

RETAIL IN 2018

STAGNATE AND DIE

OR CHANGE AND THRIVE?

Following a year of demanding trading conditions — aggressive competition online, wage and rent rises, and subdued consumer spending — combined with ongoing Brexit uncertainties, those retailers who have survived have had to change and evolve business models to survive.

Looking ahead we offer some predictions for the greatest challenges and potential opportunities in the retail space this year.

CLICK ON AN ICON TO CHOOSE YOUR CHALLENGE



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TECHNOLOGY TRANSFORMATION

Harnessing new technology to stay relevant will be vital in the year ahead. Virtual reality, chatbots, social selling, and image recognition technology will all be in scope to boost consumer engagement, while drones, robotics, and biometrics will all streamline the store and the warehouse of the future. Increasing data collection and application will present significant opportunities and threats for all.

SOLUTION

Customised
Cyber Protection

BENEFIT

**TECHNOLOGY RISKS
UNDERSTOOD AND TRANSFERRED**

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NEW TRADING REALITY

The sector will see further consolidation as store size, usage, and portfolios are re-evaluated to complement online activities and to drive growth. Both traditional brick-and-mortar and online companies will look for opportunities to reshape offerings, as well as evaluating ways of increasing volumes to increase efficiencies and mitigate costs.

SOLUTION

BENEFIT

Transactional
Insurance

**UNLOCK THE
VALUE OF DEALS**

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IT'S ALL ABOUT THE PEOPLE

Retailers across the board experience talent attraction mix and churn challenges. Digital savvy engineers, technology innovators, and motivated shop floor teams will be major success drivers.

SOLUTION

Tailored
Employee Value
Propositions

BENEFIT

**HIGH EMPLOYEE
ENGAGEMENT AND RETENTION**

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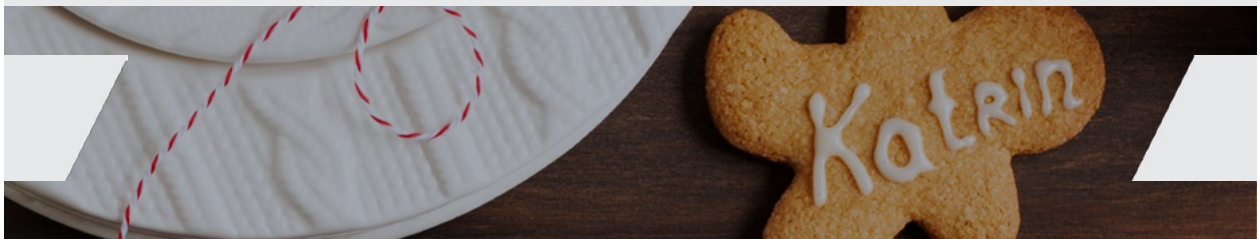
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ENHANCING THE EXPERIENCE

Experiential marketing and increasingly personalised experiences will provide a deeper and more differentiated brand experience putting the customer at the centre of technological investments. Retailers have a significant amount of data to power augmented reality and deliver personalised, customised, and localised experiences to tempt customers and create a unique brand experience.



SOLUTION

BENEFIT

Resilient
Insurance
Protection

**ENHANCED
BRAND PROTECTION**



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ADAPT, MODEL, REMODEL

Changing consumer buying habits are forcing traditional and new entrants to continually rethink business models. Optimising the shop floor and digital mix, supply chains, and adopting technology for increased agility will increasingly come to the fore while mergers and acquisitions will continue to be shaped by the industry's winners and losers.



SOLUTION

Loss Scenario
Planning

BENEFIT

**NEW RISKS IDENTIFIED
AND TREATED**

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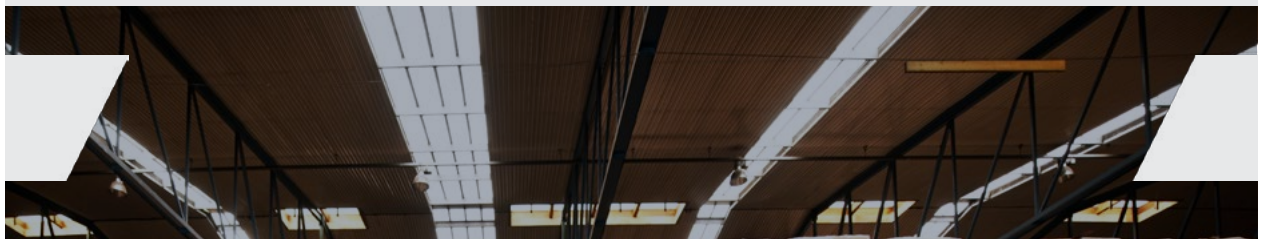
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IGNORE LOGISTICS AT YOUR PERIL

In today's buy it today, receive it tomorrow world, innovation in delivery and returns will be essential for retailers in the year ahead. Consumers are used to multiple options for delivery pick-up and returns which will guarantee brand loyalty if the retailer matches expectations.



SOLUTION

BENEFIT

Efficiencies to
Drive out Costs

**POTENTIAL TO REDUCE
PREMIUMS AND CLAIMS COSTS**

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