

What Do You Depend On?

A one-page dependency check to run with a client, 60–90 days before renewal

A client can usually tell you what a flood would do to their building. Far fewer can say what happens if a supplier, a rail line, a platform, or a key customer fails. As Lloyd's Emma Loynes told brokers at the NIBA Convention, advice built only around what a client **owns** is likely to miss much of what could hurt them. "Risk doesn't sit neatly in separate boxes anymore." Walk this page together — the fragile answers are the renewal conversation.

SUPPLIERS & MATERIALS

- ☐ If your biggest supplier stopped shipping tomorrow, how many days before work stops?
- ☐ Which materials or parts come from only one place — and is there any substitute at all?
- ☐ How much of what you need crosses a border, a port, or a single carrier to reach you?
- ☐ When did you last ask a critical supplier how they would cope with a disruption?

Fragile answer: "We've always used them. Never had a problem."

UTILITIES & THE SITE

- ☐ If power, water, or gas went out for three days, what still runs — and what doesn't restart?
- ☐ What do you rely on that you don't control: the landlord, the industrial park, the municipal line, the landlord's insurer?
- ☐ If this site were unusable for a month, where would the work actually happen?

Fragile answer: "The utility has never let us down."

CUSTOMERS & REVENUE

- ☐ What share of revenue comes from your top three customers?
- ☐ If your biggest customer paused orders for 90 days, what breaks first?
- ☐ Are your customers concentrated in one industry or region that a single event could hit all at once?

Fragile answer: "They've been with us for years."

PEOPLE

- ☐ Who is the one person whose absence for a month would stop jobs cold?
- ☐ Which licenses or certifications does only one person here hold?
- ☐ If your key operator left tomorrow, what knowledge leaves with them — and how much of it is written down?

Fragile answer: "Dave handles all that."

TECHNOLOGY & PLATFORMS

- ☐ What software does the business actually run on — scheduling, estimating, accounting, job files?
- ☐ If that platform went down for a week, or locked you out, where is your data — and who holds it?
- ☐ Which outside vendors can see, move, or lose your client data?

Fragile answer: "It's all in the cloud, I think."

LOGISTICS & ROUTES

- ☐ What has to arrive for every job — and by which road, port, or carrier?
- ☐ If that route closed for three weeks, what's the workaround — and has anyone priced it?

When floods cut the Trans-Australian Railway in 2022, Loynes noted: "Exposure was not just the railway. It was every client that depended on that route."

Fragile answer: "There's only the one highway, but it's never closed."

MONEY

- ☐ If customers stretched payment to 90 days, how long does the cash last?
- ☐ One lender, one credit line, one payment processor — what happens if any one pulls back?
- ☐ Which of your contracts penalize you when a dependency failure makes you late?

Fragile answer: "The bank has always renewed us."

WHAT THE ANSWERS CHANGE AT RENEWAL

Every "only one" above — one supplier, one customer, one person, one route — is a dependency the current program likely prices as if it didn't exist.

Check contingent business interruption: does the policy respond when the loss happens at a supplier's, customer's, or utility's premises — not the client's?

Sort the list: **fix before renewal** (a second source, knowledge written down, a backup of the data the client actually controls) vs **insure** (whatever can't be fixed in 90 days).

Start early. As Loynes put it: "A machine can identify a pattern, but only the broker can decide whether it matters for this business, in this market, in this moment."