**Section 4003.70 Assess Risk**

The licensee:

a) Identifies reasonably foreseeable internal or external threats that could result in unauthorized disclosure, misuse, alteration or destruction of customer information or customer information systems;

b) Assesses the likelihood and potential damage of these threats, taking into consideration the sensitivity of customer information; and

c) Assesses the sufficiency of policies, procedures, customer information systems and other safeguards in place to control risks.