

Municipalities Risk Management

Risk mitigation for local councils
and government departments



Texas lawmakers spent **\$3.5 billion for recovery efforts and future risk mitigation** related to Hurricane Harvey.¹

47% of U.S. local governments face cyber threats on a daily basis.²

The U.S. sustained 403 weather and climate disasters from 1980 to 2024, **where overall damages impacting critical infrastructure reached at least \$1 billion.**³



Managing Risk and Building Operational Resilience

Municipalities across the United States face a complex and rapidly evolving risk landscape. Over the next decade, existing threats from cyber and extreme weather to emergency, disaster and crisis events and workplace liability will continue to evolve and new vulnerabilities will come into focus. From small towns to large cities and states, governments need to identify and mitigate these threats to protect civil systems, public institutions and employees and citizens.

Zurich Resilience Solutions works with municipalities to reduce risk and strengthen operational resilience. Our team covers a wide spectrum of risk events, including cyberattacks on critical infrastructure, weather-driven natural disasters, property risk scenarios, civil unrest and workplace safety programs.

Benefits of Risk Management for Municipalities



Enhanced cybersecurity

Technology assessments build risk awareness to support the integrity of networks, systems and municipal records.



Climate readiness and response

Mitigation measures help public organizations to build resilience from floods, fires and other escalating climate extremes.



Protection of public property

From large portfolios to single assets, risk awareness helps municipalities to manage private property and public infrastructure.



Emergency and disaster response

Robust risk management enables councils and public organizations to respond and recover swiftly from crisis events. Emergency response preparedness helps municipalities avoid communication breakdowns, protecting people, operations and supporting continuation of services throughout an event.

Zurich Resilience Solutions helps organizations address the risks Municipalities face head on with a simplified assessments and planning that promotes safety, minimizes losses, and enables efficiency.

To learn more about our solutions, visit us.zurichresilience.com

Risk Management Solutions for Municipalities

Public representatives and departments are responsible for delivering services and supporting residents. Governments across the country deal with complex, interconnected systems when performing these duties. In this challenging environment, tailored risk management services help to lower risk profiles and build future resilience.

Our services include:



Property and infrastructure protection

Public departments are responsible for managing the built environment. We help to identify vulnerabilities across municipal buildings, facilities and infrastructure to protect human life and prevent financial and legal losses.



Climate challenges and extreme weather readiness

From natural disasters to regulatory challenges, climate-driven events have the potential to cause severe losses. We offer localized risk modeling and resilience planning for heat waves, flooding, droughts, wildfires, sea-level rises and other climate extremes.



Disaster response and emergency programs

When crisis occurs, you need to be ready. Our risk engineers help municipalities to manage various risk scenarios, including cyber threats, communication breakdowns, compliance issues and natural hazards.



Cybersecurity assessment and support

Public organizations rely on computer networks and databases to connect systems and communicate with residents. We provide a number of cybersecurity services, from detailed technology assessments to policy support and workforce training.



Public workforce safety and compliance

Council workers and contractors are exposed to several risks on the job. We work directly with HR teams and managers to improve safety outcomes, ensure industry compliance and build workforce resilience for the benefit of everyone.



Budget stress testing and planning

Municipalities face growing financial threats from climate change, geopolitical turmoil, declining property values and eroding tax revenues. Our risk management team delivers data-driven insights to help public organizations manage municipal budgets.

Sources:

1. The Pew Charitable Trusts. (2020, May). How states pay for natural disasters in an era of rising costs. [PEW](#)
2. Norris, D. F., Mateczun, L., Joshi, A., & Finin, T. (2019). Cyberattacks at the grass roots: American local governments and the need for high levels of cybersecurity. [Public Administration Review](#).
3. National Centers for Environmental Information. (2025). U.S. billion-dollar weather & climate disasters (1980–2024). [NOAA](#).



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.

