

# At a glance

## Business interruption analysis

**Business interruption analysis (BI analysis) provides you with reliable and up-to-date economic figures that can be used as a basis for concluding a BI insurance policy that meets your needs in terms of maximum limit of indemnity, individual sub-limits and period of indemnity, for example. The analysis also addresses the key dependencies toward suppliers and customers.**

### WHEN IS IT USEFUL?

- when taking out or renewing business interruption insurance
- when reviewing existing insurance cover
- when circumstances change (e.g. changed value flows, new construction projects, acquisitions or plant expansions)
- when changes in the supply chain have occurred

### WHAT ARE THE BENEFITS?

- provides an up-to-date and reliable basis for underwriting decisions
- illustrates the economic implications for the business in the worst-case scenario
- supports the implementation of recommendations to ensure business continuity in the event of an incident
- promotes awareness of preventive measures

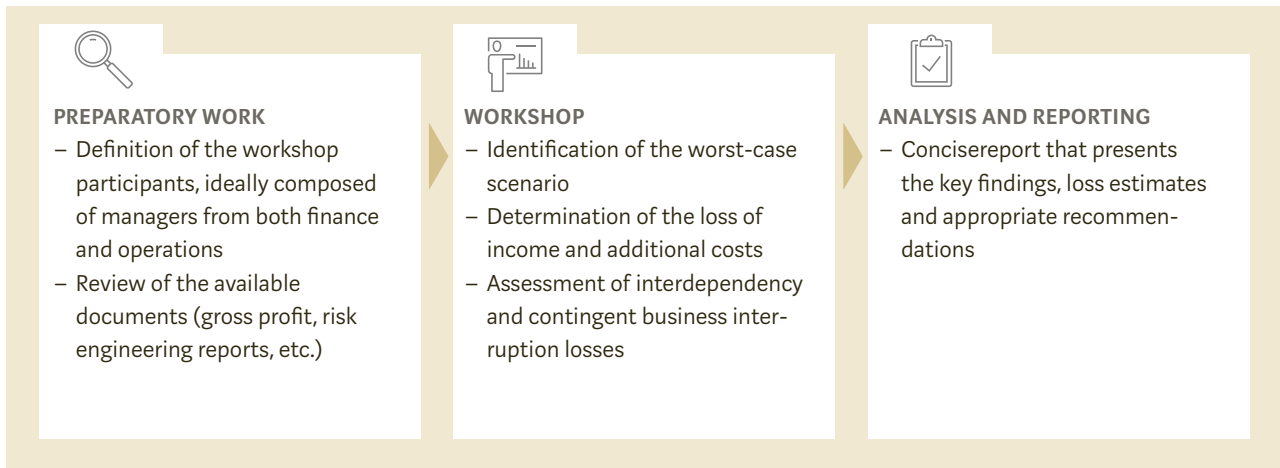
### INSURANCE PORTFOLIO/RISKS

We recommend updating the key financial and temporal aspects of a BI insurance policy on a regular basis. The world of business is dynamic. This means that the potential loss of earnings or the amount of time needed to get a site up and running again is subject to significant and rapid changes. Processes, products and services are constantly evolving, while dependencies in the supply chain are increasing.

As part of the BI analysis, the potential financial consequences of an insured event (e.g. a major fire or a natural disaster) are examined in detail. We work closely with you to develop scenarios (including the worst-case scenario) and quantify the potential loss of earnings and recovery time. We also estimate the additional costs that might be incurred in the event of such an unplanned incident. Within a specified sub-limit, a business interruption insurance also covers losses that arise if the company is unable to fully or partially continue operations due to property damage at external businesses, such as suppliers or customers. This loss dimension is also addressed as part of the project.

The findings will give you a reliable basis for concluding a business interruption insurance policy that meets your exact needs. The development of scenarios – especially a worst-case scenario – also provides the company with valuable information on the basis of which measures that go beyond the scope of the insurance can be taken to increase your company's resilience.

## PROCEDURE OF A BI ANALYSIS



### DIFFERENCE BETWEEN BI ANALYSIS AND RISK ENGINEERING REPORT

Although risk engineering often comes in hybrid forms, it is primarily used to analyze technical and structural conditions with the aim of identifying potential risks and developing technical or organizational preventive and intervention measures. In contrast, the primary objective of BI analysis is to determine the economic losses in the event of business interruption caused by an insured event.

### DIFFERENCE BETWEEN BI ANALYSIS AND BUSINESS CONTINUITY MANAGEMENT (BCM)

BCM (or emergency, crisis and recovery management) is a systematic and comprehensive process for identifying, quantifying and documenting business-critical events (whether for insurance purposes or not). BCM also includes organizational measures to successfully manage crises. BI analysis, on the other hand, focuses on the worst-case scenario of an insured event and its financial impact.

Our team has in-depth knowledge and extensive experience in the field of BI analysis and will be pleased to assist you with your requirements. We look forward to conducting an analysis with you.

### ABOUT KESSLER

Kessler is the leading Swiss enterprise specializing in comprehensive risk, insurance and pension benefits consulting. We advise over 1,500 medium-sized and large Swiss companies from the service, trading and manufacturing industries, as well as the public sector. Thanks to our expertise in each of these economic sectors, our highly qualified staff and our leading market position, we contribute significantly to the long-term success of our clients. As a reliable partner, we inspire our clients and open up new perspectives through the safe and successful management of risks. Founded in 1915, Kessler has 330 employees

working at its headquarters in Zurich and its other sites in Basel, Bern, Geneva, Lausanne, Lucerne, Neuchâtel, St. Gallen, Sion and Vaduz. As the Swiss partner of Marsh since 1998, we are part of a network with specialists in all areas of risk management and great experience in handling global insurance programs. Marsh, the world's leading insurance broker and risk advisor, operates in more than 130 countries and is part of Marsh McLennan (NYSE: MMC).

Further information can be found at [www.kessler.ch](http://www.kessler.ch), [www.marsh.com](http://www.marsh.com), [www.mmc.com](http://www.mmc.com).

#### KESSLER CONSULTING Inc.

Forchstrasse 95  
P.O. Box  
CH-8032 Zurich  
T +41 44 387 87 11  
[www.kessler.ch](http://www.kessler.ch)