



# Solutions for protecting your business

Zurich Resilience Solutions  
Risk Engineering





# Increasing insight, reducing risk

## **Zurich Resilience Solutions - Risk Engineering**

Zurich's risk engineers and consultants design and deliver risk services for customers across a range of industries and global locations. Tailored to your organization and working with you, we build a package of services to help you best manage your risks. In addition, we partner with specialist third parties to ensure you are working with the most in-depth expertise.

### **Expertise**

Our in-house team of experts have industry, business and specific risk specialisms. We work with our underwriting and claims teams to understand customers' challenges and issues and work together on effective solutions.

### **Data-led**

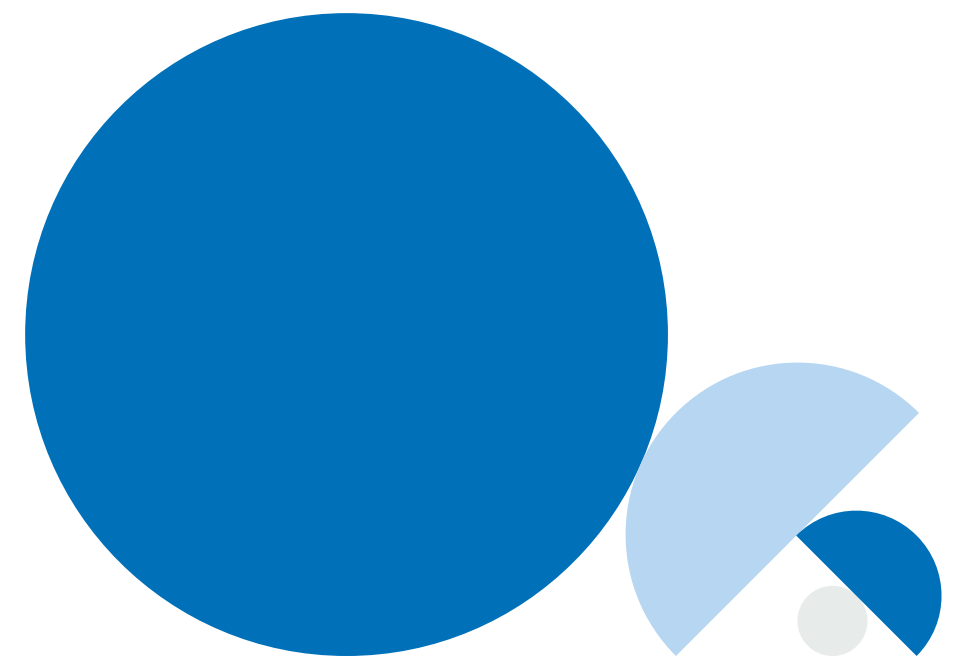
Taking a data-led approach, we provide risk insights, globally consistent peer benchmarking and claims analysis, which means our recommended actions are specific to your needs.

### **Our Technology**

All of our customers can access our award-winning digital tools including My Zurich and Zurich Risk Advisor and our Remote Collaboration tool.

### **Training**

We offer a number of training services catering for a range of organizational needs.



## Zurich Resilience Solutions

### Our Risk Engineering services



**Business resilience**

↓ ▶




**Chemical, pharmaceutical, food and beverage**

↓ ▶




**Climate change and natural hazard**

↓ ▶



**Construction**

↓ ▶



**Cyber**

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**Fire: Protect your people and property**

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# Business resilience

Find out how much resilience your business really requires – and how to build it, at no or little cost. Also, why lean yet resilient supply chains are more crucial than ever, and how to thrive in turbulent times.



Risk Engineering

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## Building business resilience Thrive in turbulent times

**Pandemics, cyberattacks, tax wars, natural hazards, fire. These are just a few of the threats facing businesses today.**

We help our customers to manage and mitigate their individual risks, making them more resilient during these challenging times.

With our proven expertise in strengthening your resilience at no or very little cost, Zurich Risk Engineering provides insights with tools based on data to help customers make informed decisions around managing and reducing risk.

**Lean yet resilient supply chains**

In a globalized economy, it's no longer enough for businesses to understand their risks on a site level. They also need to understand the "business at risk" associated with their own (and external) production or service infrastructures – the amount of business at stake if production infrastructure was interrupted. In other words, the critical risk exposures along key value chains.

And with the recent interruption caused to supply chains by the COVID-19 pandemic, businesses require more resilience than ever.

And yet, in order to maintain a competitive advantage, there's a countervailing pressure to trim down production processes and make global supply chains leaner and more efficient. Unless resilience is built in with these efficiencies, they can end up making businesses more vulnerable.

So, the key questions for stakeholders right now is: How can my business achieve a lean yet resilient supply chain?

Zurich Risk Engineering works with businesses to determine just how much resilience they require – and how to foster it efficiently.

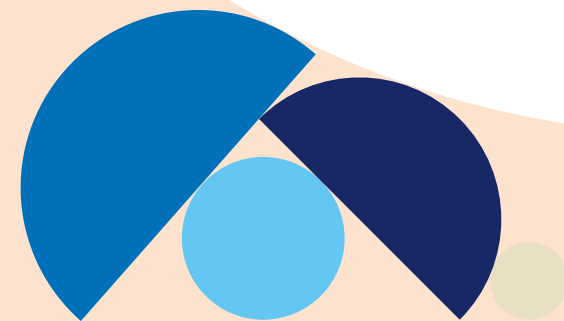
**Working with you to build resilience**

We work closely with businesses of all sizes, from the small to the most complex, analyzing the "business at risk" with their key production sites and advising them where to guard their risk management budget most efficiently. To help decide how much insurance is required, we carry out a basic business interruption assessment.

We also provide our customers with the industry-specific information and data-led insights they need to correctly identify and mitigate risk. Our Risk Engineers have access to a global repository of technical expertise that keeps Zurich at the cutting edge around emerging risks.

**A few of the ways we've supported our customers**

- Several complex customers, including those in the automotive and pharma industries, and each with large production networks, asked Zurich Risk Engineering to identify critical vulnerabilities at different sections of their end-to-end value chain. They also requested that we improve resilience through targeted mitigation measures.
- Although we usually aim to build resilience before an event, in a few cases we have delivered our Risk Engineering services after the claim in order to support a faster recovery.
- We have helped customers build resilience through strategic and operational supply chain design, for example when they were integrating capacity in a production network.
- Risk Engineering Supplier visits with customers.



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## Chemical, pharmaceutical, food and beverage

Learn how the risk landscape is evolving in the chemical/pharma/food/beverage industries – and how Zurich's tools and solutions can help companies manage their risk.



**Risk Engineering**

### Chemical, pharmaceutical and food & beverage industries

#### Improving safety, reducing loss

Whatever their industry sector, we help our customers to understand their individual risk, by making it our job to understand their business.

Our cutting-edge Centers of Practice can support businesses in making informed decisions around managing and reducing risks specific to the chemical, pharmaceutical and food and beverage industries.

**An evolving risk landscape**

In today's evolving risk landscape, businesses of all sizes need help managing loss control, mitigating risk, improving safety and reducing claims. Forward-thinking companies tend to use Risk Engineering services to help reduce the impact of events and disruption to their businesses – putting them at a competitive advantage.

However, not all companies in the chemical, pharmaceutical and food and beverage industries have a comprehensive risk management strategy.

Based on our interactions with customers, we've identified a few industry-wide obstacles to successfully reducing risk:

- Inadequate or non-existing guidelines for QC, HSE, contracts, etc.
- Insufficient in-house expertise in managing technical specifications, registration documents preparation, project management, adequate quality controls, development of loss scenarios, etc.
- Issues around monitoring products in the market and performing timely recalls, e.g. recall triggers, recall monitoring, recall planning, mock product recalls
- Inadequate crisis management (social media analysis, customer helpline, interaction with authorities, PR response)

Zurich's Risk Engineering can help businesses in the chemical, pharmaceutical, and food and beverage industries identify their exposures and build resilience.

**Working with you to protect your business**

We can provide your business with the industry-specific information and insights to correctly identify and mitigate risks. We have experts with years of industry experience.

**A few of the ways we've supported our customers**

- Developed tailor-made auditing procedures with both HSE topics and QC
- Created awareness around critical products and processes in client meetings
- Developed credible loss scenarios based on the industry expertise and relevant industry losses
- Created awareness of new sustainability approaches as a new legal requirement, e.g. circular economy during the product design phase



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# Climate change and natural hazard

Learn how Zurich's data-led insights and global expertise can help companies to manage risks related to climate change and natural hazards.



Risk Engineering 

## Climate change & natural hazard solutions

### "Reducing risk, increasing insight"



**By making it our job to understand their unique business, we help our customers understand their unique climate-related risk, both current and future.**

Our cutting-edge Centres of Practice can provide data, tools and insights to help businesses make informed decisions around managing and reducing risk.

**Hard to ignore, harder to quantify**  
It's difficult to ignore the growing threat that climate change and natural hazards pose to businesses big and small. But for senior stakeholders, quantifying risk can be challenging.

**Why is that?**  
Based on interactions with our customers, we've pinpointed a few common problems:

- Poor data quality at the Group level
- Conflicting objectives at Group and location levels, e.g. meeting Group sustainability goals while ensuring site-level resilience
- Lack of in-house expertise in managing specialist engineering contractors, e.g. the definition of technical specifications, preparation of tender documents, technical (and not only financial) evaluation of proposals, project management, etc.

**Working with you to protect your business**  
We can provide your business with the industry-specific information and data-led insights it needs to correctly identify and mitigate risk. Our Risk Engineers have access to a climate change and natural hazards Centre of Practice, a global repository of technical expertise that keeps Zurich at the cutting edge around emerging risks.

**A few of the ways we've supported our customers**

- **Site selection for a new development:** A customer chose the land for a new production facility based on input from the Climate Change and Natural Hazards solutions team.
- **Increased the multi-peril resilience of existing facilities:** Improved the foundations of a customer's existing buildings to reduce liquefaction risk in an earthquake zone; improved the site drainage system to reduce flood hazard; selected the roofing system of a building in a high-wind zone.
- **Developed design guidelines for natural hazards-resilient construction**
- **Assessed the natural hazard exposures of suppliers:** Our team of experts identified that a customer's single supplier of a critical commodity was situated in a flood zone, which led them to seek alternative suppliers.
- **Assessed critical infrastructure:** We identified that a customer's utility assets, critical to its operations, were situated in flood zones. We help them to build a case explaining to senior stakeholders why investment in on-site utilities should be increased.



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Read how Zurich deploys data, tools and industry insights to help construction companies protect their businesses, job sites and work crews.



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## Construction risk solutions

### Build a layer of protection

By making it our job to understand their individual business, we help contractors, developers and design professionals deal with the specific risks confronting them, and the level of protection they might need to reduce the impact of those risks.

Our cutting-edge Centers of Practice also provide data, tools and insights from the wider industry to help contractors make informed decisions around worksite health and safety.

**Build for tomorrow, reduce today's risks**

You cannot eliminate all risks in construction but risk management helps contractors, developers and other construction professionals to achieve the ALARP principle – 'as low as reasonably practicable'. But with labor shortages, severe weather and evolving technology, risk is getting more complicated, and harder to manage. Here are a few specific challenges that businesses are facing:

- Limited availability of key personnel and specialists
- Unclear definition of responsibilities
- Insufficient information transfer between main stakeholders (principal, designer and contractors)
- Problems around project quality assurance
- A diverse supply chain
- Radical change caused by digitalization, requiring innovation and creating new uncertainties
- Changes in environmental and health and safety regulations/requirements

And all of this against ever increasing cost and time pressure.

**Working with you to protect your business**

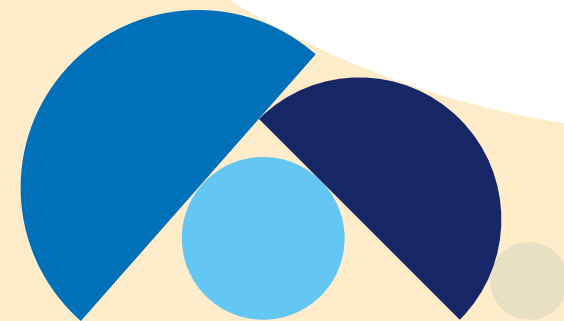
We can provide your business with the industry-specific information and data-led insights it needs to correctly identify and mitigate risk. Our Risk Engineers have access to a construction industry Centre of Practice, a global repository of technical expertise that keeps Zurich at the cutting edge around emerging risks.

A few of the specific ways we've supported our construction customers:

- **Formalized Risk Management process**
- **Project management:** Schedule review and verification
- **Quality management:** Material selection and verification
- **Safety management:** Safety program reviews, site installation and machinery management
- **Subcontractor management:** Prequalification, selection, contracts

**Mitigation of various risks with site improvements:**

- Full discussion with site representatives at time of surveys
- Review of fire plans and water management plans.



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# Cyber

With cybercrime on the rise, this factsheet can help your organization develop a more robust risk mitigation strategy, build resilience and prevent computer-related losses.



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## Cyber security services and solutions

### People, Process and Technology



**No company faces the same cyber threats. We make it our job to understand our customer's individual business and help them understand their key cyber exposures and ultimately their cyber risk.**

Our risk assessment service is a 360 degree view of the cyber exposures and the cyber security maturity of the customer. It is based on a workshop with IT/information security leadership and the gathering of public-source data (outside-in scanning). We then offer insights and recommendations that our customers can use to reduce the risk of a successful cyber breach and build resilience in the case of cyber attacks. The goal is to support our customers in developing a robust Information Security Management System – which is based on People, Process and Technology.

**With all business now strongly relying on information technology, no business is immune any longer.** Today, all business and production has become digital, meaning that all businesses are vulnerable to computer-related crimes and losses. And with tens of millions of employees now working remotely for long durations, corporate networks and company value chains are more vulnerable than ever before.

Despite the growing number of cyberattacks, and the financial and reputational damage they potentially cause, many businesses still lack a comprehensive risk mitigation strategy.

There are several key reasons why businesses underestimate and under-prepare for cyber threats:

- Lack of understanding about the relevance of cyber risk and, consequently, a lack of funding for cyber risk mitigation
- Lack of oversight: customers often struggle to understand the key cyber assets and the main threats to those assets. As a result, there's a lack of understanding about how and where to put in place the best protective, detective and reactive controls.
- Silo-based cyber risk management: cyber risk is often considered an IT topic and is therefore handled solely within the IT department.
- Lack of skilled cyber risk specialist resources within businesses themselves and throughout the overall labor market.





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## Employers' liability

In this factsheet we reveal how employers can improve health and safety in the workplace, help prevent work-related illness and injury, and manage liability risk.



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### Employers' Liability solutions

### Healthier workers, safer workplaces

With its broad range of health and safety expertise, Zurich's Risk Engineering team offers highly tailored risk advice to help businesses protect their people and become more resilient. Our cutting-edge Centres of Practice can provide data, tools and insights to help employers improve health and safety in the workplace, and to make informed decisions around risk.

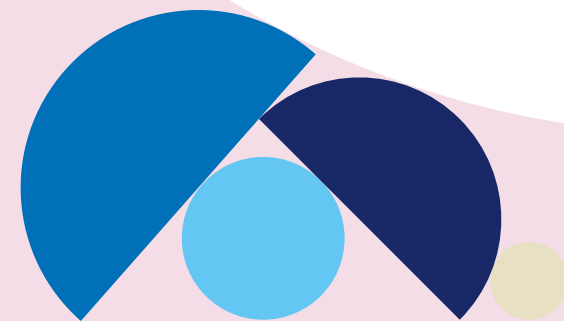
**Protect your people**  
Any business can become the target of costly and potentially damaging liability or personal injury claims. Yet many businesses don't have an appropriate plan in place to manage claims, in the event of work-related illness or injury – or to prevent them from happening in the first place. The health and safety of employees should be of paramount importance, so why do some employers neglect such a key area?  
Based on interactions with our customers, we've pinpointed a few common obstacles:

- Lack of specialist health and safety resource
- Too much focus on operations
- Lack of risk management budget, coupled with an inability to make the financial/business case for change
- A mixed view of key risk areas requiring improvement, e.g. accident and claims data focus is on major losses/ incidents as opposed to minor injuries and additional losses, and an inability to synthesise the relevant data sets.
- Prioritizing preparation for defending claims and prosecutions as a core part of proactive and day-to-day health and safety management.

**Working with you to protect your business**  
We can provide your business with the industry-specific information and data-led insights it needs to correctly identify and mitigate risks related to health and safety. Our Risk Engineers have access to a global repository of technical expertise that keeps Zurich at the cutting edge around emerging risks.

We support customers across multiple sectors. Here are a few specific examples:

- **Risk assessment process and content reviews** for manufacturing/construction customers with single sites and elevated operations.
- **Agency procurement reviews** to ensure effective qualification, training and preparation to achieve time savings and improved effectiveness (manufacturing).
- **Pre-site close-down support** to identify necessary actions to help maximize potential for claims and improve defensibility (manufacturing and logistics).
- **Health and safety management and systems implementation** based on meeting across multiple divisions and locations (manufacturing, retail, logistics, construction).
- **Remote assessments** of customer's operations using modern methods of technology (multiple sectors).



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# Fire: Protect your people and property

Facts and insights to help your company put in place an appropriate fire protection system and avoid fire-related losses.



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## Fixed fire protection Protecting people and property

Fires at business properties are an all-too-common occurrence which can result in devastating property damage, impact on the wider business and put employees' lives at risk.

By helping businesses to implement appropriate safety measures, including regular visits from a Risk Engineer, Zurich can help them avoid serious losses.

**An age-old threat**

For as long as human history, fire has been a constant threat to people and property. It remains a serious risk for businesses of all types and sizes, despite all the investments made to prevent fires and reduce losses.

The most vulnerable are businesses that under-invest in pre-fire planning, or perhaps mispend their risk management budget. Often, companies select inappropriate or inadequate fire protection systems for the risk concerned. In other cases, they find it difficult to choose a proposal that both suitable and provides value, or to put in place a system that meets requirements and expectations to truly protect the premises, people and business.

Another common obstacle is the fact that workites, processes and products frequently change, which may compromise system performance or suitability. Small changes can adversely affect some fire protection systems' effectiveness more than others. Also standing in the way of good fire protection may be the capability and performance of the contractors who install, inspect, test and maintain those protection systems.

**Creating safety awareness is key**

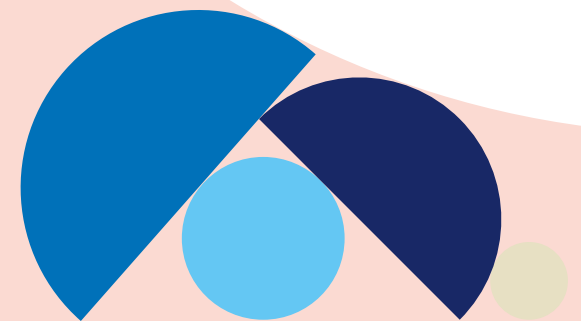
Our Risk Engineers can provide your business with the industry-specific information and data-led insights it needs to correctly identify and mitigate fire risk. Our support can guide you to choosing the most appropriate fire protection systems and design standards to apply. This will ensure the most appropriate system for your needs is chosen from what is available in the marketplace and is proven to protect specific risks and applications.

We can also work with you to create safety awareness across your organization, to help control and reduce risks.

We provide safety calendars for an assortment of industries and operations, allowing you to reinforce safety awareness on a regular basis and giving your employees the opportunity to increase their knowledge and integrate key practices into their work routines.

**How we protect our customers: Real-life examples**

- Rather than using costly individual smoke detection systems, our Risk Engineers identified a more cost-effective way for one customer to shut down multiple high-volume ventilation fans upon water flow.
- For another customer, we researched how vertical barriers in racks could allow a standard corridor design to be used successfully (for exposed expanded plastic) in order to avoid inadequate protection and excessive water demand with associated water supply installation costs.
- Our Risk Engineers have also researched ESFR obstructions, to help avoid the high cost of moving sprinklers very short distances (in compliance with prescriptive codes and standards).
- Feedback from our one-week fire protection course indicates that many customers could resolve issues of which they were previously unaware.

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# Liability

Discover why companies struggle to navigate the highly complex area of legal liability, and why Zurich is an established leader in managing new and emerging risks.



Risk Engineering



## A professional approach to Liability solutions

### Data-led risk reduction



**By making it our job to understand their unique business, Zurich helps customers understand their unique risks. With our vast experience and expertise, our Risk Engineering team can provide data, tools and insights to help reduce those risks.**

As an established player in liability, we constantly review our solutions in light of developing regulation, litigation and emerging risks. We are considered thought leaders in new and evolving areas of liability.

**A highly complex, constantly shifting landscape**  
Legal liability is a notoriously complex area with an ever-changing risk landscape. It's no wonder that many businesses struggle to navigate it successfully. Ensuring legal compliance with applicable regulations, often in multiple countries, can be a headache, while budget restrictions within organizations can result in a lack of legal support. Changes in technology can also complicate the search for adequate liability coverage.

**Global expertise, industry insights**  
We can provide your business with the industry-specific information and data-led insights it needs to correctly identify and mitigate risk. Our Risk Engineers have access to a Global Liability Risk Engineering network, a repository of technical expertise that keeps Zurich at the cutting edge around emerging risks.

**Here's a sampling of Liability Risk Engineering success stories from various countries:**

- Tailor-made risk assessments for a wide range of industries and operations worldwide, e.g. a hotel chain in Italy
- Extension of external vendor services agreement product recall management from UK to specific Nordic countries
- Joint loss analysis and loss prevention for railroad building and maintenance customers in the Nordic countries and Spain
- Zurich Hazard Analysis (ZHA) product safety workshop for a refrigerator manufacturer in Italy



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# Machinery breakdown

Although we all rely on machines, many businesses have gaps in their breakdown coverage. Find out how Zurich helps companies to identify their machine-based risks, protect against breakdown, and improve maintenance of critical equipment.



Risk Engineering



## Machinery breakdown service

### Improving maintenance, reducing risk



Every business is unique and relies on machinery in unique ways. By working closely with customers to identify all their machinery-based risks, our technically qualified Risk Engineers help improve maintenance and reduce those risks, supported by industry insights and best practices.

**Mind the machinery coverage gap**  
Today, machines are essential to almost every business. Even the most service-oriented companies invest heavily in computers and other equipment. However, traditional property insurance doesn't generally protect against the physical and financial damage caused when that equipment breaks down (unless by an external event, such as a fire).

Many businesses aren't even aware of having a gap in coverage, or they neglect to establish an effective maintenance program, due to a silo-based (rather than condition-based) approach to maintenance. Oftentimes, there are conflicting requirements between operational demands and maintenance and also for capital expenditure (CAPEX) and resources.

Whatever the obstacles, it's imperative for businesses of all sizes to protect themselves against machinery breakdown.

**Expert at identifying hazards and risks**  
Our Risk Engineering team are expert at identifying equipment with a high business loss potential, hazards that represent potential fire loss, and any lack of technical resources or coordination leading to a potential production outage.

The team can then provide evidence to support capital expenditure (CAPEX) for upgrade or replacement. Based on industry best practice, we advise each customer on appropriate predictive maintenance techniques, to help reduce the risk of breakdown.

A couple of specific ways we've supported our customers:

- When maintenance access to critical equipment needed to be improved, we helped an Engineering department get the support it needed from Operations to ensure maintenance took place as planned.
- We pinpointed weaknesses in the management of critical process equipment, resulting in upgrade and modification works that significantly reduced property loss and business interruption potential.



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# Marine

A deep dive into Zurich's tools and solutions for reducing marine risk, safeguarding cargo, and keeping supply chains flowing.



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## Marine risk solutions

### International expertise, exceptional insights

**With our global expertise in managing marine risks, we help businesses keep their cargo safe and supply chains flowing.**

Our cutting-edge Centres of Practice can provide data, tools and insights to help businesses manage new risks, at every point of the supply chain.

**New opportunities, new risks**  
As increasing globalization opens new markets and new opportunities, it also creates more complex supply chains, exposing businesses to new risks.

And, as the 2020 pandemic has shown, those supply chains can be vulnerable to sudden, unexpected interruptions, causing damage to customer relationships and brand reputation.

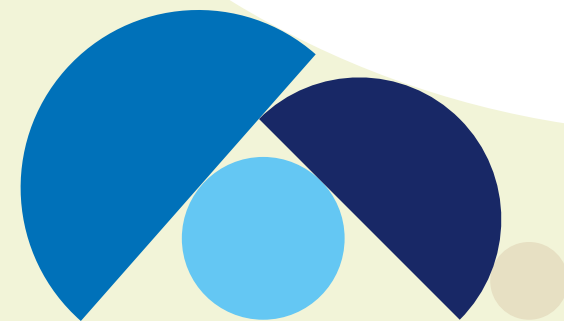
The safe delivery of goods can also be impacted by theft, fraud and smuggling, which are on the rise globally.

When you add in the perennial threat of natural hazards and fire, the importance of marine Risk Engineering becomes abundantly clear.

**Protecting businesses from risks great and small**  
We can provide your business with the industry-specific information and data-led insights it needs to correctly identify and mitigate risks big and small, at every stage of your global supply chain. With their expert knowledge of local laws, our Risk Engineering team can provide tailored advice and solutions to protect your cargo against international and domestic exposures.

**How we've supported our customers: A few real-world examples**

- Risk Management Support:** Zurich has helped several customers transfer their losses to financial and other negative impacts, prior to proposing concrete practical solutions and improvement.
- Supply Chain Security:** In close cooperation between Zurich and operational departments of customers supply chains security risks in existing and emerging markets are identified, stakeholders awareness has increased and risk based measurements are implemented to contribute to the achievement of the company's strategy.
- Customer Wins:** The improvements implemented by Risk Engineering have contributed significantly to multiple customer wins or renewals, e.g. various project cargo shipments.



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## Motor fleet

Learn about Zurich's industry-leading solutions for motor risk assessment, coaching, training and driver behavior technology, and how we help businesses to develop and sustain a positive safety culture.



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### Motor fleet risk solutions

### Engineering motor-related risk

**By making it our job to understand their motor fleet operations as well as industry best practices, we help businesses understand and reduce their total cost of risk over time.**

With carefully selected Zurich partners, complementary with our approach to Risk Engineering, we provide industry-leading solutions for motor risk assessment, coaching, training and driver behavior technology.

**Driver safety, driven by data**

We understand how direct and indirect costs can affect motor fleet operations, impacting a company's bottom line. Our Risk Engineers use data to identify and understand driver risks, ultimately helping businesses to develop and sustain a positive safety culture.

Though data-driven, we also help to manage the human factor, improving hiring practices and training, as well as reducing turnover.

Above all, our Risk Engineering team is forward-looking. We keep pace with rapidly changing technology, as it brings increased productivity and enhanced safety.

**Working with you to protect your business**

We can provide your business with the industry-specific information and data-led insights it needs to correctly identify and mitigate motor-related risk. Our Risk Engineers have access to a global repository of technical expertise that keeps Zurich at the cutting edge around emerging risks and safety technology.

A circular inset image showing a fleet of white vans parked in a row on a paved area next to a grassy field.

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# Powergen

Read about the unique challenges facing the energy industry today – and how Zurich uses global, data-driven insights to help companies navigate complex energy risks amid a rapidly evolving regulatory and environmental landscape.



The image shows the cover of a brochure titled "Powergen risk solutions Solving risk in an evolving landscape". The cover features a photograph of a wind turbine in a field. The Zurich logo is in the top right corner. The text on the cover includes:

**Risk Engineering**

**ZURICH**

**Powergen risk solutions**  
**Solving risk in an evolving landscape**

Averaging over 20 years of experience in the sector, our Risk Engineers appreciate the challenges facing energy companies, whether they specialize in utilities or power-generation. Amid a rapidly evolving regulatory and environmental landscape, we're committed to helping businesses succeed. With our specialized knowledge and global presence, we help our customers manage today's complex energy risks, become more resilient and continue powering communities worldwide.

**Powering solutions, generating insights**  
Zurich understands the unique challenges confronting utilities and power-generation companies. Not least, the impact of legislation requirements, mainly in the field of emissions and other environmental effects. Quickly developing technologies, meanwhile, are pushing the boundaries of what is feasible and reliable for Powergen businesses in the long term. Another big challenge comes in the form of cost pressures, caused by various market challenges that are currently impacting long-established operational and maintenance practices. Many businesses are also experiencing a loss of in-house expertise, and a growing dependence on outside knowledge and experience. Our Power Risk Engineering solutions respond to these challenges, and to the diverse needs of utilities and power-generation businesses. We use global, data-driven, industry insights to reduce our customers' various risks.

**Helping your business navigate risk**  
Providing your business with the industry-specific information and data-led insights it needs to thrive, our Energy team has access to a global network of expertise that keeps Zurich at the cutting edge around emerging risks. Furthermore, our experience in the power sector enables us to create plans for smart energy consumption and reliable service.

A few of the ways we've supported our Powergen customers:

- Assessments and risk improvement proposals for operational power plants, as well as those under construction
- Sharing of industry insights and loss experiences to help plants anticipate possible events/losses and achieve best practice level
- Consultancy for management decisions



Business resilience

Chemical, pharmaceutical,  
food and beverage

Climate change and natural hazard

Construction

Cyber

Employers' liability

Fire: Protect your people and property

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Motor fleet

Powergen

**Property**

Workers' compensation

Digital capabilities

My Zurich

Zurich Risk Advisor

Digital services

# Property

We outline a few common challenges in the area of commercial property risk, and how Zurich helps businesses protect their property using high-quality risk data.



Risk Engineering ZURICH

## Property solutions

### Protecting property, reducing risk

**By making it our job to understand their individual business, we help our customers understand the unique risks they face – and how to reduce them.**

Our tailored property solutions not only help protect assets like buildings, equipment and stock, they also protect our customers' business, income and market position. Our cutting-edge Centres of Practice can provide data, tools and insights to help businesses stay on top of emerging risks.

**Property risk: A few common challenges**  
Property risk management is vital for any business that relies on its buildings or other assets to generate income and provide jobs.  
We many companies struggle to obtain high-quality risk data, either at location or at Group level.  
Identifying the benefits and risk potential of new construction materials and methods, for example, can be challenging. Many companies simply lack the in-house expertise to recognize and apply cost-effective protection concepts for new and emerging risks.  
Transferring risk information from outside your Group, and even within it, is another common challenge preventing you from adequately protecting your business.

**Working with you to protect your property**  
We can provide your business with the industry-specific information and data-led insights it needs to correctly identify and mitigate commercial property risk.  
Our insurance policies can also include business interruption coverage that helps businesses maintain their income stream, in case a loss occurs and temporarily halts operations. And because the world is ready changing, our Risk Engineers have access to a global network of technical expertise, keeping Zurich at the cutting edge around new and emerging risks.

**A few of the ways we've supported our customers**

- Selected efficient and cost-effective solutions based on up-to-date and recognized research and best results.
- Conducted research to address unique and emerging property hazards and exposures, in close cooperation with clients, various recognized research laboratories as well as authorities and standard-setting organizations.
- Utilized the web-based tools, My Zurich and Zurich Remote Collaboration to enable direct dialogue between our Risk Engineers and local plant managers.
- Root cause and loss analyses have enabled us to learn from incidents and to share experiences, in order to better apply effective protection concepts.
- Increased customer retention based on engagement with Zurich Risk Engineering.






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## Workers' compensation

Exploring why many companies lack a strong worker safety program – and are turning to Zurich for workplace-injury guidance, local regulation knowledge, and solutions to help lower claims.



Risk Engineering 

### Workers' compensation solutions

### Shielding employers, protecting employees



**Because we understand that workers make up the backbone of every business, Zurich's approach to Risk Engineering begins with support for a strong worker safety program.**

Providing businesses with tools and training to help minimize work-related injuries and reduce claim costs, our Risk Engineers also have the local knowledge to take on the challenges of workers' compensation regulations country by country.

**Workers' compensation risk: A few common challenges**

Unfortunately, on-the-job injuries are not uncommon, despite widespread improvements in workplace health and safety. Not only do workplace slips, trips and other injuries have a negative impact on employees, they can exact serious claim costs for the employer, potentially putting business operations at risk.

Clearly, every business needs a good risk management strategy for workers' compensation.

However, many lack the in-house expertise to address specific risks or exposures.

There may also be issues around identifying, prioritizing and analyzing critical risks, and their impact on business operations and profitability.

Another challenge facing businesses, when it comes to workers' compensation risk assessment, is the tricky task of reviewing safety management systems and comparing them to industry safe work practices. Companies can also struggle to stay current with national and local regulations.

And finally, there's always a difficult balancing act to perform, between safety and other competing interests, such as production and profitability.

Given these common challenges, it's understandable why businesses big and small are turning to Zurich for our Risk Engineering expertise.



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### Digital capabilities

#### My Zurich

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My Zurich is an intuitive and dynamic risk management centre, available to all of our customers globally and relevant to all sectors and lines of business. By drawing together real-time overviews of your whole portfolio, including all policies, claims and risk engineering actions, you can drill down to review specific details such as a single policy document.

This interconnectivity enables you to monitor:

Policy, invoice issuance and premiums by country or insurance programme;

The implementation status of insurance programmes;

Claims linked to particular policies;

Policy premiums in programme and local currencies; and

All documentation for download, including policies, invoices and certificates.

You can also review the complete claims history of your organisation, from a global overview right down to specific claims detail.

My Zurich also enables access to global Risk Engineering expertise and risk improvement actions. RIAs can come from our Risk Consultants or from your own use of Zurich Risk Advisor.



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### Digital capabilities

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My Zurich

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**Zurich Risk Advisor**

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Digital services

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**Zurich Risk Advisor** is an online tool that allows you to self-assess your risk, implement improvement measures and monitor progress. Reports can be produced and disclosed to underwriters to support risk initiatives.

It is constantly evolving with new features coming online to support you through a range of self-assessment, insight and risk improvement tools. Advice is available within the tool to support you on a day-to-day basis.



**Zurich Risk Advisor also supports you with:**

#### Self-Risk Assessments

Zurich Risk Advisor includes a number of self-assessment modules across all our services. Work your way through the same risk categories as our Risk Assessment, selecting the multiple choice answer that best fits your current standard. Choose the Risk Improvement Ideas (RII) that suit your organisation. Then run and share the Excel and PDF outputs to help demonstrate and improve your liability risks and claims defence. Monitor progress across your locations through My Zurich.

#### Risk Snapshots

You and your employees can dip in and out of these quick and easy-to-use tools. Simple yes or no answers linked to our Risk Insight guidance and Risk Improvement Ideas provide you with a powerful risk management tool written by our experts. Share your PDF reports with colleagues, locations or other stakeholders. Track your completion of RII via the application.

#### Remote Collaboration

If you need our opinion on a liability hazard or property risk, or you've implemented a Risk Improvement Action and want one of our Risk Engineers to see it, the remote collaboration function enables you and our Risk Engineer to discuss the matter and how to view it using your mobile device.

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# Digital services

Learn about Zurich's end-to-end digital solutions.



Risk Engineering

**ZURICH**

## Digital services – essential tools for today's world

To stay competitive in an increasingly digital world, companies are rapidly adopting digital services such as our award-winning\* Zurich Risk Advisor tool to manage their risk and access implementation solutions.

**Managing risk: A few common challenges**

Although their resilience and future success depends on it, many companies still lack a proper knowledge of risk and how to protect themselves. And even when companies are fully aware of their risks, managing them can be a challenge, due to limited resources and budgets. Especially when several risk areas need to be assessed across multiple locations, or there are legal compliance issues to contend with.

By combining this digital tool with our Risk Engineering capabilities, companies can take decisions on how much engagement they have with Zurich's Risk Engineering services to help address their organizational risk.

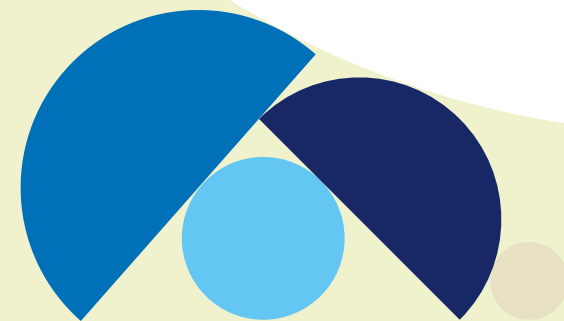
It makes sense why so many businesses are adopting Zurich's end-to-end digital solutions, which offer direct access to experts via Remote Collaboration, real-time data sharing, self-risk assessments, insights and risk improvement actions – all at one's fingertips.

**From onsite to 'on-screen'**

Zurich Risk Engineers provide onsite support to our customers that helps them understand the risks their business may face. In a changing world where physical site visits can be more challenging, we have leveraged our technological capabilities to provide 'on-screen' as well as 'on-site' support with the launch of the **Remote Collaboration** module on Zurich Risk Advisor.

The new technology was introduced at the end of 2019 and soon it became an essential tool. Remote Collaboration connects a Risk Engineer in an office to a customer onsite via a smartphone using video streaming technology.



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