Email Subject: **Risk Insights | Q3 2025 Edition**

Risk Insights

Gallagher Franchise Solutions

Newsletter | **July 2025**

Small Business Update:
News You Need to Know

Tariff Uncertainty Causes Franchise Concerns

Franchises across various industries are feeling the pressure due to ongoing uncertainty and mixed messaging surrounding tariffs. Many franchisees fear supply chain disruptions, rising costs for imported goods and increased difficulty in forecasting and budgeting.

A lack of negotiating power with suppliers makes it harder for owners to adjust quickly. Domestic alternatives to imported goods, while desirable, are often significantly more expensive and can take months to bring online.

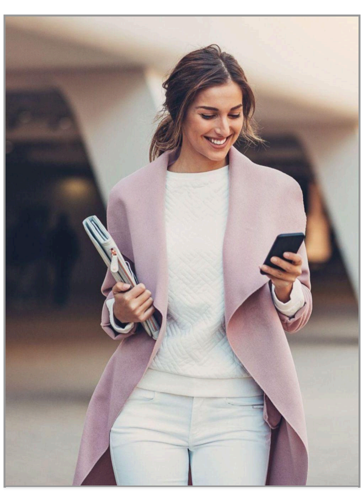
Proactive steps to mitigate these risks, such as supplier diversification, long-term contract negotiations and insurance policy investments, can offer protection against supply chain disruptions. Taking these strategic steps now can help stabilize current franchise operations while positioning the business to weather future tariff shifts with greater confidence.

Learn More

Underwriting Considerations for D&O Insurance

Directors and officers (D&O) liability insurance provides crucial protection for franchise owners, especially amid concerns regarding personal liabilities for their store operations. Find out what information underwriters generally review when they receive an application for D&O insurance so you can ensure your application process goes smoothly.

Learn More



Digital Marketing Drives Franchise Growth

Don't overlook the numerous benefits — and growing necessity — of a robust digital presence for your franchise. Not only is this a cost-effective and proven way to target and reach new customers, but it can also increase your brand recognition, enhance customer loyalty and streamline lead-generation efforts.

Learn More

Artificial Intelligence (AI) Innovations

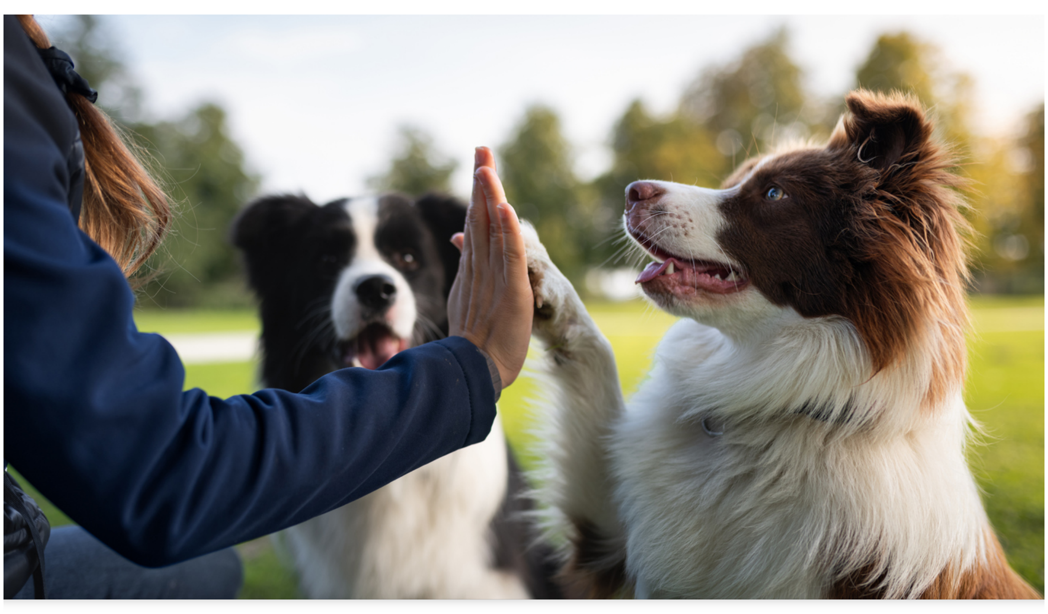
Data-driven technology has become essential for success. Data can help you make better decisions, create customized services for customers, streamline scheduling and enhance efficiency. See how leveraging tech-driven solutions can accelerate your business growth.

Learn More

Zillow-Like Franchise Purchasing Platform

Discover a new AI-powered platform that simplifies the process of buying a business, much like home-buying platforms. Efficient, user-friendly and transparent, this process connects aspiring business owners with more than 3,000 participating franchise brands. This tool helps prospective entrepreneurs find a business that aligns with their interests and unique needs.

Learn More



Protecting Your Pet Made Easy

There's no doubt you **love** your pets! So, protect them — and your finances — by purchasing Spot Pet Insurance. Treating injuries and illnesses can cost anywhere from hundreds to thousands of dollars. Insurance helps offset these unexpected expenses, so you don't have to choose between your pet's care and your budget. Spot plans can reimburse up to 90% of covered vet bills — plus, Gallagher members receive up to 20% in discounts on these plans.

Learn More

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