

The Andersen Group's Risk Management System

With regard to the complexity and diversity of the risks that assail corporate management in the present environment, the Andersen Group, aiming to be a "100-year Corporation," takes great pains to minimize and limit managerial losses while maximizing investment returns by accurately assessing and precisely managing all risks that may have a potential impact on the enterprise from the perspective of the entire corporation.

In order to accomplish this goal, the Andersen Group maintains risk management systems within the Group and continues to conduct risk management in accordance with the following fundamental objectives and action guidelines:

1. Risk Management Policies

1. Fundamental Objectives
- Developmental Continuity of the Business Enterprise
 - Securing Customer and Stakeholder Confidence
 - Assuring Employee Safety
 - Maintaining Corporate Assets
 - Advancing Enterprise Value

2. Action Guidelines
- Strive to improve the ability to respond and deal with risks through continuous application of risk management principles.
 - Promote a sensitivity for risks and advance the sharing of risk information.
 - Take action to avoid damaging the security guarantees and profits of the customer and stakeholder.
 - Seek the maintenance of employee health and safety.
 - Plan for the preservation of the organization's management resources.
 - Promptly respond to emergency situations, while minimizing damages and furthering quick recovery.
 - Constantly monitor the press and other news media to assure that risk management issues are in line with public demand.

2. The Risk Management System

