Risk management starts with assessing risks. Whatever the scenario — a flood, a fire, an outbreak, an ice storm — it’s crucial to be ready beforehand. “The moment you become aware of something is the moment you begin your due diligence,” says Julie Boyd, National Director of Zurich Canada’s Public Sector segment.

To minimize the impact of disaster, a plan must already be in place. When Zurich begins work with a public sector client, one of the first things the company does is ask for a crisis management plan. Zurich then assesses the plan, or assists in the development of one while locating organizational blind spots.

Plan preparations must ensure that all resources are available and coordinated with emergency services. Equipment, like snow removal gear, power generators and bags of sand, for example, must be stored in safe areas that allow for easy access.

After that, it’s about getting the right messages to the right people in the right way. “It boils down to communication,” says Boyd. “How do you effectively communicate to constituents, whether of a town or a province, about what to do?” It’s important to prevent panic. Zurich helps clients design a communications flowchart to notify officials and also makes sure communication devices are in safe locations.

Jim DiNoto, who works in Risk Services at Zurich Canada and oversees the assessment of client preparedness plans, notes that officials at every level of any given risk management plan need to know what to do, with what equipment, and at what stage of the disaster — a fact that seems obvious, but is often a challenge in practice. Most barriers to preparation come from miscommunication. DiNoto recalls one municipality that was misinformed through reports during a flood event about how high its water levels could rise. When a flood happened, the municipality was not adequately prepared. “Afterwards, you also have to document everything that went on to find the flaws and failures in order to improve your plan,” DiNoto says.

To ensure preparedness, Zurich’s approach is to ensure each client has tested their plan well in advance of potential activation. “There are a lot of entities that have plans in place,” says Boyd, “but have they been tested?” Testing can range from fire drills, to testing phone lines, to moving valuable documents out of high-risk areas.

Accessibility is vital. Zurich has a chemical spill centre number that customers can call 24/7 to report spills. “If your vehicle gets into an accident that results in a chemical spill, all you have to do is make the call,” says Boyd. “The rest is taken care of…the faster you can respond to a spill, the less dangerous exposure you’re going to have.” Zurich clients can also go online to access the company’s Public Sector Gateway platform, where customers can find information to help reduce risk and seek help.

Public education is another important part of risk management.