

Crisis Response Management: Decoded

Come out on top of a crisis.



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Are You prepared for a Natural Disaster?



Swift Communication is Key



How to Notify Your Consumers in a Crisis



Experian Crisis Response Management Program



Overview

Businesses that are prepared for natural disasters or other incidents can protect themselves from serious financial losses, and keep their reputation and customer loyalty intact, if they have the right tools in place. Experian Crisis Response Management offers comprehensive support with notification systems, call centers, and crisis specialists who will work with businesses to create a customized plan of action.



In an age of infinite information where a company's reputation can be destroyed in as little as 140 characters, it may seem impossible to bounce back from a crisis. The power of consumers has intensified with improved access to information, growing options of products and services, and opportunities to share their experiences with wider audiences. With that kind of power, it is more important than ever for big brands to keep their promises. With consumers expecting more, it is crucial that you show your commitment to your customers.

The Truth Is No One Is Perfect

Mistakes will be made; unfortunate events will occur. At this point, it is not "if" you will experience a crisis, it is "when." The question businesses must ask themselves is "Am I prepared for the unexpected?"



Are you prepared for a **natural disaster**?

On December 2nd, 1984, a toxic gas leak from a Union Carbide India pesticide plant in Bhopal, India killed up to 30,000 people and injured about 575,000³. To this day, the accident remains one of the world's worst industrial disasters.



When the chemical tank was exposed to water, it caused an intense reaction that led to a heat-generating, cascading reaction. Evidence pointed towards company negligence, but an internal analysis found employee error or sabotage responsible for the disaster.

How the Union Carbide India Limited Plant Responded

Unfortunately, the plant did not have an emergency plan, leaving plant operators unprepared to handle the disaster.

The chemical involved in the blast was deemed as proprietary information and not disclosed, leaving public health authorities and hospitals unsure of how to treat exposure. The supply of gas masks was scarce, and several plant safety mechanisms were either left deactivated or faulty. Preceding the leak, the company made a decision to reduce training and staffing at their plant in order to cut costs. Consequently, there was no effective public warning system or public education in place to help people prepare for what happened.

In today's world, **swift communication** can be a company's greatest strength during a crisis

The saying "if you snooze, you lose" certainly rings true here. Companies who wait lose control of their narrative and suffer consequences in loss of revenue and ruined reputation.



24hrs

Experian's 2019 Data Breach Consumer Survey Report revealed that if you are breached, consumers want to know about it within 24 hours.⁴

90%


The study also found that 90% of consumers are more forgiving of companies that had a response plan in place prior to a crisis.⁴




Imagine you are faced with one of the following scenarios

- You are a healthcare provider that had a technology outage and your consumers are not able to access their online accounts.
- You are a small business owner and your online store goes down right before the holidays.
- You are a financial institution who needs to notify their consumers of an update, but you do not have the notification or call center infrastructure to support the response.


Think About Your Customer Base:



The Number of People



Their Location Across the Country or World



Their Preferred Method of Contact

Experian. 2021. The First 24 Hours: Data Breach Resolution Checklist

Imagine if you needed to contact every single one of them in an emergency while you are busy trying to repair damages. Then, imagine if all your customers tried to contact you simultaneously.

Even when companies have a response plan in place, the magnitude of a crisis can overwhelm their resources.

To come out on top of a crisis, you must control the narrative and own your story.

This means **you** must be the one to break the news, **you** must be the prominent voice your customers hear, and **you** must create a constant flow of clear, consistent communication.

How to **notify your consumers** in a crisis



When Should You Notify Key Stakeholders?

Unfortunately, crises often come without warning. Rarely, if ever, does a business know all the information about a crisis while it's occurring, making it difficult to know when to notify key stakeholders.

On one hand, by waiting for all of the details, you can gather more information and better understand who needs to be notified and what information to prioritize. On the other hand, you run the risk of information leaking out of context and losing control of the story. There is no “right” time, and crisis management teams have many tradeoffs to consider. Involving a dedicated crisis specialist to effectively analyze your options will help you determine the best approach.

Who Should Be Notified?

Anyone directly impacted by this crisis must be notified. This includes internal notifications going to upper management, legal, and general employees, and external notifications to stakeholders and consumers. Depending on the type of information exposed and level of harm involved in the crisis, it may be appropriate to bring in law enforcement.



How Should You Notify?

Notification requirements vary depending on the crisis at hand and your customers' preferred method of contact. Some common examples include:



Paper Mailings



Email Notification



Web Announcement



Phone Calls

You may also consider a multipronged approach, which includes email or paper notifications, supported by a website FAQ and a call center where consumers can get more information.

What Information Should Be Included In a Notification?

In crisis communication, transparency is key. You need to build trust by communicating information in a clear and straightforward manner.

- Let the receiving party know you are taking care of the situation and give them an option for direct contact if they have any specific questions or concerns.
- If necessary, provide helpful directions or next steps for their safety.

Unfortunately, there is no “perfect plan” when it comes to notifying your consumers in a crisis.²

Experian Crisis Response Management Program

At Experian, we know every company, consumer, and crisis is unique. That is why we developed Experian Crisis Response Management to utilize our 15+ years of managing over 50,000 incidents to help businesses navigate crisis situations effectively.



When an incident occurs, our team of experts will work with you to build a custom notification plan that fits your needs. Here is a breakdown of the key advantages to the Experian Crisis Response Management program:

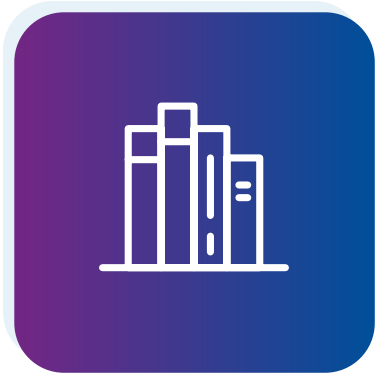
Outbound Notification and Inbound Response Management

Enhanced Call Center

Companies will be provided with a dedicated toll-free number and will have access to an expansive call center network of U.S.-based agents specialized in FAQ support. A large number of businesses do not have the call center training or capacity that Experian can offer. During a crisis, lack of a call center or capacity for high call volume can cause customer frustration and be detrimental to reputation recovery. Our experienced call center gives businesses the reassurance that their customers will get the information they need to reduce confusion and increase confidence.

Notification Organization

Communications must be clear, consistent, and secure. At the bare minimum, companies need print notifications and to update their marketing channels with necessary communications. Experian offers sufficient phone, website, and application capacity to absorb the spikes of crisis volume on top of normal operating volumes. This service includes address validation, delivery that covers 100+ countries, reporting and analytics of the notification channels, and a dedicated account manager that oversees the entire process.



Access to Extensive Resource Library

If you don't know where to start when it comes to how, when, and where to manage large notifications to your consumer base, Experian has you covered. Companies will gain access to hundreds of helpful resources to take advantage of – including communication best practices, templates, and frequently asked questions. This will aid in executing effective response plans and produce faster turnaround times.

Experienced Team of Agents

If you don't know where to start when it comes to how, when, and where to manage large notifications to your consumer base, Experian has you covered. Companies will gain access to hundreds of helpful resources to take advantage of – including communication best practices, templates, and frequently asked questions. This will aid in executing effective response plans and produce faster turnaround times.

Handle the Unexpected

As evidenced by the example shared earlier, crises can come from anywhere, at any time. Businesses may think they are prepared, but it is impossible to know what you don't know. Partnering with Experian Crisis Response Management means businesses automatically gain decades' worth of knowledge and experience.



For more specific situations, we have specialized services that offer a **higher level of expertise** when companies need it most

Data Breach Response

Experian's suite of data breach products prepares business owners to respond quickly and effectively to breaches while providing essential support in protecting their customers. Companies will receive all Crisis Response Management program benefits including: **notification management, address validation and delivery, call center support, and pre-breach protection services.**

Reserved Response

Experian Reserved Response is the first and only data breach program that guarantees comprehensive support, infrastructure, and readiness when you and your customers need it most. Experian Reserved Response will mitigate risk by providing you with access to an expert response team, pre-built tools and resources, and dedicated support so that, when disaster strikes, you are ready to respond quickly and effectively. You're covered from every angle – including notifying affected customers on your behalf as soon as possible after discovery.

According to Experian Breach Resolution data observed through experience with our clients, with a fully practiced plan, businesses:

- Can save, on average, 25% on the cost of overall response.
- Take 3-5 days shorter to respond for Reserved Response clients.
- Experience 21% fewer events than clients without Reserved Response.

Our team of experts will conduct annual readiness exercises such as data breach simulations and breach response drills. We will also review incident response plans and provide a gap analysis and plan improvement summaries after data breach workshops to ensure businesses are fully prepared.

Rapid response, back to business

In the event of a crisis, you won't need to worry. Confidently notify your customer base and build back your business with Experian Crisis Response Management.



Experian has over fifteen years of experience helping businesses efficiently manage small to large scale consumer crisis response programs, making us an ideal partner for your business during a time of crisis.

When a live incident occurs, our crisis specialists will work with you to build a custom response plan that fits your needs. Notify your consumer base of any relevant details or potential threats by harnessing the power of Experian's notification system, experienced call center, and expert team.

**Over 15
years of
experience**

Reach out to Experian today to review your crisis response management plan so you can be better prepared. [Visit Experian.com/DataBreach](https://www.experian.com/DataBreach)

¹Experian. 2021. The First 24 Hours: Data Breach Resolution Checklist.

²Davidoff, Sherri. Data Breaches: Crisis and Opportunity. 2019. 3.2.5 Notification.

³B. Bowonder (1987) An analysis of the Bhopal accident, Project Appraisal, 2:3, 157-168, DOI: 10.1080/02688867.1987.9726622

⁴Experian. 2019. Data Breach Consumer Survey.