

A large iceberg floats in a calm, deep blue sea under a clear sky. The visible tip of the iceberg is jagged and white, while the much larger, submerged portion is visible through the dark water, illustrating the concept of hidden risks or data. 

# Climate Spotlight Expert

Making state-of-the-art bespoke climate data  
accessible to your organization



An aerial photograph of numerous icebergs floating in a deep blue ocean. The icebergs are white and jagged, with some showing signs of melting. The water is a vibrant turquoise color.

# The \$178 trillion global climate risk hurdle your business must manage

The World Economic Forum estimates that unchecked climate change could cause economic losses of \$178 trillion between 2021 and 2070, with human-caused extreme heat already costing the global economy \$29 trillion between 1992 and 2013.

Climate change is the most pressing business challenge of our time. With greater awareness of the economic impact of climate risk, expectations are growing for organizations to identify, manage and report on their climate risks in order to demonstrate resilience and economic stability.

By beginning your climate resilience journey and tackling the existing and evolving risks, you can protect your business and your employees, avoiding the increasing costs of physical risks related to climate change.

Zurich Resilience Solutions (ZRS) helps organizations like yours address the rapidly changing risk and regulatory landscapes, equipping them with the knowledge and the recommendations they need to make informed decisions towards long-term business resilience. Our in-house team of climate experts provide a unique, end-to-end approach to climate resilience encompassing a portfolio-level climate risk analysis, through to location-level climate risk assessments, to provide both the solutions and practical recommendations needed to adapt assets and operations to climate change.

## **Risk identification is the first step to climate adaptation.**

Climate Spotlight Expert is our premium risk analysis solution, helping you identify your physical and operational exposure to climate risks and simplifying your climate risk reporting. By combining Zurich's proprietary, state-of-the-art climate data with the expertise and guidance of our in-house team of climate risk consultants, your climate risk analysis is customized and built entirely to your business needs, providing you with the information that matters most to meet your short and long-term risk management goals.

You can identify your physical exposure to a collection of carefully selected climate perils, through your user-friendly risk dashboard and detailed climate risk report.

We understand that climate change is a cross-functional business risk, and so our risk consultants guide you and your stakeholders through the key findings, helping you to confidently prioritize adaptation measures, investment decisions and tackle climate risk reporting.



# End-to-end solution: from insight to action

## Step 1: Identify your organizational risks with Climate Spotlight Expert

Built by climate experts and powered by proprietary, state-of-the-art climate data, Zurich's innovative Climate Spotlight Expert product provides organizations with the tools and in-house expertise, to confidently identify climate risk against tailored site-specific business metrics (for example total insured value, or revenues) across your portfolio of locations or supply chain.

These crucial insights allow you to identify your organization's level of exposure to climate change, and pinpoint where action on adaptation is needed.

Covering a range of risk factors, Climate Spotlight Expert aids stakeholders across various levels and teams, and enables organizations to better manage their climate risks and meet growing regulatory demand with respect to sustainability reporting, e.g. ESRS E1 of CSRD (Climate Related Financial Disclosures).

### Key insights include

- ✓ Analysis of 12+ most material climate perils and their evolution up to the year 2100
- ✓ Unlimited number of sites and supplier locations can be included
- ✓ Analysis including four different climate change scenarios
- ✓ Ranking of sites according to level of risk
- ✓ Financial loss quantification for flood risks to deepen your analysis
- ✓ Customized downloadable risk report
- ✓ Peril-specific risk adaptation catalogue
- ✓ Single location deep dive

## Step 2: Analyze and take data-backed action

Taking a strategic, data-driven approach to climate risk is essential for organizations operating in today's unpredictable risk and regulatory landscape.

Climate Spotlight Expert offers tailored, high-quality analysis, and hands-on support from Zurich's Climate Resilience team of experts, to provide you with the right information as soon as needed and ensure you are better equipped to report in-line with climate regulations.

This information can be integrated into standard reporting frameworks such as the Corporate Sustainability Reporting Directive (CSRD) framework which supports the climate change reporting standard of ESRS E1.

## Make decisions based on state-of-the-art climate data

Informed decisions can only be made based on data that can be understood and trusted. Zurich develops its climate data in-house to meet the needs of our own insurance and investment businesses; this same data fuels Climate Spotlight Expert.

By owning our own climate data, we can provide consistency across present-day and future risk analyses, as well as transparency so you can fully understand both the methodology and data source, and be confident in your investments into climate adaptation and your climate-related disclosures. Plus, if you're insured with Zurich, an added advantage is that our climate change data is consistent with the natural hazards data to assess current risks in your insurance policy.





# A bespoke, premium climate risk analysis and data-driven tailored solutions



## Climate risk analysis guided by our experts

Our approach is fully consultative and built alongside stakeholders within your organization, to ensure maximum benefit of our analysis. Our climate data scientists and risk experts will work closely with you to tailor our solution, explain the analysis, incorporate your feedback and support you with internal stakeholder meetings to help you leverage the results across your business and develop the necessary adaptation measures.



## Bespoke metrics to suit your organization

Our analysis is carried out based on the location-specific metrics of your choice (e.g., Total Insured Value revenue, supplier criticality, or revenue), and our flexible approach allows you to select different metrics for different parts of your business, ensuring our analysis aligns with your business operational structure and can be integrated into your risk management framework.



## Climate risk reporting made easy

Aligning you with CSRD requirements and integrating easily into TCFD frameworks, Climate Spotlight equips organizations with datapoints across risk identification, risk materiality and hazard evolution through an interactive, detailed dashboard, supporting internal and external reporting needs.



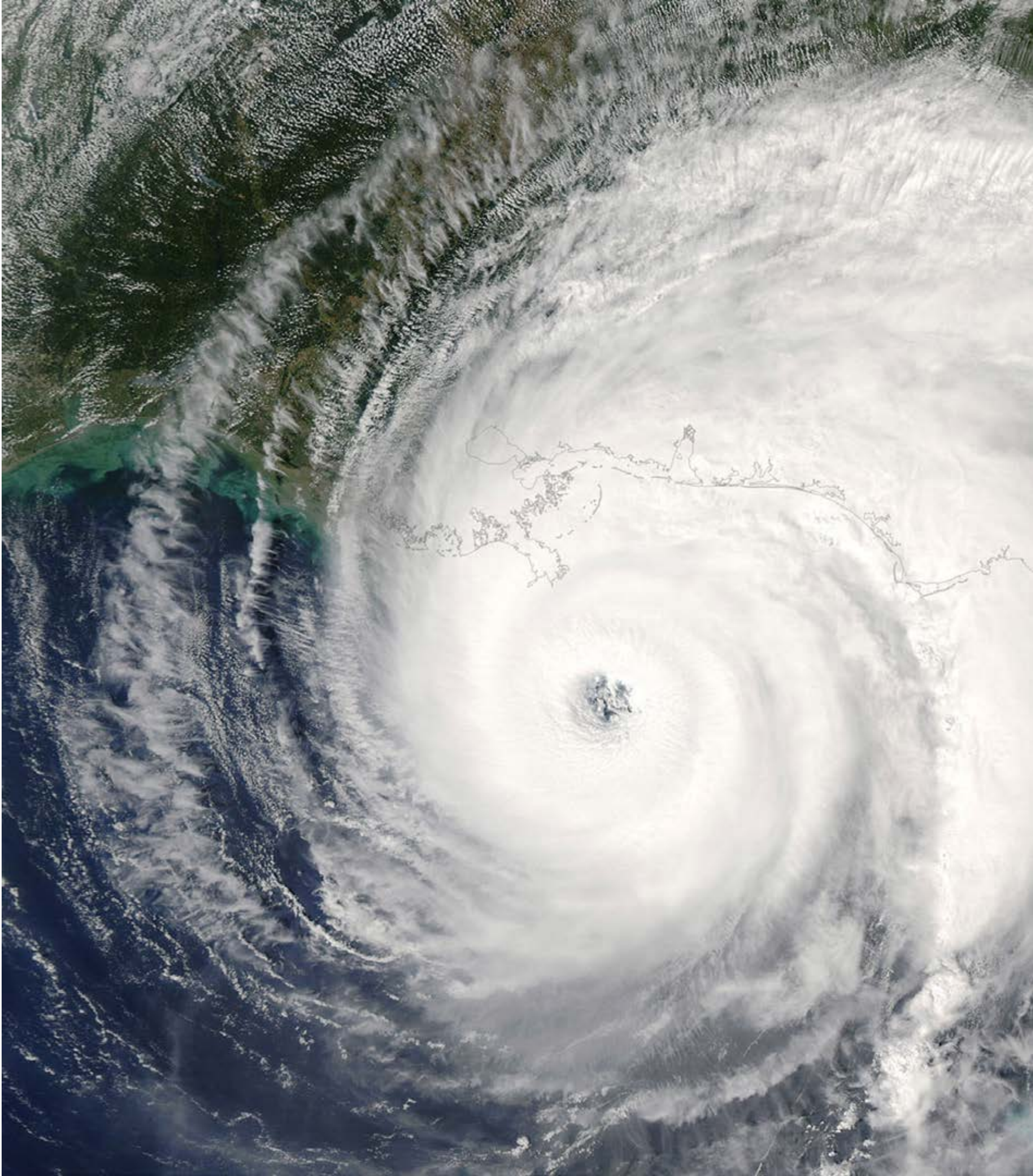
## Make confident climate risk decisions

Pinpoint present day and future vulnerabilities across your value chain. The outcomes can be used to inform immediate and future climate risk management decisions, along with hands-on support from our Climate Resilience team.



## Better inform investment decisions

Spotlight Expert empowers you to quickly, easily and directly confirm the level of climate risk attached to potential investments – such as investing in new real estate or manufacturing sites – before making them.





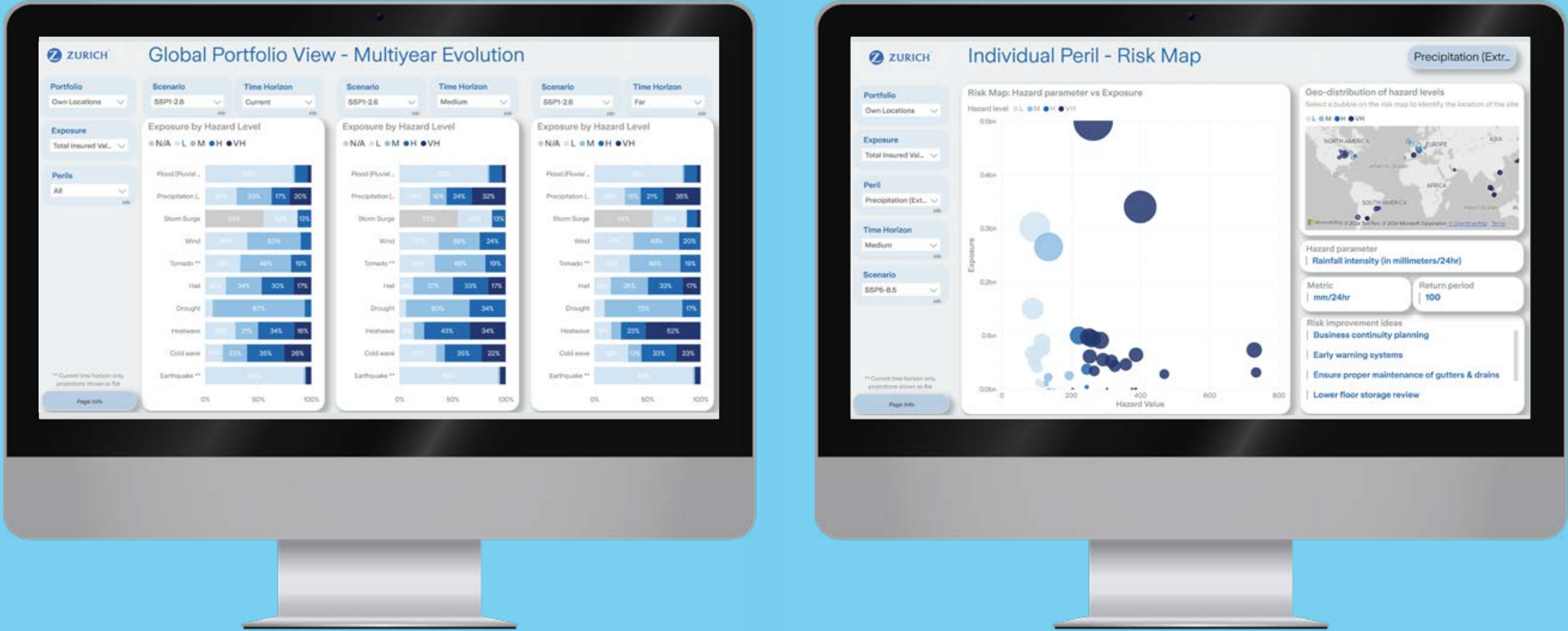
# Access your climate risk dashboard and analysis through the Climate Spotlight platform

Through a dynamic dashboard, downloadable risk report and a variety of supporting materials, that can all be accessed through a user-friendly and secure platform.

The dashboard provides engaging visual information, demonstrating the evolution of your climate risk exposures across multiple time horizons and climate change scenarios. Built and refined on the feedback of our customers, users can easily navigate across a range of different filters to focus on peril-specific metrics, and deep-dive into territory and location-level views. With the ability to benchmark against your business metric of choice, Climate Spotlight Expert aligns seamlessly with your operational structure and risk management framework.

With 24/7 access to your dashboard, you and your colleagues can explore the results at your own pace. The platform enables you to export information to integrate into other internal materials for stakeholder management and for sharing results across your organization.

Further to these capabilities, education on how to use the product is accessible via our knowledge hub, where you'll find training materials and user videos, as well as direct access to talk to our support team contactable through the platform for any technical queries you or your team may have.



What our customers say

“The platform is an excellent tool for risk analysis, because the facts are clear and easy to communicate with stakeholders. We value both the quality of the analysis as well as the support we receive from the ZRS.”

**Caroline Mountfield**

Corporate Sustainability Manager,  
Merck



What our customers say

“Zurich Resilience Solutions analyzed our climate-related exposures by assessing the evolution of risks and incorporating the findings into our sustainability and ESG frameworks. The work also included a societal component of examining local infrastructure, for example, uncovering vulnerabilities in power supplies.”

**Xavier Mutzig**

Group Insurance & Insurable Risk Director,  
Johnson Matthey



What our customers say

“We plan to integrate ZRS’s expertise into Madrid’s climate adaptation strategy focused on our people.”

**Juan Azcárate Luxán**

Deputy Director General of Energy and Climate Change,  
Madrid City Council



# Key features of Climate Spotlight

## Expert analysis

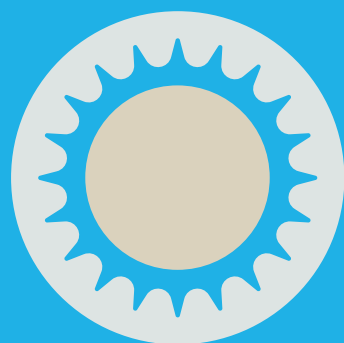
### Main climate perils covered



Precipitation



Flood



Drought



Windstorm



Sea level rise



Storm surge



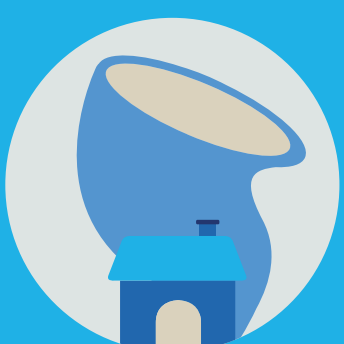
Cold



Hail



Heat



Tornado

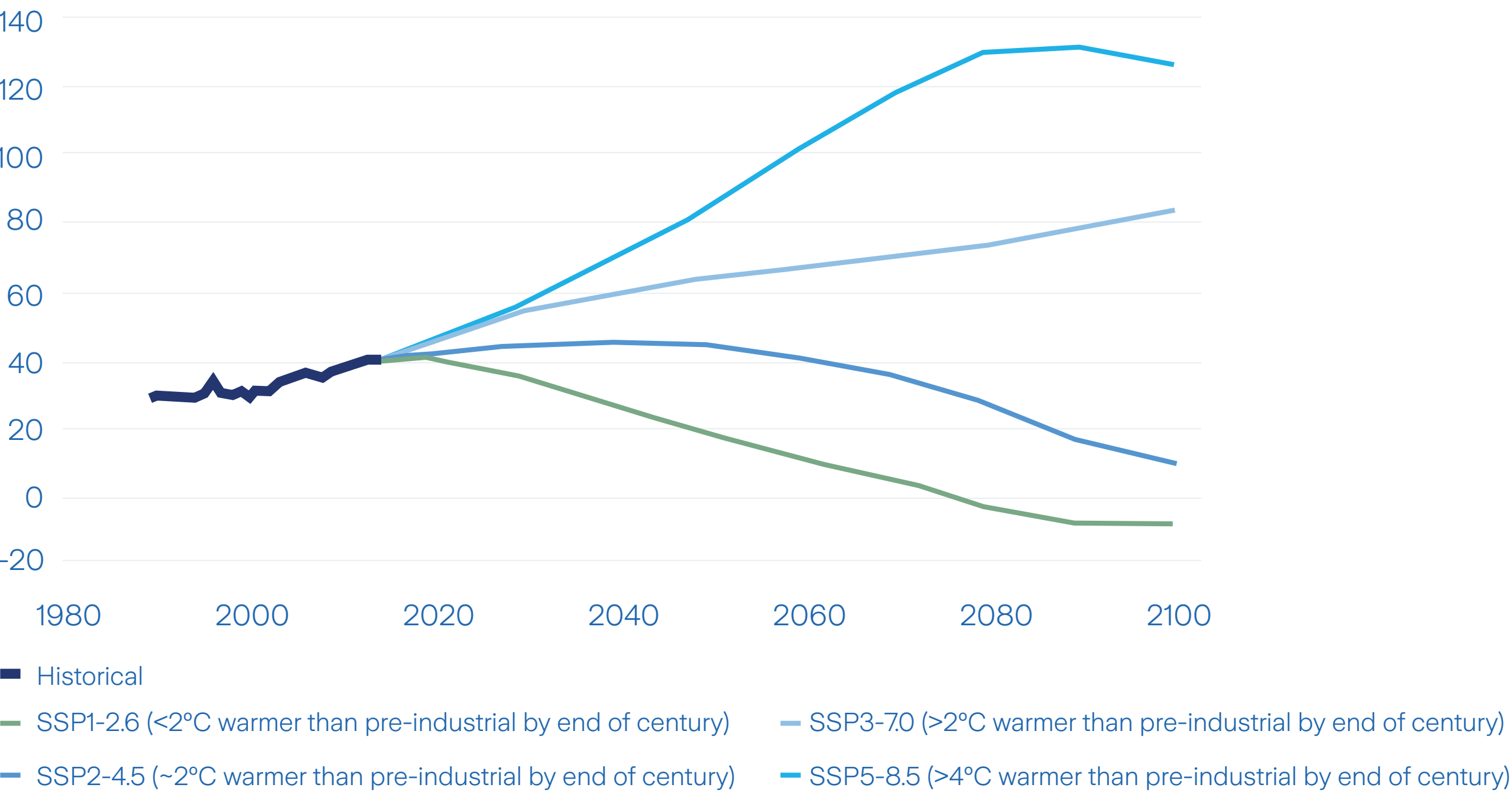


Wildfire



Earthquake

### Four climate scenarios



### Four time horizons

Current	2024
Near	2015-2045
Medium	2045-2075
Far	2070-2100



# Start your climate resilience journey today

Contact one of Zurich Resilience Solutions’ climate experts today and take your first actionable step towards climate resilience.

Contact us 

You can find more information about our Climate Spotlight products and other Climate Resilience solutions on our website.

Visit our website 

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