



EXECUTIVE DIAGNOSTIC

# Business Continuity Risk Snapshot.

A 12-question diagnostic for executives, COOs, risk managers, and facility leaders. Where you're exposed. What it would cost. Twelve questions.



## INTRODUCTION

# Twelve questions **your insurance carrier already knows the answers to.**

Business continuity isn't a binder on a shelf. It's the difference between a bad week and an existential one. Most companies discover that distinction during the event — not before it.

This is the same diagnostic Fenix EM uses in pre-engagement scoping with resorts, hospitals, manufacturers, and large employers. Twelve questions, three response options, twenty-four points possible. It's built for executives, COOs, risk managers, and facility leaders who need a fast, honest read on where the organization is genuinely exposed.

It will not replace a real Business Impact Analysis. It *will* tell you which conversations you should have already had with your CFO, your broker, your IT lead, and your board.

### HOW TO USE THIS

Answer as the organization actually operates today — not as the policy manual claims, and not as the last consultant left it. If different domains have different owners, complete the relevant sections with each owner present. The score itself is less important than the conversations the questions surface.

## THE SCORING SYSTEM

<b>+2</b>	<b>ESTABLISHED</b>	Capability is documented, tested, current, and would withstand an executive or auditor question.
<b>+1</b>	<b>DEVELOPING</b>	Capability exists on paper or partially in practice, but has meaningful gaps that would surface under stress.
<b>0</b>	<b>GAP</b>	Capability is missing, undocumented, or operates on hope and institutional memory.



## THE SNAPSHOT

# Twelve questions. Twelve real exposures.

Read each one as if your largest client, your insurance carrier, or your regulator were watching you answer it. The score is most useful when it's honest.

01

**BUSINESS IMPACT ANALYSIS**

Has your organization completed a Business Impact Analysis that identifies your critical functions, their maximum tolerable downtime, and the financial cost of disruption?

+2

Current BIA quantifies revenue impact, recovery time objectives, and dependencies for every critical function.

+1

BIA exists but is more than two years old, qualitative only, or covers only some functions.

0

No BIA, or 'we'd figure it out' is the working assumption for what would happen during disruption.

02

**WORKFORCE CONTINUITY**

If 30% of your workforce was unavailable for two weeks (illness, evacuation, family emergency), could critical operations continue without significant degradation?

+2

Documented succession and cross-training; remote work tested; surge labor or mutual aid agreements in place.

+1

Some cross-training exists but key functions still depend on one or two specific people.

0

Single points of failure in workforce; no remote-work continuity; no plan for sustained absenteeism.



03

**IT & CYBER RESILIENCE**

If your primary systems were ransomware or destroyed tomorrow, how long until you'd be operating again — and is that timeline tested, not assumed?

+2

Tested backups with verified recovery time; immutable/offline copies; documented IR plan exercised within 12 months.

+1

Backups exist but recovery has never been fully tested; IR plan documented but not exercised.

0

Recovery time unknown; no segregated backups; no incident response plan or one that lives only in IT's head.

04

**SUPPLY CHAIN & VENDORS**

If your single largest vendor or supplier failed without warning, how quickly would your operations be impacted — and do you have qualified alternates ready?

+2

Critical vendors mapped; alternates pre-qualified; concentration risk understood and documented.

+1

Some vendor mapping done but alternates not pre-qualified; concentration risk informally understood.

0

No vendor risk assessment; sole-source dependencies that have never been examined.

05

**FACILITY & PHYSICAL RISK**

If your primary facility became unusable for 30 days (fire, flood, structural damage, contamination), do you have a documented and viable alternate operating posture?

+2

Alternate site identified, agreements in place, equipment positioned, and tested annually.

+1

Conceptual alternate site or work-from-home plan, but not operationally tested.

0

No alternate operating plan; assumption is 'we'd find a place if we had to'.



06

**LIFE SAFETY & RESPONSE**

Could your on-site team execute an effective response to an active threat, fire, medical emergency, or evacuation today, with current training?

+2

Trained response teams; current drills (within 12 months); coordinated with local responders.

+1

Some training exists but is dated or uneven; drills run inconsistently.

0

No documented response capability; staff would rely entirely on improvisation in a real event.

07

**CRISIS COMMUNICATIONS**

If a serious incident hit during business hours, do you have pre-built messaging, designated spokespeople, and approval workflows ready to deploy within 60 minutes?

+2

Crisis comms plan with templates, holding statements, designated spokespeople, and tested escalation.

+1

General PR capability but no incident-specific templates or rehearsed approval chain.

0

Comms response would be ad hoc; no pre-built templates; legal/exec approval chain unclear.

08

**INSURANCE & DOCUMENTATION**

If you needed to file a major business interruption claim tomorrow, do you have the financial records, valuations, and continuity documentation your carrier would require?

+2

Records organized to claim-readiness standards; coverage matched to actual exposure; broker reviews annually.

+1

Coverage in place but not recently validated against actual operations; documentation scattered.

0

Coverage gaps suspected or known; documentation would require significant scramble to assemble.



09

**REGULATORY & COMPLIANCE**

Do you have a current map of every regulatory disclosure, notification, or compliance obligation that would be triggered by a major incident in your industry?

+2

Regulatory obligations mapped, notification timelines documented, legal/compliance integrated into IR.

+1

General awareness of obligations but no consolidated map or rehearsed notification workflow.

0

Regulatory exposure unclear; meeting notification deadlines would be a fire drill.

10

**EXECUTIVE DECISION RIGHTS**

During a fast-moving crisis, is it absolutely clear who can authorize spending, public statements, facility closure, and personnel decisions — without the CEO on the line?

+2

Documented decision rights with delegated authority thresholds; tested in tabletop exercises.

+1

Authority informally understood but not documented; would require real-time CEO access in most scenarios.

0

No documented delegation; key decisions would stall waiting for one or two specific executives.

11

**TABLETOP CADENCE**

When did your executive team last sit through a crisis tabletop exercise — and did anything actually change as a result?

+2

At least annual exec-level tabletop with documented findings translated into plan revisions.

+1

Exercises happen but at lower levels; exec team has not personally rehearsed in 2+ years.

0

No tabletop history at exec level, or exercises that produced no actual changes to plans or behavior.



12

**RECOVERY & REENTRY**

Beyond the first 72 hours, do you have a documented plan for resuming full operations, addressing employee trauma, and managing customer reentry?

**+2**

Recovery plan covers operational, financial, workforce, and reputational restoration with clear ownership.

**+1**

Response plan exists but recovery beyond initial stabilization is largely undocumented.

**0**

No recovery plan; the assumption is normalcy returns on its own once the immediate event ends.



**YOUR SCORE**

# Tally and reflect.

Use the scoring grid to record each response. The total maps to one of three interpretive bands on the next page.

#	DOMAIN	+2	+1	0
1	Business Impact Analysis	[]	[]	[]
2	Workforce Continuity	[]	[]	[]
3	IT & Cyber Resilience	[]	[]	[]
4	Supply Chain & Vendors	[]	[]	[]
5	Facility & Physical Risk	[]	[]	[]
6	Life Safety & Response	[]	[]	[]
7	Crisis Communications	[]	[]	[]
8	Insurance & Documentation	[]	[]	[]
9	Regulatory & Compliance	[]	[]	[]
10	Executive Decision Rights	[]	[]	[]
11	Tabletop Cadence	[]	[]	[]
12	Recovery & Reentry	[]	[]	[]
<b>TOTAL ( ___ / 24 )</b>				



## INTERPRETATION

# What your score **actually** means.

Three bands, three different conversations. Find yours, then decide what to do about it.

**0 – 9**

## MATERIAL EXPOSURE

Your organization is operating with continuity gaps that would meaningfully impact revenue, workforce, or reputation in a real event. This is not uncommon &mdash; most mid-market companies score here on first pass &mdash; but it does mean a single significant disruption could become a financial or strategic problem instead of an operational one. Worth a board-level conversation.

**10 – 17**

## PARTIAL READINESS

You have real continuity capability, but it's uneven. The risk here is asymmetric: a strong IT recovery posture won't save you if your workforce, vendor, or comms plans fail. The work at this level is identifying which specific gaps would compound into a much larger problem &mdash; and addressing those before adding new capabilities elsewhere.

**18 – 24**

## MATURE POSTURE

You operate at or near best-practice across most domains. The work at this level is no longer about adding capability &mdash; it's about validation, scenario-stressing, and ensuring the program survives executive turnover, M&A activity, or rapid growth intact. Your insurance carrier, your board, and your largest customers should know how strong your posture is.

*The score is a conversation starter, not a verdict. The work that matters is what you do with it next.*

WHAT'S NEXT

# A score is just a *starting point.*

If anything in this snapshot surfaced an exposure you'd want a second opinion on, that's exactly what a Fenix EM discovery call is for. No pitch deck, no contract pressure, no obligation. Thirty minutes to walk through what you saw, what it likely means for your operations, and whether outside expertise would be useful.

Most engagements we run begin with exactly this conversation.

## SCHEDULE A DISCOVERY CALL

Thirty minutes. No deck. No obligation.

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**PHONE**

702-234-9990

**WEB**

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