Supply Chain Risk Assessment
Outline process and information requirements
Supply chain disruptions can cascade across product lines and geographic borders. Mismanaged exposure can cost your company money and shareholder value. They can also prevent you from taking advantage of the opportunities that drive innovation and growth.

The more you understand the supply chain risk exposures within your business, the more you can make informed decisions and prepare for these risks. Through our supply chain risk assessment, Zurich can help you to understand your total cost of ownership for goods and services so you can maximize performance.

Zurich’s supply chain risk assessment evaluates procurement and interdependency information to calculate specific potential loss scenarios. Information such as locations, transportation details, business terms and even financial statements could be required to identify supplier bottlenecks and optimize improvements in your risk mitigation.

Our supply chain evaluation provides vital input into an overall business impact analysis, to enable you to better understand your total cost of ownership for goods and services. Our recommended mitigation solutions can then help you optimize your supplier network to protect your profitability from breaks in the chain. Zurich can help you determine where to best focus initial efforts for the greatest potential impact on your sustainability and profit protection.

How it works

Zurich’s supply chain risk assessment and mapping exercise is best accomplished through data gathering in interviews and workshop(s). These exercises will allow our consultants to get a complete picture of your total risk profile and mitigation plans. Participants in a workshop should include a multidisciplinary team with a role (direct or indirect) in supply chain risk management, e.g., procurement, logistics, product development, commercial/contracts, security, finance/planning, accounting, marketing, sales, IT systems, business continuity, and enterprise risk management. This initial exercise is essential to help you determine which suppliers or supplies are truly critical to protect your profitability, market share and reputation.
During the risk assessment process, a set of risk factors will be evaluated for each supplier by Zurich’s supply chain consultant, with results presented as a score together with suggested actions that could improve that score. The proposed assessment activities will address a range of critical supply chain elements such as:

- Analysis of various exposures for tier 1 production facilities and other tiers as necessary.
- A clear picture of how well your company really knows the risk levels across the supply chain.
- Deeper analysis of the key suppliers beyond tier 1 where this is appropriate. It is important to note the majority of supply chain failures do not occur at the tier 1 level.
- Assessment of the suppliers’ business continuity plans from tier 1 suppliers downwards.
- Further insights into the landscape of the industry in which critical suppliers operate which may require immediate operating changes.
- Insights into the political risks associated with your critical supplier base.

The supply chain risk assessment will leverage any existing knowledge and data, plus a review of procurement processes in use at this time. The risk evaluation and calculation of potential financial loss will help you and Zurich determine appropriate mitigation steps to optimize your supply chain. This quantified information can also feed pricing for Zurich’s supply chain insurance, should you wish to transfer some portion of your exposure.

The following information is typically evaluated in a supply chain risk assessment:

**Supply chain map**
- Product / value flow for parts of the business affected by key suppliers
- Volumes and revenue effects, where available
- Interdependency effects, where available (other Company sites affected)

**Key supply details**
- Basic information on key supplier, nature of supply and routing information into Company (see Appendix 2)
- Financial statements from supplier and financial / credit assessment, if available

**Risk factor information on key suppliers**
- Examining the elements of risk associated with each key supplier that may have a bearing on supply chain resilience. Includes risk management, relationships, IP issues, skills, experience. See Supply Chain Risk Factors.
- Appendix 3 is a sample questionnaire that might be issued to key suppliers in order to gather relevant risk assessment information. The answers to many of these questions may already be known by company.
- Note that a similar set of questions will form the basis of discussions with company as part of the overall risk assessment to understand the nature and extent of the company’s own supplier management processes, following Zurich’s supply chain risk factor structure (generic exposures; supplier management controls; internal risk management controls).

**Risk evaluation and scenario definitions**
- Examine the nature of the supply chain risks and determine the relative priorities.
- Provide details for each key loss scenario and build financial evaluation based on information already gathered. See Appendix 4.
Zurich’s Supply Chain Risk Grading

The supply chain risk assessment includes risk factor grading, based on an established approach used extensively within Zurich for the evaluation of a wide range of risk types. Zurich’s Supply Chain Risk Assessment (SCRA) tool can be used to assess two broad areas of a business: exposures and controls.

Risk Categories

Risk factors have been split into five categories to reflect risks that may give rise to a supply disruption. Individual risk factors are associated separately with each. The five categories are:

1. Industry / supply-specific exposures
   - Geographical / economic / political, e.g. regulatory / fiscal; trade (embargo); raw material dependencies; pollution; natural catastrophe
   - Structural e.g. generic sensitivity to disruptions; product / supply chain maturity; supply concentration / complexity; M&A activity; inventory / capacity levels; demand patterns (reliability, variability, life cycles, competition); supply failure record

2. Supplier-specific exposures
   - Geographical / economic / political,
   - Structural e.g. source of supply / routing – regulatory / fiscal; trade (embargo); raw material dependencies; pollution; natural catastrophe

3. Management controls – Supplier Management
   - E.g. Supplier management selection and monitoring; supply chain management (inventory, KPIs); infrastructure;

   - E.g. ERM, BCM, commercial risk, personnel risk (IP, skills, labour availability, industrial relations); vulnerability to accidents / errors; vulnerability to malicious intervention; obsolescence / legacy issues;

5. Suppliers’ supply chain management
   - Management issues (suppliers) e.g. relationship (influence, maturity); BCM evaluation; capacity / capability; financial strength; HS&E; CSR, supplier’s supplier management; ‘problem’ processes
Supply Chain Risk Grading Factors
The individual risk factors are listed below.

Generic Exposures
Category: Industry / Supply–specific exposures

- Industry / supply-specific – Geographical exposures: What are the exposures on an industry / supply basis that arise for reasons of geography?
- Industry / supply-specific – Economic exposures. What are the exposures on an industry / supply basis that are affected by current or changing economic conditions?
- Industry / supply-specific – Political exposures. What are the exposures on an industry / supply basis that are affected by current or changing political conditions?
- Industry / supply-specific – Structural risks. What are the exposures that arise as a result of the supply chain structure of the industry / supply?

Category: Supplier–specific exposures

- Supplier specific – Geographical exposures. What are the supplier level exposures that arise for reasons of geography (in addition to industry / supply specific exposures)?
- Supplier specific – Economic exposures. What are the supplier level exposures that are affected by current or changing economic conditions (in addition to industry / supply - specific exposures)?
- Supplier specific – Political exposures. What are the supplier level exposures that are affected by current or changing political conditions (in addition to industry / supply - specific exposures)?
- Supplier specific – Structural exposures. What are the exposures that arise as a result of the supplier’s supply chain structure (in addition to industry / supply - specific exposures)?

Management issues - internal
Category: Management controls, supplier management

- New product development. To what extent could rapid market change or new product development increase the chance of supply disruption?
- Supplier selection management. To what extent are supply risks assessed as part of the sourcing strategy and supplier selection processes?
- Supplier management (financial strength). How well managed are financial risks in the supply chain?
- Supply chain performance. How closely monitored and managed is the performance of the supply chain?
Category: Management controls – Risk management

- Internal risk management. How well does the insured manage its business risks?
- Business Continuity Management (BCM): How well prepared is the insured for unforeseen business disruptions?
- Vulnerability to accidents / errors: What is the risk to the supply of products / material / services as a result of accidents or errors in the supply chain and how well are they managed?
- Vulnerability to malicious intervention: What is the risk to the supply of products / material / services from deliberate acts to disrupt the supply chain and how well are they controlled and managed?
- Commercial Contract Management: How well does the company manage the commercial / contractual arrangements with its suppliers?
- Skills and IP management (Insured): What are the risks associated with skills / labor supply and how well are these managed by the insured?
- Regulatory issues: What is the risk to the supply of products / material / services as a result of regulatory issues and how well are they managed?

Management issues - suppliers

Category: Supplier's supply chain management

- Relationship (influence, maturity): How well-managed and well-developed is the relationship with the supplier?
- Supplier's security of supply: How well does the supplier manage its own supply chain?
- Supplier's knowledge and experience of providing required supplies: How experienced is the supplier in delivering the supplies?
- Skills and IP management (Supplier): What are the risks associated with skills / labor supply and how well are these managed by the supplier?

Detailed guidance notes are used for each risk factor, to enable our experienced assessors to better evaluate the appropriate issues and to ensure consistency between different grading assessments for multiple suppliers. A single risk score for each supply / supplier is developed by Zurich based on weighted scores for each risk factor. Assessment scores are delivered ‘As Is’ and ‘To Be’, to enable mitigation actions to be evaluated for their impact on the overall risk – see diagram below. Where required for risk transfer of supply chain exposures, the scores are fed into Zurich’s Supply Chain Insurance (SCI) pricing model, along with inputs from other risk information sources e.g. credit risk, marine / cargo risk, political risk, natural catastrophe risk, and so on.
Appendix 1

Information requirements

The following list of information requirements represents the detail that will be typically captured during a full risk assessment. Information shown under Section 3 is only necessary for an insurance submission.

1. Scoping stage

GENERAL INFORMATION
- Name of customer (insured)
- DUNS number
- Primary contact name
- Telephone Number (Incl. Country Code)
- Email address
- Inception date
- Duration (Months, Residual Days)
- Currency
- Turnover
- Gross profit
- Insured registered address
- Financial information

BROKER INFO
- Name of broker
- Primary contact information

SUPPLY/SUPPLIER DETAILS (FOR EACH COMBINATION OF SUPPLY / SUPPLIER)
- Name and address of supplier
- Associated supplies
- DUNS number or some other identifier
- Critical material components
- Product or service supplied
- Number of relevant supplier locations
- Location - supply start point
- Location - supply end point
- Transportation method
- Financial statements (incl. 5-year record)

2. Risk assessment report

GENERAL INFORMATION
- Customer description and background
- Description of operations and business
- Annual turnover, acquisition / divestment activity
- Territories in which the customer does business

LOSS HISTORY - ideally over the last 5 years (no minimum cut-off)
- Date and type of incident
- Name of supplier involved
- Total cost incurred
- Loss summary (narrative)
- Influence of acquisition/ divestments
- Lessons learned

SUPPLY/SUPPLIER DETAILS (FOR EACH COMBINATION OF SUPPLY / SUPPLIER)
- Supply map
- Name of risk assessor
- Risk factor information on exposures, management controls and key suppliers
- Summary of areas of note / concern
- Corrective actions required / recommended / planned
- Forecast / planned revenues and gross profits by key business lines
- Loss scenarios (description, mitigation assumptions and quantification-EML/PML)
- Key risk issues for insured's supply chain risk management controls
- Key risk issues for each named supply / supplier
- Assessment of supplier financial strength
3. Insurance proposal (to be provided by placing broker, if transferring risk)

INSURANCE, GENERAL
- Insurance period
- Overall policy limit
- Indemnity period
- Coinsurance
- Current PDBI Suppliers extensions in place
- Cover to a) exclude b) sit around PDBI extensions?
- Other Lines of business involved
- Insurer, level of indemnity, main deductibles for each other line
- New or renewal business (attach previous narratives if renewal)

PROGRAM SOLUTION
- Loss limit / layers
- Deductibles / retention
- Key supplies / suppliers covered, to what inner limit
- Zurich’s / reinsurers’ premiums / shares
- Zurich’s net retention and treaty capacity
- Any facultative reinsurance included?
- Indemnity period provided
- Changes from last year
- Any captive involvement
- Countries where supplies are being covered / through which they may be transported
- Any mandatory local tariff to consider?
- Any OFAC / reinsurer restrictions to consider?
Appendix 2

Risk evaluation by key supplier

Basic information is first established on key suppliers, including the nature of supply and routing information into the company.

Supplier details

<table>
<thead>
<tr>
<th>[Supplier name]</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Supply type</td>
<td></td>
</tr>
<tr>
<td>Relevant supplier locations:</td>
<td></td>
</tr>
<tr>
<td>Company receiving locations – which Company locations does this supply serve?</td>
<td></td>
</tr>
<tr>
<td>Routing information – how does supply reach Company? (intermediate locations, critical nodes, key ports)</td>
<td></td>
</tr>
<tr>
<td>Critical time factors (e.g. transit time, life cycle time)</td>
<td></td>
</tr>
<tr>
<td>Inventory levels</td>
<td></td>
</tr>
<tr>
<td>Alternative locations capable of supplying same product under normal circumstances</td>
<td></td>
</tr>
<tr>
<td>Input volumes and unit costs - from supplier to company, e.g. per day, week, month, etc.</td>
<td></td>
</tr>
<tr>
<td><em>(Describe assumptions used in arriving at the above figures)</em></td>
<td></td>
</tr>
<tr>
<td>Output values - sales revenue, (volume), gross profit influenced by this supply e.g. - make assumptions based on the same approach used for evaluating traditional BI exposures.</td>
<td></td>
</tr>
<tr>
<td><em>(Describe assumptions used in arriving at the above figures)</em></td>
<td></td>
</tr>
</tbody>
</table>
Appendix 3

Supplier evaluation questionnaire

This is a sample questionnaire that might be issued to key suppliers in order to gather relevant risk assessment information. The answers to many of these questions may already be known by Company.

<table>
<thead>
<tr>
<th>1. Relationship with Company</th>
<th>Areas to examine for evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product(s) supplied to Company</td>
<td>Links with supply chain management</td>
</tr>
<tr>
<td>How long have you been supplying materials / finished products to Company?</td>
<td></td>
</tr>
<tr>
<td>Do you supply the same material / product to any other customer?</td>
<td></td>
</tr>
<tr>
<td>What % of your business does Company represent (by volume and value)</td>
<td></td>
</tr>
<tr>
<td>Is this product critical to your current business model? Does it remain as critical in your future business model?</td>
<td></td>
</tr>
<tr>
<td>Do you know of any upcoming changes in your business that would alter your current relationship and supply arrangement with Company?</td>
<td></td>
</tr>
<tr>
<td>Do you have any other sites that could be used to manufacture this material / finished product?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Quality Standards/Systems</th>
<th>How to assess the validity of documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is there a written Quality Policy?</td>
<td>e.g. Supplier approvals, Business Continuity Plans</td>
</tr>
<tr>
<td>Is the site ISO or otherwise certified?</td>
<td>Evidence of KPIs covering delivery performance</td>
</tr>
<tr>
<td>Do you have an internal audit program? What is the scope?</td>
<td></td>
</tr>
<tr>
<td>What systems do you use to manage e.g. demand forecasting, production planning?</td>
<td></td>
</tr>
<tr>
<td>To what extent do these planning systems involve close working with Company?</td>
<td></td>
</tr>
<tr>
<td>Do you have formal written procedures?</td>
<td></td>
</tr>
<tr>
<td>Do you operate any type of continuous improvement e.g. TPM, lean manufacturing?</td>
<td></td>
</tr>
<tr>
<td>Do you have loss prevention measures in place?</td>
<td>Extent to which suppliers and customers (Company) are directly involved</td>
</tr>
</tbody>
</table>
### 3. Risk Management

<table>
<thead>
<tr>
<th><strong>Does the company have a formal risk management program?</strong></th>
<th><strong>Links with supply chain management</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you had any issues or incidents in the past 24 months resulting in supply delay or failure to Company or to any other customer? Please describe.</td>
<td></td>
</tr>
<tr>
<td>Do you have a fire protection system in place? What does this consist of?</td>
<td></td>
</tr>
<tr>
<td>Do you have security on site?</td>
<td></td>
</tr>
<tr>
<td>Are there any critical production bottlenecks or spare parts? How are these managed?</td>
<td></td>
</tr>
<tr>
<td>What elements does your risk management program cover? See table below</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Key Evidence (plans, documents, policy, etc.)</strong></th>
<th><strong>Tested (Y/N)</strong></th>
<th><strong>Audited (Y/N)</strong></th>
<th><strong>Responsible person (Y/N)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Continuity Management (including business recovery, pandemic planning, crisis management)</td>
<td>Any links with Company on BCM – e.g. joint planning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product Risk Management (incl. recall / withdrawal procedure)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Environment, Health and Safety Management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Risk Management (Insurance incl. trade credit)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Loss Control</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contract Management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 4. Labor and Skills

<table>
<thead>
<tr>
<th><strong>How many employees on site?</strong></th>
<th><strong>Sucessions plans, training programs</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the split of employees – full-time, part-time, contract?</td>
<td></td>
</tr>
<tr>
<td>What is the nature of your dependence on key skills or individuals? How are issues addressed?</td>
<td></td>
</tr>
<tr>
<td>Have you ever had a strike?</td>
<td></td>
</tr>
</tbody>
</table>
### 5. Operations

<table>
<thead>
<tr>
<th>Question</th>
<th>Areas to examine for evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is your current capacity utilization?</td>
<td></td>
</tr>
<tr>
<td>Do you have any capacity constraints on the products you supply to Company?</td>
<td></td>
</tr>
<tr>
<td>Do you use any proprietary technology not owned by you?</td>
<td></td>
</tr>
<tr>
<td>Are you dependent on critical tooling or machines?</td>
<td></td>
</tr>
<tr>
<td>Do you outsource any production?</td>
<td></td>
</tr>
<tr>
<td>Do you have relationships with alternative sites to manufacture the products in the event of physical damage to main site?</td>
<td></td>
</tr>
<tr>
<td>What are your logistics arrangements for receiving raw materials from suppliers?</td>
<td></td>
</tr>
<tr>
<td>What are your logistics arrangements for shipping finished goods to Company?</td>
<td></td>
</tr>
<tr>
<td>What buffer stocks of raw materials and finished product do you maintain on-site / off-site?</td>
<td></td>
</tr>
<tr>
<td>What are your raw material and finished goods storage facilities on-site?</td>
<td></td>
</tr>
<tr>
<td>Are there significant proportions of either raw materials or finished goods stored in one location?</td>
<td></td>
</tr>
<tr>
<td>Do you have relationships with a third party warehouse for storage of buffer stock (raw materials &amp; finished products)?</td>
<td></td>
</tr>
</tbody>
</table>

### 6. Physical Environment

<table>
<thead>
<tr>
<th>Question</th>
<th>Risk Engineering survey reports (PD/Bl, M/C breakdown, CBI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>How old is the site?</td>
<td></td>
</tr>
<tr>
<td>Are the buildings purpose-built or converted?</td>
<td></td>
</tr>
<tr>
<td>Has there been any recent renovation/ modernization? If so when?</td>
<td></td>
</tr>
<tr>
<td>Has the site ever been shut-down for any reason?</td>
<td></td>
</tr>
<tr>
<td>What surrounds site e.g. industrial park, residential, agricultural land?</td>
<td></td>
</tr>
</tbody>
</table>
### 6. Physical Environment (continued)

- If the site is in an industrial area what is the nature of businesses?
- Are there any railways or major highways adjacent to or on the site?
- Do you have resilient and/or redundant utility services on your site? Have you experienced any problems with these? If so, please briefly describe them.
- What other products are produced at the same site?
- Are hazardous materials or high risk materials produced on the same site?
- Has your manufacturing site been affected by a natural disaster in the last 5 years?
- Is your manufacturing site located in a region affected by nat. hazards?
- Do you know of any reason that your site might be the object of a terrorist attack?

### 7. Raw Materials and Suppliers

- Do you have a formal supplier approval program?  
  e.g. questionnaire, audit etc
- Do you conduct risk assessment of suppliers and key contractors?
- Do you have a formal supplier management program?  
  e.g. performance metrics, audits, etc
- How often do you discuss performance with suppliers?
- Have you had any problems with disruption to supply from the key suppliers in the last 12 months?
- Have any of your suppliers ever been declared bankrupt?
- Do you have contracts in place with all your suppliers?
- If yes, are they fixed cost contracts? In what currency?
### 7. Raw Materials and Suppliers (continued)

- If no, with what proportion of suppliers are formal contracts in place?
- In which countries are your suppliers located?
- Are any of the raw materials from single source suppliers?
- Are alternative suppliers available at short notice for these raw materials?
- Do you receive several different raw materials from a single supplier or single geographical location?
- Is your supply of raw material at risk because of geographic issues such as multiple suppliers located in one particular geographical area?
- Identify/define any long lead time raw material used to produce product.
- Identify any raw materials in short supply or in danger of becoming unavailable?
- Identify any raw materials subject to large price fluctuations?
- Do any of your suppliers hold stock on your behalf e.g. Vendor Managed Inventory (VMI)?
- Identify any cost reduction projects/supplier rationalization in the last 12 months?
- Do you work with your suppliers to develop joint business continuity plans? Or, alternatively, do you review, assess, or audit your suppliers’ business continuity plans?
Appendix 4

Risk prioritization and scenario development

Based on information already gathered, details for each key loss scenario can be developed as illustrated below.

Financial evaluations of the key scenarios can also be developed and the respective risks prioritised through total risk profiling.

- Develop loss scenarios and risk profile (impact / likelihood).
- Identify risk mitigation measures
- Identify key risk scenarios for further evaluation in respect of insurance evaluation – see table below

Key Risk Evaluation

<table>
<thead>
<tr>
<th>Risk scenario description</th>
<th>End product or service (list by e.g. grouping, business unit, family, etc)</th>
</tr>
</thead>
<tbody>
<tr>
<td>---------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>e.g. Vulnerability, Trigger, Consequence</td>
<td>Annual gross profit per end product / service grouping</td>
</tr>
<tr>
<td></td>
<td>Interuption scenarios (worst credible) – where is the greatest risk with this supply?</td>
</tr>
<tr>
<td></td>
<td>Replacement time in event of supply interruption (worst credible)</td>
</tr>
<tr>
<td></td>
<td>Description of actions to find replacement (including assumptions on resilience e.g. BCM) and cost elements associated with replacement (e.g. higher price premium alternatives, labor cost, etc)</td>
</tr>
</tbody>
</table>

For more information please contact:

Tim Astley
Principal Strategic Risk Consultant
+44 (0)1423 359620
tim.astley@zurich.com

Linda Conrad
Director of Strategic Business Risk
+1 410 664 5207
linda.conrad@zurich.com

Nick Wildgoose
Global Supply Chain Product Manager
+44 (0) 7764 282065
nick.wildgoose@uk.zurich.com
Asia Pacific

Australia
Zurich Australia Insurance Limited
3 Blue Street, North Sydney NSW 2000, Australia

China
Zurich Insurance Company, Beijing Branch
Suite C, 21st Floor, Gateway Tower A
No. 18 Xia Guang Li, North Road, East Third Ring
Chaoyang District, Beijing 100027, China

Hong Kong
Zurich Insurance Company (Hong Kong branch)
Address: 24-27/F, One Island East
18 Westlands Road, Quarry Bay, Hong Kong

Indonesia
PT. Zurich Insurance Indonesia
Address: Sudirman Plaza, Indofood Tower, 8th Floor
J. Jend. Sudirman Kav. 76-77-78, Jakarta 12910
Indonesia

Japan
Zurich Insurance Company, Japan Branch
Address: Shinagawako Rengakan, 35 Shinagawako,
Shinagawa-ku, Tokyo 160-8585, Japan

Malaysia
MCBS Zurich Insurance Berhad, Wisma MCBS ZURICH,
Jalan Baru, 50200 Petaling Jaya, Malaysia

New Zealand
Zurich Global Corporate Limited trading as Zurich
New Zealand, 55-65 Shortland Street
Auckland 1010, New Zealand

Singapore
Zurich Insurance Company (Singapore branch)
10 Raffles Place, 29-01 Singapore Land Tower
Singapore 048623

Taylor
Zurich Insurance (Taiwan) Ltd.
No. 56, Tun Hwa North Road, Taipei, 10551, Taiwan

Europe

Belgium
Zurich Global Corporate Benelux
Zurich Insurance plc, Belgium Branch
Address: Avenue Lloyd George 7, 1000 Brussels, Belgium
Reg No. 088224582

Denmark
Zurich Global Corporate Nordic
Zurich Danmark, Fial af Zurich Insurance plc
Address: Gl. Kranhavn 5, Denmark

Finland
Zurich Global Corporate Nordic
Zurich Insurance plc, Finland Branch
Reg No. 196055-8, National Trade Register
Tammisaarentie 3/1, PO Box 10180 Helsinki, Finland

France
Zurich Global Corporate France, Zurich Insurance plc,
France Branch, 96, rue Edouard Vaillant, 92290 Levassos-Perret
cedex, France, RCS Nanterre 484 373 295

Germany
Zurich Global Corporate Germany
Zurich Versicherung Aktiengesellschaft (Deutschland)
Sohlenstrasse 27-37, D-60486 Frankfurt am Main Germany

Ireland
Zurich Insurance plc
Zurich House, Ballsbridge Park, Ballsbridge, Dublin 4, Ireland
Registered in Ireland under company registration number 13460

Italy
Zurich Global Corporate Italy
Zurich Insurance plc

Netherlands
Zurich Global Corporate Benelux
Zurich Insurance plc, Netherlands Branch
Zuiderbuitenlaan 31
NL-2111 WW Den Haag, Netherlands
Chamber of commerce Den Haag No: 2729323

Norway
Zurich Global Corporate, Nordic
Zurich Insurance plc, Norway Branch
Reg No: 991 803 017, Foretaksregistret
Drangsholmen 149, P.O. Box 574 Skøyen
NO-0214 Oslo, Norway
Zurich Global Corporate, Nordic is a trading name for
Zurich Insurance plc, Norway Branch

Spain
Zurich Global Corporate Spain
Zurich Insurance plc,Sucursal en España
Avda. Diagonal, 431 bis, 08036, Barcelona, Spain

Sweden
Zurich Global Corporate Nordic
Zurich Insurance plc, Sweden Branch
Reg No: 516403-8266 Bolagsregistret
Lindegatan 5, P.O. Box 5069
SE-102 42 Stockholm, Sweden
Zurich Global Corporate, Nordic is a trading name for
Zurich Insurance plc, Sweden Branch

Switzerland
Zurich Global Corporate Switzerland
Zurich Insurance Company, Austrasse 46
CH-8045 Zurich, Switzerland

United Kingdom
Zurich Global Corporate UK
London Underwriting Centre, 3 Minster Court, Mincing Lane,
London EC3R 7JD, England
Zurich Global Corporate UK is a trading name for:
Zurich Insurance plc
A limited company incorporated in the Republic of Ireland
No. 13460. UK Branch registered in England and Wales No. 887857.
Registered Office is: Zurich House, Ballsbridge Park, Dublin 4 Head
Office is in the UK: The Zurich Centre, 3000 Parkway, Whetstone,
Fairham, Hampstead, N19 1ZD
Authorised by the Irish Financial Regulator and subject to limited
regulated by the Financial Services Authority. Details about the
extent of our regulation by the Financial Services Authority are
available from us on request.

Zurich
1400 American Lane, Schaumburg, Illinois 60196-1056
308 682 2150 www.zurichna.com

The information on Supply Chain Insurance in this publication was compiled from sources believed to be reliable for informational
or educational purposes only. It is not an insurance contract. The insurance policy is the contract that specifically and fully describes
coverage. Certain coverages do not provide a broad overview of coverages and does not revise or amend the policy. Any
and all information contained herein is not intended to constitute legal advice and accordingly, you should consult with your own
attorneys when developing programs and policies. We do not guarantee the accuracy of this information or any results and further
assume no liability in connection with this publication including any information, methods or suggestions contained herein. Please
contact your local Zurich office for details about the relevant products and services in your country.

Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance
Company. Certain coverages may be written on a nonadmitted basis through licensed
surplus lines brokers. Risk engineering services are provided by Zurich Services Corporation.

©2010 Zurich American Insurance Company

Zurich HelpPoint
Here to help your world.