

## Floods, hope and pasta

The historic town of Benevento sits approximately 50 kilometers northeast of Naples. It is a place known for food, including fine pasta. As an insurer, Zurich is helping customers in towns like Benevento to become more resilient to floods.



As one of the traditional artisan companies in the region, Pasta Rummo's motto is 'Una grande pasta nasce col tempo' ('great pasta requires time'). But on the evening of October 14, 2015, time was of the essence after torrential downpours caused flash floods in the region, including where Pasta Rummo's factory is located.

Insurers including Zurich were quick to help customers affected by the floods, including Pasta Rummo. Michele Mainolfi of the Zurich Agency in Benevento contacted Marco Rosa Bernardini from Zurich's claims team, which provided support. Within two months, Rummo's production was recovering.

The town of Benevento sits along the banks of the Calore River, which rarely overflows its banks, perhaps making the floods that hit in October all the more shocking to those living in the area. The company's president and CEO, Cosimo Rummo, watched as flood waters poured into his company's production plant, which had withstood the test of time since 1846. The force of the water was enough to move 20-ton containers. The damage to facilities was substantial. Pasta production at Rummo came to a halt.

Zurich is now helping Pasta Rummo to reduce the likelihood of similar damage if and when another major flood occurs. Mirella Restelli, chief claims officer of Zurich in Italy, and Zurich's risk engineers are now analyzing vulnerability at the factory site and providing insights on ways to reduce risks in future: An existing flood wall is being reinforced, and other fixed protection added. The company is also considering adopting so-called 'mobile' protection that can go up quickly to protect key installations during floods.

Plans are underway to respond efficiently. The company is also working to ensure communication with authorities, meaning it will get updates and warnings well before a situation becomes critical.

As an insurer, Zurich believes assisting customers goes beyond paying claims. We can also work with our customers and the communities they live in to

help them better understand and lower risks of floods and other disasters. We are convinced that risk mitigation is far more effective than repeated relief and clean-up efforts. Studies suggest that making communities less vulnerable can actually reduce the costs associated with floods and other risks over time.

We will work to raise risk awareness in all of the countries where we are present, believing this is an essential part of what an insurer should do.

Read more here:

<https://www.zurich.com/en/corporate-responsibility/flood-resilience>

Floods affect more people than any other type of natural hazard and cause some of the largest economic, social and humanitarian losses. In 2013 Zurich launched a global program to enhance flood resilience. Based on a five-year commitment, it includes an initial investment of USD 35.6 million by the Z Zurich Foundation, a private foundation financed through Zurich's contributions.