

## Peru Predictions 2026

### **2026 will bring economic recovery but political uncertainty could impact investor confidence**

In Peru, 2026 will bring the consolidation of economic recovery, with GDP growth projections and renewed momentum in key investment sectors. In particular, oil projects, mining and infrastructure development are expected to attract both domestic and international capital. However, Peru will also face significant geopolitical challenges, largely stemming from regional volatility, the need to strengthen institutional frameworks, and the ongoing demand for more effective governance. These issues will play a central role in ensuring sustainable development and will become particularly sensitive in the context of the upcoming electoral period, where political uncertainty could impact investor confidence.

### **Climate change will continue to challenge rural communities**

Peru will continue to grapple with the severe consequences of climate change. Among the most pressing risks are extended droughts in certain regions, accelerated glacier retreat in the Andes, and an increased frequency and intensity of rainfall in others. These phenomena will exacerbate the vulnerability of rural communities, disrupt agricultural production, and heighten the risk of natural disasters. Moreover, pressure on natural resources will intensify due to the absence of robust environmental frameworks and the persistence of illegal logging, both of which directly affect forest ecosystems and biodiversity.

### **AI will expand both in depth, tackling empathy, and in reach, accessing rural areas**

AI will not only automate repetitive tasks but will also advance toward understanding emotions and contextual information, turning chatbots and virtual assistants into more empathetic, accurate and efficient tools. Businesses will increasingly rely on AI to customise services and enhance user experience, while workplaces will benefit from AI-driven platforms that optimise workflows in real time. These developments will foster productivity and innovation across multiple sectors. At the same time, Peru continues to expand its digital infrastructure to improve internet access in rural and underserved regions, which will open new opportunities for telemedicine, remote education, and e-government services. Strategic alliances, such as Huawei's collaboration with the government on mobile classrooms for digital literacy, will further narrow the digital divide.

### **Cyber insurance will become a critical pillar of risk management in Peru**

In 2026, the rise in cyber threats and digital dependence will push Peru to adopt stronger cybersecurity frameworks and to expand the market for cyber insurance policies. Companies in banking, telecommunications, and critical infrastructure will increasingly seek cyber risk coverage to safeguard against ransomware, data breaches, and business interruption caused by digital attacks. These policies will become essential not only to mitigate financial losses but also to strengthen corporate resilience and regulatory compliance. Additionally, government institutions will be urged to enhance co-operation with the private sector in order to build more robust cyber defence mechanisms. Cyber insurance is expected to evolve into a critical pillar of risk management, particularly as businesses accelerate their digital transformation and AI adoption.

### **Peru will continue to see an increasing uptake in microinsurance**

Increasing insurance penetration among Peru's large economy of owner-run business, small farmers and rural households is enjoying renewed government focus, building on the legal framework for microinsurance first introduced in 2007. Distributed through non-insurance channels, the take-up has been growing. The key products have been funeral insurance, sold via utility bills or pharmacies, health microinsurance for low-income populations, sometimes bundled with microcredit, and agricultural index-based insurance for small farmers, a type of parametric cover triggered by rainfall levels. The government is now encouraging a pilot programme of disaster microinsurance in flood-prone and earthquake-prone regions, supported by development banks.

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