We understand that protecting your business from product recalls requires more than an insurance policy.

Being prepared to handle a product recall and managing the crisis is critical in protecting your reputation. Implementing effective strategies to mitigate and prevent risks from occurring in the first place is equally if not more important. Response XL Catlin is at the vanguard, developing solutions to assist in dealing with the ever changing risk environment.
What is Response XL Catlin?
Response XL Catlin is an exclusive network of specialist crisis, risk and issues management consultants available to our policyholders. In Europe, our core consultant Instinctif Partners heads up a network of specialist consultants and organisations in different areas of expertise, relating to product recalls. These include technical/regulatory experts, security consultants, legal advisors, consumer call handling agencies and product retrieval services.

Response XL Catlin is available at two key stages:
• Pre-incident consulting: crisis and risk management consulting services provided to you by Response XL Catlin and paid for by XL Catlin Group
• Live crisis response: the policyholder has 24/7 priority access to Response XL Catlin in the event of discovering a potential recall situation.

How Response XL Catlin helps you
Predict and prevent...
... problems before they arise. If your customers tell you there’s a problem, it may be too late. Response XL Catlin can help you establish early warning and identification systems.

Prepare...
... for the worst. Response XL Catlin helps prepare you for a crisis. Our service provides you with specialist advice, from developing recall and crisis plans, assessing the work flow and systems of your business to full crisis simulations.

Protect...
... your brand and reputation. Response XL Catlin is available 24/7 on a priority basis to provide assistance to you and your business during a live recall, whether it’s an accidental contamination, malicious tamper or an extortion demand.

How Response XL Catlin delivers to your business
Different companies have different needs when it comes to recall and crisis management planning. Response XL Catlin offers best practice advice appropriate for the size of your company and also delivers world class support irrespective of your size.
The Acheson Group, LLC (TAG)
– Core consultant for the Response XL Catlin network

TAG is the core consultant for us. They specialize in strategic food safety risk and crisis management within the food, beverage and consumer products industries. TAG is a consulting firm founded by Dr. David Acheson, the former U.S. FDA Associate Commissioner.

TAG Capabilities
TAG operates in the food, beverage and consumer products arena enabling organizations to elevate their food safety culture, to identify and manage risks, to navigate the domestic and international regulatory landscape, and to ensure brand protection by affirming that companies are trending toward a best-in-class status. TAG emphasizes a systematic food safety and risk mitigation approach through three primary areas of focus:

• Operational Risk (such as designing effective supply chain controls, conducting facility risk assessments and enhancing recall/crisis management programs through effective planning and testing)
• Regulatory Risk (such as ensuring FSMA/other regulatory compliance, serving as a liaison with regulators and responding to recalls/crises)
• Reputational Risk (ensuring brand protection through effective complaint management, social media and mainstream media management)

The TAG Team and its Network Partners are comprised of noted industry leaders with global experience in food safety and defense, including: food safety research, food microbiology, food law, regulatory and recall/crisis management, food defense, manufacturing of food and dietary supplements, ingredients, HACCP, FSMA and GRAS notifications. This experience, coupled with an unparalleled capability to provide practical solutions and to simply communicate complex issues provides a solid platform to help companies minimize damage during food-related crisis situations from legal and financial to brand damage and loss of customer confidence.

TAG’s ‘Network Partners’ Expertise

• Our network partners operate in many risk exposure areas of your business, including but not limited to:
• Food and other regulatory compliance and legal advice: experts to answer your regulatory and legal needs and questions
• Public relations advice: help with handling customer and media queries, to protect your brand and reputation
• Scientific experts: referrals and engagement of external experts such as toxicologists, epidemiologists, and others to help perform health hazard evaluations and advise on the risk of the situation at hand
• Software solutions: software for supplier risk management, complaint management, ERP and manufacturing process management that delivers bottom line results
• Field marketing: physical help in product retrieval or mystery shopping plus post-incident support
• Emergency laboratory testing and food science expertise: advice and analysis of product contamination and risk
• Call Centers: third party call centers to help you manage consumer complaints and the surge in call volume in recall events
• Security management: site security and attendant risk reduction, to personal safety, and security consultancy

Through Response XL Catlin, you have priority access to these consultants.

Our approach

AIM
Our approach is to offer our XL Catlin’s policyholders a 360° service. We will work with you to assess your current systems, identify gaps and help you manage the risk by implementing the right solution.
Our crisis and risk management consulting service: Pre-incident consulting

This service is meant to be used—to help you assess your situation, to help you build good prevention strategies and to reduce your recall losses or even avoid a recall altogether. Once your policy is in place, your initial contact with Response XL Catlin will be with TAG, for an orientation meeting.

XL Catlin will contribute a portion of the policy premium for pre-incident consulting projects with Response XL Catlin. This may go towards any of the services listed. You are also welcome to purchase further services.

The nature of these services depends on your particular needs. We combine your expert knowledge of your business with our experience of best practice to choose the services that are right for you.

"The Acheson Group is positioned uniquely at the intersection of public health, industry and food safety regulations. The Acheson Group’s extensive experience, world renowned reputation, expertise in food safety and regulatory, has guided us through complex science and regulatory issues."

Global US-based food manufacturing client

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**OPERATIONAL RISK**

**Supply chain risk evaluation**
- Assess risk of incoming products and suppliers and develop management strategies
- Raw material facility management review (storage and handling, etc.)

**Internal operations evaluations**
- Design / implement comprehensive food safety systems
- Documentation reviews, desk / gap audits
- Sanitation/environmental monitoring testing plan development and data analysis
- Finished product testing plan development/assessments
- Food safety system reviews
  - GFSI selection/preparation assessments
  - HACCP reviews and training
- Traceability / system design assessments
- Customer complaint handling
- Food defense plans/vulnerability assessments

**Crisis and recall preparedness**
- Recall plan assessment/ gap analysis and plan development
- Recall training and simulations (end-to-end interactive recall plan test)
- Business continuity planning

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**REPUTATIONAL RISK**

- Track social media trends for brand protection
- Social media strategy development
- Assist you in staying better informed of the changing food safety & social media risks
- Develop key messages and programs to inform your consumers
- Adding credibility to your food safety systems

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**REGULATORY RISK**

- Navigate FDA, USDA, CFIA food regulations and compliance
- Deep expertise on Food Safety Modernization Act (FSMA) preparation/compliance
  - FDA and USDA compliance reviews
  - Assistance with interactions with Local, State, Provincial or Federal regulators
- Response to regulatory issues (e.g., NR, 483, Import alert)
- Identify ways to create good relations with regulators

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**Response XL Hotline**

USA/Canada +1 866 601 6224
Mexico +01 800 099 0340
## Our crisis and risk management service: Live crisis response

### Live crisis response

Response XL Catlin’s consultants are available to you 24 hours a day, 365 days a year in the event of an accidental contamination, malicious contamination or product extortion.

You are given access via the 24/7 helpline. In a recall or crisis, you can choose to use Response XL Catlin for a variety of services including:

- **Expert sounding board**: an objective, experienced third party with whom to discuss decisions
- **Facilitating decision-making**: a consultant can join your team to help facilitate discussions and enable you to decide on action
- **Communications expertise**: media scanning, press statements and employee announcements
- **Media management**: running a press office to field calls, manage deadlines, oversee interviews and placement of recall advertisements
- **Consumer helplines**: instigating helplines, writing scripts and handling feedback
- **Post Mortem Assessments**: after the incident, facilitating a review involving all parties, and recommending improvements.
- **Other services** listed in our ‘Network Partners’ section on page 02

Response XL Catlin aims to help your recall team make the most appropriate decisions and bring experienced consultants to the table as necessary.

Our consultants are there to work alongside your recall team, not to take over your recall.

### Our service

Once your insurance cover is agreed and in place, you will be contacted by a Response XL Catlin consultant to organize the initial consultation — which will either be a visit by a specialist or webinar presentation.

#### 1. Initial consultation

- Response XL Catlin meets with you to:
  - Give you an information pack. This contains key information about our services and the 24/7 hotline
  - Confirm how the Crisis Response service works and, importantly, the hotline number
  - Discuss and agree how the pre-incident monies provided by XL Catlin for Response XL Catlin projects will be allocated.

#### 2. Pre-incident consulting

- Response XL Catlin makes available a menu of risk and crisis management services
- **AIM**: our 360° consulting approach.

#### 3. Live crisis response

- In a recall or crisis, you can choose to use Response XL Catlin for a variety of services:
  - 24/7 Hotline for immediate help
  - Health Hazard Evaluations of a given situation
  - Assistance with interactions with Local, State, Provincial or Federal regulators
  - Appropriate messages to customers, the public and the media
  - Talking points and FAQs
  - Work with the designated spokesperson and/or serve as the spokesperson
  - Priority access to Response XL Catlin consultants
  - Specialist consultants available to assist in all aspects of your crisis
  - Response XL Catlin: there to work alongside your crisis management team.

### Response XL Hotline

<table>
<thead>
<tr>
<th>Country</th>
<th>Hotline</th>
</tr>
</thead>
<tbody>
<tr>
<td>USA/Canada</td>
<td>+1 866 601 6224</td>
</tr>
<tr>
<td>Mexico</td>
<td>+01 800 099 0340</td>
</tr>
</tbody>
</table>
How your insurance policy applies to Response XL Catlin

- XL Catlin pays all crisis response costs from the first dollar — policy deductible does not apply
- Not sure that the crisis will be covered by the policy? XL Catlin will cover immediate crisis response costs.