

25 QUESTIONS

TO ASSESS YOUR RISK MANAGEMENT



YES

NO

I DON'T
KNOW

GENERAL

Do you have an updated summary of the position of your insurance portfolio?

Are you regularly encouraged to adapt your insurance contracts as your business changes and develops?

Do you have an insurance certificate for the attention of your auditing body (for audited companies)?

RISK AREA: HUMAN CAPITAL

Are you sure that the social security cover in place in your company complies with legal requirements (social laws, temporary employment contracts, etc.)?

Are you sure that, following an accident or illness, your employees know, as a percentage of their salary, the extent of their insurance cover:

- in case of short-term absence?
- if they become disabled?
- if they die?

Have you put in place a control system for absenteeism?

Have you assessed the consequences for your company of the loss of a key person?

RISK AREA: EQUIPMENT

Do you have an accurate and up-to-date inventory of your goods, facilities and buildings?

Is your company located in an area that is particularly exposed to natural damage or a high-risk environment (neighbourhood)?

Are you sure that the prevention and protection measures in place in your company were considered in your insurance contracts?

Have you ever tested the reconstitution of your computer data?

YES

NO

 I DON'T
KNOW

RISK AREA: LIABILITIES

When you entered into your Commercial Liability insurance contract, were you asked about all of your activities?

Do you export products exclusively outside Common Law countries (USA/CND, etc.)?

Is the traceability of your products guaranteed?

Have you and your directors already received "Liability of Directors and Officers (D&O)" training/awareness information?

Is your legal protection regularly assessed?

Within the context of your business, do you have professional liability insurance (economic damage)?

Have you ever been a victim of fraud or embezzlement?

RISK AREA: LOSS OF INCOME/OPERATION

Has your insurer asked you to calculate the time required to fully resume your business in the event of a major incident (fire, natural damage, explosion, machine breakdown, etc.)?

Does your operation continue to run in the event of a stoppage of a sensitive machine/Facility?

Is the continuity of your business guaranteed in the event of loss of certain suppliers (IT, etc.)?

Do all your customers individually account for less than 20% of your turnover?

Do you have very low exposure to risks of bad debt losses?

ASSESSMENT

IF YOU HAVE ANSWERED "NO" OR "I DO NOT KNOW" MORE THAN THREE TIMES, PERENNIAL CAN PROVIDE YOU WITH AN APPROPRIATE ASSESSMENT.