

Zurich Credit Lines Accumulation

8. Oktober 2025

Manuel Lehmann & Christof Schwarz



Meet the speakers



Manuel Lehmann



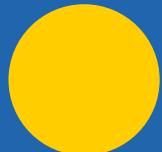
Christof Schwarz
data\bridge

Agenda

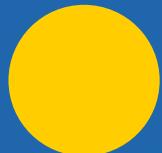
- 1 Begrüßung u Vorstellung databridge
- 2 Vorstellung Zurich
- 3 Challenge von CLA und Lösungsweg
- 4 Demo einer Submission / Sign-off
- 5 Blick unter die Haube
- 6 Demo Accumulation Dashboard
- 7 Wrap-Up - Warum Qlik Cloud
- 8 Q&A



Wer wir sind



18 Experten/innen
Analytics, Web, Mobile



12+ Jahre Ø Erfahrung



5 Globale Standorte

Kunden



Unser Fokus

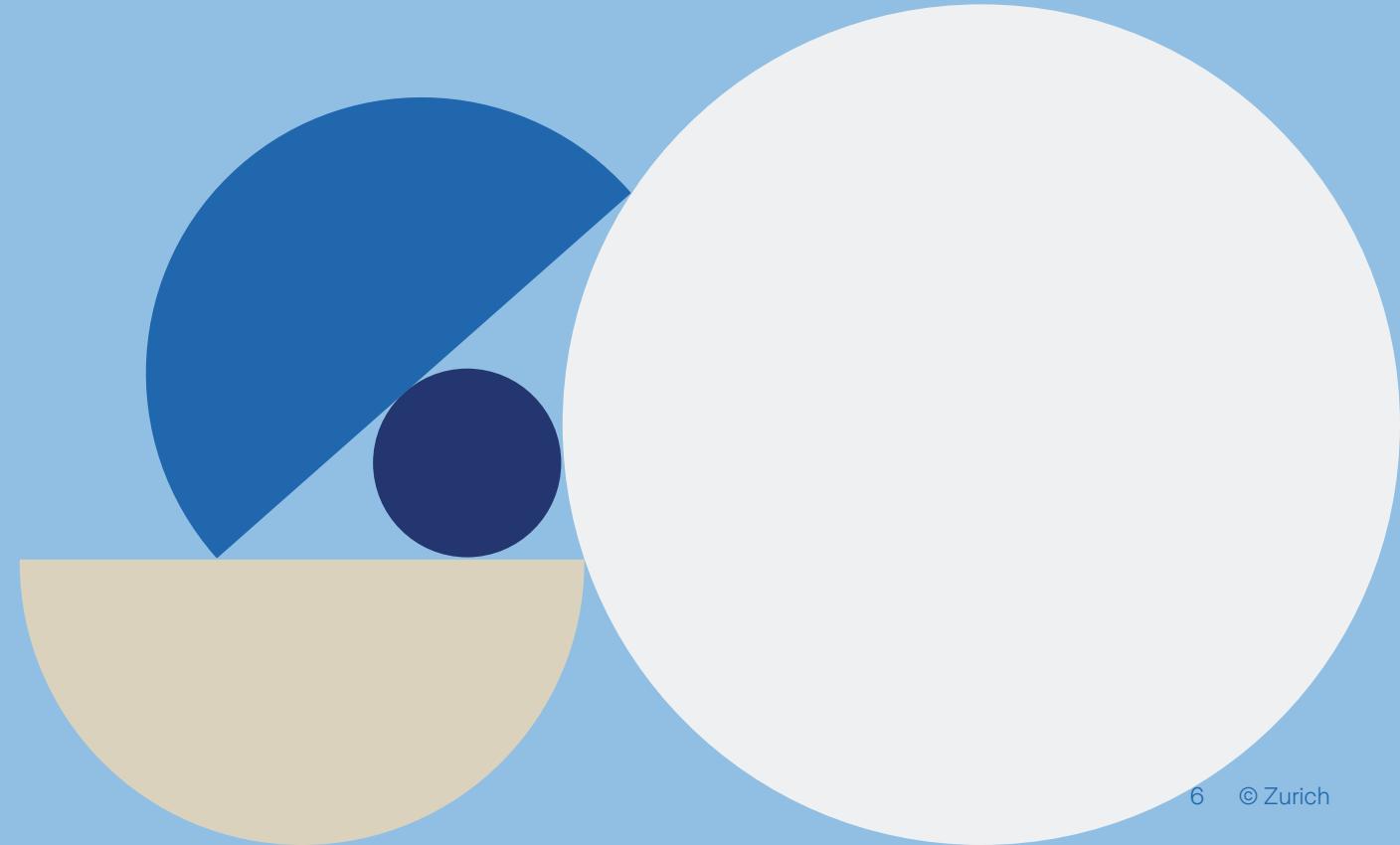
„Wir reduzieren Ihre Kosten – damit Sie sich auf das Wesentliche konzentrieren können.“

- Bis zu 40 % weniger Kosten dank Qlik Cloud.
- Effizienter Qlik Plattform-Betrieb durch unsere Spezialisten in Indien.
- dbMobile: Qlik für Führungskräfte – weniger Last fürs BI-Team.



Wer wir sind

Zurich Insurance Group



Wer wir sind

75
Mio.

Führende Mehrspartenversicherung, mit +75 Millionen Kunden in globalen und lokalen Märkten

200
Länder

Umfassende Palette von Produkten und Dienstleistungen in +200 Ländern und Gebieten

60K

60'000 Mitarbeitende arbeiten weltweit für die Zurich Insurance Group

28
Mrd.

\$27,9 Mrd.
Schadenzahlungen im Finanzjahr 2024

Zurich Commercial Insurance: Credit Lines



Zweitgrößter Anbieter von
Versicherungslösungen
für Unternehmen weltweit



Kaution (Surety)
Garantien gegenüber
Dritten



Warenkredit (Trade Credit)
Absicherung für
Unternehmen

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Die Challenge von CLA



Erfassung von dezentralen Bericht-Exporten (CSV) aus unterschiedlichen Ländern durch “Data Champions”...

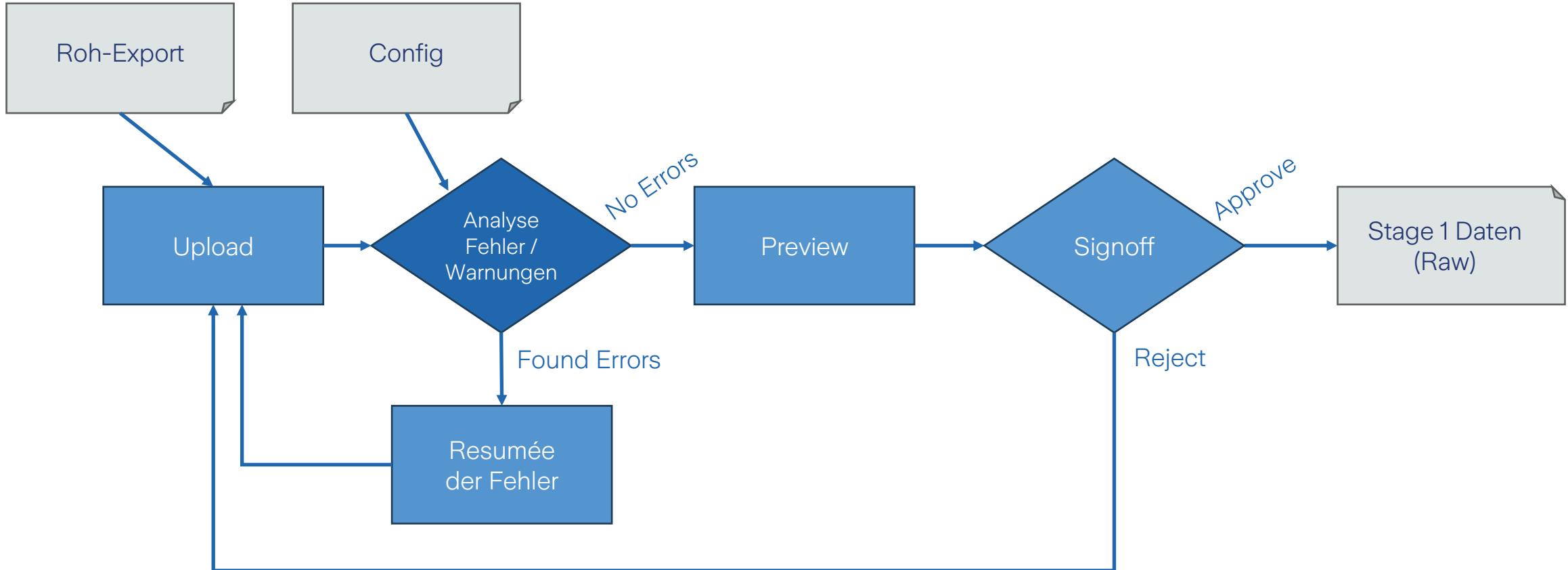
- Aus 18 unterschiedlichen Vorsystemen und Formaten
- 1x monatlich oder 1x pro Quartal
- Gleiche Kunden (CounterParties) in ihrer Konzernstruktur müssen über die verschiedenen Quellen hinweg erkannt werden



Die Challenge von CLA



Teil 1 – Erfassung und Sign-off



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Files

Sign-Off

Activities

[OVERVIEW](#)[POLICY DETAILS](#)[POLICY COLLATERALS](#)[⚠ RISK DETAILS](#)

No selections applied



in USD

Last reload: 07-10-2025 13:09:50

Rating Change

**20M**

Gross Exposure

-1%

Change(%)

| P.. | Target Table | # Data Failures | #Data Warnings |
|--------|-------------------|-----------------|----------------|
| Totals | | 0 | 382 |
| 202508 | PolicyCollaterals | 0 | 0 |
| 202508 | PolicyDetails | 0 | 0 |
| 202508 | RiskDetails | 0 | 382 |

[Gross Limit and Exposure over Time](#)[#Risks over time](#)[#Counter Parties over time](#)

Measures

- Gross Limit
- Gross Exposure
- Gross PEL Exposure





UK_SURETY_QUANTUM > 2025 > UPLOAD_2025_M_AUGUST >

VERSION 1 ▾

✓ Approve! Reject

Files

Sign-Off

Activities

OVERVIEW

POLICY DETAILS

POLICY COLLATERALS

⚠ RISK DETAILS



No selections applied

\$ in USD

Last reload: 07-10-2025 13:09:50

📊 Gross Limit and Exposure over Time

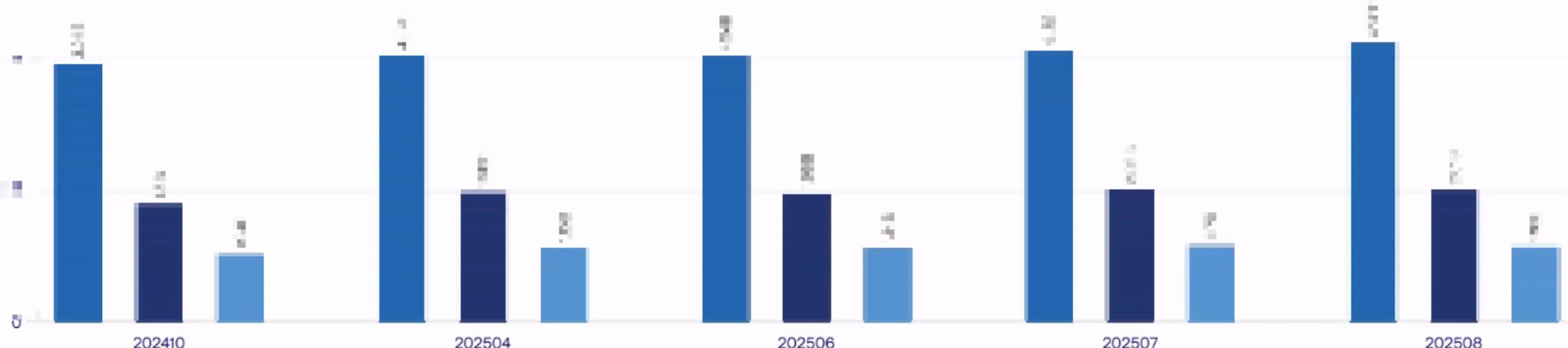
📊 #Risks over time

📊 #Counter Parties over time



Measures

- Gross Limit
- Gross Exposure
- Gross PEL Exposure



Last 4 submissions compared to the current

Credit Rating Upgrades



Credit Rating Downgrades





Files

Sign-Off

Activities

OVERVIEW

POLICY DETAILS

POLICY COLLATERALS

RISK DETAILS



No selections applied

\$ in USD Last reload: 07-10-2025 13:09:50

Last 4 submissions compared to the current

Credit Rating Upgrades

| Counterparty Name | Local Counterparty ID | Previous Period | This Period | Rating Notch |
|-------------------|-----------------------|-----------------|-------------|--------------|
| CL-120570 | CL-120570 | BBB+ | A- | 1 |
| CL-120571 | CL-120571 | BBB+ | A- | 1 |
| CL-125380 | CL-125380 | BBB+ | A- | 1 |
| CL-126213 | CL-126213 | BBB+ | A- | 1 |

Credit Rating Downgrades

| Counterparty Name | Local Counterparty ID | Previous Period | This Period | Rating Notch |
|-------------------|-----------------------|-----------------|-------------|--------------|
| CL-120299 | CL-120299 | BBB+ | BBB | -1 |
| CL-122358 | CL-122358 | BBB+ | BBB | -1 |
| CL-125234 | CL-125234 | BBB+ | BBB | -1 |
| CL-162854 | CL-162854 | BBB+ | BBB | -1 |
| CL-163164 | CL-163164 | BBB+ | BBB | -1 |
| CL-163503 | CL-163503 | BBB+ | BBB | -1 |
| CL-164174 | CL-164174 | BBB+ | BBB | -1 |
| CL-164754 | CL-164754 | BBB+ | BBB | -1 |



Files

Sign-Off

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⚠ RISK DETAILS

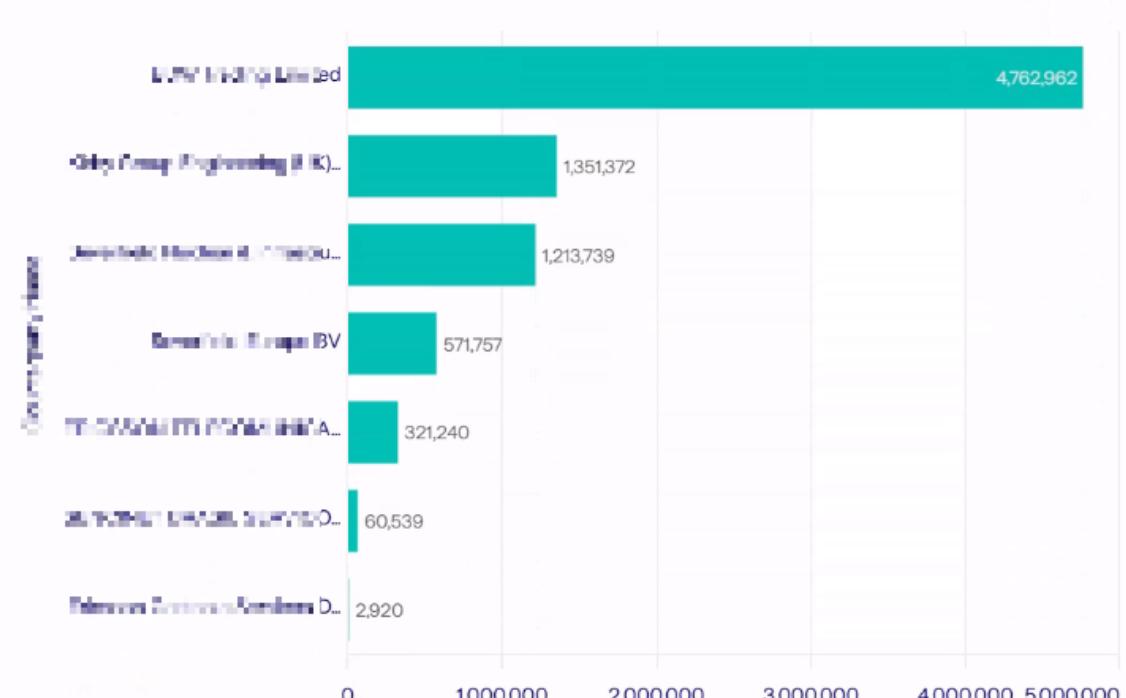


No selections applied

\$ in USD

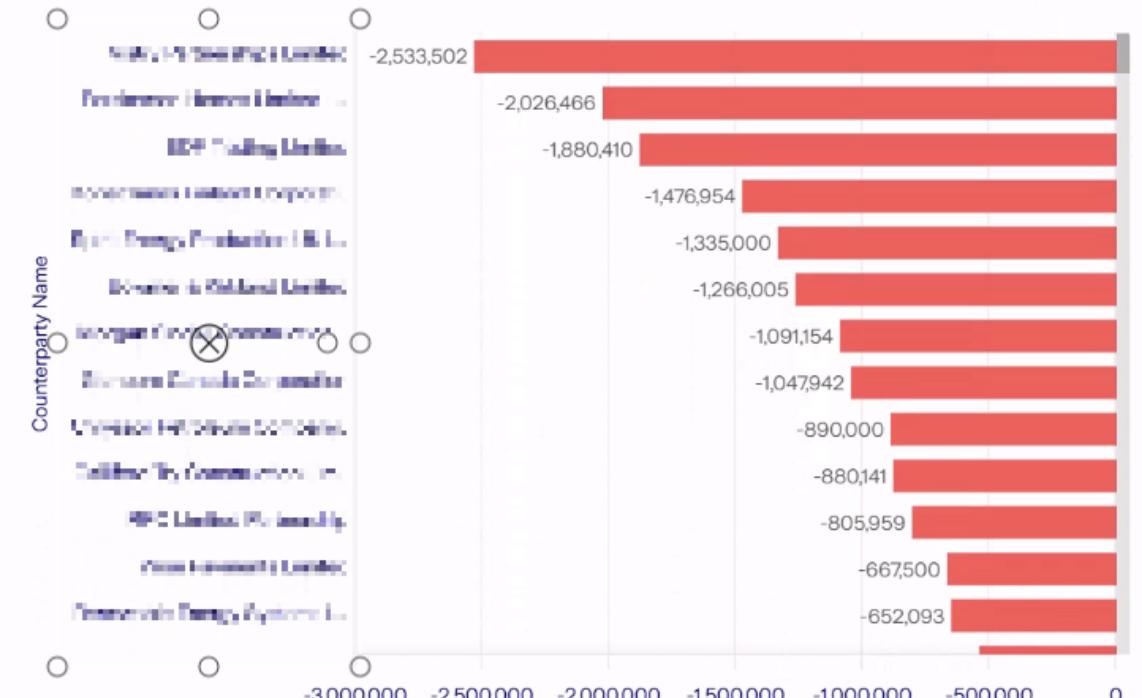
Last reload: 07-10-2025 13:09:50

Counterparties – Increase in Gross Exposure



*comparing changes of period 202508 and 202507

Counterparties – Decrease in Gross Exposure



*comparing changes of period 202508 and 202507



UK_SURETY_QUANTUM > 2025 > UPLOAD_2025_M_AUGUST >

VERSION1 ▾

Approve

Reject

Files

Sign-Off

Activities

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POLICY COLLATERALS

⚠ RISK DETAILS



No selections applied

\$ in USD

Last reload: 07-10-2025 13:09:50



| Level | Check | Field | Counterparty Address Information | Counterparty Postal Code | Counterparty City | | | | | |
|---------|----------------|---------------------|----------------------------------|----------------------------|-------------------|----------------------|----------------------------------|---------------------------|-------------------|---------------|
| R... No | Lo... Po... ID | Bond ID | Incept... Date | Expected Exposure Maturity | Lo... Co... ID | Counter... Name | Counterparty Address Information | Counterpar... Postal Code | Counterparty City | |
| 1 | 117765 | 002537/1023/0056... | 26/10/2023 | 01/07/2025 | CL-161548 | Peveril Homes Li... | N | High Edge Court | DE56 2BW | Belper |
| 2 | 118916 | 002466/0623/005... | 01/07/2023 | 08/10/2026 | CL-123418 | Kirby Group Eng... | N | The Mille | TW8 9DW | Middlesex |
| 3 | 117759 | 002467/0623/0058... | 02/07/2025 | 11/08/2026 | CL-121075 | Biffa Waste Serv... | N | Coronation Road | HP12 3TZ | High Wycombe |
| 4 | 117904 | 002638/0424/006... | 25/04/2024 | 02/09/2026 | CL-164254 | Countryside Pro... | N | Countryside House | CM13 3AT | Essex |
| 5 | 117904 | 002397/0423/0056... | 05/04/2023 | 31/12/2024 | CL-16355... | Gateshead Reg... | N | 11 Tower View | ME19 4UY | West Malling |
| 6 | 120225 | 002469/0723/0058... | 18/07/2023 | 31/08/2024 | CL-120310 | Applethwaite Li... | N | Sceptre House | PR5 6AW | Preston |
| 7 | 118932 | 002517/0923/0059... | 17/07/2025 | 25/09/2026 | CL-121540 | Capital Insuranc... | N | 1st Floor | IM11RE | Douglas |
| 8 | 118021 | 002465/0623/005... | 23/06/2023 | 15/01/2025 | CL-124876 | Roadstone Limit... | N | Fortunestown | Dublin 24 | County Dublin |
| 9 | 118021 | 002489/0823/005... | 10/08/2023 | 17/05/2025 | CL-124876 | Roadstone Limit... | N | Fortunestown | Dublin 24 | County Dublin |
| 10 | 118500 | 002570/1223/0060... | 03/01/2024 | 25/03/2026 | CL-12268... | Galliford Try Con... | N | Blake House | UB8 2AD | Uxbridge |
| 11 | 119219 | 002533/1023/0058... | 25/10/2023 | 30/06/2028 | CL-161255 | Morgan Sindall ... | N | Kent House 14-17 | W1W 8AJ | London |
| 12 | 118916 | 067040/0216/0050... | 18/02/2016 | 08/08/2018 | CL-123410 | Kirby Group Eng... | N | Profile West | TW8 9ES | Brentford |

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Blick unter die Haube

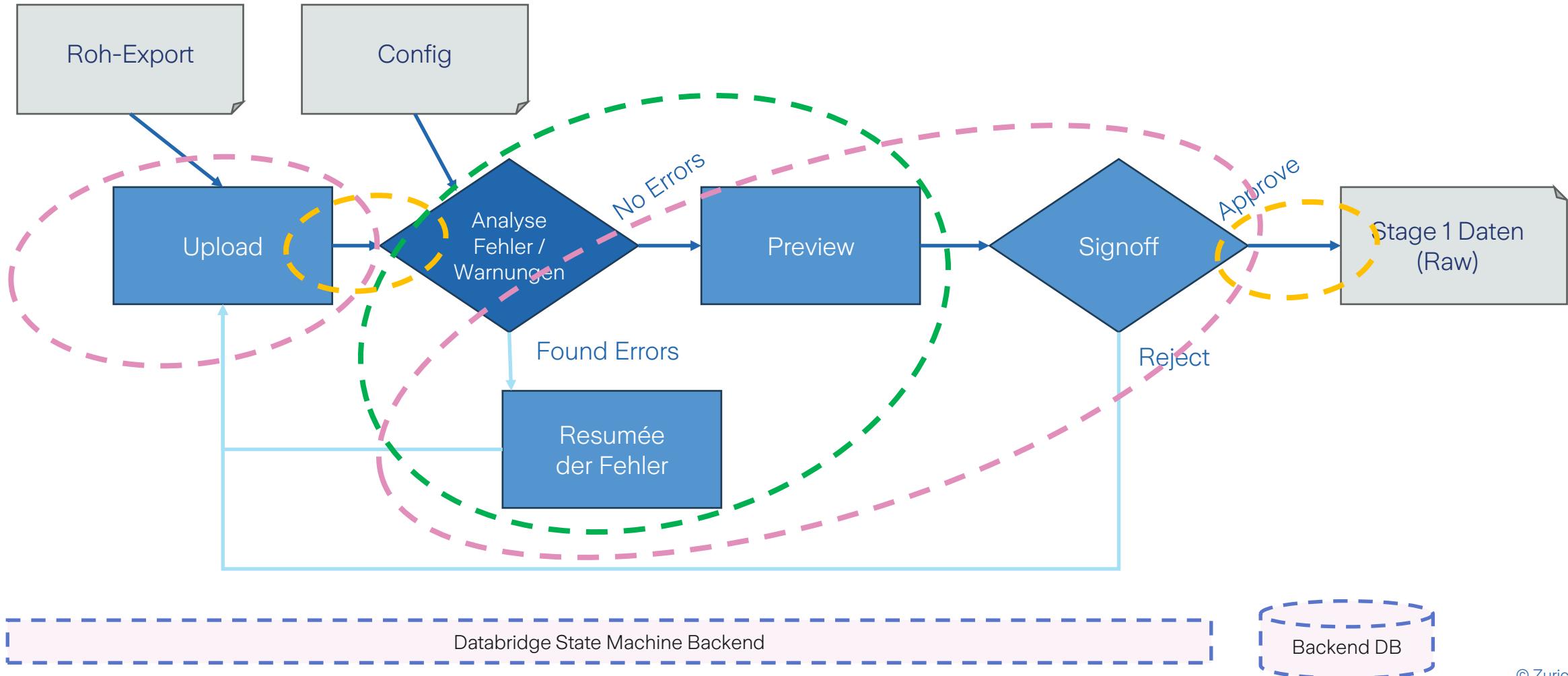


Webpage/Mashup

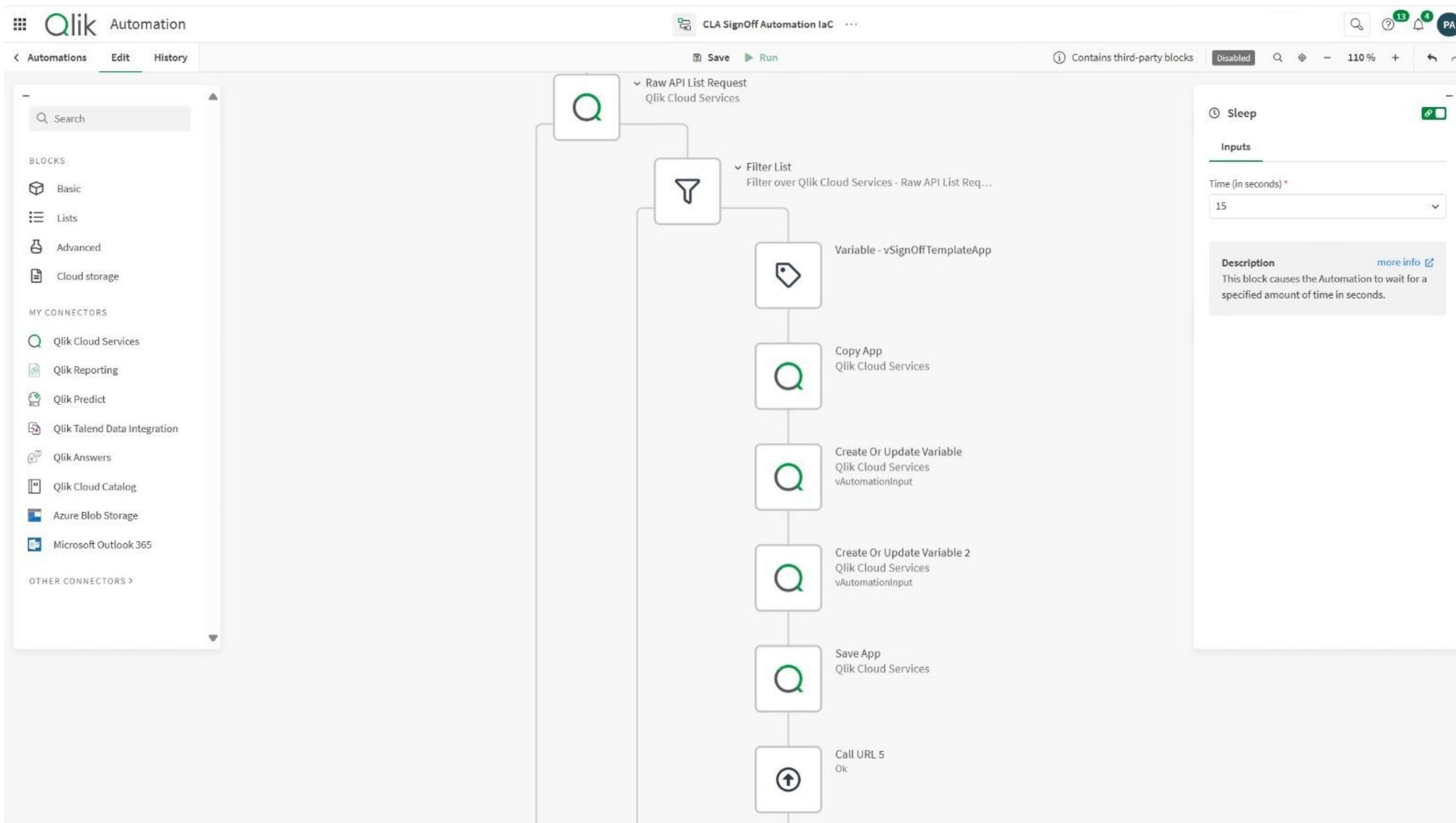
Qlik Sense

Qlik Automate

Databridge Backend



Beispiel einer “Copy Template” Automation



Blick unter die Haube



Konfigurations Datei

| A | B | C | D | E | G | H | I | J |
|--------|-----------|---------|-------------------|--|--|--------------------------------|----------------------|--------------|
| Active | ValidFrom | ValidTo | Target Table | Target Field | OnSaveFormula | Fail when this formula is true | Mandatory fail check | Fail Message |
| 1 | 199912 | 209912 | PolicyDetails | Policy_ID_Facility_ID | Upper(\$1) | Len(\$1)=0 | 1 | No policy |
| 1 | 199912 | 209912 | PolicyDetails | Aggregated_Collateral_Amount_Policy | Num(\$1, '#,##0', ',', ',') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Aggregated_Collateral_Amount_Policy_US | Num(ApplyMap('fxRates', Aggregated_Collateral_Local_Currency), IsNull(\$1)) | | | No fxRate |
| 1 | 199912 | 209912 | PolicyDetails | Gross_Commitment_Policy_Limit_Amount | Num(\$1, '#,##0', ',', ',') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Gross_Commitment_Policy_Limit_Amount | Num(ApplyMap('fxRates', Gross_Commitment_Policy_Local_Currency), IsNull(\$1)) | | | No fxRate |
| 1 | 199912 | 209912 | PolicyDetails | Co_Surety_Amount | Num(\$1, '#,##0', ',', ',') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Co_Surety_Amount_USD | Num(ApplyMap('fxRates', Co_Surety_Local_Currency), IsNull(\$1)) | | | No fxRate |
| 1 | 199912 | 209912 | PolicyDetails | As_of_Date | Date(\$1, 'DD/MM/YYYY') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Maturity_Date_Policy | Date(\$1, 'DD/MM/YYYY') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Origination_Date_Policy | Date(\$1, 'DD/MM/YYYY') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Fac_Reinsurance_Amount_Policy | Num(\$1, '#,##0', ',', ',') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Fac_Reinsurance_Amount_Policy_USD | Num(ApplyMap('fxRates', Fac_Reinsurance_Local_Currency), IsNull(\$1)) | | | No fxRate |
| 1 | 199912 | 209912 | PolicyDetails | Aggregate_Deductible_Absolute_Amount | Num(\$1, '#,##0', ',', ',') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Aggregate_Deductible_Absolute_Amount_USD | Num(ApplyMap('fxRates', Aggregate_Deductible_Absolute_Amount_Local_Currency), IsNull(\$1)) | | | No fxRate |
| 1 | 199912 | 209912 | PolicyDetails | Fac_Reinsurance_Percentage_Policy | Num(\$1,'0.0%',',',',') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Discretionary_Credit_Limit_Amount | Num(\$1, '#,##0', ',', ',') | | | |
| 1 | 199912 | 209912 | PolicyDetails | Discretionary_Credit_Limit_Amount_USD | Num(ApplyMap('fxRates', Discretionary_Credit_Limit_Local_Currency), IsNull(\$1)) | | | No fxRate |
| 1 | 199912 | 209912 | PolicyDetails | TC_Policy_Limit | Num(\$1, '#,##0', ',', ',') | | | |
| 1 | 199912 | 209912 | PolicyDetails | TC_Policy_Limit_USD | Num(ApplyMap('fxRates', TC_Policy_Limit_Currency), IsNull(\$1)) | | | No fxRate |
| 1 | 199912 | 209912 | PolicyCollaterals | Policy_ID_Facility_ID | Upper(\$1) | Len(\$1)=0 | 1 | No policy |
| 1 | 199912 | 209912 | PolicyCollaterals | Local_Collateral_ID_Policy | Upper(\$1) | | | |
| 1 | 199912 | 209912 | PolicyCollaterals | Collateral_Amount_Policy | Num(\$1, '#,##0', ',', ',') | | | |
| 1 | 199912 | 209912 | PolicyCollaterals | Collateral_Amount_Policy_USD | Num(ApplyMap('fxRates', Collateral_Local_Currency), IsNull(\$1)) | | | No fxRate |

Blick unter die Haube



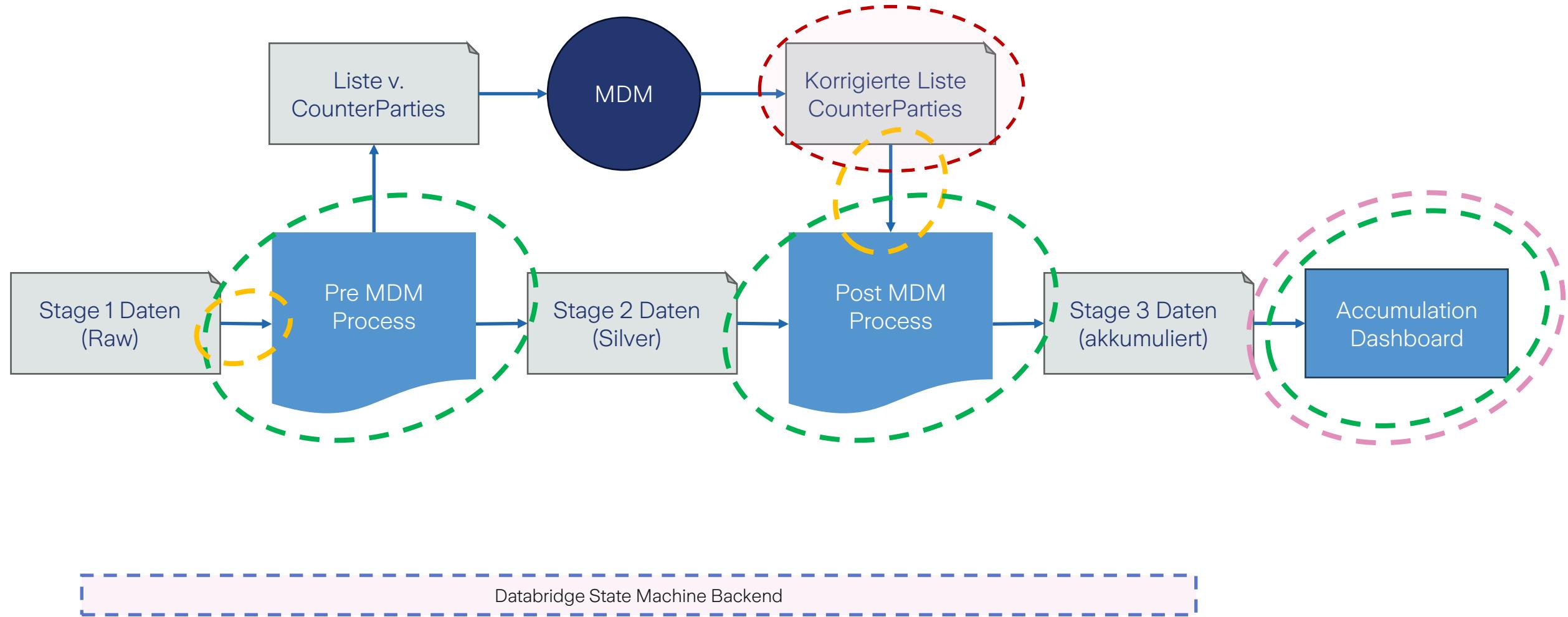
Webpage/Mashup

Qlik Sense

Qlik Automate

Databridge Backend

Azure Event-Grid



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Net PEL und Net EML Live rechnen



Erklärung der
Formel



| | Q | ? | ≡ | |
|----|---|---|---|--|
| 1 | (Sum({<RD.\$LOB*={"Surety"}, offset={\$1}>} RD.Net_EML_Exposure_USD) +Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} RangeMax(0, Aggr(RangeMax(0, ((RangeSum(Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.EML_Ratio_Risk) * Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.Gross_Outstanding_Amount_USD) * Alt(Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.NoCountryLimit), RangeMin(1, Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} PF.Country_Limit_USD) / Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} TOTAL <%PolicyAutoId, %PolicyCountryAutoId> RD.Gross_Outstanding_Amount_USD))) * Alt(Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.NoPolicyLimit), RangeMin(1, Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} PD.Policy_Limit_USD) / Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} TOTAL <%PolicyAutoId> Aggr(Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.Gross_Outstanding_Amount_USD) * Alt(Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.NoCountryLimit), RangeMin(1, Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} PF.Country_Limit_USD) / Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} TOTAL <%PolicyAutoId, %PolicyCountryAutoId> RD.Gross_Outstanding_Amount_USD))), %PolicyAutoId, %PolicyCountryAutoId, %BondAutoId))), -Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.Total_Collateral_Amount_USD), -Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} PD.Total_Collateral_Amount_USD / PD.Sum_RD.Gross_EML_after_RiskColl_USD) * Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.Gross_EML_after_RiskColl_USD)) * (1 - Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.Fac_Reinsurance_Percentage_Risk)) - Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.Fac_Reinsurance_Amount_Risk_USD)) * (1 - Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.lookup_PD.Fac_Reinsurance_Percentage_Policy)) - Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.distrib_PD.Fac_Reinsurance_Amount_Policy_EML_USD))), %PolicyAutoId, %PolicyCountryAutoId, %BondAutoId) * (1 - RD.Local_QS_Treaty_RI * RangeMin(1, RD.QS_Capacity_USD / Aggr(NODISTINCT Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} Aggr(RangeMax(0, ((RangeSum(Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.EML_Ratio_Risk) * Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.Gross_Outstanding_Amount_USD) * Alt(Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.NoCountryLimit), RangeMin(1, Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} PF.Country_Limit_USD) / Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} TOTAL <%PolicyAutoId, %PolicyCountryAutoId> RD.Gross_Outstanding_Amount_USD))) * Alt(Only({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.NoPolicyLimit), RangeMin(1, Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} PD.Policy_Limit_USD) / Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} TOTAL <%PolicyAutoId> Aggr(Sum({<RD.\$LOB-={"Surety"}, offset={\$1}>} RD.Gross_Outstanding_Amount_USD) * Alt(Only({<RD.\$LOB- {"Surety"}, offset={\$1}>} RD.NoCountryLimit), RangeMin(1, Sum({<RD.\$LOB- {"Surety"}, offset={\$1}>} PF.Country_Limit_USD) / Sum({<RD.\$LOB- {"Surety"}, offset={\$1}>} TOTAL <%PolicyAutoId, %PolicyCountryAutoId> RD.Gross_Outstanding_Amount_USD))), %PolicyAutoId, %PolicyCountryAutoId, %BondAutoId))), -Only({<RD.\$LOB- {"Surety"}, offset={\$1}>} RD.Total_Collateral_Amount_USD), -Sum({<RD.\$LOB- {"Surety"}, offset={\$1}>} PD.Total_Collateral_Amount_USD / PD.Sum_RD.Gross_EML_after_RiskColl_USD) * Sum({<RD.\$LOB- {"Surety"}, offset={\$1}>} RD.Gross_EML_after_RiskColl_USD)) * (1 - Only({<RD.\$LOB- {"Surety"}, offset={\$1}>} RD.Fac_Reinsurance_Percentage_Risk)) - Only({<RD.\$LOB- {"Surety"}, offset={\$1}>} RD.lookup_PD.Fac_Reinsurance_Percentage_Policy)) - Only({<RD.\$LOB- {"Surety"}, offset={\$1}>} RD.distrib_PD.Fac_Reinsurance_Amount_Policy_EML_USD))), %PolicyAutoId, %PolicyCountryAutoId, %BondAutoId)))) - RD.XoLTreaty_EML_ratio * RD.XoLTreaty_EML_Amount_USD))) * Only({<offset={\$1}>} RD.\$Rate_\$(CCY)) | | | |
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i OK

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Ein Projekt der Superlative



Projektziel:
Ablösung von
Microstrategy & SSIS



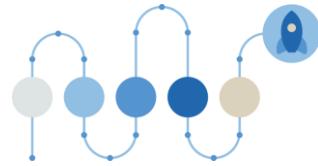
Team:
3,5 FTE, multidisziplinär



Technologien:
Qlik Sense, Qlik Automate, React, .Net API



Dauer:
1 Jahr



Anforderungen:
200 Seiten dokumentiert



Shaping a brighter future
requires a forward way of
thinking





Technische Umsetzung

-  Transformation Code: 8,500 Lines
-  Script Files: 174
-  Template Apps: 15
-  App Instances: 300 per environment
-  Automations: 32
-  Environments: 4
-  Konfigurations-Parameter: 1,000

data\bridge

creating sustainable business value



Mobile Webinar
21. Okt 2025
16:00

Danke, Bon Appetit und
see you at the booth!

