

Real Estate Risk Management

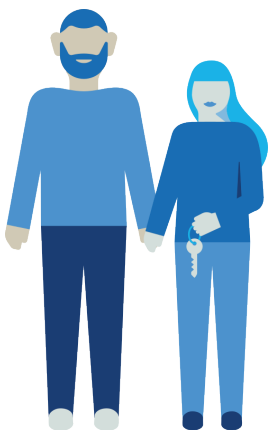
Risk and resilience in construction, building management and property development



Flood risk is widespread: an analysis based on First Street data found **~20% of U.S. commercial properties** face flood risk—implications for premiums, valuations, and continuity.¹

In the U.S., ransomware complaints **rose 9% in 2024**. Critical infrastructure sectors — accounted for nearly half of all complaints. Total losses from cyber and scam crimes reached **\$16.6 billion, a 33% increase from 2023**.²

The construction projects account for over **20% of all workplace fatalities** in the United States.³



Risk Solutions for the Property Sector

The real estate market is vulnerable to wide-ranging strategic and operational hazards. Builders and contractors face disruptions and delays, asset managers and real estate agents face complex cyber and liability threats, not to mention risk from natural hazard and extreme weather events. Businesses invested in property need to manage these risks to ensure timely project deliverables, high rental incomes and strong capital growth.

Zurich Resilience Solutions provides proven risk mitigation strategies for the real estate sector. Backed by data-driven insights, we help customers quantify risk, limit exposure and improve operational decisions. Whether you need to tackle climate-related risks, deal with disruptive supply chains or manage a complex regulatory environment, we can help you reduce risk without compromising your core business.

Benefits of Risk Management



Improved workplace health and safety

Workplace awareness and training programs limit accidents and injuries while supporting mental health outcomes.



Stronger network security

Cybersecurity assessments and risk awareness initiatives limit data breaches and unauthorized system access.



Reduced property risk

Property, infrastructure and equipment inspections help to highlight vulnerabilities across the built environment.



Enhanced emergency response

Whether it's an extreme weather event or a geopolitical event, surprise impacts demand a swift and determined response.



Reduced business continuity and supply chain disruption

Risk mitigation measures and contingency planning to prevent supply chain, operational downtime and financial loss.



Improved compliance outcomes

From site safety to building fire codes, risk management supports regulatory compliance for property assets.

Zurich Resilience Solutions helps organizations address the risks the commercial real estate industry faces head on with a simplified process that promotes safety, minimizes losses, and enables efficiency.

To learn more about our risk solutions, visit us.zurichresilience.com/industries/real-estate

Real Estate Solutions

From breaking ground to auction day, real estate businesses are exposed throughout the property lifecycle. We provide a comprehensive range of services to help commercial real estate companies understand, manage and reduce risk on their own terms.

Our services include:



Construction site safety inspections

We support safe construction practices and workplace compliance. Our team promotes a safe and healthy environment for workers through training programs, site safety audits and improved operating standards.



Training and support for building managers

We offer training for building managers to help reduce liability risk and promote tenant satisfaction. This includes infrared testing, water leak detection, electrical fault finding and the identification of other hidden threats.



Property assessments and grading

Our team conducts detailed building assessments to identify and help remediate vulnerabilities. We offer property valuations, and we compare buildings against 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.

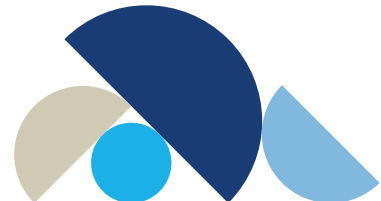


Regulatory compliance

From new construction sites to tenant contracts and property sales, compliance is an issue throughout the building lifecycle. We help to enhance building fire safety systems and emergency procedures, working to ensure all facilities meet safety and regulatory standards.

Sources:

1. National Association of Realtors. (n.d.). Report: 25% of U.S. infrastructure at risk of flooding. [NAR](#)
2. Reuters. (2025, April). Complaints about ransomware attacks on U.S. infrastructure rise 9%, FBI says. [Reuters](#)
3. U.S. Bureau of Labor Statistics. (2025). Fatal falls in the construction industry in 2023. [TED: The Economics Daily](#).



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