

RETAIL, FOOD AND BEVERAGE AND LEISURE IN 2019

BRAND DESTROYER

OR

BRAND ENHANCER?

Your market is dynamic, you are continually adapting to survive and thrive. Your risk landscape is changing at pace too. How confident are you that your business would survive a major crisis?

We are regularly seeing reputations destroyed as a result of **un-expected events**. Such events could impact your firm by eroding trust, destroying company value, and for some, can ultimately lead to the organisation's failure.

However, these impacts are not inevitable outcomes; in fact some organisations are able to thrive post-crisis. Here we outline potential issues that could either enhance or destroy brand, and our thoughts on how to respond.

CLICK ON AN ICON BELOW TO CHOOSE YOUR RISK



The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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STRATEGIC/MARKET DRIVERS

Consumer expectations drive the need for innovation and creativity. They shape future business blueprints. In today's disruptive environment, there are significant risks to top-line growth and long-term viability for organisations who fail to respond to rapidly evolving market forces.

Examples include: Acquisitions, new product development, geographic expansion, vertical and horizontal integration.



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FINANCIAL RISKS

The management of capital; liquidity; credit; interest rates and foreign currency needs to be optimised in increasingly challenging and volatile markets.

Examples include: *Fraud, regulatory risk, counter-party risk management, investor scrutiny, investment strategy, treasury policy failure, regulatory, and tax.*



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TECHNOLOGY CHALLENGES

Technological advancement introduces new vulnerabilities as organisations adopt new ways of working to respond to consumer needs and to streamline operations.

Examples include: *Non-damage business interruption, unsupported legacy systems, cyber security, cyber-crime, failed releases, and data breach.*



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OPERATIONAL ISSUES

Companies are increasingly grappling with complex processes, dependencies, and the need to drive efficiencies through consolidated operations. Public and shareholder confidence can quickly be shaken when firms lose control of their operations.

Examples include: Fire, flood, earthquake, explosion, chemical spills, extreme weather, supply chain failure, recall, contamination, undeclared allergen, inadequate resilience, and disaster recovery.



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PREVENTING OR RESPONDING TO A CRISIS

Organisations need to re-examine their exposure to all reputational challenges and their ability to respond positively to potential crises. **Any perceived reduction in brand integrity can have rapid and destructive consequences.**

Ensuring good organisational strength and building a good crisis response are the significant drivers that turn **simply surviving into thriving.**

We are here to support you and help is at hand to advise you on how to protect your brand and revenue streams.

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