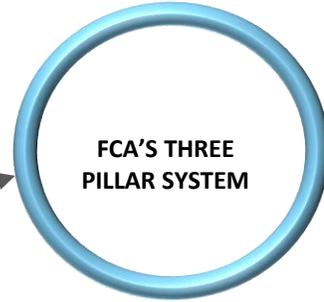
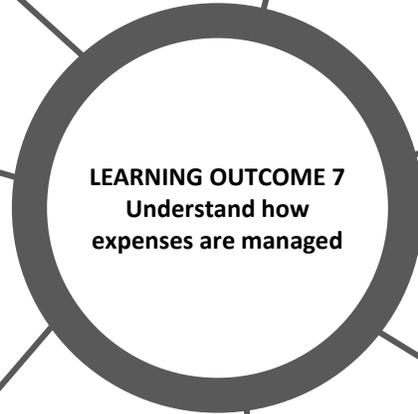




- ✓ Strategy
- ✓ Cost
- ✓ Staffing



- ✓ Integrity
- ✓ Consumer protection
- ✓ Effective competition



- ✓ Firm systematic framework
- ✓ Event-driven work
- ✓ Issues and products



*'The amount by which the actual settlement exceeds the amount that would have been required to make an acceptable settlement under the policy'*



- ✓ Senior management focus
- ✓ Employee skills
- ✓ Supervision of staff
- ✓ Quality management
- ✓ IT checks
- ✓ Culture



- ✓ Plan
- ✓ Monitor
- ✓ Control



- ✓ Profit and loss account
- ✓ Balance sheet

