

Retail Risk Management

Strengthening resilience across retail operations, supply chains and customer-facing environments



According to the National Retail Federation, **retail shrink reached over \$112 billion**, highlighting growing loss exposure from theft and operational vulnerabilities

According to IBM, **the average retail data breach cost was \$3.48 million**, reflecting escalating cyber and reputational risks

According to NOAA, **the U.S. experienced 28 billion-dollar weather events in one year**, increasing disruption risk for stores, warehouses and logistics networks



Risk Management Services to Keep Retail Operations Moving

Retail organizations operate in a dynamic environment that spans physical stores, e-commerce platforms, distribution networks and supplier ecosystems. From large national chains and franchise models to specialty retailers, wholesalers and online-first businesses, even a single disruption can impact revenue, inventory availability and customer experience.

The industry faces growing exposure to theft, cyber incidents, workforce safety issues, supply chain delays and extreme weather events. As operations become more interconnected, disruptions can quickly cascade across locations and channels.

We understand the complexity of today's retail environment and the importance of maintaining reliable operations. Proactive risk management helps retailers anticipate vulnerabilities, reduce financial loss and maintain continuity across stores, fulfillment centers and digital platforms.

Benefits of Risk Management for the Retail Sector



Stronger Loss Prevention

Help reduce exposure to theft, fraud and operational shrink through improved controls



Workforce Safety Protection

Support safer work environments and help reduce injury-related disruptions and liability costs



Operational Continuity

Help maintain store operations and fulfillment during unexpected disruptions



Supply Chain Stability

Help improve vendor resilience and reduce delays across sourcing and distribution



Cybersecurity Confidence

Enhance the protection of customer data, payment systems and digital operations from cyber threats



Extreme Weather and Property Readiness

Prepare for severe weather and help safeguard physical assets from damage and downtime

Zurich Resilience Solutions helps retail organizations manage risk, enhance safety, and support operational efficiency.

To learn more about our services, visit us.zurichresilience.com/industries/retail

Retail Risk Management Solutions

Retail organizations face evolving risks as they expand omnichannel capabilities, navigate complex vendor networks and manage growing volumes of customer and operational data. A structured risk management approach helps identify vulnerabilities early, reduce uncertainty and support long-term business performance. Our services help organizations identify and manage risks across stores, warehouses, suppliers and digital environments.

Our Services Include



Property Risk Engineering

Assess store and warehouse exposures to help reduce the potential for fire, water damage and equipment-related losses while supporting asset protection



Workplace Safety and Liability

Identify safety risks across stores and distribution environments to help reduce injuries, improve compliance and limit liability exposure



Business Continuity and Operational Resilience

Develop continuity strategies that help keep stores, systems and supply chains operating during unexpected events



Supply Chain Risk Management

Evaluate vendor dependencies and logistics vulnerabilities to aid in minimizing disruption and improving inventory flow



Cyber Risk and Data Protection

Strengthen defenses against data breaches, ransomware and system disruption while supporting customer trust and digital operations



Extreme Weather and Climate Resilience

Prepare locations and operations for weather-related disruptions with proactive mitigation and response planning



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