

# Resilient

A leader's guide  
to navigating  
complex  
business risks

VOLUME 1 | SUMMER 2025

## Growth mindset

Embracing  
challenges to build  
organizational  
strength and  
resilience

**Customer spotlight:** General  
Contractor BL Harbert  
reaches new heights with  
exceptional safety performance

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**Mitigate Cyber Risk** by mastering  
the fundamentals

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**The evolving risk landscape:**  
5 risk trends you need to know







## Letter from the Editor

Business leaders today have no shortage of challenges to navigate. The abundance and complexity of problems to solve can leave little time to contemplate aspirations, create opportunities and pursue exceptional outcomes.

Zurich Resilience Solutions works alongside business leaders to understand their challenges – and aspirations. We help leaders confront some of the largest, most complex problems and capitalize on – or better yet, create – opportunities to accelerate and achieve big results in their business!

With that in mind, we are excited to introduce our new magazine, RESILIENT. This publication explores topics to help you meet tomorrow's challenges and achieve exceptional results in your business.

We hope you enjoy this issue. If there are topics you'd like to see covered in this publication, please [let us know!](#)

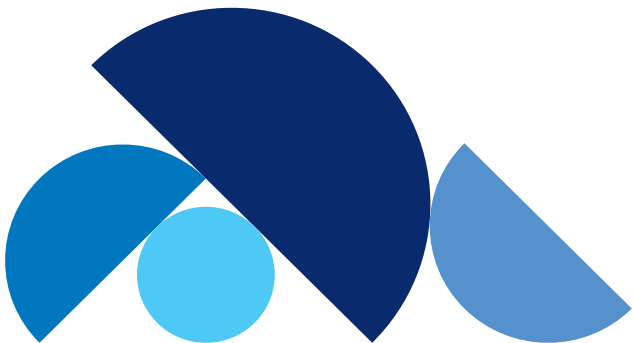






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# Growth mindset

Embracing challenges to build organizational strength and resilience

In today’s competitive and complex marketplace, organizations that succeed have developed a culture that is willing to experiment with new ideas, commit to continuous improvement and support risk-taking even if it means failure the first time. A workforce that is open-minded and agile will meet the needs of customers, outperform competitors and deliver sustainable growth.





One of the biggest challenges a leader can face is creating a culture of innovative thinking that will lead to new and fresh business-building ideas. For many organizations, this means promoting a culture free from fear and negativity. Fear, negativity and distrust can fill employees with an unproductive and unhealthy internal focus on self-protection instead of thinking outward, seeking new ideas and serving the customer. These types of behaviors can stifle business success, and are likely caused by having a “fixed” instead of a “growth” mindset.

## Success begins with the individual mindset

The notion of success being a product of individual mindset came to prominence with Stanford professor Carol Dweck’s groundbreaking book, *Mindset: The New Psychology of Success* (2006). Her research defined two distinct mindsets among people:

### The FIXED mindset

is one that believes abilities, skills and intelligence are pre-set, and others with more talent will rise to the top. Behaviors of people with fixed mindsets include:

-  Avoiding challenges
-  Disliking learning situations because they are afraid of not knowing the answers
-  Concern with protecting their ego and inability to accept risk of a failure
-  Seeing little point in making effort toward a goal, and giving up easily

### The GROWTH mindset

is one that believes abilities, skills and intelligence can be developed through determination, hard work, motivation and guidance from others. Success is determined by personal development. Behaviors of people with mindsets include:

-  Embracing challenges as an exciting way to learn
-  Believing that failures are opportunities to learn
-  Seeking opportunities for improvement and being open to feedback
-  Being persistent and creative in achieving goals

Leaders who want to bring new energy and ideas to their organization focus on how to develop a growth mindset among each employee. A growth-minded organization is one where employees are encouraged to accept challenges, be confident in developing new ideas and accept feedback as a means to personal improvement that will benefit the entire team.



## Neuroscience support for a growth mindset

In the last half of the 20th century, the burgeoning field of neuroscience and its study of the complex workings of the brain revealed that we are innately wired for growth. Neuroscientists call this “neuroplasticity,” and it refers to the brain’s ability to change continuously throughout life when provided the right stimulus.





## Growth mindset in action

Satya Nadella faced a Herculean task when he was appointed CEO of Microsoft in 2014. The company had seemingly lost its relevance in the hypercompetitive world of technology, and was losing out to Amazon, Apple and Google on every product front. Nadella moved quickly to develop new strategies, and also recognized that Microsoft’s culture needed a reboot. The culture had become rigid and hierarchical, suppressing the much-needed innovation to bring compelling new ideas to market and serve customers in more relevant ways. Employee evaluation systems were notoriously brutal and sowed fear among employees for being punished for mistakes or failures. Creativity and risk-taking were almost nonexistent.

Nadella credits adopting a growth mindset as the fuel that transformed Microsoft and led to its turnaround in both stock price and customer satisfaction. His growth-minded leadership as CEO included asking employees to become “learn-it-alls,” instead of “know-it-alls.” The internal competitive culture evolved into one focused on cooperation, collaboration, listening, learning and harnessing individual passions and talents.

Employees are now evaluated partly on how well they’ve acted as a collaborative team member. The infamous “stack ranking” developed by longtime General Electric CEO Jack Welch and adopted by Microsoft was eliminated. This system required managers to equally distribute rankings among employees between one and five, meaning twenty percent of employees had to receive the lowest rating of a five. Today, Microsoft employees are evaluated on three dimensions: individual impact, contribution to others and how other team members’ work is leveraged.

## Developing a growth mindset for a resilient culture

The concept of the growth mindset has been used to improve individual and team performance in sports, education and business. At every level in an organization, the highest achievers have a hunger to learn and are motivated to improve. Leaders can develop a growth mindset by modeling and coaching on specific behaviors and practices:



### Encourage smart risk-taking

In a fixed mindset culture, team members are fearful of being criticized for bringing new ideas forward and disrupting the status quo. Make sure your employees know that all ideas

are welcome and accepted without judgement. Encourage solutions that may have some risk to implement, but great potential for reward.

One way to give employees an easy way to share new ideas is to create suggestion boxes, either through an email or physical location. Present the ideas from the suggestion box anonymously at team meetings for discussion. This method can help build confidence with employees once they see management and the team accept the new ideas. Over time, employees will become more comfortable bringing up new ideas in public.



### Accelerate customer feedback loops

Customer feedback is essential to developing new products and services that are both relevant and compelling. Customer insights lay the foundation for new ideas. It's important

that your team doesn’t view customer feedback as criticism, but as opportunities to improve. A growth-minded organization accelerates its customer feedback loop to continuously learn and experiment with new ideas.



### Embrace failure and its learnings

Thomas Edison has thousands of patents to his name. He also had thousands of other ideas that never saw the light of day. His attitude was, “I have not failed. I’ve just found 10,000 ways that won’t work.”

Everyone fails, and failure is not the definition of one’s self-worth or success in life. Teams and individuals with a fixed mindset are afraid to think big because they want to avoid failure. They view failure as a personal shortcoming, not a learning opportunity.

To learn from experiments that didn’t go right, have your team analyze where the problems existed in the idea and what the options might be for improving upon the idea to make it successful. Creative problem-solvers are comfortable with trial and error. Reward them for that type of behavior.



### Be open with your own challenges

Leaders with fixed mindsets feel compelled to appear right all the time, and they don’t see their own struggles as problems to be solved. Being open and vulnerable with your

own hurdles is a way of modeling a growth mindset for your team. Best of all, share the strategies and techniques of how you overcame these trials.

Growth mindset teams share their challenges with each other and ask their peers to contribute solutions. This shared problem-solving is a way to build collaboration with team members instead of competition. A leader with a growth mindset accepts suggestions from every level or title and experience. Nothing is more refreshing than hearing a great idea come from an employee who is new to the organization.



### Recognize individual accomplishments

Growth-minded leaders share credit with the entire team for successes. Individual accomplishments and contributions within the group should also be recognized and

even rewarded if possible. Individual recognition around new ideas and solutions validates the growth mindset for other employees and encourages them to step out of their comfort zones to champion new ideas and take smart risks as well.

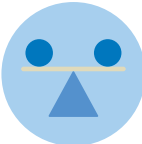
Send a clear message to your team by rewarding a growth mindset. You’ll be amazed at how this can supercharge the number of fresh solutions to meet customer needs.



### Promote mindset, not skills

Talented employees with a growth mindset want new challenges and opportunities. Retaining these high-potential team members often means promoting them to

positions in a new department or function outside their current skill set. If an employee has proven to operate with a growth mindset, assuming a new role with different responsibilities won’t be a problem, and it will model to other employees that it’s not just what you know, but how you learn and grow that matters.



### Catch backslides in mindset

All of us have periods when the fixed mindset can creep back in. Maybe it’s caused from the pressure of a competitor suddenly encroaching on customers, or

bumps in the overall economy that elevates fear around customer retention. Whatever the reason, address the fixed mindset behaviors with your team. Acknowledge the environment that might be causing the slide into “coasting,” and brainstorm actions the team can take to overcome it.



### Hire for a growth mindset

One of the best ways to ensure employees have a growth mindset is to hire for it. To do so, develop specific questions around how a candidate deals with change, what motivates

them, comfort with team collaboration and examples of creative problem-solving and idea generation.



## Management manifesto for growth

Consider creating a growth manifesto for your organization. Microsoft hangs its manifesto on posters in hallways and managers begin meetings by reviewing some of the growth principles. Here are some thought-starters for your organization's own manifesto:



**We believe that every individual can develop and grow through personal motivation and hard work.**



**Our culture thrives on openness and transparency in communication.**



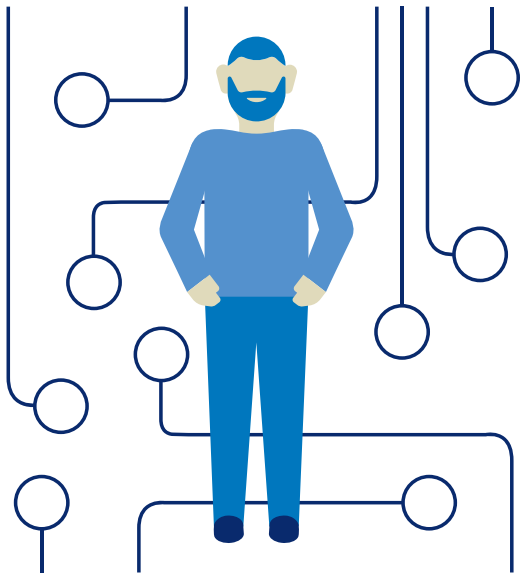
**Risk-taking is part of growing and failure is a normal part of moving a business forward.**



**We encourage out-of-the-box thinking – no idea is a bad one.**



**Individual growth and development is as important as team success.**



## Culture paves the way for strategic success

Microsoft CEO Nadella explains that “the C in CEO is for curator of culture.” His development of a growth-mindset culture is one of his most lauded accomplishments both inside the organization, with outside business partners, and in the business press. His managers at every level live by a credo of model, coach and care. Specific behaviors around this credo include setting positive examples for employees, developing a risk-taking framework that supports learning from failures and supporting investments in developmental training for individuals.

No matter what your organization's business strategy, developing a growth mindset will supercharge your plans through innovative thinking and game-changing ideas. ●



## Recommended Reading

Hit Refresh: The Quest to Rediscover Microsoft's Soul and Imagine a Better Future for Everyone, by Satya Nadella, Greg Shaw and Jill Tracie Nichols. 2017.

Mindset: The New Psychology of Success, by Carol S. Dweck. 2006.

# The power of ergonomics

## Kaizen Events *an investment in people*

Companies prioritizing ergonomics can expect an ROI between **\$2 and \$10** for every dollar spent on ergonomic improvements in the workplace.<sup>1</sup>



**Focused, team-driven workshops**

**Simple, impactful sustainable improvements to the workplace**

**Improving operational efficiency, reducing risks and strengthening safety**

1. UC Berkeley. The Economics of Ergonomics, Center for Occupational and Environmental Health.



# Customer spotlight

## BL Harbert: Reaching new heights with exceptional safety performance

B.L. Harbert International (BLHI), a world-class general contractor based in Birmingham, AL, has evolved into a recognized industry leader through exceptional leadership, steadfast commitment to customers and a safety-every day-every task-everywhere mindset. With projects spanning federal, commercial, and industrial sectors both in the U.S. and internationally, Harbert is consistently ranked among the top federal contractors in the nation.

BLHI's journey to exceptional was largely driven by their focus on establishing a strong safety culture and mindset. This transformation was achieved with the support of Zurich Risk Engineering.



### About BLHI

- **28 million direct-hire man hours in 2024**
- **11,000+ direct-hire employees**
- **Consistently ranked in the top federal contractors by volume**, lead contractor for new embassy and consulate construction
- **Recognized by *Environmental Health and Safety Magazine*** and other top industry associations as one of America's safest contractors
- **Recognized by the Associated Builders and Contractors (ABC)** as 2025 Safest in the Industry for outstanding achievements in safety, quality, merit, and project excellence. Also, **a 2025 recipient of the Association of General Contractors (AGC) National AGC Safety Award.**
- **Federal projects** span work for Army Corps of Engineers, Navy, Marines, FBI, NSA, and the U.S. State Department
- **Commercial projects** include sports arenas, hospitality and convention centers, and large resort hotels
- **Industrial operations** cater to heavy industrial, oil and gas, and power generation sectors, as well as automobile and manufacturing plants for high-profile global brands

### The journey to safety excellence

For general contractors pursuing heavy commercial, industrial or federal construction projects, safety is a pre-qualifier. Clients with projects from power generation and oil and gas to heavy manufacturing place heavy scrutiny on a contractor's safety performance prior to accepting a bid. Strong safety performance may not guarantee winning a job, but it is essential to be eligible for consideration.

For BLHI, elevating the company's safety performance was a critical component of its proposition for federal government and heavy industrial clients. Over a 10-year span, the company made strategic moves to strengthen its safety culture and brought in Zurich Resilience Solutions' (ZRS) risk engineering to help. Through disciplined safety protocols and adoption of its safety-every day, every task, everywhere-mindset, BLHI became a recognized industry leader, ranking among the top federal contractors in the nation.

In the mid-2000s, BLHI set a strategic goal to position the company to compete in high-bar federal and industrial markets where safety is a crucial pre-qualification metric.

To assess the company's safety performance and culture, BLHI engaged Zurich Resilience Solutions to conduct a comprehensive evaluation of the organization's safety practices – including a broad analysis of injury data, claim reviews, incident reports, and safety training programs. ZRS connected BLHI with other general contractors to glean insights on safety practices in their organizations. With aggregated trend data, ZRS helped BLHI build a long-term safety strategy tailored to their specific risks, projects, financial and growth goals.



Our company has seen exponential growth, particularly in its US operations in the last 10 years. Total volume for the US group in that period has nearly doubled. An important factor in this impressive growth is our partnership with Skip Osborn and the Zurich Resilience Solutions team.”

- **Frank Wampol**  
BLHI Vice President, Safety & Health



### Highlighted ZRS services implemented at Harbert

#### + “X-Ray” Program

- Comprehensive organizational safety assessment
- Deep-dive into all aspects of the organization through interviews with leaders, foremen, and team members on the jobsite
- Helped realign and strengthen safety culture from top to bottom



#### Site visits & safety assessments

- Pre-construction planning and site-assessments through project completion
- Offered insights and guidance for targeted actions and improvements
- Included sensitive and high-profile government and commercial projects



#### Safety training programs

- Fleet Safety & Defensive Driving
- Safety Leadership & Accountability
- Mental Health & Stress Management
- Subcontractor Risk Selection
- Emergency Action Planning



## Key actions taken to build Harbert's safety-always culture

BLHI was one of the first customers to leverage ZRS' X-RAY program - a comprehensive organizational safety assessment evaluating all aspects of the company's safety practices. Interviews across the organization, including with leadership, management, foremen, and crew members on the jobsite offer a full view of practices and outcomes. The analysis resulted in identification of areas of vulnerability, realignment of safety protocols, introduction of onboarding programs for new hires, and implementation of safety practices across all phases of a project.

Pre-construction planning and site-assessments were conducted through project completion, offering insights and guidance, targeted actions and improvements in all phases of projects.

Safety Training played an important role in elevating skill and knowledge across a broad range of safety functions. Training included: Safety Leadership & Accountability, Fleet Safety & Defensive Driving, Mental Health & Stress Management, Subcontractor Risk Selection and Emergency Action Planning

**The Results:**

Over the course of a decade, BLHI saw a significant reduction in loss metrics and a significant increase in project growth.

- Experience Modification Rate (EMR) dropped from 0.98 to 0.44
- Over 95% reduction in claim frequency and severity over 10 years
- Significant growth in project volume, nearly double in the U.S. over a 10-year period, driven by safety performance

“We reduced workers' compensation claims by over 95%. In a decade, we went from average or slightly above average to best-in-class. Zurich's risk engineering team played a crucial role in helping us get there.” - Frank Wampol

“Our company has seen exponential growth, particularly in its US operations in the last 10 years. Total volume for the US group in that period of time has nearly doubled. An important factor in this impressive growth is our partnership with Skip and the Zurich Risk Engineering team.”  
- Frank Wampol

## Safety's role in supporting financial and growth goals

As part of the safety review and strategic alignment work, ZRS helped translate safety data into ROI-focused conversations with Harbert's executive team, demonstrating how investment in safety yields measurable financial results, including lower claim costs, higher bid acceptance, and better margins.

Showing company leaders historical and current costs of accidents and injuries, demonstrates the effectiveness of safety programs in financial terms. It is critical that safety professionals convey how safety practices support financial goals and strategic decision-making.

## Becoming a safety leader other industry players aspire to

Having built a proven safety model, Harbert is now a resource for others in the industry. Contractors across the country look to BLHI for insights and guidance, marking a full-circle moment in their journey.

BLHI is a powerful example of what's possible when organizations commit to a culture of safety. ●



“Zurich Risk Engineering became an extension of our team. They helped us save lives, reduce cost, and fortify our reputation. Just a few weeks ago, the Associated Builders and Contractors (ABC) notified me that that we were being recognized as the safest in the industry as a general contractor. And it's important to remember, all these improvements represent people. More people going home safe each day—that's the biggest impact.”  
- Frank Wampol



# Mitigate cyber risk by mastering the fundamentals



Cyber threats are top of mind for many individuals, businesses and public entities. The 2025 World Economic Forum Global Risks Report identified “cyber espionage and warfare” as the 5th most severe short-term and 9th long-term risk, just one indication of its worrisome global presence.<sup>1</sup>

Assessing your program and taking action to implement fundamental cyber security measures can help your organization strengthen its cyber defenses. Start with some basic questions.

## ? What can be done to strengthen their cybersecurity posture and lessen the risk of being victimized by threat actors?

Businesses and individual users are justifiably concerned about cyber threats and general cyber insecurity. In looking at some of the latest cyber events, many come down to the same initial threat vectors that we have been dealing with for years: unpatched or unknown vulnerabilities, stolen credentials and social engineering.

The focus of conversations should be on ensuring all organizations, regardless of size or industry, are prioritizing the basics of cyber security. Following the basics goes a long way towards detecting malicious activity.

- Does your organization use Multi-Factor Authentication (MFA) and, in general, what is the state of the credential management program?
- What is the state of the vulnerability management program?
- Do you perform regular vulnerability scanning? If yes, what tool(s) do you use?
- How does vulnerability scanning integrate with the patching program?
- How are employees being trained and tested on cyber security?

## ? What should leaders understand about these approaches to cybersecurity?

People often ask which is a “better” program to follow for an enhanced security posture, prevention or active detection and response. Much attention is given to preventing an event from ever taking place, when the reality is organizations need to focus on detecting and responding to malicious activity. Prevention is not always possible given the constant evolution of threat tactics and technology. To successfully detect and respond to cyber threats, there is a need to focus on two key factors:

1. **Enhancing visibility:** Does the organization have visibility into all the device and user activity on their network?
2. **Preparation:** Is the organization prepared with an appropriate and effective response plan when something is detected?

## ? What should businesses do when they are unsure of what to do next?

With the plethora of software, tools, services and providers on the market, it can be overwhelming to simply get started with optimizing a cybersecurity program. An excellent place to start is with a controls assessment linked to a common framework or established benchmarks, including the NIST CSF<sup>2</sup> or CIS Benchmarks.<sup>3</sup> The proper choice may be dependent on the industry and regulatory requirements of the organization, and it is best to determine in consultation with an experienced cybersecurity team.

If the client is not following any specific framework, a starting point would be discussing their regulatory requirements to help them determine the best way to assess and improve their current controls and security posture. They need to determine their current state, their desired state and how to effectively measure their program.

1. The Global Risks Report 2025 Edition. <https://www.weforum.org/publications/global-risks-report-2025/>
2. Cybersecurity Framework. Nov. 2013. [www.nist.gov](http://www.nist.gov), <https://www.nist.gov/cyberframework>.
3. CIS Benchmarks. <https://www.cisecurity.org/cis-benchmarks/>. Accessed 15 July 2024.

## ? How can businesses better ensure they are keeping up with this evolution when they are not cybersecurity experts themselves?

A common refrain in the cyber world is that the landscape is ‘constantly evolving.’ Given this continuous evolution, it is important for organizations to establish an effective way to measure and communicate the maturity of their cybersecurity program. This comes down to building a program that suits your organization’s needs based on controls and frameworks that have been proven effective. The most important things to remember are enhancing visibility and preparing for a potential cyberattack.

As cyberattacks continue to increase, the likelihood of an incident against those who are un- or under-prepared to respond strategically and in a well-practiced manner become close to inevitable. ●





# The evolving risk landscape

## 5 key risk trends you need to know

Building resilience starts with understanding the full picture of risk for your organization and how different types of risk could impact it. We've identified five distinct trends across current and emerging risks that organizations need to plan for.



### Financial and economic uncertainty will test business resilience

In today's volatile market environment, shifting market conditions, rising inflation and fluctuating demand are putting pressure on cash flow. There is concern about tariff escalation and trade-restricting measures, which could affect competition and have wider economic consequences. The unpredictability of interest rates and rising borrowing costs further heighten the risk of bad debts and financial losses. Organizations need to adopt robust financial forecasting and cash flow management strategies to navigate market volatility and mitigate the impact of rising costs.

Economic downturn ranks as the  
**#1 global risk**  
for the next two years<sup>1</sup>



### Extreme weather likely to worsen over the next decade

The growing impact of climate challenges brings significant risk of operational disruption, with extreme weather events now ranked as the #1 risk for the next 10 years.<sup>2</sup> Alongside this, organizations face mounting pressure from stakeholders to demonstrate their commitment to sustainability. Organizations need to go beyond compliance to adopt best-practice climate risk and sustainability measures in order to protect the organisation, people, assets and reputation to remain competitive.

Extreme weather events rank as the  
**#1 risk**  
for the next 10 years<sup>2</sup>



### Technological risks still “under the radar”

Advances in technology, robotics and AI are driving competition for innovation and efficiency, but they also introduce new cyber vulnerabilities and operational risks. In the rush to capitalize, your organization may not be aware of where those risks lie. The growing volume and complexity of data being generated, alongside escalating cyber threats and data breaches, amplify these challenges. Your organization must adapt its strategies to protect critical systems, ensure data security and maintain compliance.

The top risk predicted for 2027 is  
**“misinformation and disinformation”**

1. Global Risks Report 2025 (Executive Opinion Survey)  
2. Global Risks Report 2025





Supply chains are threatened by conflicts and climate change

The increasing complexity of global supply chains makes organizations more vulnerable to disruptions caused by conflicts, cyber issues, shifting government policies and extreme weather events. Organizations are also reliant on suppliers and distributors to manage risk effectively. It's no longer enough for your organization to view resilience in isolation. You need to think about the end-to-end ecosystem that drives value and understand which risks lie beyond your immediate organization.



of respondents anticipate an unsettled global outlook over the short term<sup>1</sup>



There will be greater competition for tomorrow's talent

Talent shortages, rising labor costs and an aging population are making it increasingly difficult for organizations to find and replace critical skills and experience. In a 2024 business impact survey, 18% of businesses with 10 or more employees reported that recruitment was difficult. These challenges not only hinder day-to-day operations but also impact longterm growth. Organizations need to get ahead by emphasising the importance of strategic workforce planning and investing in upskilling.<sup>2</sup>



of employers report talent shortages in 2025 – an all-time high<sup>3</sup>

1. Global Risks Report 2025  
2. Source: Office of National Statistics, Business insights and impact on the UK economy: 23 January 2025.  
3. Source: Manpower Group, Talent Shortage report 2025.

# Captive risk solutions

Strategic risk management services to help captives reduce costs, improve governance and drive business performance.

In today's volatile risk environment, more organizations are turning to captive insurance structures to gain control, manage costs and enhance performance.

At ZRS, we provide data-driven, industry-specific support to help captives move beyond compliance—toward strategic risk leadership.

Whether exposed to cyber threats, climate risks, supply chain disruption or cost volatility, ZRS helps captives respond with clarity and confidence.

ZRS enables a captive to take a more innovative approach to risk and offers a greater degree of certainty and flexibility in its long-term decision-making, allowing it to respond quickly to changes in a fast-moving world.

Learn more about ZRS Captives today: [Captives Risk Management | Zurich Resilience Solutions](#)

## Why ZRS?

We work closely with captives to deliver:

- Risk management services
- Benchmarking & Analytics
- Strategic Risk Planning
- Governance Support
- Emerging Risk Analysis





# Building resilience to extreme weather risks with forward-looking data

Extreme weather is one of the most pressing business challenges of our time. With the world experiencing more intense heatwaves, rising sea levels and increasingly severe natural hazards, businesses are tackling the present day and future risks confronting their organizations.

At the same time, expectations and obligations are growing for businesses to identify, manage and report on their weather-related risks to demonstrate their business resilience and economic sustainability.

Forward-looking data and analysis can help customers identify and map their extreme weather risks, quantify the impact to their organization and make informed critical capital allocation decisions. It is created based on climate model outputs, which are driven by assumptions that consider a range of human, geopolitical and socio-economic factors. And it is because the range of contributing factors is so large, that multiple climate scenarios are required to understand the range of risks that could evolve in time.



## How forward-looking data can help you build greater resilience to extreme weather

### Understand financial exposure

Understanding your financial exposure to current and future weather-related risks – both “acute” (e.g. extreme weather events) and “chronic” (e.g. changing sea levels) – enables you to proactively take the appropriate steps to protect your business.

By identifying and incorporating your vulnerabilities into loss quantifications using various weather-related perils and change scenarios, you can make smart decisions that are aligned to your organization’s overall risk appetite, and deploy budget and resources efficiently to strengthen infrastructure, protect your workforce and the communities you operate in, adjust insurance coverage and stay compliant with regulations.

### Quantify risk for capital investment and asset management

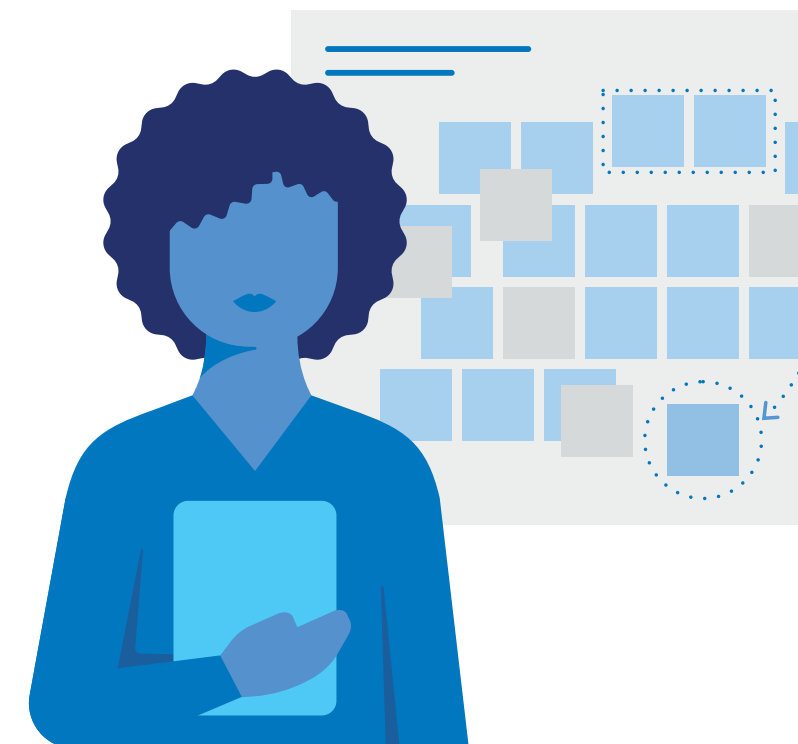
Using forward-looking climate data helps investment and asset management teams optimize and future-proof their investments. It allows them to assess their sustainability and resilience strategies long-term, ensuring better informed risk management decisions. By integrating climate projections, companies can better quantify potential impacts on asset values, insurance costs and operational expenses before making critical decisions.

This proactive approach aids in strategic planning, enhances portfolio diversification and promotes investments in resilient assets. Ultimately, it helps mitigate financial risks and capitalize on emerging market trends driven by climate change and the transition to net-zero.

### Inform supply chain management

Identifying vulnerabilities in the supply chain is crucial for companies’ risk management and business continuity agendas. By pinpointing at-risk suppliers based on their criticality, businesses can adopt a data-driven approach to supplier due diligence, collaboration and diversification, optimize logistics and invest in resilient infrastructure.

Weather data supports scenario planning, helping ensure robust business continuity plans against extreme weather and long-term climate shifts which, if untreated, can have a significant financial and reputational impact.





Organizational alignment and decision-making

Using forward-looking data fosters cross-functional collaboration by providing a consistent, data-driven foundation for decision-making. It enables diverse teams— such as Risk Management, Sustainability, Procurement, Finance and Operations—to align strategies towards shared goals.

Sharing weather projections allows teams to identify vulnerabilities, and together develop mitigation plans and implement adaptive measures. This integrated approach ensures consistency, enhances communication, and streamlines efforts across departments. ●

Have confidence in the decisions you make

ZRS's proprietary climate data



**Flexibility**

Update metrics flexibly to meet customer needs and incorporate expert guidance.



**Consistency**

Provide an integrated view of current and future hazards using natural hazards modeling expertise.



**Transparency**

Ensure full visibility of modeling methodology, assumptions and limitations for better interpretation.



**Scalability**

Utilize a global dataset for analyzing larger portfolios and specific locations.



**Granularity**

Link event frequency to a range of extreme events corresponding to return periods.



**Quality**

Maintain rigorous approval processes to ensure data suitability for business and stakeholders!



ZRS Climate Spotlight

Climate Spotlight features an interactive visual climate risk dashboard that uses ZRS' proprietary weather data and market-leading risk analysis methodology to help organizations chart evolving climate risks, model future climate scenarios, quantify impacts and make confident investment and adaptation decisions. Using our tool, customers can understand their risks at the portfolio level down to the location level, and take action to build resilience to climate impacts now and in the future.

Features



**Maps risk for 10+ climate perils**  
Flood (pluvial and fluvial), Storm Surge, Precipitation, Hail, Wind, Heat, Cold, Drought, Tornado, Sea Level Rise



**Runs best-to-worst-case climate scenarios**  
SSP1-2.6 (<2°C), SSP2-4.5 (~2°C), SSP3-7.0 (~3.6°C), SSP5-8.5 (>4°C)



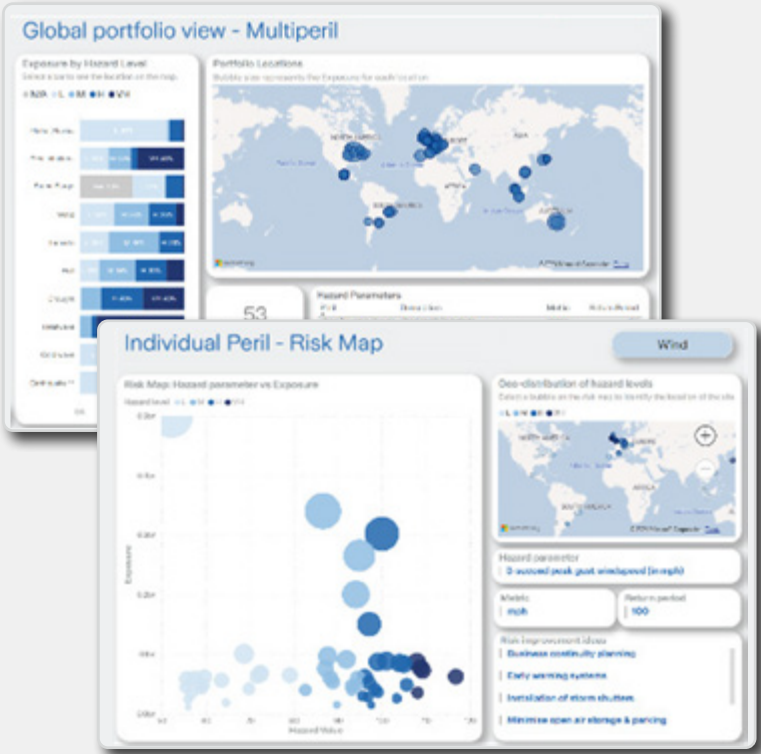
**Plots different future time horizons up to 2100**  
Current, Near-term (~2030), Mid-term (~2060), Long-term (~2090)



**Quantifies impact on assets, values, people and revenue**  
Helps leaders make critical capital allocation decisions

Output benefits

-  Identifies highest risk locations to prioritize for detailed risk assessments and requisite adaptation measures
-  Key inputs for climate related disclosures
-  Supports stakeholders' strategic approach to climate adaptation by prioritizing actions and investments
-  Supports robust business continuity planning and financial impact analysis on key climate perils
-  Ability to analyze supplier and local infrastructure exposures





# Our people: Risk Engineering

Zurich Resilience Solutions’ Risk Engineers work collaboratively with organizations to evaluate their operations’ health and safety practices and identify opportunities for continuous improvement.

## Resilience begins with a team of technical rock stars

Zurich Resilience Solutions’ Casualty Risk Engineering team is dedicated to helping organizations identify areas of vulnerability and improve the conditions of their operations by delivering tailored risk improvement solutions. From large, complex global organizations to small, single site businesses of nearly every industry our Casualty Risk Engineers deliver tailored solutions that help businesses minimize claims, mitigate hazards and facilitate measurable operational efficiencies. Our Casualty team has expertise in risks pertaining to workers’ compensation, auto, product and general liability across a spectrum of industries.

The team operates so effectively in part because of their deep technical expertise, vast experience and specialized certifications, including Certified Safety Professional (CSP), Associate in Risk Management (ARM) and Certified Fire Protection Specialist (CFPS), among others.

### Our consultative approach

Taking a consultative approach, we work alongside customers to build trusted relationships. Our team meets customers where they are, delivering compelling insights and creative and pragmatic solutions to mitigate risk in alignment with the organization’s unique culture, sophistication and resources.



## A focus on relationships

Casualty Risk Engineers work with customers to understand their unique risks and organizational goals. Because resources, sophistication and culture are different within each organization and on each site, the team focuses on understanding and nuance to spark innovation and continuous improvement. The team works as part of the customers’ daily operations and culture of safety – building strong, long-term relationships and paving the way for sustainable workplace improvements.

This team is known for providing actionable insights and tailored solutions to limit risk and align with the cultural and operational goals of the various customers they work with every day. The team meets customers where they are needed, both virtually and on-site, listening intently and sharing guidance to mitigate injury and loss now and in the future.

## Providing sustainable value

Many of the challenges Zurich Resilience Solutions Casualty risk managers encounter have a broad and ubiquitous presence across all industries: from injuries and strains, to slips and fall and poor ergonomic workstations. By engaging in a collaborative process between customers, underwriting, brokers and other stakeholders to meet the needs and expectations of all parties, Zurich Resilience Solutions Casualty engineering helps businesses addresses today’s challenges with tailored and lasting insights, actions and solutions. ●

## Some of Zurich Resilience Solutions’ Casualty services and capabilities

### Worker safety solutions

- Advanced ergonomics to reduce strain/sprain exposures
- Industrial hygiene consultations and testing to address workplace hazards
- Customized learning management platform with industry specific training

### Auto solutions

- Distracted driver solutions leveraging artificial intelligence, notification suppression software and behavior modification strategies
- Program development to support fleets of all sizes, from sedans to commercial motor vehicles

### General/product liability

- Slip, trip and fall assessments with floor surface slip resistance testing
- Food safety assessments and HACCP (Hazard Analysis and Critical Control Point) certification

**By engaging in a collaborative process between customers, underwriting, brokers and other stakeholders to meet the needs and expectations of all parties, the Zurich Resilience Solutions Casualty Team is in the business of addressing today’s challenges with tailored and lasting solutions.**







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