

# KEEVILY RISK ASSESSMENT BLUEPRINT

**Most business owners are aware** that a disaster can come in many forms... fire, flood or earthquake to name a few. What many business owners do not realize is that it can also strike invisibly through the death of a key employee, the destructive acts of a computer hacker or even through an improperly designed insurance contract...any one of which can be just as devastating to the livelihood of a business – if not more so – as the fire which destroys the physical building housing the company.

Keevily Risk Consulting understands these invisible risks and recognizes that virtually every company is vulnerable to disaster as the business, and the environment in which it operates, evolves.

By leveraging their expertise, Keevily Risk Consulting has found that the vast majority of business disaster recovery plans currently in place are less like a blanket and more like Swiss cheese, with a series of gaps that leave holes in what business owners believed was a secure recovery program. Keevily addresses this threat through its proprietary Risk Assessment Blueprint, which views a company's risk scenario at a given moment in time, and uses this information as a starting point to identify the company's vulnerabilities over the long term. Once these are identified, Keevily will then custom design a comprehensive process of addressing them through an intelligent assessment and reduction of risk on a holistic basis.

*If you have any questions or would like to find out how Keevily can help you analyze any potential risks to your business and offer solutions to minimize these risks, please email [kkaufman@keevily.com](mailto:kkaufman@keevily.com)*

**There are numerous ways** in which a business can be threatened by gaps in their disaster plan, but three of the most serious are highlighted below.

Buying insurance assuming that it constitutes a complete Disaster Recovery Program vs. using insurance products to provide funds for a true disaster recovery program. Far too often businesses equate disaster recovery with the amount of insurance they possess. The problem with this is that it does not take into account business aspects that can't be replaced with money – such as intellectual property.

Terms of Trade vs. Business Practice. For example if you produce a product, and ship it, the terms of shipping may state FOB, yet your client won't pay until the goods are received... terms and practice must be the same and/or insurer has an "out" on the loss. Keevily recognizes this and will help limit exposure – and eliminate consequential damages.

A disaster recovery program is not just about property. This is one of the greatest problems in designing a disaster plan – too many businesses are covered for floods and fires, but what happens if the business owner dies? What happens if your sales agreements or distribution agreements don't limit your exposures properly? These are disasters of potentially greater impact – are you prepared for these and the many like them?