MARSH

Warsaw I 20 October 2026

Resilience is human.

The human edge in an age of compounding uncertainty

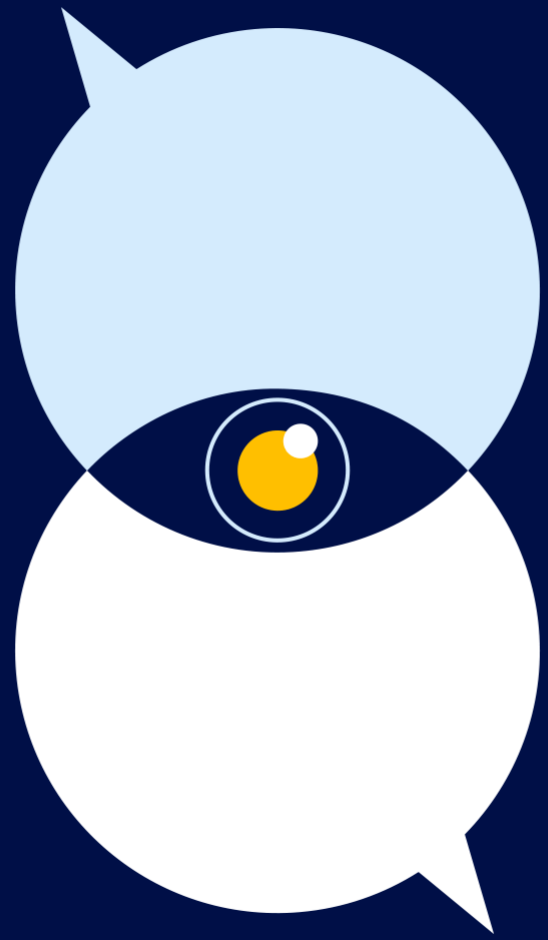
Presenter



A moment of reflection

When everything changed, what helped you through?

Think of a moment of unexpected change at work.
Who — or what — made the difference?



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The idea that changes everything

The world will not slow down.

But can our people keep adapting?



Constant Change. Human Capability. Organizational Resilience.

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In Warsaw, resilience lands differently.



forecast GDP growth
in 2026



unemployment in a
tight labour market



business adoption + skills
still lag EU ambitions

Growth . Security . Transformation

All competing for the same scarce resource: human capability.

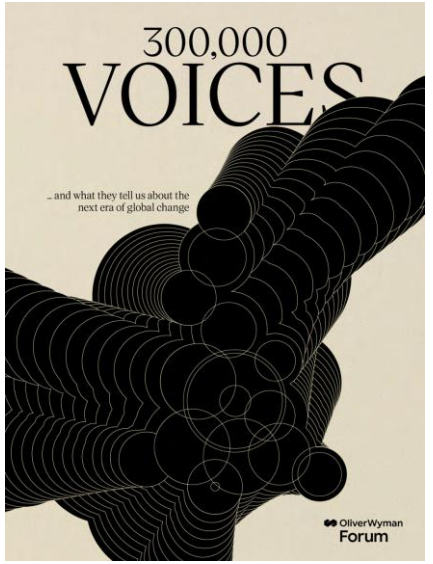
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The old maps no longer apply.

Geopolitical Fragmentation

Technological Acceleration

Economic + Social Strain



The defining challenge is not predicting the next shock.
It is building an organization that can keep adapting.

Source: Oliver Wyman Forum, 300,000 Voices

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Uncertainty changes people before it changes strategy.



300,000

voices across 20 nations

More striving.
Less thriving.

Trust migrates
toward proximity + proof.

When the outside world feels less controllable, people narrow their attention to what they can control: security, relationships, skills and the quality of their immediate experience.

Source: Oliver Wyman Forum, 300,000 Voices (2026), pp. 2–10.

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The hidden risk is already inside the organization.

People risk is enterprise risk — expressed through workforce behavior and capability.

1. Cyber literacy
2. Labor shortages
3. Technology skills
4. Financial insecurity
5. Health + benefit costs
6. AI mindset barriers



Top global people risks include both “classic” workforce issues and technology risks.

Source: Marsh People Risk 2026

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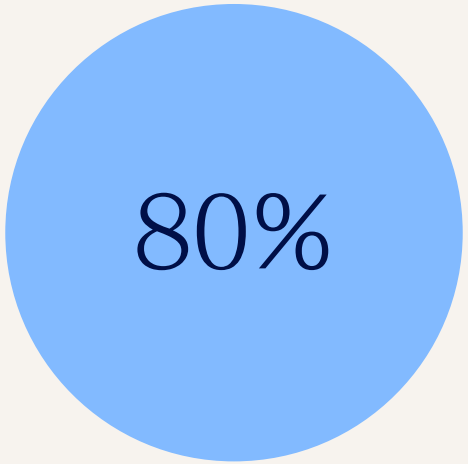
The biggest AI risk is not that the technology fails. It is that the organization fails to change around it.

AI Readiness = Workforce Readiness

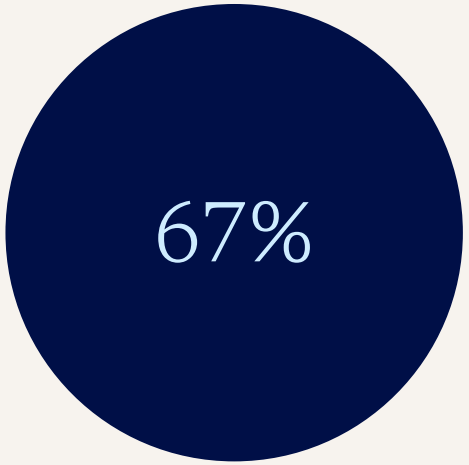
The productivity paradox is back.



of organizations reported AI ROI above 20% in 2025



of frequent Gen Z users say AI makes them more productive



of employees already interact with AI in “human-like” ways

Activity is high. Impact is harder to prove.

The upswing is earned through workflow redesign, data, infrastructure, experimentation and retraining — not procurement alone.

Source: Oliver Wyman Forum, 300,000 Voices (2026), “How we embrace AI”.

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The bigger AI risk may be value left on the table.

40%

concerned about AI investment without appropriate employee training + upskilling

38%

concerned that limited AI knowledge in HR will constrain transformation



Source: Marsh People Risk 2026

The risk equation is changing

AI risk ≠ only data loss, hallucination or bias
AI risk also = failing to convert investment into productivity, innovation and performance

Source: Marsh, People Risk 2026, p. 4.

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Skills are becoming a resilience asset.

Skills Half-life

is shrinking

32%

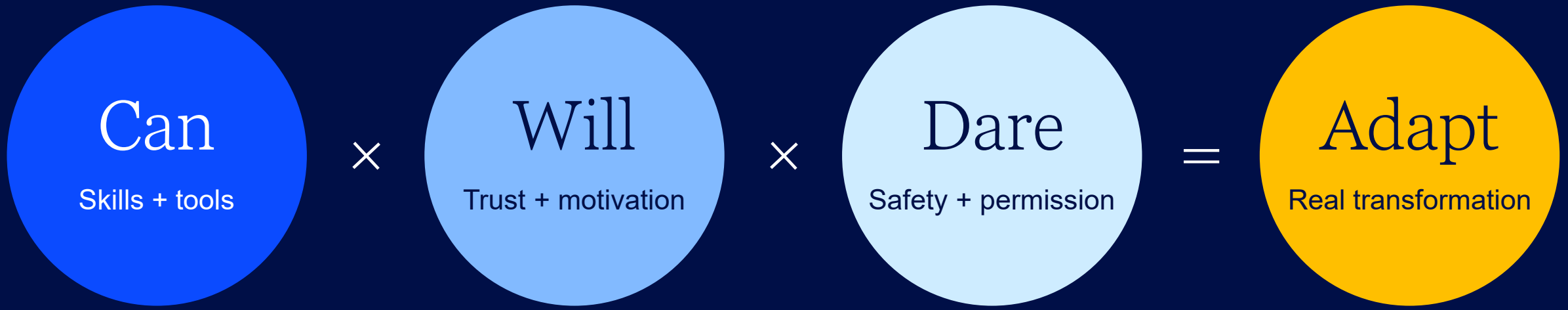
say training is the best way to improve their work experience — double the share since 2021



The strategic question is shifting from “What jobs do we have?” to “What capabilities can we mobilize?”

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But capability without experience does not transform.



Employee experience is the operating environment in which new capability either gets used — or dies.

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Retention is not the same as resilience.

Employees are staying...

73%

not seriously considering leaving

...while asking harder questions

- **Pay clarity**
- **Career opportunity**
- **AI plans**
- **Flexibility**

A workforce can be stable and still be anxious, under-skilled or disengaged from change.

Source: Mercer, Inside Employees' Minds 2025–2026, US results, pp. 5, 18, 23–25.

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Turn human resilience into an operating discipline.

1

See

Listen for friction, not just sentiment

2

Build

Invest in skills before they become shortages

3

Redesign

Change work — not only technology

4

Lead

Create clarity, trust + permission to adapt

The goal is not a resilient workforce. It is an organization that knows how to become resilient — repeatedly.

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Three questions for every executive team.

01 Where is our strategy moving faster than our people can adapt?

02 Where are we calling something a technology risk when the real constraint is capability, trust or behavior?

03 If the next shock is not the one we planned for — can our organization still move?



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The next 90 days

90 days from now, what will your people say actually changed?

Not another strategy. One moment of work made better.

01 Choose

One critical transformation

02 Listen

Find the human friction

03 Redesign

Make work easier together

04 Prove

Measure the difference

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The organizations that win the next decade will not be those that predict disruption best.

They will be those that can turn uncertainty into coordinated human action — faster than everyone else.

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

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