

The logo features the acronym 'IADI' in a large, bold, orange-to-yellow gradient font. Behind the letters is a realistic image of the Earth, showing continents and clouds, with a blue glow around its base.

**IADI**

*International Association of Deposit Insurers*

*Sharing Deposit Insurance  
Expertise with the World*

# *Overview of the Seminar*

**Presentation by:** Jean Pierre Sabourin  
Chair of the Executive Council  
and President of IADI

**April 28, 2004**

[www.iadi.org](http://www.iadi.org)



# Focus of the Seminar

- ❖ Advice from a practitioner's perspective
- ❖ Enterprise Risk Management in the private and the public sectors
- ❖ Workshops and exchange of ideas



# Presentation Outline

**Day 1** – State of Play Among Financial Safety Net Participants and Industry Perspectives

**Day 2** – Building the Infrastructure

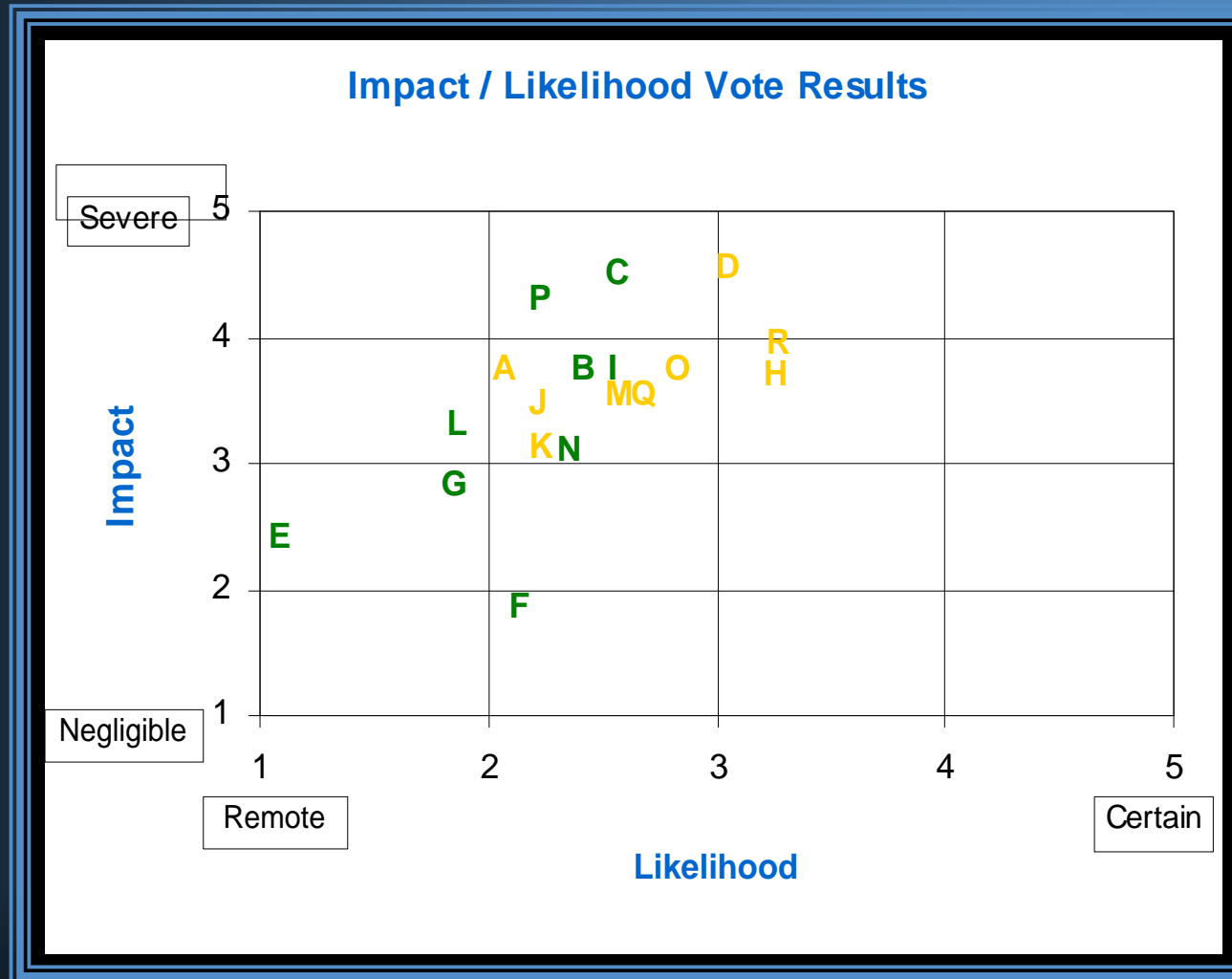
## Enterprise Risk Management (ERM)

- ❖ The comprehensive, systematic and disciplined process by which CDIC identifies, assesses, manages, monitors and reports on, at any point in time, the significant risks inherent in its objects, strategies, plans and affairs



- ❖ **Insurance Risk:** CDIC's risk of loss (or costs incurred in the event of an intervention) associated with insuring deposits
- ❖ **Financial Risk:** The risk associated with managing CDIC's assets and liabilities, both on- and off-balance sheet
- ❖ **Operational Risk:** The risk of loss, to which CDIC is exposed that is attributable to the possibility of disruptions in its operations caused by human performance, the inadequacy or failure of processes or technology, and external events
- ❖ **Reputational Risk:** The risk of impairment of the credibility of, and confidence in, CDIC







# Logistical Matters

- ❖ Lunch
- ❖ Group Photo
- ❖ Dinner
- ❖ Tomorrow



*Questions ?*



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