

Climate Hazard Snapshot

High level view of your evolving natural hazard risks








Zurich Resilience Solutions (ZRS) helps companies understand and manage natural hazard risks. Using Zurich’s proprietary climate data, our team of climate and construction specialty Risk Engineers offer a high-level, low-touch analysis showing future hazards specific to a single location, along with high-level climate resiliency recommendations. These insights are provided as an addition to the Construction Trusted Estimated Maximum Loss (TEML).

What's Included

- Site-level overview of potential risks due to climate change
- An overview of location’s climate hazards based on the Intergovernmental Panel on Climate Change (IPCC) Scenario SSP 5-8.5 (RCP 8.5) for the medium term (~2060)
- Includes 10+ climate perils: flood, precipitation, storm surge, windstorm, tornado, sea level rise, hail, drought, heatwave, cold wave
- Illustration of the evolution of hazard level from baseline (2020) over a time horizon to 2060
- Conceptual risk improvement advice for the High and Very High climate hazard perils identified
- Used to identify which climate peril hazards may require further investigation to determine the property’s vulnerability and resilience levels

Additional Service - Desktop Risk Assessment

- Remote assessment of project location’s climate risk
- Expands on climate snapshot to include location’s vulnerabilities and controls
- Loss scenarios and estimates of high-risk perils
- Risks from loss of critical local infrastructure
- Informs site selection and project due diligence
- Actionable specific climate risk resiliency measures to be considered during project design and construction

Hazard		Hazard Level Information
 Flood	Very High	<ul style="list-style-type: none"> • Baseline data from the IPCC Scenario 8.5 indicates the current flood hazard level as XXX and CRI produced a global score of 9, which indicates a xxx current flood hazard, with a potential flood depth of XX for a 100yr event (1% annual probability of exceedance). • The RCP 8.5 scenario shows an increasing trend from the 2020 baseline by up to xxx for 2060.
 Wind	High	<ul style="list-style-type: none"> • under the RCP 8.5 scenario the wind hazard level at the 2020 baseline is indicated as high and CRI indicates wind speed corresponding to 3-second wind gust velocity measured in open terrain at 10m height above ground level with 100-year return period (1% annual probability of exceedance) is approximately 150 kph (CRI Windstorm score 4, October 2022). • under the SSP2-8.5 scenario, the Wind hazard xxx with a relative % increase of XXX up to 2060
 Heat	Low	<ul style="list-style-type: none"> • Climate data show an increase between 20% to 45% in the number of days exceeding 35 degrees C between 2040 and 2060 under the SSP8-8.5 scenario; the hazard level is classified as 'Low' for this location. Based on local hazard projections, temperature is expected to continue to increase, and heatwaves are expected to become more frequent. Based on IPCC (2021), there is high confidence of increase for mean temperature and extreme heat.
 Drought	Medium	<ul style="list-style-type: none"> • Under the SSP8-8.5 IPCC scenario and over the medium-term (2040-2060) considering climate data the total water stress is rated as 'Low'. Considering local hazard maps projections for 2040 under the SSP8-5 scenario indicate that the ratio of demand for water by human society divided by available water will be 'Medium to High.
 Hail	Low	<ul style="list-style-type: none"> • under the RCP 8.5 scenario the Hail hazard level at the 2020 baseline is indicated as xxx and CRI indicates the current hail global score as XX which is XX. • Whilst the RCP scenario indicates the hazard level to remain low there is an increasing trend from the baseline to 2060.



What makes Zurich Climate Resilience Solutions different?



We are Risk Specialists

As the risk consulting arm of Zurich Insurance, we draw on the organization's technical strength and depth. With this proven expertise, we help customers mitigate natural hazard-related risks— and anticipate how climate change will impact their business for years to come.



With End-to-End Climate Services

We provide a portfolio-level analysis combined with location-specific assessments including the broader value chain. With this holistic view, customers can manage climate-related risks and collaborate with stakeholders (e. g., operations, sustainability teams) more effectively.



Using Zurich-developed Climate Data

Our forward-looking climate data is drawn from the high-quality data developed for Zurich's insurance business. Customers have transparency into underlying assumptions and methodologies, so we can adapt services based on their risk and reporting priorities.



Addressing TCFD & CSRD Requirements

Our climate risk analysis aligns to climate risk disclosure frameworks and regulatory requirements (e.g., TCFD, CSRD, streamlining inclusion of key risk data. In fact, customers are citing ZRS's climate analysis and resulting resilience actions in their sustainability reports.

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