

- ✓ Economic slowdown/slow recovery
- ✓ Damage to reputation/brand
- ✓ Accelerated rate of change in the market
- ✓ Business interruption
- ✓ Increasing competition
- ✓ Cyber attacks/data breach
- ✓ Commodity price risk
- ✓ Cash flow/liquidity risk
- ✓ Failure to innovate/meet customer needs
- ✓ Regulatory/legislative changes



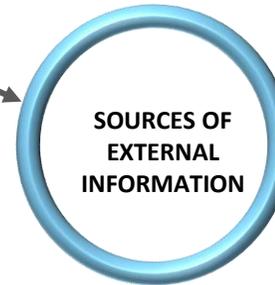
- ✓ Organisation charts
- ✓ Flow charts
- ✓ Checklists and questionnaires
- ✓ Physical inspections
- ✓ Brainstorming and workshops
- ✓ Fault trees
- ✓ Hazard and operability (HAZOP) studies



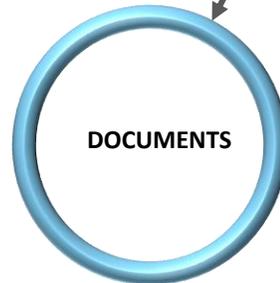
- ✓ A tour
- ✓ Automatic information gathering
- ✓ Collecting information from documents



- ✓ People
- ✓ Meetings
- ✓ Committees
- ✓ Documents
- ✓ Database
- ✓ Observation



- ✓ Government organisations or organisations linked to the government
- ✓ Business and professional institutions
- ✓ Insurer and related organisations
- ✓ Databases
- ✓ Emergency services
- ✓ Consultants
- ✓ Newspapers and magazines
- ✓ Company reports
- ✓ Conferences



- ✓ Proposal papers
- ✓ Auditors' reports
- ✓ Insurance documents
- ✓ Procedures manuals
- ✓ Historical risk reports

