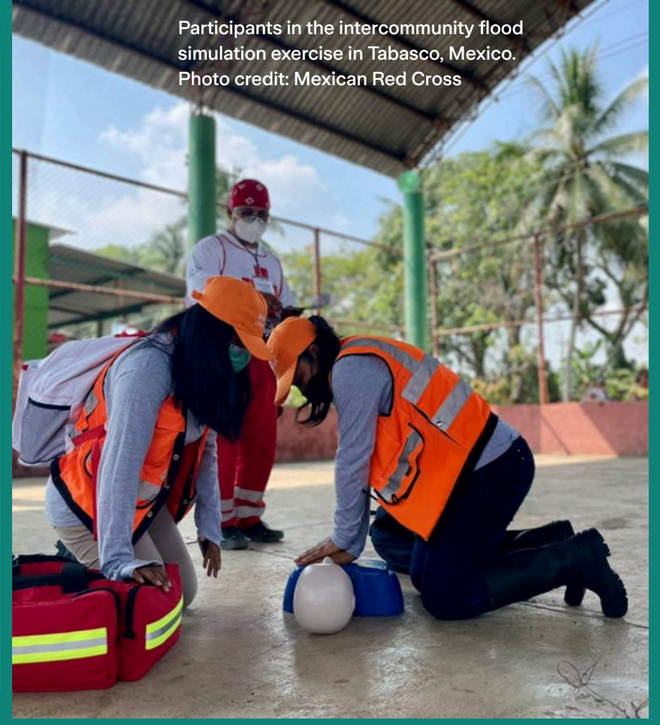
ZURICH Foundation

Building Climate Resilience *Together*

Scaling what works to build climate resilience that lasts



Community climate resilience workshop in Izmir, Türkiye.
Photo credit: ICLEI - Local Governments for Sustainability



Participants in the intercommunity flood simulation exercise in Tabasco, Mexico.
Photo credit: Mexican Red Cross



The courtyard transformation taking place with mural painting and shading installation around the children's play area in Kuala Lumpur, Malaysia.
Photo credit: Karya Puteh / C40 Cities

Why climate resilience matters

Climate change is affecting communities around the world through more frequent and severe floods, heatwaves, droughts, storms, and wildfires.

Today, nearly one in five people globally are at high risk from climate hazards, exposed to extreme weather while also facing vulnerabilities that make it harder to cope and recover. Adaptation is critical to helping communities protect lives and livelihoods and become more resilient to the risks they already face.

Nearly

1 in 5 people

worldwide are at high risk from climate hazards.

Source: World Bank (2026).

Extreme temperature disasters

more than tripled

in 2000–2019 compared with 1980–1999.

Source: UNDRR and CRED, Human Cost of Disasters: An Overview of the Last 20 Years 2000–2019 (2020).

Every US$1

spent on climate adaptation can bring

over US$10

in benefits over 10 years

Source: WRI, Strengthening the Investment Case for Climate Adaptation: A Triple Dividend Approach (2025).

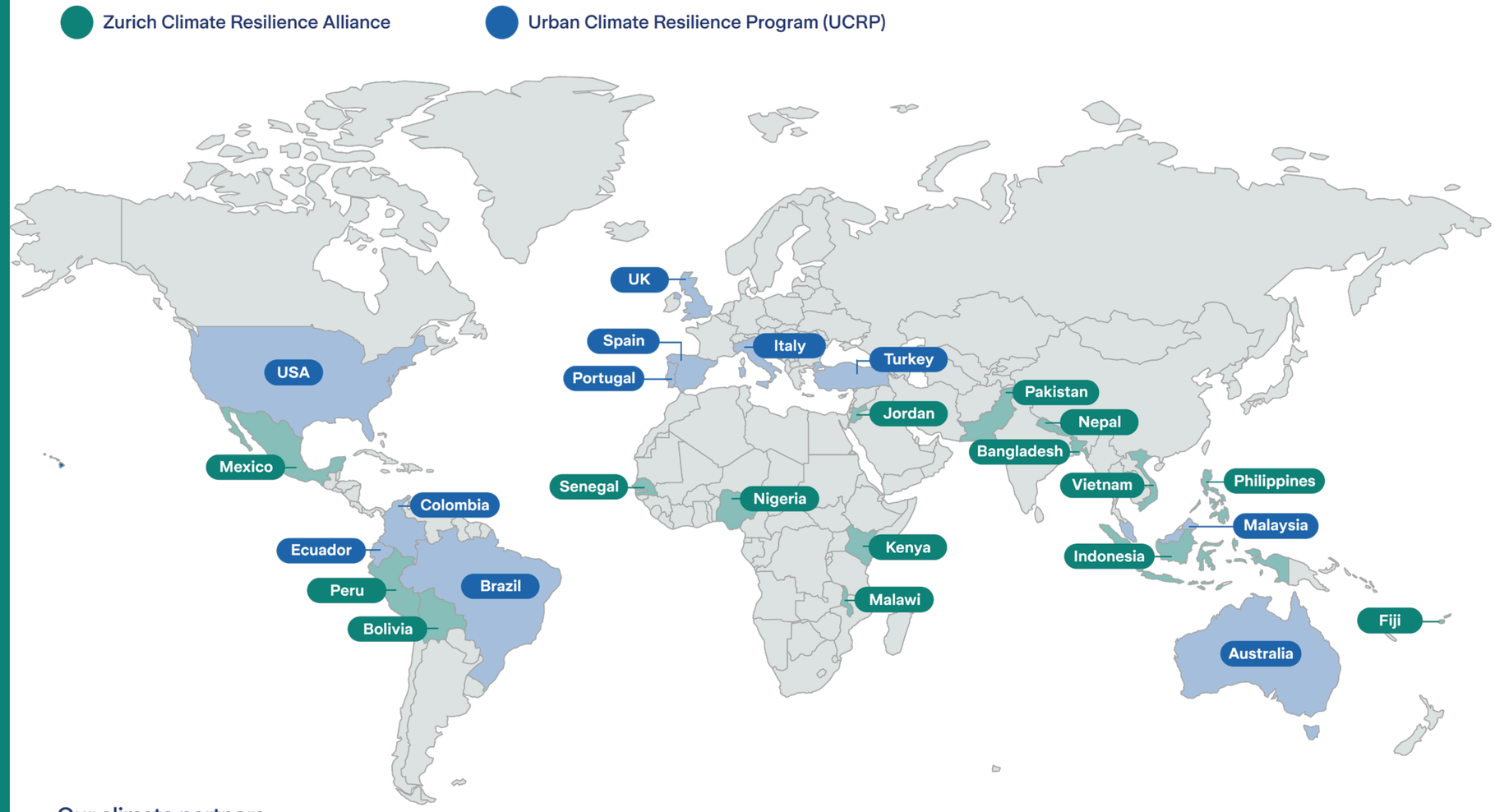


Workshop with the Departmental Civil Protection Commission, Plan International El Salvador, Chalatenango. Photo credit: Plan International El Salvador

Our vision

Based on our climate resilience work since 2013, the Z Zurich Foundation (the Foundation) works to help communities anticipate, prepare for, and adapt to climate risks before disasters occur.

Our vision is a resilient future where communities can prevent climate-related losses and damages, enabling people with the greatest risk and fewest resources to lead secure, healthy, and prosperous lives while remaining connected to their homes, livelihoods, and traditions. We believe resilience is built when communities, governments, civil society, academia, philanthropy, and the private sector work together to address both the immediate impacts and underlying drivers of climate vulnerability.



Our climate partners:

The Alliance

UCRP:

Turning vision into impact!

Since 2024, we have positively impacted over 5 million people across all our programs.

To deliver this vision, the Foundation combines locally led action with cross-sector collaboration, evidence and resilience measurement. We work with communities and partners to understand climate risks, identify and implement practical adaptation solutions, measure what strengthens resilience, and use the resulting evidence and learning to help successful approaches reach greater scale.

Our Adapting to Climate Change Portfolio

25
Countries

16+
Cities

500+
Communities



Volunteer paramedics lead a first aid training with Zurich Malaysia volunteers and community members. Photo credit EcoCupid

Our Programs

The Zurich Climate Resilience Alliance

The Zurich Climate Resilience Alliance (the Alliance) is the Foundation's flagship global climate resilience program. Powered by the Foundation and delivered alongside leading humanitarian, NGO, research, and private-sector partners, the Alliance works across rural and urban communities facing a range of climate hazards.

Building on more than a decade of experience, the Alliance generates evidence on what drives resilience, supports communities to identify practical adaptation solutions, and works with decision-makers to influence policies and systems that shape long-term resilience outcomes.

The Alliance combines implementation, evidence, learning, and advocacy, helping translate local experience into broader impact and global influence.

Today, the Alliance works across 15 countries in multiple regions, helping communities better understand and manage risks including flooding, extreme heat, wildfires, storms, and other climate-related hazards.



Women of Odole Community, Tana River, Kenya
Photo credit: Charlotte Woellwarth/ Concern Worldwide

The Urban Climate Resilience Program

Launched in 2023, the Urban Climate Resilience Program (UCRP) expands the Foundation's climate resilience portfolio to address growing climate risks in cities. Communities in urban areas are increasingly vulnerable to hazards such as extreme heat and flooding, particularly where rapid urbanization, ageing infrastructure, and social inequalities intersect.

UCRP brings together city governments, communities, technical experts, local partners, and Zurich business units to identify priority climate risks and co-design practical solutions.

The program supports cities to strengthen climate-informed planning, improve preparedness, and implement locally relevant adaptation measures.

The program serves as a platform for testing innovative approaches, generating evidence, and scaling successful urban adaptation solutions that can be replicated in cities facing similar challenges globally.



Photo: UCRP initiative in Izmir, Türkiye

Tools and resources

Climate Resilience Measurement for Communities

At the center of the Foundation's adaptation portfolio is the Climate Resilience Measurement for Communities (CRMC) framework. Developed through Alliance expertise, CRMC provides a robust and practical way to assess resilience, identify priority investments, and track progress over time.

Using household surveys, community engagement, stakeholder consultation, and data-driven analysis, CRMC helps communities understand their resilience strengths and gaps, prioritize interventions, and measure change. Supported by a digital platform and mobile application, the framework provides comparable evidence across geographies and hazards while ensuring decision-making remains grounded in local realities.

It takes a holistic view of resilience across five dimensions: human, social, natural, physical and financial capital, covering factors such as health, knowledge and skills, social networks, livelihoods, infrastructure and natural resources.

The CRMC enables the Foundation and its partners to move beyond measuring activities and outputs, instead demonstrating meaningful improvements in resilience outcomes and generating insights that inform adaptation practice globally.



CRMC household surveys in Barangay Santa Ana, Philippines.
Photo credit: Philippine Red Cross

Post-Event Review Capability

The Post-Event Review Capability (PERC) is a methodology developed by the Alliance, using Zurich Insurance Group's risk expertise, to learn why natural hazard events turn into humanitarian disasters, and help transform lessons into action.

PERC studies examine what happened before, during, and after major hazard events, bringing together perspectives from communities, governments, emergency responders, businesses, and researchers.

By looking beyond the event itself, PERC identifies the systemic factors that drive risk and highlights practical opportunities to reduce future losses and strengthen resilience.

The methodology has been applied across multiple disaster contexts. PERC findings inform program design, advocacy, policy engagement, and investment decisions, helping decision-makers move from just responding to disasters to build back better and reduce longer-term risk.





Photos: PERC Reports on extreme heat in Australia, and flooding in Valencia, Spain

Why collaborate with us?

We increasingly have the evidence, tools, and solutions needed to help communities adapt to climate change. Yet too many vulnerable communities remain unable to access or scale these approaches.

Closing this implementation gap requires stronger collaboration between philanthropy, governments, communities, civil society, academia, and the private sector to invest in what works and bring successful models to scale.



Community Workshop, Edgeley, UK.
Photo credit: SAZ Media / Resilent Cities Network

The Z Zurich Foundation offers prospective co-funders:

- **High-impact programs:** More than a decade of climate resilience programming, partnership building, evidence generation, and innovation.
- **Community-centered solutions with global relevance:** Programs that address locally identified priorities while generating lessons that can be applied at scale.
- **Leading measurement and learning capabilities:** Unique tools such as CRMC and PERC that help ensure actions and their investments are evidence-based, measurable, and focused on long-term resilience outcomes.
- **A systems-change approach:** Work that not only supports communities directly but also influences policies, practices, and institutions that shape vulnerability and resilience over time.
- **Catalytic partnership opportunities:** The ability to leverage the Foundation's existing investments, established partnerships, and global networks to unlock greater impact and reach.

As climate risks continue to intensify, the need for ambitious and collaborative adaptation solutions has never been greater.

Together, we can help communities anticipate risk, adapt to changing conditions, and build a more resilient future.

We'd love to hear from you about opportunities for collaboration.

For more information on the Foundation's work on adapting to climate change, please contact **z.zurich.foundation@zurich.com**