**GENERIC RISK FRAMEWORK**

**Strategic Risks**

**Environmental Risks**

* Natural disasters
* Terrorism
* Workplace violence
* Laws and regulations
* Political
* Financial markets

**Objectives and Strategies**

* Planning
* Resource allocation
* Monitoring
* Joint ventures and alliances

**Leadership**

* Vision
* Judgment
* Succession Planning
* Tone at the Top

**Management**

* Accountability
* Authority
* Responsibility

**Governance**

* Ethics
* Reputation
* Values
* Fraud and illegal acts

**Citizen Relations**

**Human Resources**

* Salary and benefits
* Workplace environment
* Diversity

**Operating Risks**

**Workforce**

* Hiring
* Knowledge and skills
* Development and training
* Size
* Safety

**Suppliers**

* Outsourcing
* Procurement practices
* Availability, price and quality of products and services

**Capital assets**

* Capacity
* Technology/obsolescence
* Protection

**Services**

* Development
* Quality
* Pricing
* Cost
* Delivery
* Consumer protection
* Technology/obsolescence

**Customers**

* Needs
* Satisfaction
* Credit

**Regulatory Compliance**

* Employment
* Services
* Environmental

**Financial Risks**

**Capital/Financing**

* Availability
* Interest rates
* Creditworthiness

**Investing**

* Cash availability
* Securities
* Receivables
* Inventories
* Compliance with State laws

**Information Risks**

**Information Systems**

* Reliability
* Sufficiency
* Protection
* Technology

**Strategic Information**

* Relevance and accuracy
* Availability
* Assumptions

**Operating Information**

* Relevance and accuracy
* Availability
* Regulatory reporting

**Financial Information**

* Relevance and accuracy
* Accounting
* Budgets
* Financial reporting
* Regulatory reporting