



**Outlook for 2010: Food and Drink Manufacturers**  
**Why protecting your brand is more important than ever**

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# Outlook for 2010: Why protecting your brand is more important than ever

- 1. Defining a Brand
- 2. The impact of the recession
- 3. The XL solution

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## Why protect your brand?

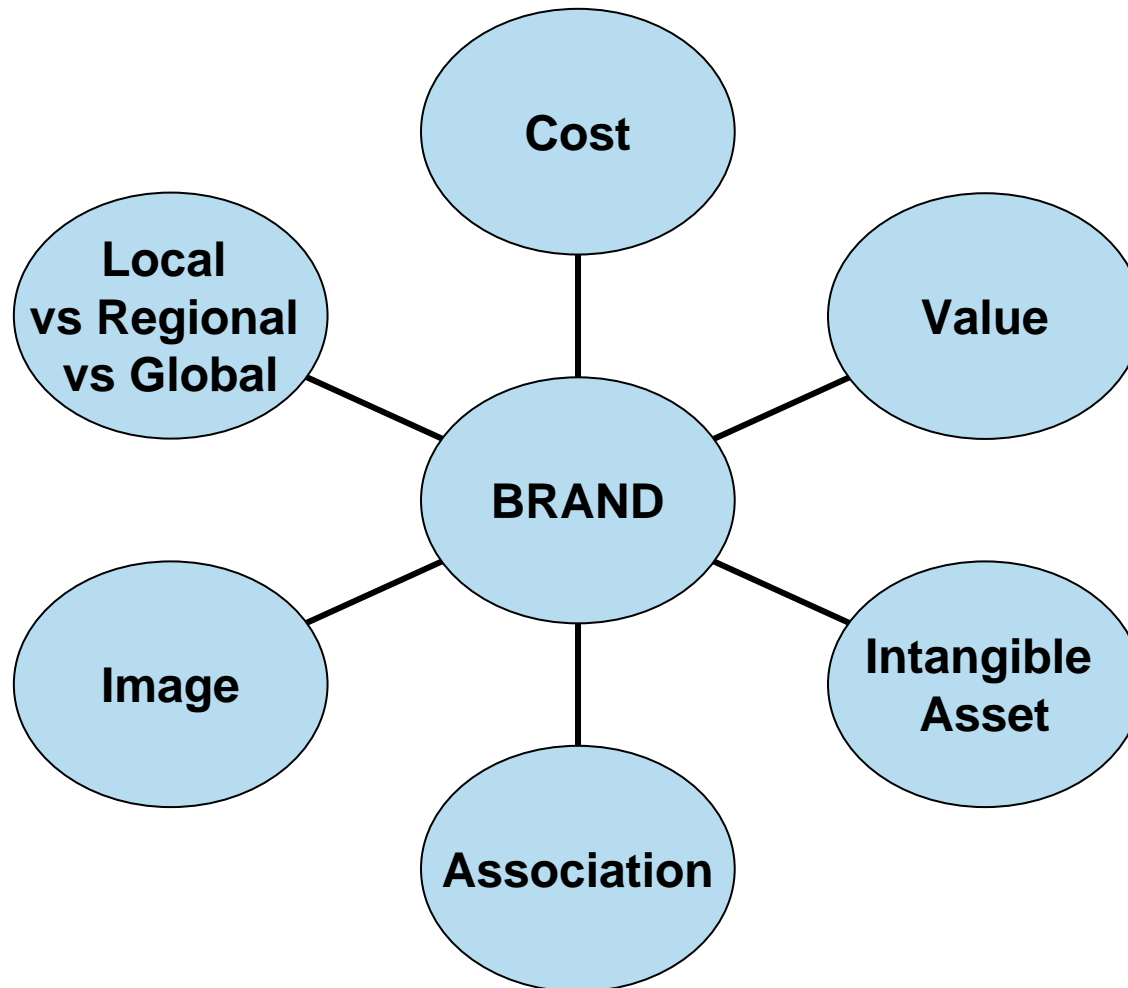
Brands and brand equity influence stakeholders' perceptions of the branded business, their preference or loyalty to that organisation and their behaviour.

- Customers buy more, for longer, at higher prices
- Suppliers offer better terms of business
- Finance providers invest at lower cost

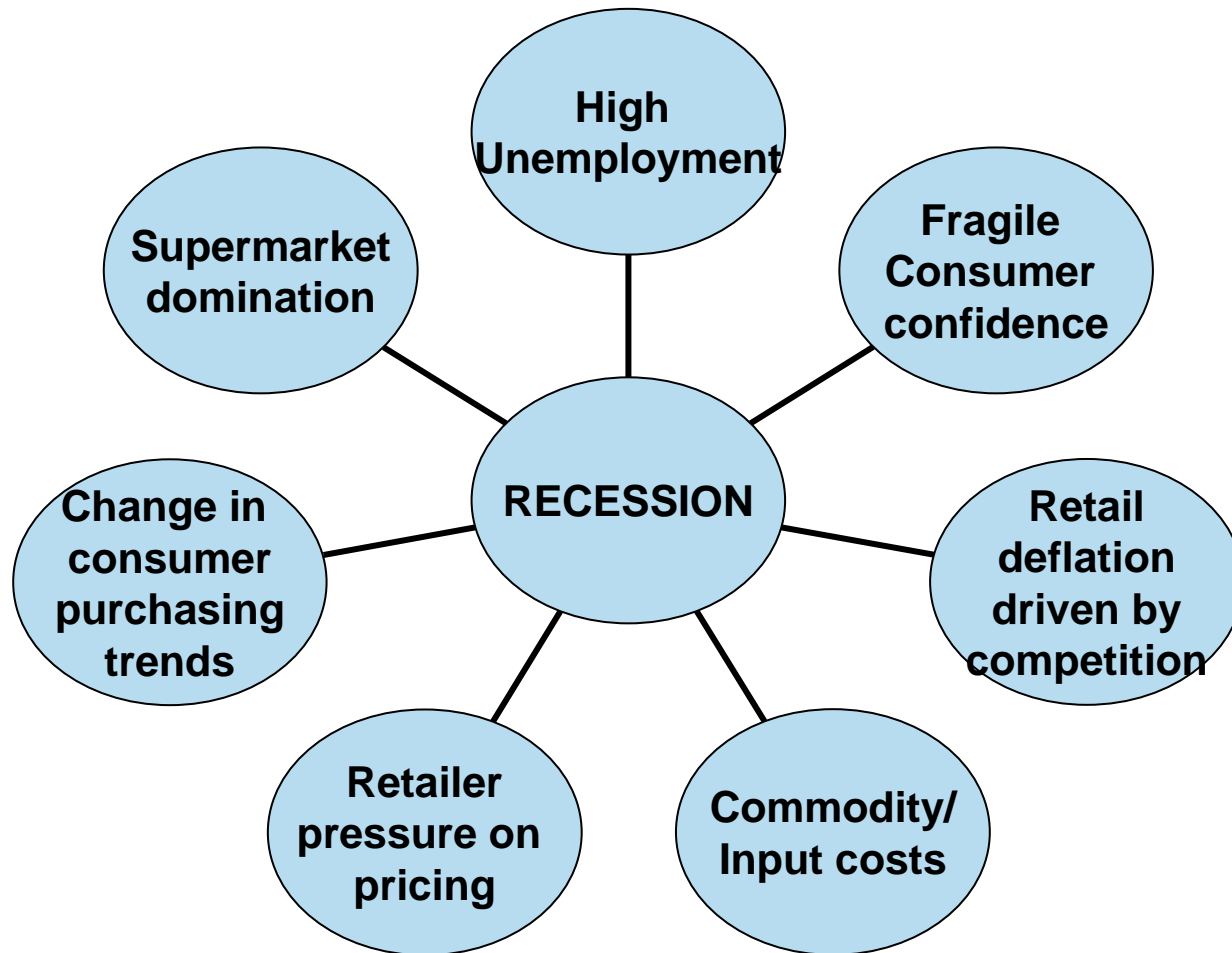
These and other stakeholder behaviours affect business value drivers:

- higher revenues
  - lower costs
- } greater capital value

# Defining a Brand?



# The impact of the Recession



# The XL Solution

## — Product Recall insurance

- “Product Contamination Insurance” – designed for food / beverage sector
- It is not Liability coverage it is 1<sup>st</sup> Party coverage
- 3 Triggers:
  - Accidental Contamination
    - Error in the manufacturing process
    - 365 day manifestation has or would cause bodily injury
  - Malicious Contamination
    - Or threat of
    - Adverse Publicity generated by
  - Extortion
- Pre recall expenses, recall expenses, third party recall expenses, loss of gross profit, rehabilitation expenses and increased cost of working.

## — Response XL Crisis Management

- Free 24/7 hotline
- Free pre incident work
- Panel of experts from lab testing to media response, testing of recall plans to Quality assurance review.

# A final thought

“It takes 20 years to build a reputation and five minutes to ruin it. If you think about that you’ll do things differently.”

Warren Buffett