

Sample Risk Assessment Worksheet

Ask questions as open-ended as possible. When additional indications are present, ask additional questions to understand the risk identified and potential impact. Overtime the questions you may need to ask will change. News headlines or social chatter may bring additional insight.

Cyber/Technology

- Do you conduct business (including personal) online?
- Do you/resident explore, participate, or engage in or with virtual reality or the metaverse?
- What firewall, VPN, and/or anti-virus/anti-malware precautions do you employ?
- Do you/resident have a cryptocurrency portfolio? / What cryptocurrency do you/resident invest in?
- What crypto wallet do you/resident use?
- Do you/resident transact business (including personal) within blockchain technology?
- What digital collections do you have?

Regulatory Pulse

- Do you/resident travel to or vacation in states where cannabis is legal?
- Do you/resident have a medical cannabis card?
- Do you/resident use cannabis recreationally?
- Do you/resident grow cannabis for personal use?
- Have you or are you considering purchasing an all electric vehicle or driver-less vehicle
- Have you or are you considering purchasing any vehicle with flight capabilities?

Economic/Societal Change

The National Alliance For Insurance Education & Research

- How did your daily/family/business routines change with the pandemic? – Do any of these changes persist today?
- What locations do you perform work duties from?
- What other sources of income do you/resident have other than your primary occupation?
- What hobbies or skills do you have?
- Do you ever utilize app-based platforms (VRBO, AirBnB, Swimply, Turo, GetAround, Uber, Lyft) to rent living space, storage space, pools, vehicles, watercraft etc.?
- Have you had any concerns over growing awards on lawsuits?

Environment/Climate

- Have you been concerned about water runoff, groundwater, utility water lines, or any uncommon water pooling around your residence?
- Have newer subdivisions built nearby changed the pattern of water runoff around your property?
- Do you have your roof, exterior siding/brick, and foundation inspected annually?
- Have you been concerned about sinkhole, mudslide, landslide, earth erosion, earth movement, or earthquake?
- Have you been made aware of any new building code standards or enforcements in your area?
- Have you noticed communities close to you being more frequently impacted by wind events such as tornadoes?