

Enterprise Risk

STRATEGIC RISKS

- New Product, Marketplace
- Customer Relations
- Employee Relations
- New Competitors
- Negative Media Coverage
- Attraction/Retention of Key Employees
- Customer Demand
- Succession Planning
- Mergers/Industry Consolidation

FINANCIAL RISKS

- Adverse Changes in Industry Regulations
- Claim Reserve Liability
- Cost of Capital/Interest Rate Fluctuations
- Mass Tort, Class Action Suits
- Risk Financing
- Fuel Prices
- Equipment, Facilities
- Business Acquisitions & Divestitures

Organization

OPERATIONAL RISKS

- Capital Improvements
- Regulatory Compliance
- Employment Practices
- Utilities Failure, Loss of Key Equipment
- Communications
- Transportation
- Business Interruption
- Environmental
- Workforce Productivity

HAZARD RISKS

- Visitors & Contractors
- Pandemic
- Workers Compensation
- Natural Hazards
- Building or Equipment Fire
- Loss of Key Facility
- Terrorism/Sabotage
- Cargo Losses