

# ESG Risk Check

Building resilience for emerging risks related to environmental, social, and governance issues



While views on environmental, social and governance (ESG) issues vary, ESG-related risks are a reality for most companies. More severe natural disasters, talent challenges, supply chain disruptions and cyber-attacks are just a few of these risks which can threaten a company's workforce, operations, assets, brand and reputation.

For more than 75 years, forward-looking companies have relied on Zurich Resilience Solutions (ZRS) to help them understand and mitigate emerging risks, and ZRS' Sustainability Services are building on that tradition.

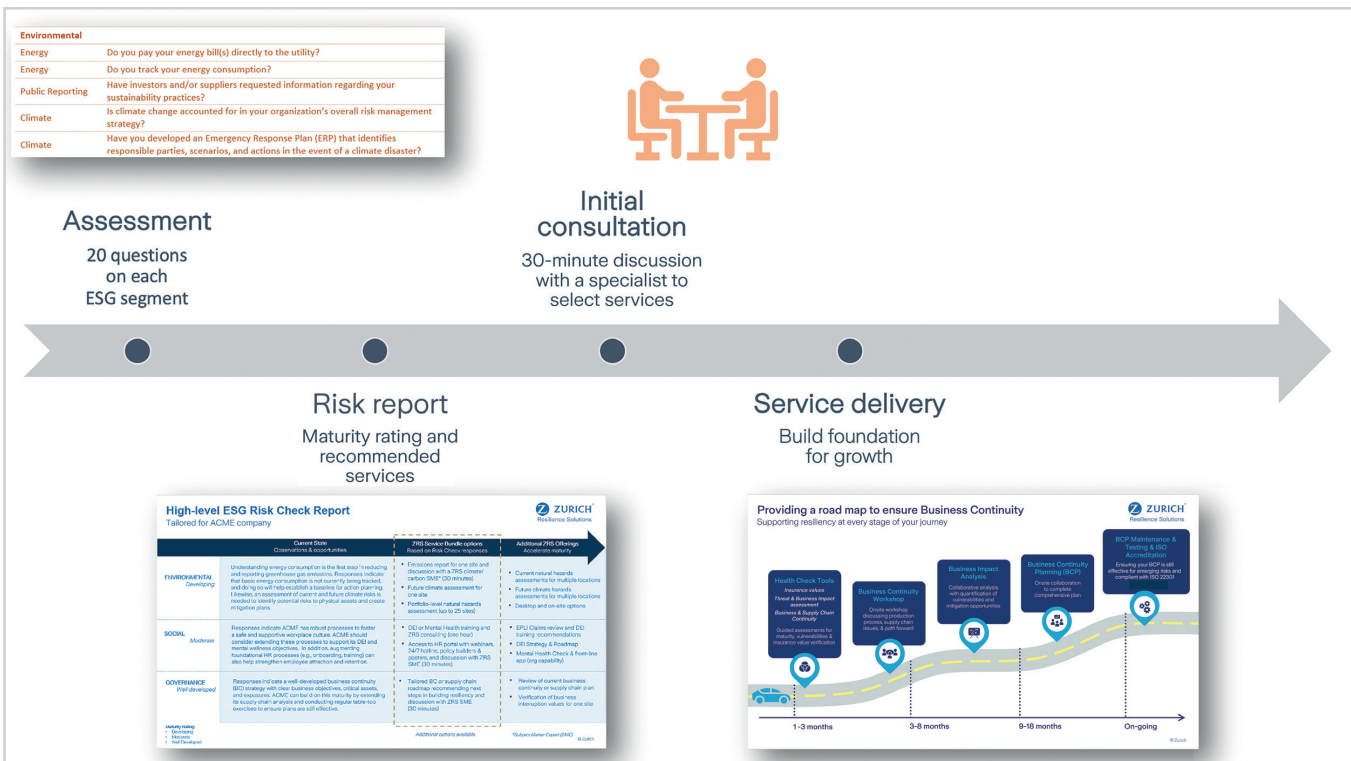
The ESG Risk Check is designed for companies who are exploring the sustainability risk landscape, helping them better understand relevant ESG-related risks and their maturity in mitigating them. It starts with a complimentary online assessment, including separate sections for Environmental, Social and Governance, with about 20 questions for each section. Each of the ESG segments covers multiple areas. For example, the Environmental assessment addresses physical climate risks, energy consumption/ decarbonization, and public reporting requirements.

Once the assessment is completed, the ESG Risk Check includes:

- **A high-level report** that reflects current maturity and risk opportunities.
- **Risk service recommendations** to build maturity based on assessment results.
- **An initial consultation** with a ZRS ESG specialist to review assessment results and select a service(s).
- **Delivery of a ZRS service(s)**, selected by the customer based on their organizational priorities.

Includes a robust service menu with options for climate resilience, decarbonization, mental health, diversity, equity and inclusion (DEI), business continuity, supply chain and cyber services.

Customers may choose two higher-level services or one service for more in-depth analysis. Services can be combined from different segments.



## ESG Risk Check Service Menu - Choose 1 or 2 services

Begin building resilience with two services or take a deeper dive with one service (indicated by \*)

	Service name	Service descriptions
Environmental	<b>Climate Resilience</b>	
	30-minute discussion with a ZRS Climate specialist	<ul style="list-style-type: none"> <li>Review assessment scoring to better understand your organization's climate opportunities and potential next steps.</li> </ul>
	Single location current natural hazard assessment	<ul style="list-style-type: none"> <li>One critical site and high-level resilience measures; includes flood, wildfire and other perils.</li> </ul>
	Single location natural hazard assessment due to climate change (1 SSP scenario/2040)*	<ul style="list-style-type: none"> <li>Single location future climate conditions assessment; includes drought, wildfire, and flood.</li> </ul>
	Portfolio assessment for current natural hazards up to 25 locations*	<ul style="list-style-type: none"> <li>Portfolio assessment up to 25 locations; includes flood, wildfire and other perils.</li> </ul>
	<b>Carbon Advisory</b>	
	High-level emissions report for one location	<ul style="list-style-type: none"> <li>This high-level emissions report will help you measure and understand your energy consumption, which is the first step in reducing greenhouse gas emissions.</li> </ul>
	ZRS Climate specialist discussion	<ul style="list-style-type: none"> <li>Review assessment scoring and high-level recommendations (30 minutes).</li> </ul>
	Training: How to collect energy data from a utility	<ul style="list-style-type: none"> <li>Our 30-minute training walks you through how to collect energy consumption data from a utility.</li> </ul>
	High-level emissions report for one location and ZRS Climate specialist discussion*	<ul style="list-style-type: none"> <li>Combine a high-level emissions report with a 30-minute discussion to better understand the report and potential actions to reduce greenhouse gas emissions.</li> </ul>
Training: How to begin a climate program*	<ul style="list-style-type: none"> <li>In this 30-minute tailored session, learn how to launch a climate program including gaining support for climate-related efforts, working with company leaders, and strategies for internal and external stakeholder management.</li> </ul>	
Social	<b>Mental Health and Wellness</b>	
	One-year Zywave subscription	<ul style="list-style-type: none"> <li>This employer resource portal provides Human Resources assets including on-demand webinars, manager training, 24/7 hotline, policy builder, posters, etc.</li> </ul>
	Mental Health Training*	<ul style="list-style-type: none"> <li>This two-hour mental health awareness training is designed to strengthen employee wellbeing and productivity (up to 30 employees)</li> </ul>
Governance	<b>Business Continuity/Supply Chain</b>	
	Assessment review and high-level recommendations	<ul style="list-style-type: none"> <li>Get a tailored roadmap with actions to build resilience in this 30-minute discussion with a ZRS Business Continuity or Supply Chain specialist.</li> </ul>
	Verify your Business Interruption values	<ul style="list-style-type: none"> <li>Receive a Business Interruption valuation report for one location to help inform your insurance strategies and operational decisions.</li> </ul>
	Review of existing Business Continuity, Supply Chain or Cyber resilience plans*	<ul style="list-style-type: none"> <li>A ZRS Business Continuity, Supply Chain or Cyber specialist will review your current resilience plans to help assure they will be effective or understand options to make them effective (one hour).</li> </ul>
	<b>Cyber</b>	
	Cyber 30-Day Cloud Monitoring by SpearTip	<ul style="list-style-type: none"> <li>Provides visibility into your cloud environment, enabling your organization to identify, neutralize and counter active threats.</li> </ul>
	High-level Cyber incident response plan (IR) Plan workshop	<ul style="list-style-type: none"> <li>Identify and document your organization's strengths and opportunity for improvement.</li> </ul>
	Cyber Executive Threat Brief (overall market)	<ul style="list-style-type: none"> <li>This briefing provides an overview of the threat landscape, the current state of cybersecurity, and industry best practices.</li> </ul>
	Cyber Executive Threat Brief (tailored version)*	<ul style="list-style-type: none"> <li>This briefing includes SpearTip's Executive Threat Brief with recommendations specific to the organization's controls and cyber capabilities.</li> </ul>
	Incident Response Retainer*	<ul style="list-style-type: none"> <li>With industry standard response times, you can trust SpearTip's Rapid Response and its ability to respond to cyberattacks, reclaim your network, and restore operations so that your business can run as it should.</li> </ul>

## Ready to start your risk journey?

Scan the QR code and begin the assessment.



### Contact us:

Zurich Resilience Solutions  
800-982-5964  
zrs.esg@zurichna.com  
[zurichna.com/risk/supply-chain-risk-services](https://zurichna.com/risk/supply-chain-risk-services)

### The Zurich Services Corporation

Zurich Resilience Solutions | Risk Engineering  
1299 Zurich Way, Schaumburg, Illinois 60196-1056  
800.982.5964 [www.zurichna.com](http://www.zurichna.com)

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 expressed 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 services are provided by The Zurich Services Corporation.

©2024 The Zurich Services Corporation. All Rights Reserved.

A1-P0676924-A (12/23) P0676924