1. **What value does the Risk Insight Dashboard provide?**
   The Dashboard is an easy-to-use, online tool that will help you evaluate potential risks, prioritize and take steps to manage your credit union’s risks in five key exposure categories: Internal Controls, Lending Oversight, Employment Practices, Member Authentication, and Data / Network Security.

2. **What will the dashboard results provide me?**
   - A custom risk rating of low; moderate; or high with a numerical scale of 0-100 based on the credit union’s completed assessment
   - Credit union Limits of Liability and Deductibles of related insurance coverage compared to your peer average
   - Risk awareness in the key areas listed above helping you prioritize actions steps to prevent, mitigate, and manage risks within your credit union.

3. **How does the Risk Insight Dashboard differ from other CUNA Mutual Group tools such as the online Risk Assessments and the Required Renewal Questionnaire (RRQ)?**
   The Risk Insight Dashboard is a uniquely designed high-level gauge for executive management insight and risk prioritization; whereas, the online Risk Assessments are designed with more detailed questions for operational risk assessments.

4. **Where is the Risk Insight Dashboard located within the Protection Resource Center?**
   You will find a link in the main navigation of the Protection Resource Center on the left-hand side of the page. You may also use the short URL www.cunamutual.com/RiskDashboard

5. **Do all registered users of the Protection Resource Center have access to the Risk Insight Dashboard?**
   Yes. However, the tool is designed for the executive level leadership team to gain high level insight and risk prioritization recommendations.

6. **How do I share assessments with other credit union colleagues?**
   “Sharing” functionality is built into the tool enabling others to complete sections within the assessment. You may also “export” and “print” your results. A video tour is available to demonstrate how these functions work.

7. **How does the tool work?**
   Simply respond to a short series of questions (yes/no or multiple choice) in each of the five categories. You will be prompted to submit your responses to view dynamically-generated ranking and a summary of your responses, plus a statement of how you compare to your peers.

8. **Do I have to complete all five risk category sections of the Risk Insight Dashboard?**
   No. At least one section is required. For any section that is not completed, you will not receive the detailed risk rating and valuable peer data provided within each completed risk category of the Dashboard. You must complete a section in its entirety to receive a Dashboard for that risk category.

9. **If I don’t have time to finish the Dashboard, can I come back later and continue?**
   Yes. “In progress” assessments will be saved and retained in your results for 1-year.
10. How are the results provided?
   The Dashboard insights are displayed within an online web page. A rating of low / moderate / high is provided for each risk category completed. You click on the category rating to navigate to the detailed responses and peer profiles for each category.

11. What should be done with the information received from the Dashboard?
   You are encouraged to share the results of your Dashboard with your management team and Board to assist in strategic and business planning processes, and to work with your CUNA Mutual Group Sales and Risk Management teams to identify steps to manage the exposures confronting you.

12. Will the results of my Risk Insight Dashboard be used to establish my insurance premiums?"
   No. Information you input into the tool is for the benefit of the credit union and will not be used for underwriting purposes. General utilization of risk management tools may be used to demonstrate proactive (positive) steps in managing risk.

13. Can the Dashboard ratings and recommendations be printed?
   Yes. The Dashboard rating and recommendations can be printed from a printer-friendly function online and can be exported to a .pdf file.

14. Can one user override another user’s Dashboard results for a credit union?
   No. The individual owner who starts and submits the assessment is the “owner”. “In progress” assessments may be overridden by other users. A warning will appear cautioning the user that they are deleting another user’s answers.

15. Can I adjust responses to better represent the risks?
   Absolutely. As your credit union modifies policies and procedures, it makes sense to retake the assessment to obtain an updated Dashboard that it is more reflective of your current situation.

16. Can I go back and review the recommendations at a later date?
   Yes. The responses and results are saved for two years. In addition, partially completed Dashboards will be accessible for one year for the credit union to complete at a later date.

17. How do I review previous dashboards?
   Once an assessment has been “submitted,” results can be viewed in your “Dashboard History.” Results can be viewed and compared to show progress over time.

18. How do I adjust responses on a completed Dashboard?
   Completed Dashboards cannot be edited; however, you can import your previous answers to start a new one.

19. How frequently should I update the Risk Insight Dashboard?
   You can update the Risk Insight Dashboard as often as you like. A common time to update your Dashboard would be when you make a significant change to your policies and procedures that affect your exposure in one of the specific risk categories.

20. What criteria are used to segment the credit union peer data groups?
   The peer data in the coverage modules is based on assets and number of full-time employees. The peer percentages in the risk categories use a combination of credit union responses, NCUA 5300 reports, state unemployment data, and CUNA Mutual Group claims data.

21. What devices can be used to access and utilize the Risk Insight Dashboard?
   Personal computers and Macs are recommended. Users will have mixed results using an iPad or other tablets as the Dashboard is not optimized for those devices. It is also not intended for use on Smart Phones.
22. **Who can I contact if I have any questions?**

Your CUNA Mutual Group Risk Manager is always available to answer your questions and direct you to additional risk management tools. Your sales team is available to answer any coverage-related questions you may have.