



OneRCM&D

Risk Assessment Tools

At RCM&D, we understand that protecting your business from all angles is crucial to your success.

Introducing OneRCM&D. This holistic approach combines our best-in-class service with modern assessment tools to protect what you value most. Through the OneRCM&D lens, we see risk so you see opportunity.



Executive Retention & Protection Survey

The death, disability or sudden departure of a key employee can create a multitude of risks for any business. Having a plan in place to insure and reward key employees for their hard work is crucial now and in the future.

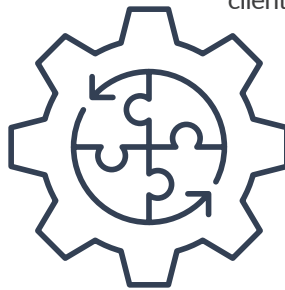
Our assessment detects strengths and weaknesses in business protection, business succession and executive benefits.



BitSight Cyber Tool

With cyberattacks increasing, organizations face financial losses, disrupted operations and reputational damage.

With BitSight, we can scan your online presence for vulnerabilities, giving you a quantifiable metric for your cybersecurity standing, much like a credit score. Underwriters use your BitSight rating to assess your cyber risk. We can not only help you improve your score, but also reduce premiums and ease the burden on your employees, clients, and organization.



Fiduciary Risk Snapshot

A company retirement plan that does not comply with ERISA laws can negatively impact your employees' retirement. As a result, your company could be charged thousands in fines.

Our assessment grades your company's retirement plan with a score of 1 to 100 by comparing it to similar plans across the country. We'll then improve your employee benefits and minimize fiduciary risk.



Benefits Compliance Survey

Your health plan is a fiduciary ticking time bomb. If your plan doesn't comply with rules set by the Department of Labor, you could accrue hefty fines.

In today's rapidly changing regulatory landscape, it's critical to stay abreast of changing legislation. Our Benefits Compliance Survey can help identify your risk areas and ensure your compliance with new laws.



OneRCM&D Risk Assessment Tools: Deep Dive



Executive Retention & Protection Survey

LIFE

What is it? A quick assessment to identify succession planning risk.

Why is it important? The unexpected death or disability of a key executive could impact the health and longevity of your business.

What's in it for you?

- » Find the holes in your succession plan.
- » Determine the crises that could happen and the risks you face.
- » Explore your options to create a sound succession plan for your business.
- » Create a strong foundation for your business, ready to face the unexpected.



BitSight Cyber Tool

PROPERTY & CASUALTY

What is it? BitSight examines your online footprint and determines your risk of a cyberattack.

Why is it important? Cyberattacks are occurring more frequently and becoming more advanced. A cyberattack can lead to significant financial losses, cripple your operations, and tarnish your reputation.

What's in it for you?

- » Learn what makes your online footprint attractive to cybercriminals.
- » Create a stronger presence to deter bad actors.
- » Better protect your data and funds.
- » Earn a higher score from BitSight by reducing your risk of a cyberattack.
- » Earn a more favorable outlook from insurers.
- » Lower premiums.



Fiduciary Risk Snapshot

RETIREMENT PLANNING SERVICES

What is it? This assessment dissects your retirement plan, comparing it to similar plans across the country and determining if your company is ERISA compliant.

Why is it important? Not being ERISA compliant can cost your company thousands in fines.

What's in it for you?

- » Determine how good your retirement plan is and how it stacks up against others.
- » Explore how you can provide a better retirement plan for your employees.
- » Better benefits enable you to recruit and retain the best employees.
- » Reduced fiduciary risk and ERISA compliance = lower premiums.



Benefits Compliance Survey

GROUP BENEFITS

What is it? This survey determines if your employee benefits plan is compliant with government laws.

Why is it important? Your company could face large fines if it doesn't adhere to rules by the Department of Labor.

What's in it for you?

- » Learn what's missing in your employee benefits plan to make it government compliant.
- » Avoid paying large fines.
- » Determine your options to create a compliant and attractive employee benefits package.
- » Reduce your fiduciary risk and, therefore, your premiums.