


Insurance Risk Assessment Checklist

 Show only Checklist

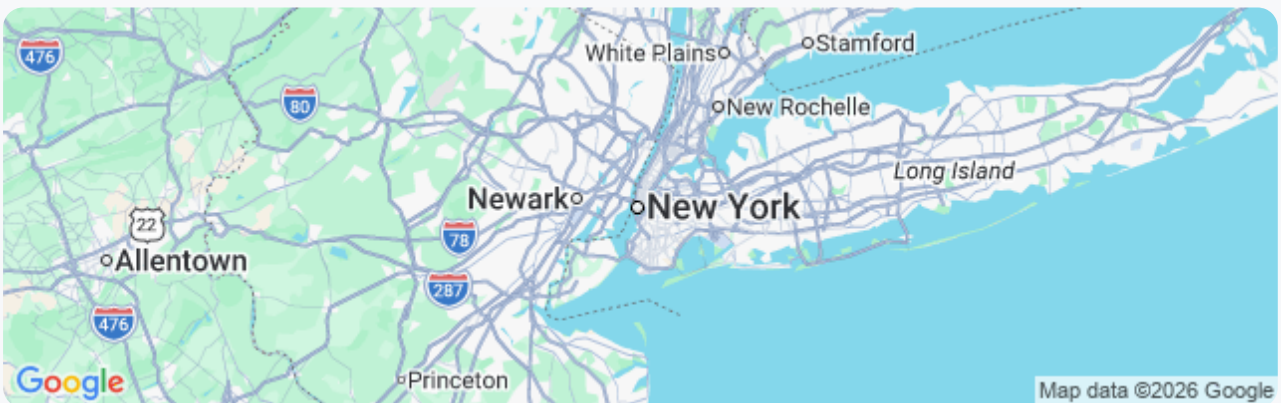
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Property Risk Assessment

Evaluate potential hazards related to physical property, including natural disasters, fire, and security risks.

Property Address

 Set My Current Location



Building Age (Years)

Enter a number...



Construction Type

- Frame
- Masonry
- Steel
- Concrete
- Other

Replacement Cost Value (\$)

Enter a number...

Potential Hazards

- Flood
- Fire
- Earthquake
- Windstorm
- Hail
- Vandalism

Last Fire Safety Inspection Date

Enter date...

Description of Security Measures

Write something...

Liability Risk Assessment

Assess potential legal liabilities arising from operations, products, or services.

Description of Products/Services Offered

Write something...

Annual Revenue

Enter a number...

Type of Liability Coverage Needed (General, Product, Professional)

- General Liability
- Product Liability
- Professional Liability (E&O)
- Other

Estimated Annual Claims Exposure (\$)

Enter a number...

Potential Liability Risks (Select all that apply)

- Premises Liability
- Product Defects
- Advertising Injury
- Personal Injury
- Data Breach
- Contractual Liability

Details on Previous Claims History (if any)

Write something...

Date of Last Liability Insurance Renewal

Enter date...

Business Interruption Risk

Analyze potential disruptions to business operations and associated financial losses.

Estimated Downtime (Days)

Enter a number...

Potential Revenue Loss Per Day (\$)

Enter a number...

Primary Recovery Method

- Data Backup & Recovery
- Alternate Site
- Manual Processes
- Other

Description of Recovery Procedures

Write something...

Last Recovery Drill Performed

Enter date...

Estimated Time to Resume Operations

Enter time...

Critical Systems Affected

- CRM
- ERP
- Accounting System
- Website
- Communication Systems

Potential Impact on Customers

Write something...

Cybersecurity Risk Assessment

Evaluate vulnerabilities and potential impacts related to data breaches and cyberattacks.

Number of Employees with Access to Sensitive Data

Enter a number...

Current Cybersecurity Framework Used (e.g., NIST, ISO 27001)

- NIST Cybersecurity Framework
- ISO 27001
- Other

Types of Sensitive Data Stored (select all that apply)

- Customer Personally Identifiable Information (PII)
- Financial Records
- Proprietary Business Data
- Health Records (PHI)
- Other

Last Cybersecurity Training Date

Enter date...

Summary of Current Firewall Configuration

Write something...

Current Endpoint Protection Software

- McAfee
- Symantec
- CrowdStrike
- Other

Upload Network Diagram (optional)

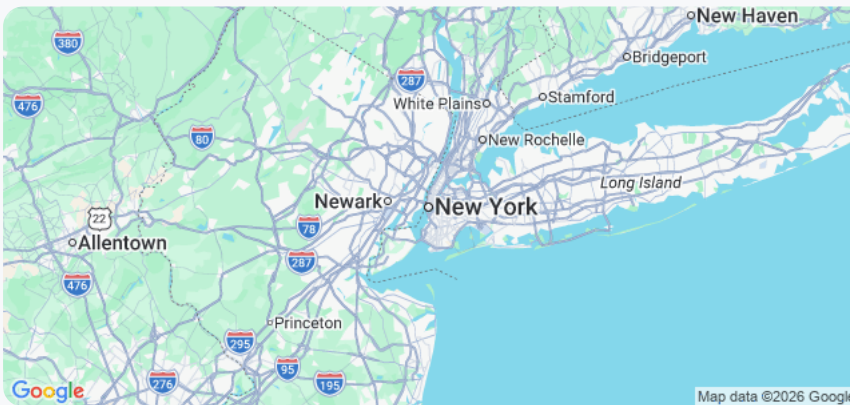
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Environmental Risk Assessment

Identify and assess environmental hazards and potential liabilities.

Identify Sensitive Environmental Areas (Wetlands, Floodplains, etc.)

 Set My Current Location



Potential Contaminants Present (Select all that apply)

- Hazardous Waste
- Asbestos
- Lead-Based Paint
- PCB's
- Mold
- Other (Specify in LONG_TEXT)

Describe Past Environmental Incidents or Issues

Write something...

Estimated Distance to Nearest Water Source (in miles)

Enter a number...

Presence of Endangered Species (Yes/No)

- Yes
- No
- Unknown

Environmental Site Assessment Reports (if available)

 Upload File

Date of Last Environmental Inspection

Enter date...

Employee Safety & Health Risk Assessment

Review safety protocols and identify potential workplace hazards.

Description of Work Area and Tasks

Write something...

Potential Hazards Identified (e.g., slips/trips, noise, chemicals)

- Slips, Trips, and Falls
- Noise Exposure
- Chemical Exposure
- Ergonomic Issues
- Electrical Hazards
- Confined Space Entry
- Machine Guarding Issues
- Other (Specify in Long Text)

Noise Level (dB)

Enter a number...

Frequency of Safety Inspections

Enter a number...

PPE Required (e.g., Safety Glasses, Gloves, Respirator)

- Safety Glasses
- Gloves
- Respirator
- Hearing Protection
- Steel-Toe Boots
- Hard Hat
- None

Date of Last Safety Training

Enter date...

Description of Corrective Actions Taken/Planned

Write something...

Assessor Signature

Contractual Risk Assessment

Evaluate risks associated with contracts and agreements.

Describe the Contractual Agreement

Write something...

Contract Value (USD)

Enter a number...

Contract Type

- Service Agreement
- Lease Agreement
- Sales Contract
- Vendor Agreement
- Other

Potential Risk Areas (Select all that apply)

- Indemnification Clauses
- Termination Rights
- Liability Limitations
- Intellectual Property Rights
- Confidentiality Obligations

Contract Start Date

Enter date...

Contract End Date

Enter date...

Summary of Key Risk Provisions

Write something...

Regulatory Compliance Review

Ensure adherence to relevant insurance regulations and legal requirements.

Last Regulatory Compliance Training Date

Enter date...

Applicable Regulations (Select All)

- GDPR
- CCPA
- HIPAA
- Sarbanes-Oxley (SOX)
- State-Specific Insurance Laws

Summary of Recent Regulatory Changes

Write something...


Number of Compliance Violations (Last Year)

Enter a number...

Current Insurance License Status

- Active
- Inactive
- Pending Renewal

Proof of Regulatory Compliance (e.g., Certificates)

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Risk Mitigation Strategies

Document planned actions to reduce or eliminate identified risks.

Describe Loss Prevention Measures

Write something...

Estimated Cost of Mitigation

Enter a number...

Risk Transfer Options (e.g., reinsurance, contracts)

- Reinsurance
- Contractual Agreements
- Risk Sharing
- None

Implementation Deadline

Enter date...

Responsibility Assignment (Who implements this mitigation?)

- Risk Manager
- Operations Team
- Legal Department
- External Consultant

Supporting Documentation (e.g., vendor quotes, plan details)

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Documentation & Reporting

Verify complete documentation of the risk assessment process and findings.

Risk Assessment Completion Date

Enter date...

Summary of Key Findings

Write something...

Supporting Documentation (e.g., inspection reports)

 Upload File

Risk Score (Overall)

Enter a number...

Risk Assessment Review Status

- Not Reviewed
- Approved
- Rejected
- Requires Revision

Reviewer Signature

Review Date

Enter date...