

Hospitality Risk Management

Reducing risk and building resilience
in the hospitality industry



The United States hospitality market is valued at **\$247.45 billion in 2025** and forecast to reach **\$313.87 billion by 2030**.¹

According to a study published in the American Journal of Industrial Medicine hotel workers are **nearly 40% more likely to be injured on the job** than all other service sector workers.²

1% of hospitality organizations had experienced a data breach, with **89% of these organizations affected more than once in a year**.³

Reducing Risk and Strengthening Operational Resilience

The hospitality industry is a dynamic sector with a diverse risk environment. From restaurants and bars to hotels and casinos, businesses are exposed to a number of threats and hazards. Some of the challenges faced by the industry include the management of people and property, industry-based compliance, cybersecurity and climate change. In this fast-paced environment, professional risk assessment is needed to gain visibility over the risk landscape.

Zurich Resilience Solutions provides a dedicated risk mitigation strategy tailored to the unique needs of the hospitality sector. Services focus on identifying and quantifying risk exposure, and prioritizing actions that reduce risk and improved business performance.

Benefits of Risk Management for Hospitality Businesses



Enhanced safety for employees and guests

Workplace safety programs help to limit accidents, injuries and liability risk for employees and guests.



Improved cybersecurity and data privacy

Technology risk assessments and training initiatives enhance visibility of computer networks and databases.



Property and infrastructure protection

Property risk inspections, maintenance reports and loss prevention programs help to protect operating assets.



Extreme weather and climate change resilience

Severe weather response and resilience planning reduces vulnerabilities and supports compliance management.



Supply chain confidence and continuity support

Vendor management and contingency planning strengthens supply chains and supports business continuity.



Emergency response and reputation management

Risk management supports effective response and recovery, now and into the future.



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

To learn more about our construction solutions, visit us.zurichresilience.com/industries/hospitality

Hospitality Risk Management Solutions

We support the hospitality industry in addressing both established and emerging threats. From wide-scale industry reviews to specific project evaluations, our risk management services are structured around the needs of your business.

Our services include:



Workplace safety and guest handling

We review workplace protocols to ensure the health and safety of your people. A variety of programs are available for employees and guests, from site assessments and accident response planning to ergonomics, sanitation, training and certification.



Cyber risk assessment and monitoring

Computer networks and databases are integrated with most hospitality services. Our team can review your current technology profile and cyber posture, with monitoring and vulnerability scanning used to protect data, build awareness and support resilience.



Extreme weather readiness and response

The hospitality industry is vulnerable to extreme weather events. We deliver a range of solutions, from natural hazard impact assessment and response planning to business continuity and regulatory support.



Property and infrastructure management

Hospitality businesses use specialized spaces, infrastructure and equipment. We support loss prevention across the built environment, with services like property risk inspections, fire and life safety reviews, and water leak detection and prevention strategies.



Industry compliance support

Our team creates compliance roadmaps and planning scenarios for the hospitality sector. We help to minimize exposure and satisfy regulatory requirements through HR management support, background and drug testing, and onboarding and safety training.



Business continuity solutions

Our team supports immediate growth and long-term resilience through business continuity planning (BCP). From impact modeling and communication planning to emergency response and recovery, we help the hospitality industry to avoid and manage crisis.

Sources:

1. Mordor Intelligence. (2025). U.S. hospitality market size and share: United States hospitality industry report 2025–2030. [Mordor Intelligence](#).
2. Buchanan, S., Frumin, E., Krause, N., Mirer, F., Moriarty, J., Orris, P., Punnett, L., Shimek, J. A., & Vossen, P. (2010). Occupational injury disparities in the U.S. hotel industry. [American Journal of Industrial Medicine](#), 53(2), 116–125.
3. Trustwave SpiderLabs. (2023). 2023 Hospitality Sector Threat Landscape: Trustwave threat intelligence briefing and mitigation strategies [[Executive summary infographic](#)].

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

