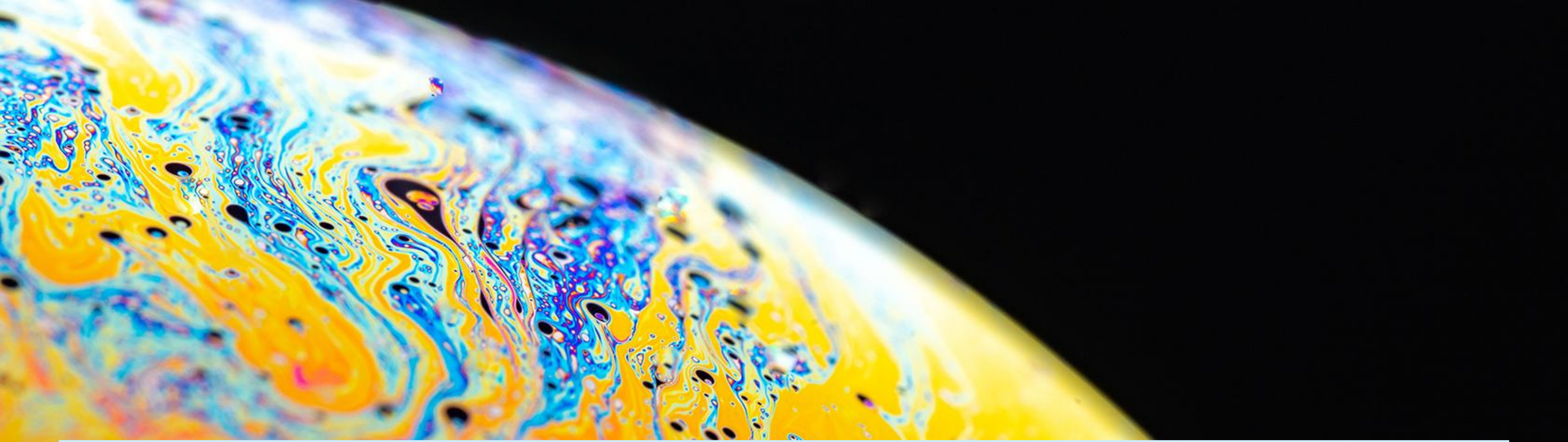

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People Risk 2026 Asia Snapshot

The Human Edge: Transforming Risks into Strategic Advantage

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Top 25 people risks in Asia in 2026

Technological change and disruption

1. Inadequate cyber threat literacy
2. Mishandling of data and IP
5. Technology skills shortages
10. Mindset barriers to AI adoption
21. Ineffective HR and benefits technology

Talent, leadership, and workforce practices

3. Labour shortages
7. Inadequate leadership skills
8. Misconduct
14. Uncompetitive talent strategies
25. Rapidly changing locations

Protection, environment, and sustainability

4. Employee financial insecurity
12. Divergence of expectations
15. Lack of transparency and fairness
17. Severe weather/environment
19. Inadequate coverage for life events

Governance, compliance, and financial

6. Increasing health and benefit costs
9. Changing regulatory environment
13. Poor management of investment risk
20. Improper rewards decision-making
24. Inadequate M&A due diligence

Health, well-being, and safety

11. Mental health deterioration
16. Infectious/novel diseases
18. Physical health deterioration
22. Unaffordable/inaccessible healthcare
23. Unsafe working conditions

People Risk 2026
Over the short term (1-2 years), what is the potential impact of each of these risks on your organisation?
What is the likelihood of the risk occurring in your organisation in the next 1-2 years?

Top 10 people risks: Asia vs global

	Global	Asia	China	Hong Kong	India	Indonesia	Philippines	Singapore
1	Inadequate cyber threat literacy	Inadequate cyber threat literacy	Employee financial insecurity	Technology skills shortages	Increasing health and benefit costs	Inadequate cyber threat literacy	Severe weather/ environment	Mishandling of data and IP
2	Labour shortages	Mishandling of data and IP	Mental health deterioration	Labour shortages	Mindset barriers to AI adoption	Mishandling of data and IP	Inadequate cyber threat literacy	Increasing health and benefit costs
3	Technology skills shortages	Labour shortages	Inadequate leadership skills	Inadequate cyber threat literacy	Inadequate cyber threat literacy	Misconduct	Changing regulatory environment	Labour shortages
4	Employee financial insecurity	Employee financial insecurity	Mishandling of data and IP	Uncompetitive talent strategies	Labour shortages	Changing regulatory environment	Misconduct	Inadequate cyber threat literacy
5	Increasing health and benefit costs	Technology skills shortages	Inadequate cyber threat literacy	Mindset barriers to AI adoption	Changing regulatory environment	Mental health deterioration	Employee financial insecurity	Employee financial insecurity
6	Mindset barriers to AI adoption	Increasing health and benefit costs	Physical health deterioration	Inadequate leadership skills	Technology skills shortages	Severe weather/ environment	Inadequate leadership skills	Poor management of investment risk
7	Mishandling of data and IP	Inadequate leadership skills	Improper rewards decision-making	Mishandling of data and IP	Inadequate leadership skills	Poor management of investment risk	Mishandling of data and IP	Divergence of expectations
8	Changing regulatory environment	Misconduct	Poor management of investment risk	Divergence of expectations	Employee financial insecurity	Employee financial insecurity	Poor management of investment risk	Improper rewards decision-making
9	Mental health deterioration	Changing regulatory environment	Changing regulatory environment	Improper rewards decision-making	Mishandling of data and IP	Labour shortages	Labour shortages	Severe weather/ environment
10	Uncompetitive talent strategies	Mindset barriers to AI adoption	Divergence of expectations	Ineffective HR and benefits technology	Mental health deterioration	Technology skills shortages	Increasing health and benefit costs	Physical health deterioration

Risk pillar

- Technological change and disruption
- Talent, leadership, and workforce practices
- Protection, environment, and sustainability
- Governance, compliance, and financial
- Health, well-being, and safety

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People Risk 2026

4,517 HR and risk professionals were surveyed from October to November 2025

China	315
Hong Kong, SAR	105
India	311
Indonesia	104
Philippines	104
Singapore	104

How people risks in Asia have evolved

2024 risks	2026 risks
Increasing health and benefit costs	Inadequate cyber threat literacy
Disparities in executive/worker rewards	Mishandling of data and IP
Uncompetitive talent strategies	Labour shortages
Technology skills shortages	Employee financial insecurity
Labour shortages	Technology skills shortages
Mental health deterioration	Increasing health and benefit costs
Disengaged workforce	Inadequate leadership skills
Ineffective leadership	Misconduct
Mishandling of data/IP	Changing regulatory environment
Lack of cybersecurity knowledge	Mindset barriers to AI adoption

2024 blind spots		2026 risks
#25	Chronic illnesses	▲ #18 Physical health deterioration 52% of the workforce is concerned about physical health deterioration.[1]
#18	Management of artificial intelligence (AI)	▲ #10 Mindset barriers to AI adoption Inadequate cyber threat literacy and mishandling of data and IP are now the top two risks, up from #10 and #9 respectively.
#11	Natural disasters and extreme weather	▼ #17 Severe weather and environmental factors Yet 81% of workforce in Asia has been impacted by climate change.[2]

Emerging risks to watch out for in 2026

#11 Mental health deterioration

Rise of AI adoption and cyber threats can lead to heightened AI-anxiety paradox, cognitive overload, and stress due to misaligned results.

#4 Employee financial insecurity

1 in 2 employees are concerned about their financial ability to retire,[3] yet compensation and rewards are not keeping up with the cost of living.

#7 Inadequate leadership skills

Inadequate leadership skills can serve as a multiplier, triggering and exacerbating more downstream risks than other factors.

[1, 2, 3] Mercer Marsh Benefits Health on Demand 2025

HR and risk managers are aligned on the top risks

HR	Risk
Inadequate cyber threat literacy	Inadequate cyber threat literacy
Mishandling of data and IP	Mishandling of data and IP
Labour shortages	Labour shortages
Employee financial insecurity	Technology skills shortages
Inadequate leadership skills	Changing regulatory environment
Increasing health and benefit costs	Employee financial insecurity
Mindset barriers to AI adoption	Divergence of expectations
Misconduct	Increasing health and benefit costs
Technology skills shortages	Infectious/novel diseases
Mental health deterioration	Inadequate leadership skills

Risk pillar

- Technological change and disruption
- Talent, leadership, and workforce practices
- Protection, environment, and sustainability
- Governance, compliance, and financial
- Health, well-being, and safety

Insights

Closer alignment of top three risks. However,

1 **HR managers:**
- Are more concerned about technology and talent risks.
- Want to build capability by improving cyber literacy, AI mindset, and filling technology skills shortages.

2 **Risk managers:**
- Are primarily focused on protection, governance, and financial risks.
- Want to reduce risk exposure by strengthening controls, ensuring compliance readiness, and managing systemic workforce instability that could become enterprise loss.

Recommendations

HR and risk managers should:

1 **Use one shared set of success metrics**
- To ensure HR and risk managers are not managing different scorecards such as vacancy days, critical-role coverage, cyber training completion and simulation failure rate, percentage of roles with skill profiles, and time-to-productivity.

2 **Pivot from hiring to capacity strategy focusing on**
- Retention levers
- Job architecture
- Skills-based organisational design

3 **Leverage health and benefits programs**
- To reduce absenteeism and integrate well-being programs to productivity.
- To improve health span and support extended work span.

Technological change and disruption

4 out of top 10 people risks are technology-related risks.

With accelerated AI adoption, the human layer remains the primary cyber vulnerability. Phishing, social engineering, and deepfakes exploit low awareness and inconsistent security behaviours under heavy workloads. As AI reshapes work and risk, the greatest threat is failing to translate AI investments into tangible productivity, innovation, and performance gains.

Key callouts

#1 Inadequate cyber threat literacy
61% of respondents in Asia say inadequate cyber threat literacy could have a catastrophic or high impact.

#2 Mishandling of data and intellectual property
Only 38% are prioritising preventing data privacy or confidentiality breaches through AI.

#10 Mindset barriers to AI adoption
37% are concerned about employee resistance to AI due to fear of job loss or change fatigue.
40% are concerned about investment in AI and adoption without appropriate employee training and upskilling.

Our recommendations to businesses

- **Understand and measure cyber risks** within risk planning to inform investment and resiliency actions.
- **Establish early detection and strengthen security and monitoring controls** to minimise financial and operational impact as AI-driven cyber incidents become a matter of when, not if.
- **Treat workforce behaviour, training, and culture** as first-line cyber controls to maintain a robust incident response plan with clear and role-specific responsibilities for everyone.
- **Start with the work, not the tech**, and re-design work to integrate human-AI collaboration.

Our solutions

Develop cyber scenarios, strengthen security controls, and establish workforce behaviour:

1. Benefits vendor and digital provider assessments
2. Cyber insurance and cyber maturity assessments
3. Cyber literacy training with strategic support e.g. creation of cyber incident response plans
4. Employee benefits digital tools (Darwin and Benefits You App)

Invest in workforce development and adaptability:

1. Employee experience
2. Work and skills design
3. Workforce transformation

Case study

Achieved 15% increase in platform engagement with improved employee experience, administrative efficiency, and data security via Darwin

Challenges

A Hong Kong-based financial institution was facing growing challenges in delivering a consistent and engaging benefits experience across its large 1,600 workforce. It sought to streamline its benefits administration while ensuring a seamless transition from its incumbent platform.

Actions

Marsh implemented the **Darwin** platform, integrating flexible benefits, total rewards visibility, reimbursement management, payroll processing and employee helpdesk into a single employee experience platform. The project succeeded through close client collaboration, onsite engagement, and robust technical integration that automated data feeds to improve accuracy and reduce the risk of mishandling sensitive employee information. Third-party vendors were assessed and connected through single sign-ins to improve the handling of data to vendors.

Outcomes

The organisation achieved a seamless platform transition with no data errors, while 97% of employees logged into Darwin and made over 1,500 flex benefit selections during the annual enrolment window. Platform engagement increased by 15%, and streamlined administration is estimated to save the HR team 17 days annually.

Talent, leadership, and workforce practices

Organisational risk is evolving, placing leaders at the centre of a volatile world and their organisation's response.

Labour shortages in Asia are structural, largely driven by demographic decline, a mismatch of skills, and intense competition for critical roles, especially in ageing economies. Workforce fragility is rising with employee-thriving levels at an all-time low of 44%.[4] Leadership risk is now a top 10 risk due to a higher perceived exposure to culture, conduct, and controls risk.

Key callouts

#3	**Labour shortages** 42% are concerned about skills mismatch between available employees and required roles. 64% who are stressed most days at work are looking for another job.[5]
#7	**Inadequate leadership skills** Inadequate supervisory and leadership skills trigger or worsen more risks than any other risk.
50%	of employees say their biggest concern about the future of work is compensation not keeping pace with cost of living.[6]

Our recommendations to businesses

- **Develop tailored and targeted health and well-being support** with flexible options aligned to real employee needs.
- **Build a differentiated employee value proposition (EVP)** through tangible and intangible rewards as opposed to only increasing pay.
- **Ensure greater transparency** in how skills are valued, rewarded, and deployed.
- **Strengthen leadership capability** that builds trust, engagement, and commitment.

Our solutions

Recruit and retain top talent through a competitive health and benefits program:

1. Benefits audit, comparison, alignment and benchmarking by employee grade
2. Benefits strategy, design and broking (e.g. flexible benefits, tiered payments)
3. Employee experience
4. Local employee insurance regulatory mandates, and market benchmarks, and placement

Implement greater transparency in skills and rewards, and strengthen leadership capability:

1. Directors & Officers (D&O)
2. Strategic risk (including enterprise risk management)
3. Talent and executive assessments
4. Workforce rewards & compensation

[4, 6] Mercer Global Talent Trends 2026
[5] Mercer Marsh Benefits Health on Demand 2025

Case study

Improved the claims ratio to a more favourable average of 60–70% over three years by boosting cost efficiency while enhancing benefits

Challenges

A technology company in Indonesia with a predominantly young workforce sought to enhance talent attraction and retention through greater benefits flexibility. The company was also addressing claims ratios above 200%, rising medical costs, and sustainability concerns within a separate group of self-insured employees.

Actions

Marsh conducted **utilisation reviews** and **focus groups** to understand workforce needs and benefits usage. Based on these insights, flexible benefits with upgrade and downgrade options were introduced, along with targeted incentives to encourage adoption of flex spending accounts. Pre-implementation simulations were carried out to validate program effectiveness, while the self-insured group of employees were transitioned to insured plans to improve long-term sustainability and cost efficiency.

Outcomes

The company achieved a 5% increase in flexible benefits take-up rates, reflecting stronger employee engagement. Claims ratios improved significantly, stabilising to a more favourable average of 60%–70% over three years, while medical cost increases aligned more closely with medical trends. Employees gained access to a broader range of benefits, supported by more sustainable and effective cost management.

Protection, environment, and sustainability

With financial insecurities, employees become more sensitive to inadequate total rewards and engagement programs.

Employee financial insecurity and diverging expectations are rapidly becoming multi-dimensional operational risks. Rising cost of living, household debt, unaffordable healthcare, and climate shocks can erode engagement and drive unsafe and risky behaviour which can spiral to labour shortages and cybersecurity vulnerability.

Key callouts

#4	**Employee financial insecurity** #1 risk in China due to economic uncertainty, low prevalence of supplemental retirement benefits and a mindset of negative impact of AI on job security. 43% of employees in Asia earning the median income or below are more likely to delay healthcare due to financial reasons.[7]
36%	**of risk and HR managers are concerned about making benefits decisions** without considering the health and financial impact on employees.
#17	**Severe weather and environmental factors** #1 risk in the Philippines and #6 risk in Indonesia as extreme weather has a greater impact on infrastructure and facilities in developing markets.

Our recommendations to businesses

- **Ensure pay and benefits equity** as lower-wage workers are often the most vulnerable.
- **Provide financial literacy and retirement-planning support** especially for lower-wage and younger employees to narrow the health protection gap and build financial resilience for future ageing-related medical needs.
- **Embed workforce recovery into business continuity planning** to minimise disruption and displacement, and support a quick return to work.
- **Provide practical recovery support** for employees affected by extreme weather through resource navigation, access to care, financial assistance, or flexible work arrangements.

Our solutions

Enhance employee financial security and health protection gaps:

1. Benefits inclusiveness review
2. Post-retirement solutions
3. Voluntary and flex benefits
4. Wellness programs strategy and targeted intervention
5. Workforce rewards & compensation

Extreme weather preparedness and response:

1. Business continuity planning
2. Benefits strategy, design and broking
3. Climate and sustainability
4. Parametric insurance
5. Property damage

[7] Mercer Marsh Benefits Health on Demand 2025

Case study

Achieved 86% satisfaction rate for retirement readiness support across a multi-generational workforce

Challenges

A technology firm faced increasing complexity in managing retirement transitions across a multi-generational workforce amid China's evolving retirement age reforms. Unclear implementation guidelines, employee uncertainty around retirement procedures, and concerns over financial and emotional readiness created risks to workforce continuity, employee experience, and long-term talent planning.

Actions

Marsh helped the organisation develop a **unified retirement framework**, including flexible retirement options, enhanced benefits for late-career employees, and clear operational guidelines for HR and managers. Financial education, well-being support, retirement engagement initiatives, and comprehensive employee communications were also introduced to support retirement readiness.

Outcomes

The organisation successfully implemented its first enterprise-wide retirement management framework, improving consistency and reducing administrative complexity. Employees reported greater confidence in navigating retirement decisions, with retirement guidebooks and checklists, achieving an 86% satisfaction rate.

Governance, compliance, and financial

Costs, regulations, and transparency demands are complicating rewards and benefits, forcing organisations to do more with less.

In Asia, medical trend rates are projected at 12.5% for 2026,[8] and CFOs globally increasingly see health benefits costs as a top operating risk, with 33% ranking it a "top three concern" (up from 19% in 2024).[9] Rising healthcare costs have become a board-level issue, limiting wage growth and investment, and increasing scrutiny on plan decisions and data quality.

Key callouts

#6	**Increasing health and benefit costs** Deprioritised from #1 in 2024, yet 55% think it would have a high to catastrophic impact to the organisation.
1 in 3	are concerned that **health costs are eroding disposable income, retirement savings, and long-term financial security.** However, 58% do not have a highly effective health plan cost management strategy.
40%	are concerned about needing to **allocate more resources to benefits programs**.

Our recommendations to businesses

- **Make more informed use of data** to strengthen governance and improve long-term cost management and predictability.
- **Improve health outcomes** through data-driven interventions.
- **Closely monitor plan performance** to identify spend drivers, direct employees to high-quality, cost-effective care, and cut wasteful or inappropriate utilisation.
- **Focus on employee needs** as blunt cost-cutting such as reducing coverage can worsen claims volatility, financial stress, and retention.

Our solutions

Sustainable health and benefits cost management approaches:

1. Analytics, risk quantification and financing optimisation
2. Benefits strategy, design and broking
3. Captives
4. Regional or global benefits governance and management

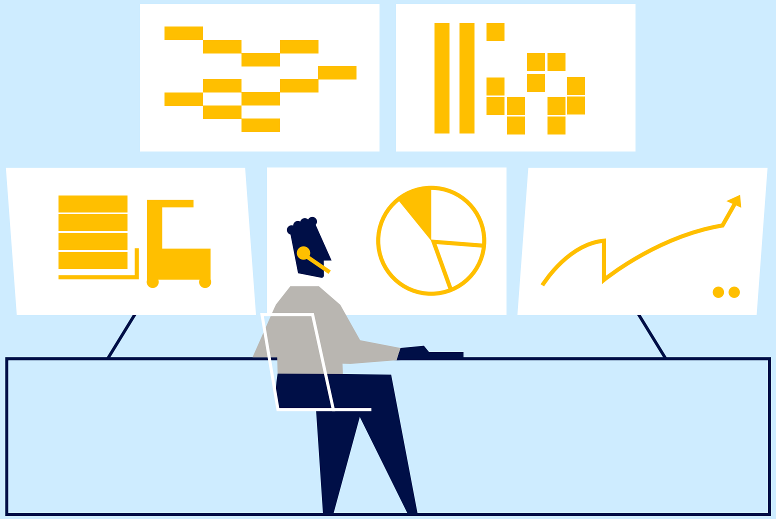
Align benefits plan with rewards compliance and complexity:

1. Workforce analytics (AI solutions)
2. Workforce rewards & compensation

[8] Mercer Marsh Benefits Health Trends 2026
[9] Mercer: The CFO perspective on health 2026 survey results

Case study

Reduced premium increase and improved cost predictability through claims analytics



Challenges

A BPO in the Philippines with 30,000 employees faced escalating healthcare claims exceeding PHP 5 million (US$81,000) year-on-year, rising utilisation rates, and increasing cost pressure, with costs projected to increase by over 15%. Limited transparency into insurer pricing methodologies and unsustainable dependent coverage further complicated cost management and benefits sustainability.

Actions

Marsh conducted an **in-depth review of claims data** and the **insurer's pricing model** to identify key cost drivers, validate premium loadings, and assess plan sustainability. Through bi-weekly sessions with HR and finance leaders, Marsh recommended alternative plan design and funding strategies, including care redirection to onsite clinics to improve long-term cost management and predictability.

Outcomes

Marsh identified additional premium loadings amounting to 8% of total premiums (US$690,000) and uncovered US$15,000 in claims approved beyond plan limits through claims audits. The organisation implemented a more sustainable dependent coverage model, redirected care to 10 onsite clinics, and successfully negotiated a 2025 renewal increase of 10%, improving cost predictability and control.

Health, well-being and safety

Health-related risks and the importance of prevention are receding from view.

Mental health deterioration can create significant operational risks, including productivity loss, higher employee turnover, and increased safety incidents. These challenges are critical in tight labour markets where retaining and supporting skilled employees are essential.

Key callouts

#11	**Mental health deterioration** declined from #6 in 2024, though one in two employees are very concerned about mental health decline.[10]
Only 15%	of employers provide preventive cancer screening,[11] though 87% of respondents feel that **preventive cancer education and screening programs** are effective.
#22	**Unaffordable / inaccessible healthcare** However, risk and HR leaders say rising health and benefits costs is the most likely risk to materialise in the next one to two years.

Our recommendations to businesses

- **Create a safe workplace as a duty of care** by reviewing psychosocial hazards that cause mental ill-health, burnout, and physical symptoms.
- **Roll out targeted preventive measures** to reduce claims and absenteeism as well as improve productivity in the long term.
- **Explore innovative risk-sharing and financing mechanisms** by implementing parametric insurance to support workforce health at scale.
- **Collaborate across sectors** such as governments, insurers, and civil society (e.g., non-profit organisations) to strengthen health resilience where public systems are under strain.

Our solutions

Prioritise workforce health and well-being:

1. Employee well-being assessments
2. Employee mental health support (e.g. EAP)
3. Psychosocial risk assessments
4. Wellness programs strategy and targeted intervention

Make healthcare accessible:

1. Benefits gap analysis
2. Benefits strategy, design and broking
3. Workers' compensation
4. Workforce rewards & compensation

[10, 11] Mercer Marsh Benefits Health on Demand 2025

Case study

A centralised well-being strategy adopted across markets that achieved positive well-being outcomes and reduced burnout risk

Challenges

A multinational financial services company based in Singapore faced fragmented well-being initiatives across markets, with programs operating independently and participation rates below 50%. The organisation lacked a global approach and consistent mental-health support infrastructure, while leadership had limited visibility into workforce well-being risks and burnout concerns.

Actions

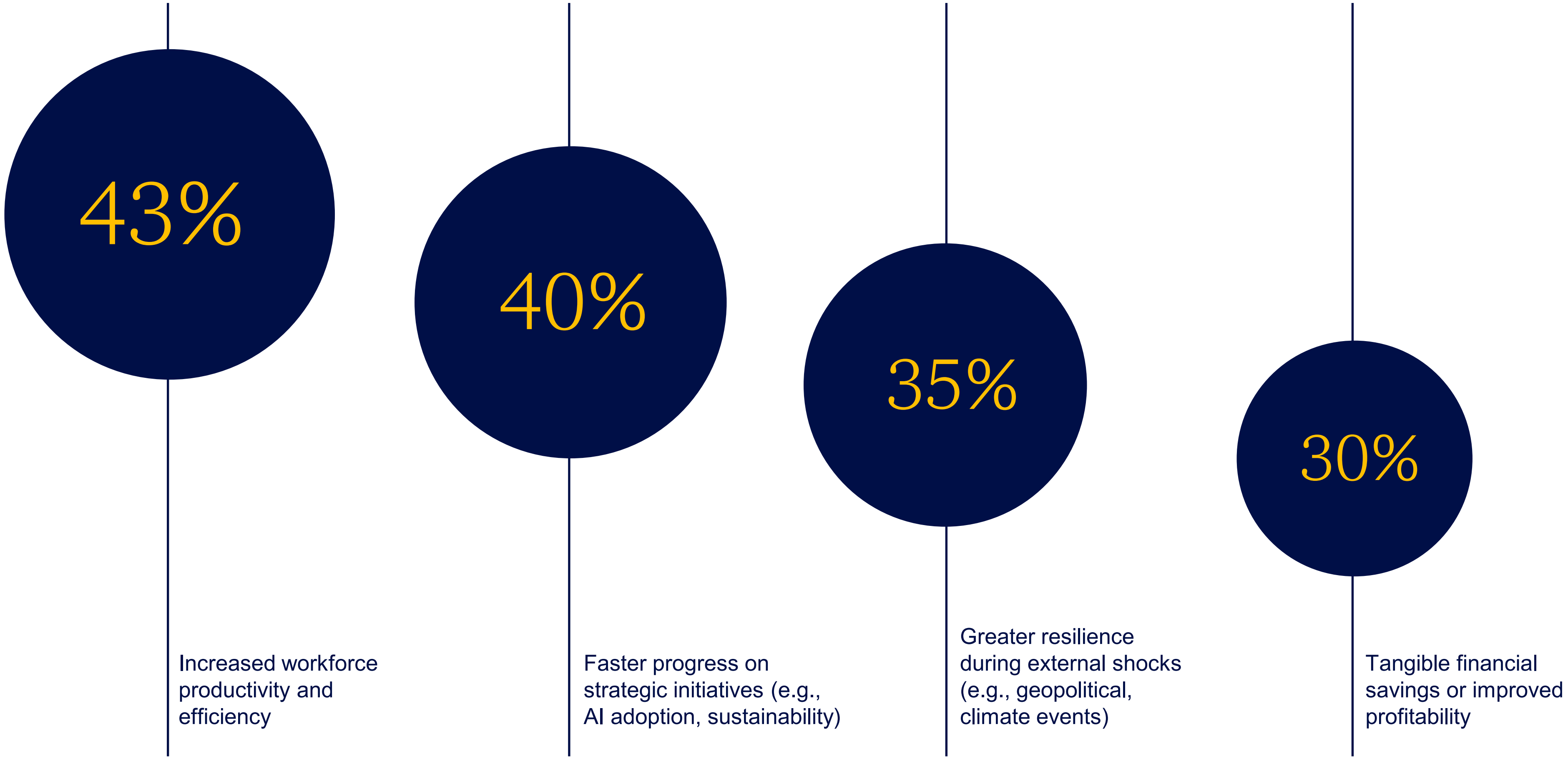
Marsh developed a **global well-being strategy and framework** informed by employee listening, program assessments and leadership workshops. The initiative included a redesigned local well-being program, global EAP implementation, mental-health first-aider training for managers, and a structured well-being roadmap with aligned quarterly themes and local market flexibility.

Outcomes

Within 18 months, average participation per well-being event increased by approximately 30%, while unique participation per event rose by around 50%. The global EAP achieved over 25% uptake within its first year, with approximately 50% monthly repeat users, thousands of self-guided sessions utilised and an average clinical session rating above 4.5/5. Employee listening also showed approximately 30% more business units reporting positive well-being outcomes and reduced burnout risk.

Untapped opportunities to enhance your employee proposition: Effective risk management can drive higher productivity and organisational growth

Which of the following positive outcomes has your organisation realised from successfully managing and mitigating people risks?



"People risks are now strategic and no longer just an HR issue. These risks are driven by evolving tech adoption, talent scarcity, new work models, and well-being gaps. The cure: enterprise risk management that pairs data-led workforce strategy with modern tools to protect people and drive performance."

Steven Yu,
Asia Leader, Mercer Marsh Benefits

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People Risk 2026 solutions map

Your organisation

Health, well-being, and safety

Health
- Benefits gap analysis
- Benefits strategy, design and broking
- Employee well-being assessments
- Employee mental health support (e.g. EAP)
- Psychosocial risk assessments
- Wellness programs strategy and targeted intervention

Career
- Workforce rewards & compensation

Risk
- Workers' compensation

Governance, compliance, and financial

Health
- Benefits strategy, design and broking
- Regional or global benefits governance and management

Career
- Workforce analytics (AI solutions)
- Workforce rewards & compensation

Risk
- Analytics, risk quantification and financing optimisation
- Captives

Protection, environment, and sustainability

Health
- Benefits inclusiveness review
- Benefits strategy, design and broking
- Post-retirement solutions
- Voluntary and flex benefits
- Wellness programs strategy and targeted intervention

Career
- Workforce rewards & compensation

Risk
- Business continuity planning
- Climate and sustainability
- Parametric insurance
- Property damage

Technological change and disruption

Health
- Benefits vendor and digital provider assessments
- Employee benefits digital tools (Darwin and BYA)

Career
- Employee experience
- Work and skills design
- Workforce transformation

Risk
- Cyber insurance and cyber maturity assessments
- Cyber literacy training with strategic support e.g. creation of cyber incident response plans

Talent, leadership, and workforce practices

Health
- Benefits audit, comparison, alignment and benchmarking by employee grade
- Benefits strategy, design and broking (e.g. flexible benefits, tiered payments)
- Local employee insurance regulatory mandates and market benchmarks and placement

Career
- Talent and executive assessments
- Employee experience
- Workforce rewards & compensation

Risk
- Directors & Officers (D&O)
- Strategic risk (including enterprise risk management)

MARSH

People Risk 2026

What: The report captures the greatest people risks facing organisations and how risk managers and human resources can collaborate to limit organisational exposure and mitigate risk

Who: Total 4,517 respondents, 2,258 Risk professionals, 2,259 HR professionals

Where: 26 markets across Asia, Europe, Latin America & the Caribbean, the Middle East & Africa, North America, the Pacific, and the United Kingdom

We are leaders in risk, strategy and people. One company, with four global businesses, united by a shared purpose to build the confidence to thrive through the power of perspective.