Technology Risk Exposure Scorecard

A free 10-minute self-assessment from Elite Business Growth Advisors

Every growing business now runs on technology it doesn't fully control — vendors, cloud tools, AI features, and third-party platforms that can fail, get breached, or change terms without warning. This scorecard gives you a fast, honest read on where your business is exposed, modeled on the risk categories enterprise risk advisors (the Marsh.com approach) use to walk large organizations through technology risk — scaled down to a self-serve format for owner-operators.

The 6 risk dimensions

Risk dimension	What it measures	Score band
Vendor & third-party exposure	How many critical vendors/SaaS tools you depend on, and whether any single one failing would stop revenue	Low / Moderate / High
Data & privacy exposure	Where customer and business data lives, who can access it, and how it's protected	Low / Moderate / High
Cyber & ransomware exposure	Backup discipline, access controls, and how fast you'd recover from an attack	Low / Moderate / High
Operational continuity risk	What breaks the business if a key system, platform, or person goes down for a day	Low / Moderate / High
AI & automation risk	Where AI tools touch customer data or decisions, and whether that's governed	Low / Moderate / High
Regulatory & compliance risk	Exposure to data-protection, industry, or contractual compliance obligations	Low / Moderate / High

How to score yourself

- For each dimension, rate your business Low / Moderate / High exposure based on the description.
- Count how many dimensions land in the High column.
- 0-1 High = solid footing, worth a light annual review.
- 2-3 High = real gaps worth mapping before they cost you a client or a weekend.
- 4+ High = your business is more exposed than most growth-stage companies its size.

What's next

If two or more dimensions came back High, the Technology Business Risk Playbook walks through exactly what to fix first, in plain language, with no technical background required.

This scorecard is an educational self-assessment, not a formal risk audit, insurance coverage review, or legal/compliance opinion. It does not evaluate any specific insurance policy or coverage need.