

# Increasing insight, reducing risk



Helping companies and communities  
protect their assets and operations  
in today's world of volatility.



# Zurich Resilience Solutions

## Improving insurability



### **Global Expertise**

ZRS leverages 150 years of risk and loss data, matched with 75 years of risk management and engineering experience, to provide best-in-class customer support.

### **Independent of your insurer**

You don't need to be insured by Zurich to use our services. You can still work with ZRS and benefit from our risk mitigation strategies.

### **Risk Engineering across all lines of insurance**

Our risk engineers design and deliver risk services for clients across a range of industries and global locations.

Tailored to your organisation and working with you, we build a package of ongoing services to help you best manage your risks.

### **Data-led**

Taking a data-led approach, we provide risk insights, globally consistent peer benchmarking and claims analysis. This enables us to tailor our recommended actions to your specific needs.

### **Our Technology**

Our clients can access our innovative digital tools including My Zurich, Zurich Risk Advisor and our Remote Collaboration tool.

We partner with businesses and communities to identify and quantify exposure to risk and drive mitigating actions that help you to go forward with confidence.

Our risk management approach helps organisations to understand their key risk drivers, reduce losses and unlock hidden opportunity for a stable and prosperous future.

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## Core benefits

- ✓ **Financial security:** reduce financial exposure and potentially prevent large claim losses.
- ✓ **Operational resilience:** minimise disruptions from unforeseen risks.
- ✓ **Confidence:** peace of mind with a proactive, expert-backed risk strategy.

Meet  
tomorrow  
prepared



We help organisations navigate climate risk with a structured, data-driven approach—identify, prioritise, communicate, adapt. We combine proprietary hazard data, financial loss modelling and expert insights to deliver actionable strategies. These recommendations can help you to protect assets, meet reporting requirements, and build long-term resilience.

From portfolio-wide exposure analysis to site-specific assessments and tailored adaptation plans, our solutions empower confident decision-making and sustainable growth in a changing climate.



# Climate Resilience Solutions

Prepare and protect your business from current and long-term risks of climate change.

## Key Services

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### Climate Spotlight

Climate Spotlight is our interactive platform that empowers you to identify climate hazards, quantify financial losses, and meet reporting requirements with confidence. Powered by Zurich's proprietary in-house climate models—built on decades of insurance and investment expertise—it delivers reliable, transparent insights across nine+ perils and four IPCC-aligned scenarios through 2100.

#### Available in two tiers:

- Core: Rapid, self-serve analysis across up to 100 sites.
- Expert: Customised deep-dive assessments with tailored metrics and expert consultation.

Climate Spotlight supports strategic planning, investment decisions, and regulatory compliance—making it a vital tool for building climate resilience.

### Climate Risk Reporting Support

We help you meet Australia's mandatory climate disclosure requirements by

providing reliable, data-driven insights aligned with emerging national standards relating to physical climate risk disclosures under the Australian Sustainability Reporting Standards (ASRS), developed by the Australian Accounting Standards Board (AASB) and aligned with the International Sustainability Standards Board (ISSB) framework.

Using tools like Climate Spotlight combined with our climate risk consultation team, we enable you to access clear, auditable data for sustainability reports and regulatory compliance. This helps to ensure you can report with confidence, meet legal obligations, and demonstrate proactive climate risk management.

### Site-Level Solutions

We offer tailored site-level assessments to help you understand and manage physical climate risks at your most critical and vulnerable locations. These solutions combine Zurich's proprietary climate data, engineering expertise, and scenario modelling to deliver actionable insights.

### Key offerings include:

- On-Site & Desktop Assessments: Evaluate exposure to hazards like floods, storms, droughts, and heatwaves, and assess the effectiveness of existing controls.
- Climate Risk Desktop Assessment: A structured review of site-specific hazards, vulnerabilities, and control quality, including financial loss estimates and mitigation recommendations.
- Climate Snapshots & Post-Event Recovery: Understand how current hazard levels may evolve and plan for recovery and future resilience.
- Hazard Assessment for Greenfield Projects: Assess risks for undeveloped land and provide guidance for resilient development.
- New Construction Support: Integrate hazard and climate risk insights into design and planning phases.

These site-level solutions support both immediate risk mitigation and long-term adaptation planning, helping you strengthen resilience and meet regulatory reporting requirements.



By making it our job to understand their motor fleet operations as well as industry best practice, we help businesses understand and reduce their total cost of risk over time. With carefully selected ZRS partners, complementary with our approach to Risk Engineering, we provide industry-leading solutions for motor risk assessment, coaching, training and driver behaviour technology.



# Motor Fleet Services

Vehicle and fleet efficiency. Driver safety, all driven by data.

## Key Services

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### **Risk Assessment & Reporting**

We provide comprehensive fleet risk assessments and reporting that identify vulnerabilities, highlight opportunities for improvement and deliver actionable strategies to reduce costly incidents on the road.

### **Driver & Fleet Safety**

Our solutions include driver safety programs, training capabilities and telematics integration - bringing real-time monitoring to reduce collisions and elevate safety.

### **Specialist Advisory & Response**

With expert guidance in emergency response planning, climate advisory and incident response, we help you prepare for the unexpected and recover faster, protecting both your fleet and your business.

### **Data & Technology Insights**

By harnessing telematics, advanced analytics and leading third-party technology, we turn raw data into clear insights that optimise fleet performance and support more informed and safer operations.

With advanced analytics and on-site expertise, Zurich Resilience Solutions helps customers identify, assess, and mitigate property risks. Our proven strategies and benchmarking tools have enabled clients to reduce losses from incidents like fire and flood, supporting long-term business continuity.



# Property Risk Management

Safeguard your assets to ensure business continuity and avoid financial losses.

## Key Services

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### Fire Risk Assessments

On-site and remote risk assessments including loss scenarios, benchmarks, and risk gradings with clear improvement actions to reduce losses and improve overall risk profile.

### Fixed Fire Protection Expertise

Support through the project lifecycle from specification and design, to installation and testing. We ensure systems are fit for purpose and aligned with the latest industry standards.

### Natural Hazards

Hazard mapping of sites to identify your greatest exposures to natural hazards, combined with site-level risk assessments to help you implement risk reduction measures.

### Business Interruption

From health check-ups, workshops and in-depth assessments, we deliver business impact analysis, interdependency analysis and business continuity plans to enhance resilience.

We partner with organisations to help build safer, healthier, and more productive workplaces through holistic safety, health, and wellbeing programs. Our interventions are focused on reducing workplace injuries and boosting employee wellbeing, fostering a resilient workforce and a positive safety culture.

We empower organisations to thrive amid uncertainty by prioritising the health, safety, and wellbeing of their workforce. In today's dynamic environment, resilience isn't just a strength, it's a strategic advantage.



# Workplace Resilience

Protect your people - your most valuable asset - and be ready for tomorrow.

## Key Services

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### **Workers Compensation Assessment**

- Safety Management Systems
- Hazards and Control Systems
- Leadership and Communication
- Claims and Injury Management Processes
- New View Safety Principles including Human and Organisational Performance

### **Wellbeing Vibe Assessment**

Our comprehensive 'Vibe Check' is designed to provide you with insights into your company's wellbeing initiatives, empowering you to make informed decisions and create a thriving work environment.

### **Manual handling**

We offer a range of innovative wearable tech and AI solutions for early detection and prevention of potential injuries as well as return to work assistance.

### **Mental health and psychosocial risks**

We specialise in assessing and managing psychosocial risks in the workplace, reducing mental health claims and helping organisations create a healthier and more supportive work environment.

We support conventional power plants, onshore wind farms, solar power facilities and advanced energy storage systems in identifying and reducing risk across critical infrastructure and operations. Our experts also collaborate with innovators and original equipment manufacturers to evaluate the feasibility and reliability of emerging technology in the clean energy space, while helping to accelerate commercialisation efforts and navigate the transition period.

We provide business leaders with key insights to manage complex risk scenarios.



# Sustainable Energy and Power Generation (Mining and Oil)

Unlock opportunity and de-risk your energy transition journey.

## Key Services

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### Energy Advisory Services

Identify risks and opportunities across manufacturing operations (mid-market to heavy industry). We align energy transition strategies with your commercial and operational objectives.

### Asset and Infrastructure Resilience

Conduct reviews of energy assets during construction and operation (including care and maintenance). Our evaluations cover performance, utilisation, and risk management to extend asset life and safeguard returns.

### Regional Risk Solutions

Deliver tailored risk frameworks for mining, oil, and energy projects by combining industry knowledge with local expertise. Solutions consider regulatory environments, environmental exposure, and regional dynamics.

### Continuity and Resilience Planning

Strengthen resilience by minimising operational disruptions and enhancing project visibility. We help you transition from viewing energy as a cost to managing it as a strategic asset.

Global supply chain and marine services help businesses navigate logistical risks across a highly complex ecosystem. Many organisations are vulnerable to issues involving the movement of goods, with specialist solutions required to ensure stability and resilience. We support better decision-making, planning and schedule orchestration to maximise financial upside and to minimise costly disruptions.

Navigate logistical risks where safety, security and foresight are paramount.



# Supply Chain Risk Management and Marine Logistics

Future-proof critical operations to bring resilience and stability to a volatile world.

## Key Services

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### **Supply chain security and global logistics reviews**

ZRS can assess and enhance the safety, efficiency, and resilience of supply chains and international logistics operations.

### **Ocean vessel selection and project cargo management**

We can advise on selecting suitable ocean vessels and oversee the safe handling and transport of specialised or oversized cargo.

### **Warehouse self-assessments and truck routing risk analysis**

We provide the tools and expertise to evaluate warehouse risks and optimise truck routes. This helps to minimise exposure and improve operational safety.

### **Load, stow and discharge survey**

We conduct detailed inspections and surveys to ensure proper loading, stowing, and unloading of cargo, reducing the risk of damage and loss.

### **Training and education through industry-focused reports, webinars and white papers**

We can deliver targeted training and resources to keep businesses informed about the latest trends, risks, and best practices in logistics and supply chain management.

Your digital platforms and data are exposed, while the increasing interconnectedness of operational technology is creating opportunity for highly advanced cyber criminals. Simply put, your organisation's most precious assets are at risk. We help you to prepare, monitor and respond so that costly business interruption is avoided, and any risk of reputational harm or financial losses can be minimised.

Proactive business continuity planning is essential to protect and strengthen your organisation.



# Cybersecurity Resilience

Build strategic and operational resilience to protect your data, reputation and bottom line.

## Key Services

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### **Cyber Advisory Services**

Identify vulnerabilities and recommend solutions that align with your business goals.

### **Security Operations Centre**

With continuous monitoring, we provide frontline defence services against cyber threats.

### **Cyber Incident Response**

Contain and mitigate cyber threats, prioritising business continuity always.

### **Cyber Risk Quantification**

Assess the financial consequences of cyber incidents. Risk analysis evaluates critical assets and vulnerabilities, helping you to prioritise investments and justify budget allocations.

### **Cyber Training Services**

Empower your workforce with the knowledge and tools they need to stay vigilant against cyber threats.

# We partner with organisations to encourage a proactive stance to manage their risks.

By partnering with ZRS and leaning into our expert globally derived guidance, advanced analytics tools, and comprehensive services offered, businesses can effectively assess potential risks, implement robust loss prevention measures, and progressively enhance their risk management strategies. This proactive approach minimises potential losses and ensures safety and business continuity, safeguarding the organisation's long-term success and financial viability.

**Partner with Zurich Resilience Solutions today and help to secure a resilient future for your people and business tomorrow.**

For more information, please visit our website:  
**[Zurich Resilience Solutions - Zurich Australia](#)**



Or contact our team of risk experts via email:  
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# Managing risk unlocking opportunity

## Important Notice

This document relates to risk assessment and is intended as a general description of approach and services available to qualified customers. It is not intended as, and does not give, an overview of insurance coverages and it does not revise or amend any existing insurance contract or other documentation. Zurich Australian Insurance Limited ABN 13 000 296 640 trading as Zurich Resilience Solutions does not assume any liability of any kind resulting from the use or reliance upon any information contained herein. Zurich does not guarantee particular outcomes and there may be conditions on your premises or within your organisation which may not be apparent to us. You are in the best position to understand your business and your organisation and to take steps to minimize risk, and we wish to assist you by providing the information and tools to assess your changing risk environment.

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