EXECUTIVE RISK SNAPSHOT

A practical 90-day screening checklist for CEOs and leadership teams

Identify the risks that matter most.
Assign ownership. Take action within 90 days.

Protect the business. Strengthen leadership. Prepare for what comes next.

How to Use This Checklist

This checklist helps you identify business risks that may need attention during the next 90 days. Answer each statement based on your company's condition today—not where you expect it to be later.

Score	Meaning
0 — No concern	Strong controls are in place.
1 — Watch	Some improvement may be needed.
2 — Concern	The risk needs attention.
3 — Critical	Immediate action is required.

Company Information

Company	______________________________
Completed by	______________________________
Date	______________________________
Next review date	______________________________

Be honest. This is not about creating a perfect score. It is about seeing problems early enough to act.

1. Financial Risk

Score each statement from 0 to 3 using the rating guide on page 2.

Risk statement	0–3
Cash flow is difficult to predict.	____
We do not maintain enough cash reserves to manage an unexpected expense or business slowdown.	____
Customers are taking too long to pay invoices.	____
Our expenses are growing faster than our revenue.	____
Our profit margins are falling or are not measured regularly.	____
One customer provides a large share of our total revenue.	____
Our financial reports are late, unclear, or rarely used to make decisions.	____
Financial Risk subtotal	____ / 21

What needs attention?

Record any item scored 2 or 3, along with the first concern it raises.

2. Customer and Revenue Risk

Score each statement from 0 to 3 using the rating guide on page 2.

Risk statement	0–3
Our sales pipeline is too weak to support our revenue goals.	____
We depend heavily on one product, service, or market.	____
We do not have a clear process for following up with leads.	____
Customer complaints or cancellations are increasing.	____
We do not regularly measure customer satisfaction or retention.	____
Competitors are gaining customers or market share from us.	____
We have difficulty clearly explaining our company’s value to potential customers.	____
Customer and Revenue Risk subtotal	____ / 21

What needs attention?

Record any item scored 2 or 3, along with the first concern it raises.

3. Operational Risk

Score each statement from 0 to 3 using the rating guide on page 2.

Risk statement	0–3
Our most important processes are not documented.	____
Daily operations depend too heavily on one person.	____
Mistakes, delays, or repeated work occur regularly.	____
Our systems or technology are outdated or unreliable.	____
We depend heavily on one supplier or service provider.	____
We do not have tested backup plans for major disruptions.	____
The business would struggle if customer demand suddenly increased or decreased.	____
Operational Risk subtotal	____ / 21

What needs attention?

Record any item scored 2 or 3, along with the first concern it raises.

____

____

____

4. Leadership and Employee Risk

Score each statement from 0 to 3 using the rating guide on page 2.

Risk statement	0–3
Leadership roles and responsibilities are unclear.	____
Managers do not consistently hold employees accountable.	____
Important knowledge is held by only one employee.	____
We have not prepared successors for critical positions.	____
Employee turnover is affecting performance or customer service.	____
Employees do not clearly understand the company's priorities.	____
The CEO is involved in too many daily decisions.	____
Leadership and Employee Risk subtotal	____ / 21

What needs attention?

Record any item scored 2 or 3, along with the first concern it raises.

5. Legal, Compliance, and Security Risk

Score each statement from 0 to 3 using the rating guide on page 2.

Risk statement	0–3
Contracts are signed without a consistent review process.	____
Required licenses, permits, or registrations may not be current.	____
Our insurance coverage has not been reviewed recently.	____
Employee policies are missing, outdated, or inconsistently followed.	____
Sensitive company or customer information may not be fully protected.	____
Employees have not received recent cybersecurity or safety training.	____
We are not confident that all applicable industry rules and regulations are being followed.	____
Legal, Compliance, and Security Risk subtotal	**____ / 21**

What needs attention?

Record any item scored 2 or 3, along with the first concern it raises.

6. Strategic and Growth Risk

Score each statement from 0 to 3 using the rating guide on page 2.

Risk statement	0–3
We do not have clear priorities for the next 90 days.	____
Our annual strategy is not connected to weekly actions.	____
Growth is occurring faster than our people and systems can support.	____
Major decisions are often based on opinion rather than reliable information.	____
We do not track the measures that show whether the business is improving.	____
New projects are started without clear ownership or expected results.	____
Leadership rarely reviews risks during regular business meetings.	____
Strategic and Growth Risk subtotal	____ / 21

What needs attention?

Record any item scored 2 or 3, along with the first concern it raises.

____

____

____

Your Executive Risk Score

Transfer each section subtotal below. Add the six subtotals to calculate your total score.

Risk area	Subtotal
Financial Risk	____ / 21
Customer and Revenue Risk	____ / 21
Operational Risk	____ / 21
Leadership and Employee Risk	____ / 21
Legal, Compliance, and Security Risk	____ / 21
Strategic and Growth Risk	____ / 21
TOTAL EXECUTIVE RISK SCORE	**____ / 126**

What Your Score Means

Score	Exposure	Recommended response
0–25	**Lower**	Maintain current controls and review the checklist quarterly.
26–50	**Moderate**	Select the most important concerns and address them within 90 days.
51–80	**High**	Create a formal 90-day action plan and review progress at least every two weeks.
81–126	**Critical**	Begin immediate corrective action, assign owners, and conduct weekly executive reviews.

A low total score does not mean the business is free from serious risk. Any item scored 3—especially a legal, safety, financial, cybersecurity, or operational issue—should be reviewed immediately.

Identify Your Top Five Risks

List the five items with the highest scores or the greatest possible effect on the business. Executive judgment matters: one serious risk may require action even when the total score is low.

#	Risk	Possible business impact	Score	Owner
1				
2				
3				
4				
5				

Executive Focus

The one risk we can no longer afford to ignore is:

If this risk is not addressed, the most likely business impact is:

The action we will take within the next seven days is:

The person accountable for that action is:

Turn the Snapshot Into a 90-Day Plan

For each priority risk, define the first action and one measurable outcome to achieve within 90 days.

Priority risk	First action	90-day outcome	Owner	Deadline

Final Executive Review

- ☐ We selected no more than five priority risks.
- ☐ Each risk has one accountable owner.
- ☐ Each priority has a measurable 90-day outcome.
- ☐ The first action and deadline are clear.
- ☐ The owners have the authority and resources needed to act.
- ☐ A backup plan exists for each major disruption.
- ☐ Progress reviews are scheduled.
- ☐ Safety, legal, or compliance risks have been reviewed by a qualified professional.

Leadership Approval and Next Review

CEO approval	______________________
Date	______________________
First progress review	______________________
90-day review date	______________________

Keep the Plan Moving

1	Review priority risks every week or every two weeks.
2	Require each owner to report progress, obstacles, and the next action.
3	Measure results—not meetings, emails, or completed paperwork.
4	Repeat this snapshot quarterly or after a major business change.

Important Notice

This checklist is an executive screening tool. It is not a formal financial, legal, cybersecurity, insurance, or compliance assessment. Its purpose is to identify areas that may require further review. Consider the total score together with the seriousness of each individual risk. Seek qualified professional advice when needed.

Turn business risk into clear, practical action.

Coastal Barrier helps CEOs and leadership teams build focused 90-day action plans with clear responsibilities, deadlines, and measurable results.

CoastalBarrier.com