

ENTERPRISE RISK MANAGEMENT MAKING USE OF COMPETITIVE ADVANTAGES

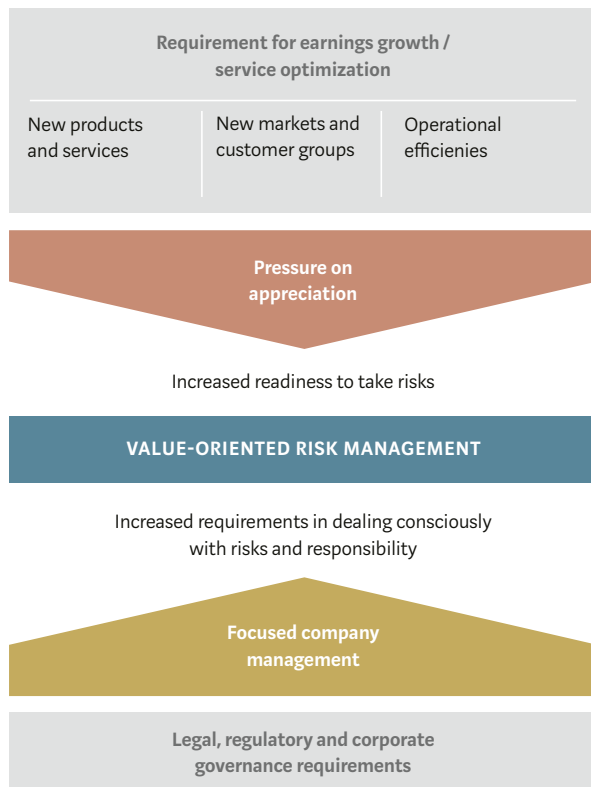
Managing a company in a responsible manner means managing risks systematically and thoroughly in all areas.

Enterprise Risk Management (ERM) lays the groundwork for dealing with risks successfully and raises a company's chances of success in an increasingly complex and volatile business environment.

The challenges facing companies are many and varied, and it is up to all to make the most of opportunities while at the same time dealing with potential dangers. Knowing a company's risk makeup and bringing it into harmony with entrepreneurial value drivers goes hand in hand with this. Risk management affects the entire organization and is the responsibility of the uppermost management level.

Enterprise Risk Management is particularly useful at the flashpoint between (regulatory) requirements for good company management and the owners' earnings requirements, offering a management tool that does justice to both (conflicting) requirements in accordance with economic value added.

RISK MANAGEMENT AFFECTS THE ENTIRE ORGANIZATION AND IS THE RESPONSIBILITY OF THE UPPERMOST MANAGEMENT LEVEL.



YOUR VALUE ADDED

- Ensuring the substance, earnings power and reputation of your company in the long term
- Recognizing and understanding risks as value drivers
- Using transparent and timely information as a management instrument
- Setting the right priorities in risk management measures
- Creating the strategic basis for decisions relating to the optimization of the risk-return situation
- Strengthening the risk awareness of management and employees
- Creating trust where internal / external stakeholders are concerned
- Meeting legal and regulatory requirements

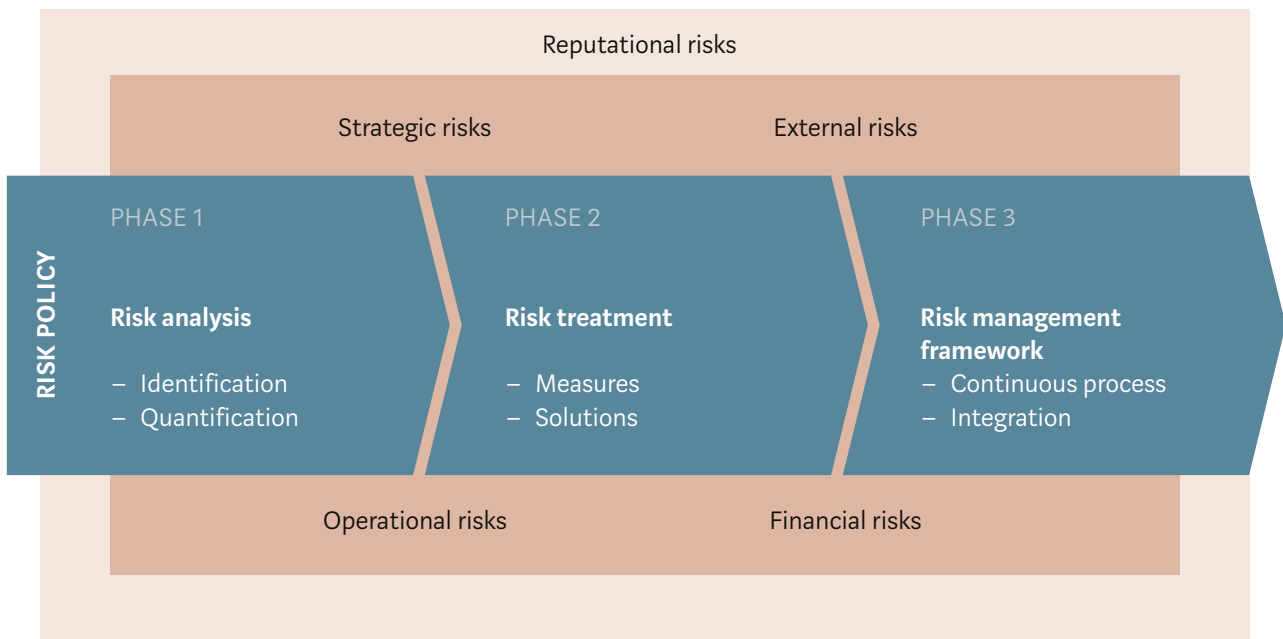
CUSTOMER-FRIENDLY APPROACH

Kessler Consulting takes a modular approach to good practice consulting. It is highly customer-friendly, taking its lead from key risk management standards such as ISO 31000 and COSO, and implementing them according to customers' requirements.

OUR SERVICE

Corporate consulting for the design, implementation and development of value-driven risk management,

including strategic, operational and financial risks. Consulting takes place in three phases:



INTERESTED? CONTACT US!

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ABOUT KESSLER

Kessler is the leading Swiss enterprise specializing in comprehensive risk, insurance and pension benefits consulting. We advise over 1,000 medium-sized and large Swiss companies from the service, trading and manufacturing industries, as well as the public sector. Thanks to our expertise in each of these economic sectors, our highly qualified staff and our leading market position, we contribute significantly to the long-term success of our clients. As a reliable partner, we inspire our clients and open up new perspectives through the safe and successful management of risks. Founded in 1915, Kessler has 300 employees working at its headquarters in Zurich and its other sites in

Basel, Bern, Geneva, Lausanne, Lucerne, Neuchâtel, St. Gallen and Vaduz. As the Swiss partner of Marsh since 1998, we are part of a network with specialists in all areas of risk management and great experience in handling global insurance programs. Marsh, the world's leading insurance broker and risk advisor, operates in more than 130 countries and is part of Marsh McLennan (NYSE: MMC).

Further information can be found at www.kessler.ch, www.marsh.com, www.mmc.com.