



Building resilience today: the risks you can't ignore in 2025



Meet tomorrow prepared.

Building resilience for tomorrow's risks

The increasing complexity of today's risk landscape means it has never been more important for your organisation to understand and proactively manage risk. This goes beyond identifying and managing current risks. You also need to be scanning the horizon for those risks that could have a significant impact in the future.

But where do you start?

Environmental issues, deepening geoeconomic tensions, technological risks and dis/misinformation are all flagged as major concerns by the Global Risks Report 2025. The diversity and urgency of risks continue to increase, but governance frameworks are not keeping pace and traditional approaches to risk management are no longer adequate.



You need to be prepared

It's no longer a case of 'if' your organisation will be affected by disruption, but 'when'. Organisations can minimise the impact by integrating long-term resilience strategies into their regular risk planning cycle. By proactively managing risk and preparing for the risks you can't predict, your organisation is able to improve agility and unlock opportunities for future growth.

By contrast, organisations who fail to evolve could find themselves vulnerable on multiple fronts. You could encounter a significant disruption to your operation, which in turn could have financial and reputational consequences. Equally, you could miss out on new efficiencies or securing new business.

“Foresight based on informed, expert views remains critical for better planning and preparation, in both the short and long term.”

[Global Risks Report 2025](#)

This guide will help you understand your organisation's current risk position and start taking steps to proactively build resilience.



Read on to find out:



The 5 current and emerging risks you need to prepare for



4 essential questions to help you assess organisational risk



How Maersk built resilience and manage risk



How ZRS can help you

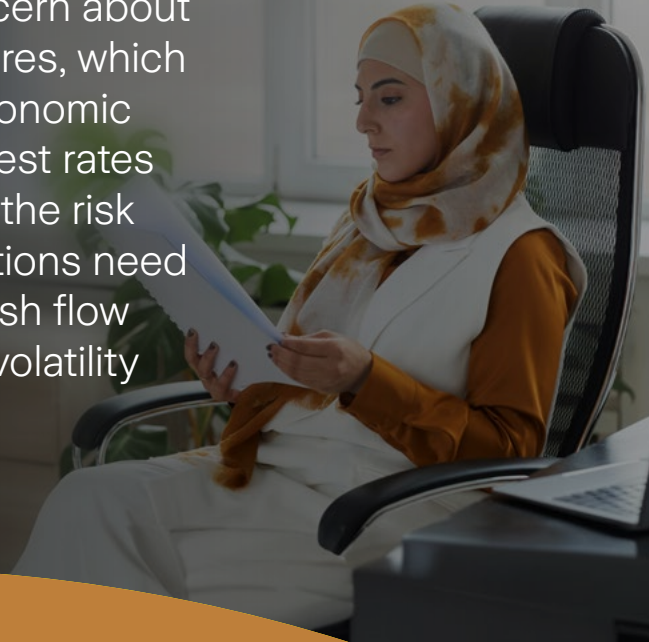
The evolving risk landscape — 5 key risk trends you need to know

Building resilience starts with understanding the full picture of risk for your organisation and how different types of risk could impact it. We've identified five distinct risk trends across current and emerging risks that organisations need to plan for.



1 Financial and economic uncertainty will test business resilience

In today's volatile market environment, shifting market conditions, rising inflation and fluctuating demand are putting pressure on cash flow. There is concern about tariff escalation and trade-restricting measures, which could affect competition and have wider economic consequences. The unpredictability of interest rates and rising borrowing costs further heighten the risk of bad debts and financial losses. Organisations need to adopt robust financial forecasting and cash flow management strategies to navigate market volatility and mitigate the impact of rising costs.



Economic downturn ranks as the
#1 global risk
in the next two years.¹

¹ [Global Risks Report 2025 \(Executive Opinion Survey\)](#)

2 Climate change likely to worsen over the next decade

The growing impact of climate change brings significant risk of operational disruption, with extreme weather events now ranked as the #1 risk for the next 10 years.¹ Alongside this, organisations face mounting pressure from stakeholders to demonstrate their commitment to sustainability. Organisations need to go beyond compliance to adopt best-practice climate risk and sustainability measures in order to protect the organisation, people, assets and reputation, to remain competitive.

3 Technological risks still “under the radar”

Advances in technology, robotics and AI are driving competition for innovation and efficiency, but they also introduce new cyber vulnerabilities and operational risks. In the rush to capitalise, your organisation may not be aware of where those risks lie. The growing volume and complexity of data being generated, alongside escalating cyber threats and data breaches, amplify these challenges. Your organisation must adapt its strategies to protect critical systems, ensure data security and maintain compliance.

The top risk in 2027 is
**misinformation
and
disinformation.**

Extreme weather events

#1 risk
for next 10 years.¹

¹ [Global Risks Report 2025](#)

4 Supply chains are threatened by conflicts and climate change

The increasing complexity of global supply chains makes organisations more vulnerable to disruptions caused by conflicts, cyber issues, shifting government policies and extreme weather events. Organisations are also reliant on suppliers and distributors to manage risk effectively. It's no longer enough for your organisation to view resilience in isolation. You need to think about the end-to-end ecosystem that drives value and understand which risks lie beyond your immediate organisation.



of respondents anticipate an unsettled global outlook over the short term.¹

5 There will be greater competition for tomorrow's talent

Talent shortages, rising labour costs and an ageing population are making it increasingly difficult for organisations to find and replace critical skills and experience. In a 2024 business impact survey, 18% of businesses with 10 or more employees reported that recruitment was difficult. These challenges not only hinder day-to-day operations but also impact long-term growth. Organisations need to get ahead by emphasising the importance of strategic workforce planning and investing in upskilling.²

5.1%

annual increase in labour costs in euro area.³

¹ [Global Risks Report 2025](#)

² Source: [Office of National Statistics, Business insights and impact on the UK economy: 23 January 2025.](#)

³ Source: [eurostat, Annual increase in labour costs at 5.1% in euro area.](#)

Building resilience — 4 key questions you need to ask

Evolving your organisation's risk management approach starts with understanding where you are now. Here are four questions to help you assess your current resilience and develop a practical framework for next steps. It will help you spot gaps in ownership of key risks, check alignment to business needs and prioritise actions.



1 **Have we identified the key risks that the organisation faces?**

- Do we have a clear process for identifying and reviewing our risks aligned to the delivery of our strategic goals and objectives?
- Do the risks reflect the key challenges and opportunities that our organisation is facing?
- Are we clear about the risks that need to be addressed as a priority?
- Does our risk view inform strategic and operational planning decisions and processes?

2 **What are we doing to manage/address the risks?**

- Do we have clarity on ownership and oversight of the risks and action plans?
- What testing are we doing to gain assurance that actions and controls are working?
- What business continuity plans do we have in place in the event of a worst-case scenario, and have we tested these?

3 **Are we taking account of future risks/horizon scanning?**

- Are we considering longer term/emerging risks that may impact over time e.g. caused by organisation change and external factors such as economic, societal and environmental change?
- Does our decision making and investment process take account of this long-term view rather than just focusing on the short-term risks?

4 **Do we have the right risk culture in place?**

- Who owns the overall risk management process and is responsible for it staying on track?
- Do we have a common language around risk and simple tools and templates that everyone understands?
- Are senior managers setting the risk appetite and leading the approach?

Your next steps

Once you have the answers to these questions, you can take steps to build resilience across your organisation.

1

Establish a comprehensive risk management framework — develop a clear, organisation-wide process for identifying, reviewing and prioritising risks.

2

Strengthen risk mitigation and assurance practices — assign clear ownership for each identified risk and its associated action plans.

3

Incorporate horizon scanning into strategic planning — implement a process for monitoring and analysing emerging and long-term risks.

4

Foster a strong risk-aware culture — establish clear ownership of the risk management process at the senior leadership level and enable engagement with risk management across the organisation.

We're here to help

Evolving your approach to risk management can be complex. There are a lot of moving parts. We've helped many organisations like yours with this journey. If you'd like to talk about what we can do for you, get in touch.

zrs.enquiries@uk.zurich.com

Case Study

Maersk: Building resilience to future-proof supply chains

Maersk's ports are on the front line of climate change, making them vulnerable to windstorms, flooding and sea-level rise. Maersk wanted to ensure its port terminals are future-proof and brought in expertise from Zurich Resilience Solutions (ZRS) to help.



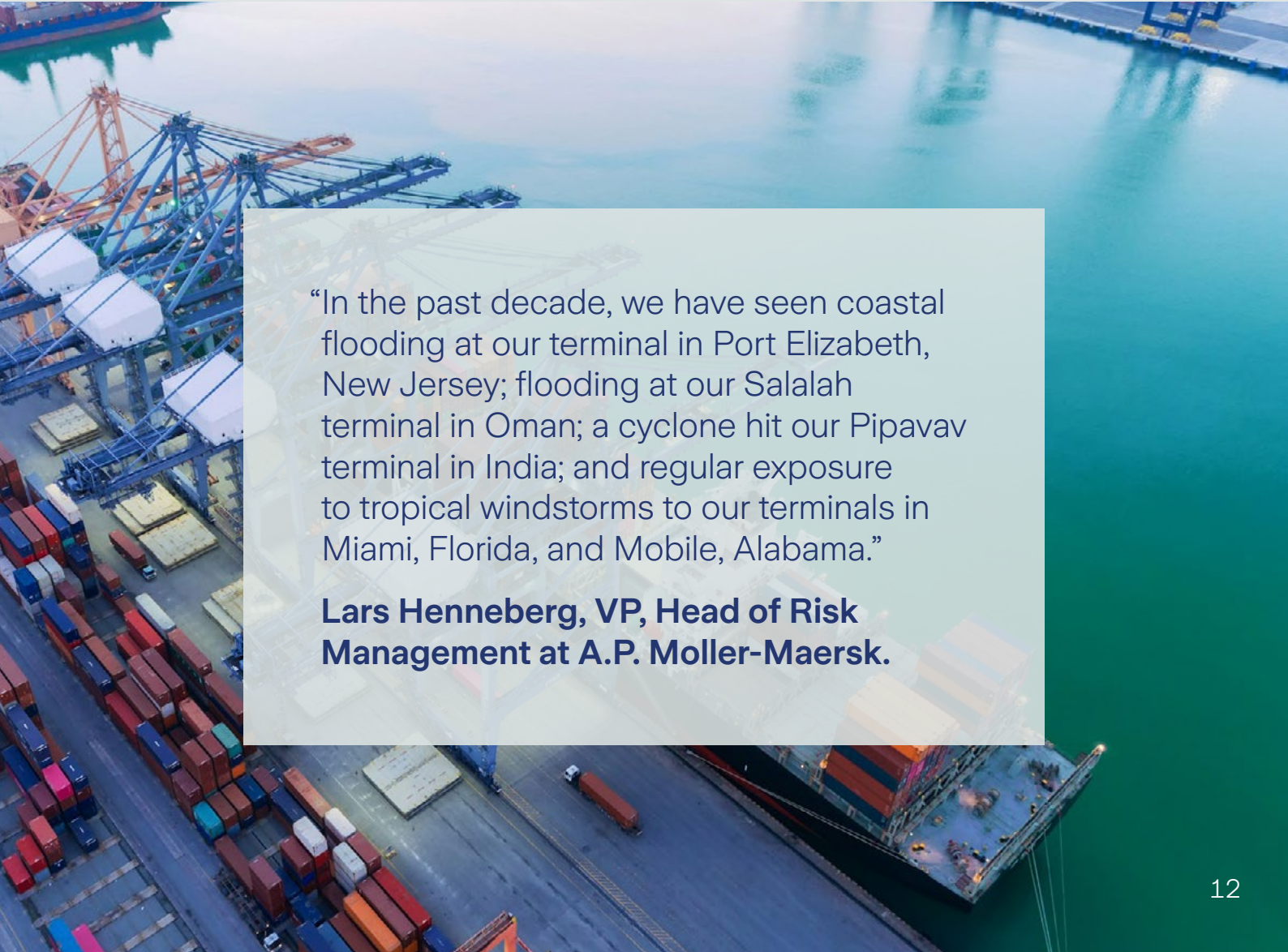
Challenge

Maersk identified climate change as the biggest threat to its business in a recent enterprise risk management (ERM) exercise.

Extreme weather can cause immense physical damage to port equipment, like cranes, and to the supporting infrastructure, such as electrical substations. Heatwaves can even melt the

tarmac underneath the containers. These events may leave a terminal unable to operate at maximum capacity or even force it to close.

Analysis of 107 key land-based assets revealed that, by 2050, the average cost of physical damage and business interruptions due to climate hazards is expected to increase by 130% by 2050.



“In the past decade, we have seen coastal flooding at our terminal in Port Elizabeth, New Jersey; flooding at our Salah terminal in Oman; a cyclone hit our Pipavav terminal in India; and regular exposure to tropical windstorms to our terminals in Miami, Florida, and Mobile, Alabama.”

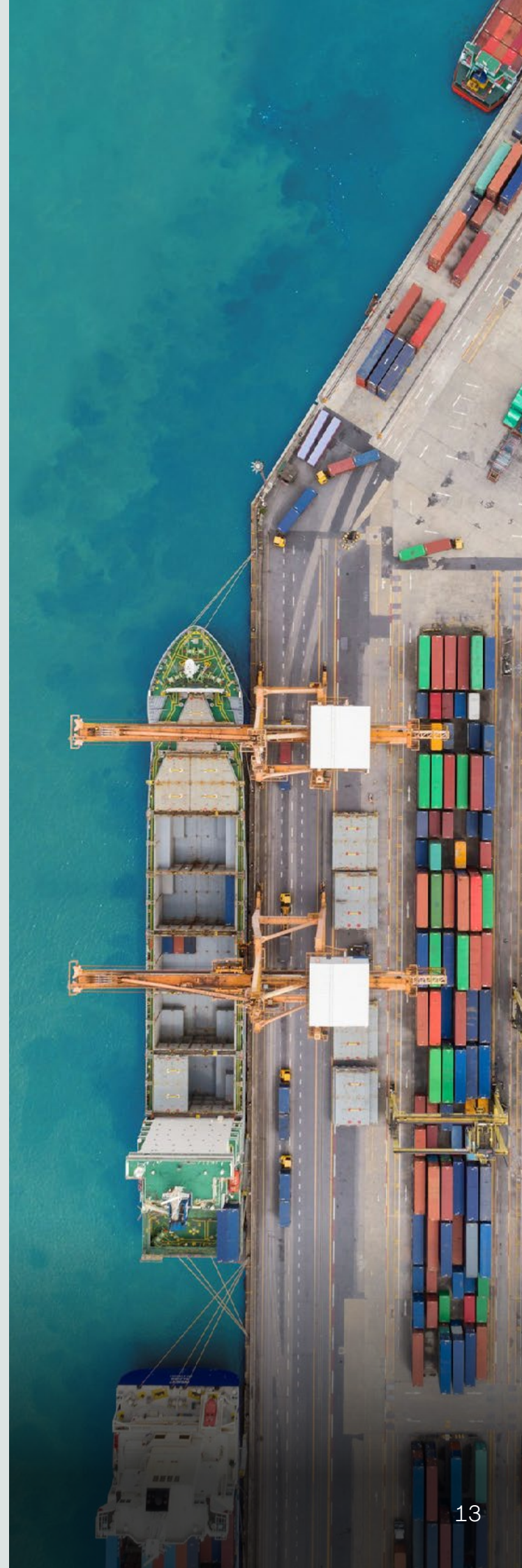
Lars Henneberg, VP, Head of Risk Management at A.P. Moller-Maersk.

Solution

Maersk engaged ZRS to develop and implement risk management strategies. Highly specialised risk engineers from one of ZRS's specialist units, Climate Resilience, were tasked to undertake on-site climate assessments at five critical port terminals:

- Rotterdam, Netherlands
- Port Said on the Suez Canal in Egypt
- Aqaba, Jordan
- Port Elizabeth, New Jersey
- Los Angeles, California.

The ZRS team used the latest climate science, data and modelling techniques to develop mitigation solutions tailored to each port.



Impact


ZRS has completed on-site climate assessments in Rotterdam, Aqaba and Port Said. The assessments also considered the climate resilience of the surrounding region, as Maersk's port terminals rely on a network of roads, rail and rivers.

Follow-up workshops will be held at each port terminal to discuss vulnerabilities and recommended mitigation actions. These recommendations will be incorporated into each terminal's maintenance schedules and potential investments into upgrading physical resilience measures.

By proactively addressing these risks, Maersk aims to mitigate

potential disruptions, safeguard infrastructure and ensure the continuity of its services in the face of escalating climate challenges.

This partnership exemplifies the importance of integrating climate risk assessments into business operations, particularly for industries with significant exposure to environmental hazards. By leveraging ZRS's expertise, Maersk is taking proactive steps to strengthen the climate resilience of its ports, ensuring long-term operational stability and contributing to broader efforts in climate adaptation within the maritime sector.



“ZRS has the necessary scientific and technical risk engineering capabilities, combined with risk assessment and impact analysis expertise. This will ensure we have recommendations that are both practical and operational and will help us mitigate vulnerabilities and increase climate resiliency on our port terminals.”

**Peter Gede, Climate & Loss Prevention Manager,
A.P Moller-Maersk**

Meet tomorrow prepared.

Building organisational resilience with Zurich Resilience Solutions

Risk never stands still. You need to evolve your risk management approach to safeguard your organisation against disruption, both from short-term, urgent risks and longer-term issues.

At Zurich Resilience Solutions (ZRS), we work with you to build resilience across your entire organisation, safeguarding critical assets and everyone who interacts with your organisation.

With practical advice and tailored risk-management solutions, we provide a complete view of risk, based on a deep understanding of your unique needs. We'll help you manage the risks you know and create a plan for those you don't — giving you the confidence and assurance that all risks are well managed.

Together, we'll make sure you're prepared for every eventuality.

Who we work with

We work with organisations of all sizes and industries — from local authorities to multinational corporations. Whether you're insured by Zurich or not, our services are available to help your organisation manage your unique challenges.



What sets us apart

1 Applied thinking and practical solutions

We believe in solutions that work in the real world. We're focused on delivering advice that's not just theoretical but practical and actionable. Our consultants challenge conventional thinking to provide strategies that are ready to implement.

2 Deep organisational understanding

We take the time to truly understand your operations, challenges and goals. This enables us to deliver tailored insights and act as an extension of your team, always ready to support you with expertise and advice.

3 Specialist risk consultants

When it comes to risk, you can't afford to rely on generic advice. We bring over 75 years of risk engineering experience to the table and unrivalled access to risk insurance data. Our consultants aren't just generalists — they're experts in their fields with deep, hands-on industry knowledge.

4 Comprehensive risk expertise

Risk is multifaceted and so is our approach. We take a holistic view of your risk profile. From Property, Liability, Health & Safety, Energy, Motor, Climate, Cyber and Enterprise Risk Management, we cover it all so you can be confident that you have the full picture.

5 Creativity and collaboration

We work with you to find solutions to complex problems, giving you peace of mind that your organisation is prepared for current and future challenges. With ZRS, you're not just getting a consultant - you're gaining a partner.



Start building resilience today — take the first step

As your partner, we're here to help your organisation take practical steps to build resilience, unlock opportunities and safeguard its future.

Discover more at <https://uk.zurichresilience.com/>



Explore our areas of expertise

We offer a wide suite of services. Here are three examples that are being embraced by many different sectors.



Insite

Use data from your building management system (BMS) to reduce risk, cut energy costs and shrink your organisation's carbon footprint.



Cyber

Implement a risk-based approach to protect your organisation from the evolving cyber threat landscape.

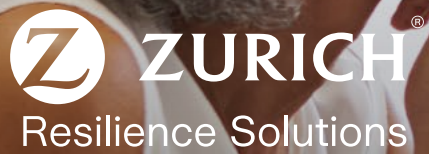


Climate

Understand and quantify climate risk, adapt assets and operations, and meet reporting requirements.

Find the services that are relevant to your industry:

<https://uk.zurichresilience.com/industries>



This is a general description of services such as risk engineering or risk management services by Zurich Resilience Solutions which is part of the Commercial Insurance business of Zurich Insurance Group, and does not represent or alter or supplement the terms of or coverages provided under any insurance policy or service agreement. Such services are provided to qualified customers subject to the terms of the applicable agreements issued by affiliated companies of Zurich Insurance Company Ltd, including but not limited to Zurich Management Services Limited, The Zurich Centre, 3000b Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ, UK ("ZMS").

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