism, civil commotion, strikes, riots, looting)	34%	NEW	↑
2	Energy crisis (e.g. supply shortage/outage, price fluctuations)	31%	NEW	↑
3	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	30%	1 (47%)	↓
4	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	27%	NEW	↑
5	Shortage of skilled workforce	21%	NEW	↑



Top 5 risks in Chemicals, pharmaceuticals and biopharma

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 50

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	54%	1 (73%)	→
2	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	30%	2 (42%)	→
3	Energy crisis (e.g. supply shortage/outage, price fluctuations)	26%	NEW	↑
4	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	22%	NEW	↑
5	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	20%	NEW	↑



Top 5 risks in Consumer goods

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 29

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	41%	1 (59%)	→
2	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	34%	NEW	↑
3	Energy crisis (e.g. supply shortage/outage, price fluctuations)	24%	NEW	↑
4	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	17%	NEW	↑
4	Fire, explosion	17%	NEW	↑



Top 5 risks in Engineering, construction and real estate

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 161

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	39%	1 (43%)	→
2	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	34%	2 (42%)	→
3	Energy crisis (e.g. supply shortage/outage, price fluctuations)	24%	NEW	↑
4	Shortage of skilled workforce	23%	5 (21%)	↑
5	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	20%	NEW	↑



Top 5 risks in Entertainment

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 30

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

2022 results are from Entertainment and Media sector combined

Rank		Percent	2022 rank	Trend
1	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	33%	3 (32%)	↑
2	Market developments (e.g. intensified competition/new entrants, M&A, market stagnation, market fluctuation)	27%	NEW	↑
2	Pandemic outbreak (e.g. health and workforce issues, restrictions on movement)	27%	1 (54%)	↓
4	Business interruption (incl. supply chain disruption)	23%	2 (51%)	↓
4	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	23%	NEW	↑



Top 5 risks in Financial services

Source:
Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 865

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	42%	1 (51%)	→
2	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	34%	NEW	↑
3	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	26%	3 (26%)	→
4	Energy crisis (e.g. supply shortage/outage, price fluctuations)	21%	NEW	↑
5	Business interruption (incl. supply chain disruption)	21%	2 (30%)	↓



Top 5 risks in Food and beverages (manufacturing and supply)

Source:
Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 27

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	44%	1 (67%)	→
2	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	37%	2 (43%)	→
3	Energy crisis (e.g. supply shortage/outage, price fluctuations)	30%	NEW	↑
4	Fire, explosion	26%	3 (23%)	↓
5	Climate change (e.g. physical, operational and financial risks as a result of global warming)	19%	3 (23%)	↓



Top 5 risks in Government, public services (incl. healthcare)

Source:
Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 30

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Pandemic outbreak (e.g. health and workforce issues, restrictions on movement)	30%	2 (43%)	↑
2	Climate change (e.g. physical, operational and financial risks as a result of global warming)	27%	NEW	↑
2	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	27%	1 (57%)	↓
4	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	23%	NEW	↑
5	Energy crisis (e.g. supply shortage/outage, price fluctuations)	20%	NEW	↑



Top 5 risks in Hospitality, leisure, tourism

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 40

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	33%	2 (39%)	↑
2	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	25%	4 (22%)	↑
3	Fire, explosion	23%	NEW	↑
3	Pandemic outbreak (e.g. health and workforce issues, restrictions on movement)	23%	1 (57%)	↓
5	Climate change (e.g. physical, operational and financial risks as a result of global warming)	20%	5 (18)	→



Top 5 risks in Manufacturing (incl. automotive)

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 127

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	65%	1 (68%)	→
2	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	38%	2 (53%)	→
3	Fire, explosion	24%	4 (26%)	↑
4	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	23%	NEW	↑
5	Energy crisis (e.g. supply shortage/outage, price fluctuations)	22%	NEW	↑



Top 5 risks in Marine and shipping

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 77

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Fire, explosion	29%	3 (25%)	↑
2	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	25%	NEW	↑
2	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	25%	4 (23%)	↑
4	Business interruption (incl. supply chain disruption)	23%	1 (42%)	↓
4	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	23%	2 (33%)	↓



Top 5 risks in Media

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 16

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

2022 results are from Entertainment and Media sector combined

Rank		Percent	2022 rank	Trend
1	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	56%	3 (32%)	↑
2	Energy crisis (e.g. supply shortage/outage, price fluctuations)	44%	NEW	↑
3	Business interruption (incl. supply chain disruption)	31%	2 (51%)	↓
4	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	19%	5 (19%)	↑
4	Theft, fraud, corruption	19%	NEW	↑



Top 5 risks in Oil and gas

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 30

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	50%	1 (59%)	→
2	Energy crisis (e.g. supply shortage/outage, price fluctuations)	37%	NEW	↑
3	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	30%	5 (21%)	↑
4	Climate change (e.g. physical, operational and financial risks as a result of global warming)	27%	4 (32%)	→
4	Fire, explosion	27%	3 (35%)	↓



Top 5 risks in Power and utilities

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 61

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	39%	1 (46%)	→
2	Energy crisis (e.g. supply shortage/outage, price fluctuations)	36%	NEW	↑
2	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	36%	2 (41%)	→
4	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	30%	3 (33%)	↓
5	Climate change (e.g. physical, operational and financial risks as a result of global warming)	25%	5 (26%)	→



Top 5 risks in Professional services (e.g. legal)

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 78

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	45%	1 (45%)	→
2	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	26%	NEW	↑
3	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	21%	2 (27%)	↓
3	Political risks and violence (e.g. political instability, war, terrorism, civil commotion, strikes, riots, looting)	21%	NEW	↑
3	Shortage of skilled workforce	21%	NEW	↑



Top 5 risks in Renewable energy

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 24

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	58%	2 (60%)	↑
2	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	42%	1 (65%)	↓
3	Energy crisis (e.g. supply shortage/outage, price fluctuations)	29%	NEW	↑
4	Climate change (e.g. physical, operational and financial risks as a result of global warming)	21%	3 (35%)	↓
4	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	21%	NEW	↑



Top 5 risks in Retail and wholesale

Source: Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 36

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Business interruption (incl. supply chain disruption)	42%	1 (56%)	→
2	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	31%	NEW	↑
3	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	28%	2 (29%)	↓
4	Energy crisis (e.g. supply shortage/outage, price fluctuations)	22%	NEW	↑
5	Fire, explosion	17%	NEW	↑



Top 5 risks in Technology

Source:
Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 60

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	50%	1 (52%)	→
2	Business interruption (incl. supply chain disruption)	42%	2 (45%)	→
3	New technologies (e.g. risk impact of artificial intelligence, connected/autonomous vehicles, electric vehicles, nanotechnology, blockchain, 5G)	25%	4 (20%)	↑
4	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	23%	NEW	↑
5	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	22%	5 (18%)	→



Top 5 risks in Telecommunications

Source:
Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 25

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	80%	2 (55%)	↑
2	Critical infrastructure blackouts (e.g. power disruption) or failures (e.g. aging dams, bridges, rail tracks)	48%	3 (25%)	↑
3	Political risks and violence (e.g. political instability, war, terrorism, civil commotion, strikes, riots, looting)	28%	NEW	↑
4	Business interruption (incl. supply chain disruption)	24%	1 (60%)	↓
5	Natural catastrophes (e.g. storm, flood, earthquake, wildfire, extreme weather events)	20%	NEW	↑



Top 5 risks in Transportation and logistics

Source:
Allianz Global Corporate & Specialty

Figures represent how often a risk was selected as a percentage of all responses for that industry sector

Respondents: 64

Figures don't add up to 100% as up to three risks could be selected

NEW New entry in the top 5 risks

Rank		Percent	2022 rank	Trend
1	Macroeconomic developments (e.g. inflation, deflation, monetary policies, austerity programs)	27%	NEW	↑
2	Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Euro-zone disintegration)	25%	4 (22%)	↑
2	Cyber incidents (e.g. cyber crime, malware/ ransomware causing system downtime, data breaches, fines and penalties)	25%	5 (18%)	↑
2	Energy crisis (e.g. supply shortage/outage, price fluctuations)	25%	NEW	↑
5	Business interruption (incl. supply chain disruption)	23%	1 (27%)	↓