

Data Center Risk Management

Reducing risk and building resilience in planning, construction, commissioning, and operations



U.S. projections estimate that **U.S. Data Center Construction Market investment will reach \$112.33 billion by 2030.**¹

Zurich has successfully insured **over \$200B in data center projects.**

360° Risk Management Solutions for Data Centers

The relentless acceleration of digital transformation and AI worldwide has made data centers indispensable infrastructure needed to maintain connectivity, ensure security, and power the digital economy. To keep pace with growing demand, data center construction is booming.

Data centers, however, are vulnerable to a wide range of strategic and operational hazards. Contractors face disruptions, delays, and overruns; property, infrastructure, and essential equipment failures; complex installations; liability threats; and vulnerability to extreme weather events. Businesses investing in data centers need to manage these risks to ensure timely project completion, safety, reliability, and a solid return on investment.

Risk Engineering Services: Protecting Uptime, Reputation, and ROI

For data center stakeholders, every second of uptime matters, and every misstep in construction or design can cost millions. Zurich Resilience Solutions' team of specialized risk engineers advise on all phases of data center builds -- from planning and site selection and design and construction to commissioning, and operations -- our services proactively identify vulnerabilities in fire protection, structural integrity, power and cooling systems, and commissioning processes. For executives, investors, and project managers alike, risk engineering isn't just a safeguard, it's a strategic advantage that can protect reputation, accelerate delivery, and maximize return on investment.

Benefits of Risk Engineering Services:

- | | |
|---|--|
|  Improved construction safety
Managing builds effectively to prevent costly delays and overruns, and saves lives. |  Monitored essential equipment
Monitoring and prevention of electrical, thermal, and mechanical failures - from HVAC systems, generators, UPS units, and power networks |
|  Reduced business continuity and supply chain disruption
Risk mitigation measures and contingency planning to mitigate supply chain, operational downtime and financial loss. |  Extreme weather preparedness
Assessments and adaptation recommendations to reduce exposure and build resilience |
|  Reduced property risk
Property, infrastructure and equipment inspections help to identify vulnerabilities |  Improved workplace safety
Workplace health and safety programs limit accidents and injuries |

Data Center Risk Mitigation Services

Leveraging Zurich's risk expertise early in the project life-cycle helps stakeholders gain confidence in resilience, compliance, and insurability. We provide a full suite of services to help identify, manage and reduce risk for all phases of data center builds. We take a consultative approach to understanding risk and developing controls in conjunction with your team to address vulnerabilities.

Our services include:



Construction site safety inspections

From fire and electrical risks and physical and structural dangers, to environmental concerns and community impacts, our team identifies seen and unseen exposures and provides targeted actions and practices to significantly reduce risk.



Monitoring and prevention of critical equipment failure

To protect essential data center equipment like HVAC systems, generators, UPS units, and power networks from electrical, thermal, and mechanical failures, our risk assessments consider system redundancy, maintenance, and monitoring, helping minimize downtime and financial impact from outages and data loss.



Property assessments and grading

Our team utilizes a consultative approach in understanding your property risk and addressing vulnerabilities with Risk Improvement Actions developed through discussions with you and your team. Our team uses industry standards to identify investment and improvement opportunities



Facility and infrastructure management

Tailored assessments are available to help maintain electrical safety, equipment reliability and workplace standards. We also provide risk planning for natural hazards, mitigating risks from floods, storms, earthquakes and other extreme weather events.



Cybersecurity support

We help to strengthen digital and physical security for connected building systems. Our services can reduce the likelihood of data breaches and unauthorized system access, helping to alleviate disruptions, tenant privacy concerns and reputation damage.



Workplace safety protocols

We review workplace protocols and establish practices to help ensure the health and safety of your people through site assessments, training and certification support.

Sources:

1. Grand View Research <https://www.grandviewresearch.com/industry-analysis/data-center-construction-market>



Contact us:



800-982-5964

risk.engineering@zurichna.com

us.zurichresilience.com

Zurich Resilience Solutions

1299 Zurich Way, Schaumburg, IL 60196-1056

This is a general description of services such as risk engineering or risk management services provided by Zurich Resilience Solutions, which is part of the Commercial Insurance business of Zurich Insurance Group and does not represent or alter any insurance policy or service agreement. Such services are provided to qualified customers by affiliates of Zurich Insurance Company Ltd, including but not limited to Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, USA, and The Zurich Services Corporation, 1299 Zurich Way, Schaumburg, IL 60196, USA. The opinions expressed herein are those of Zurich Resilience Solutions as of the date of the release and are subject to change without notice. This document has been produced solely for informational purposes. All information contained in this document has been compiled and obtained from sources believed to be reliable and credible but no representation or warranty, express or implied, is made by Zurich Insurance Company Ltd or any of its affiliated companies (Zurich Insurance Group) as to their accuracy or completeness. This document is not intended to be legal, underwriting, financial, investment or any other type of professional advice. Zurich Insurance Group disclaims any and all liability whatsoever resulting from the use of or reliance upon this document. Nothing express or implied in this document is intended to create legal relations between the reader and any member of Zurich Insurance Group. Certain statements in this document are forward-looking statements, including, but not limited to, statements that are predictions of or indicate future events, trends, plans, developments or objectives. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by numerous unforeseeable factors. The subject matter of this document is also not tied to any specific service offering or an insurance product nor will it ensure coverage under any insurance policy. No member of Zurich Insurance Group accepts any liability for any loss arising from the use or distribution of this document. This document does not constitute an offer or an invitation for the sale or purchase of securities in any jurisdiction.

In the United States, risk engineering and risk management services are provided by The Zurich Services Corporation.

September 2025

