

Hanover Stone Solutions Believes:

- Strategic requirements for insurers today are broader than historical audit, regulatory, or board driven compliance requirements, as well as responding to the innovations that create opportunities.
- Further, the Board of Director’s role is expanding, as strategy, ERM, governance and cyber-risks command increased regulatory attention.
- Strategy should drive the objectives of ERM is to improve performance, using risk-based decision-making processes that effectively leverage all of an organization’s capabilities.
- All companies have a risk profile, which is the level of risk a company is willing to take in pursuit of its goals and objectives.

Hanover Stone Solutions (HSS) provides customized strategic risk solutions, including:

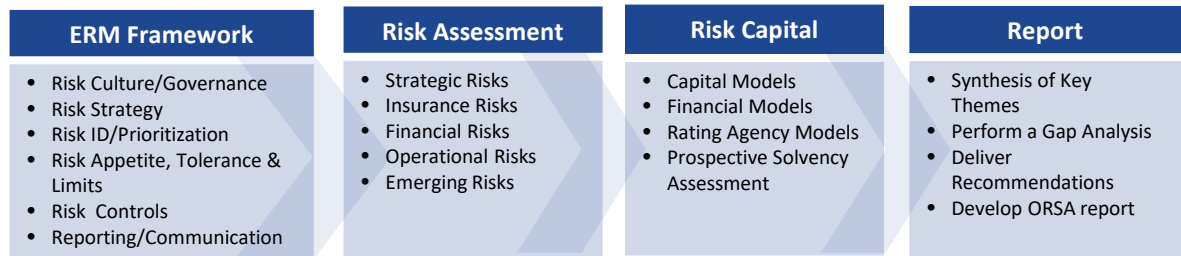
- Enterprise Risk Management
- Strategic Consulting

The HSS model utilizes highly experienced independent advisors and partner firms to meet the unique needs of each client

Applying a Business Objectives Driven Approach to an ERM Framework



The HSS Enterprise Risk Management Approach



Insurers should focus on the combination of strategic planning, risk and economic capital results in good business decisions. The aim is to meet strategic objectives and generate an optimum return for shareholders

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