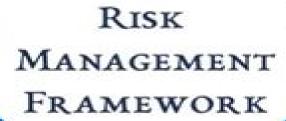
PEOPLE Underpinning the success of the ERM framework are the people across the business. Risk specific skills, knowledge and behaviours will need to be adopted by staff across the business.

The risk types and levels that we are willing to take, in pursuit of business and strategic objectives.

\*RISK APPETITE

The levels of tolerance within which the business will manage the risk exposure.

There are a number of risk management tools that support the Risk **Management** framework.



The aggregation and prioritisation of risk exposure across the business.

Risks, Risk Events,

Key Risk Indicators,

Management Action, Risk

Velocity and Risk analysis

are key to the Risk

Management

Risk reporting supports the Risk Management framework, Risk management Information will be appropriately tailored to various roles etc.



Rinde framework. categories define the common view of potentially exposed and acts as a completeness check of the risks. the business faces. This is supported by Risk Policies

the risk universe the business is

An external communications strategy to manage stakeholders. regulators, debt and equity investors etc.

REPORTING RISK

RISK CLASSIFICATION

RISK PROFILE

RISK TOOLS.

# **Risk Management Explained**

**VM** Jensen

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