



Utility Authorities Risk Profile

Key infrastructure and communities depend on utility authorities. Where would we be without sewers and water? These services are critical, but the risks they face continue to grow.

Critical risks across this space

- Damage to pipelines: Above and below ground and underwater
- Physical damage to dams
- Power loss: Utility lines damaged
- Mechanical breakdown and electrical injury: Pumps, motors and transformers
- Flood: Wastewater treatment located close to water for effluent discharge
- Valuation: Determining replacement cost
- Chemicals used in the treatment process
- Pollution exposure for debris and sludge disposal
- Broken pipes and pump station failure
- Liability from dam collapse
- Reservoirs and site security
- Products pollution: Potable water

- Failure to supply
- Terror: Water supply
- Regulations: Per- and polyfluoroalkyl substances (PFAS)
- Sewer backups
- State law: Effect on tort claims against utility authorities
- Cyber: Plant controls and supervisory control and data acquisition (SCADA)

How we can help

Your program design is an essential component. We work closely with our clients to develop comprehensive risk management strategies that address their unique needs and risks. At WTW, we have:

- Insurance carriers that provide the broadest cover and terms conditions
- Experts that are accustomed to working and servicing within this sector
- A division dedicated to the public sector space

We want to hear from you and what your experiences have been so we can better understand how we can help protect your organization.

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About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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