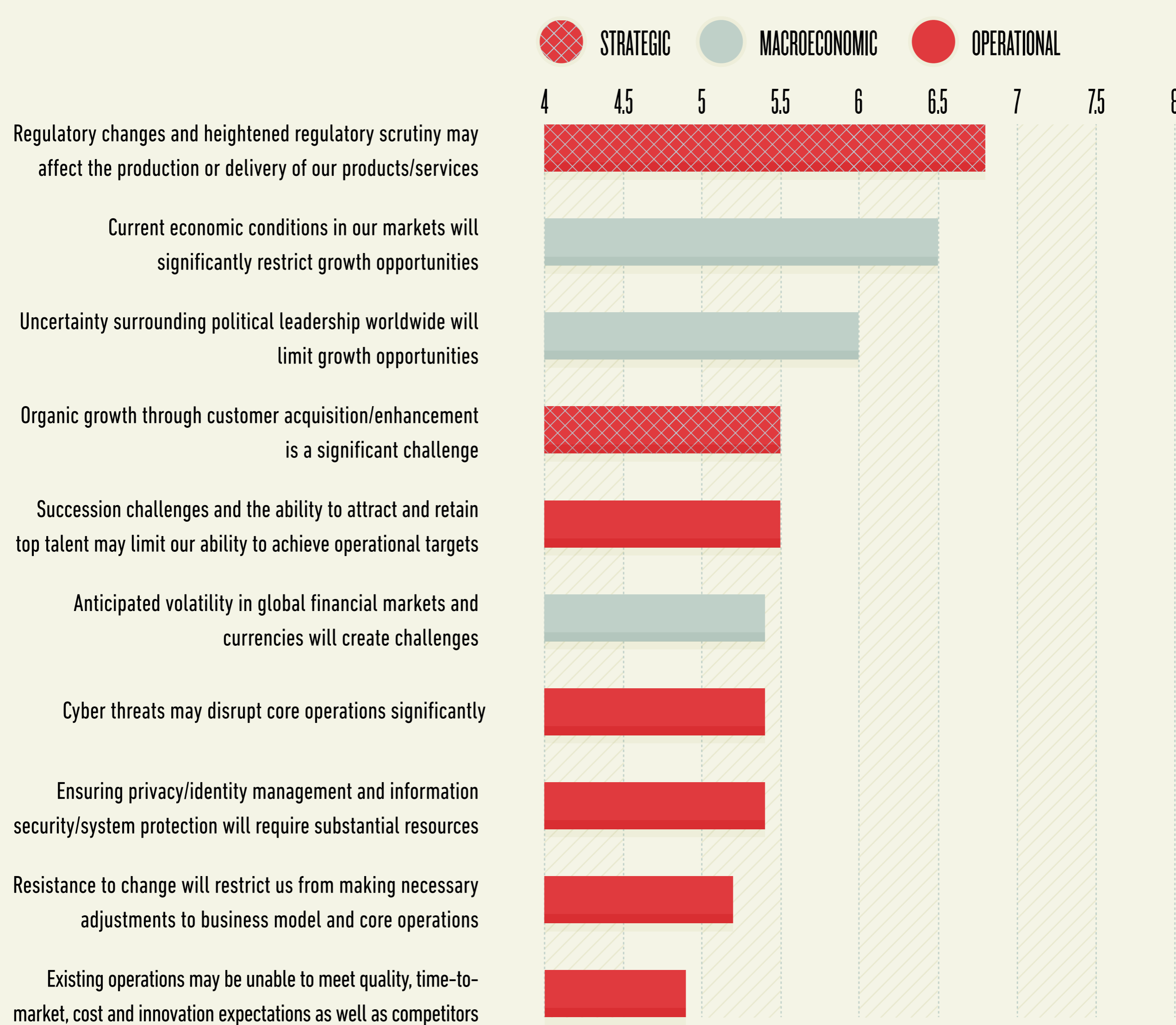


EXECUTIVE PERSPECTIVES: TOP RISKS FOR 2013

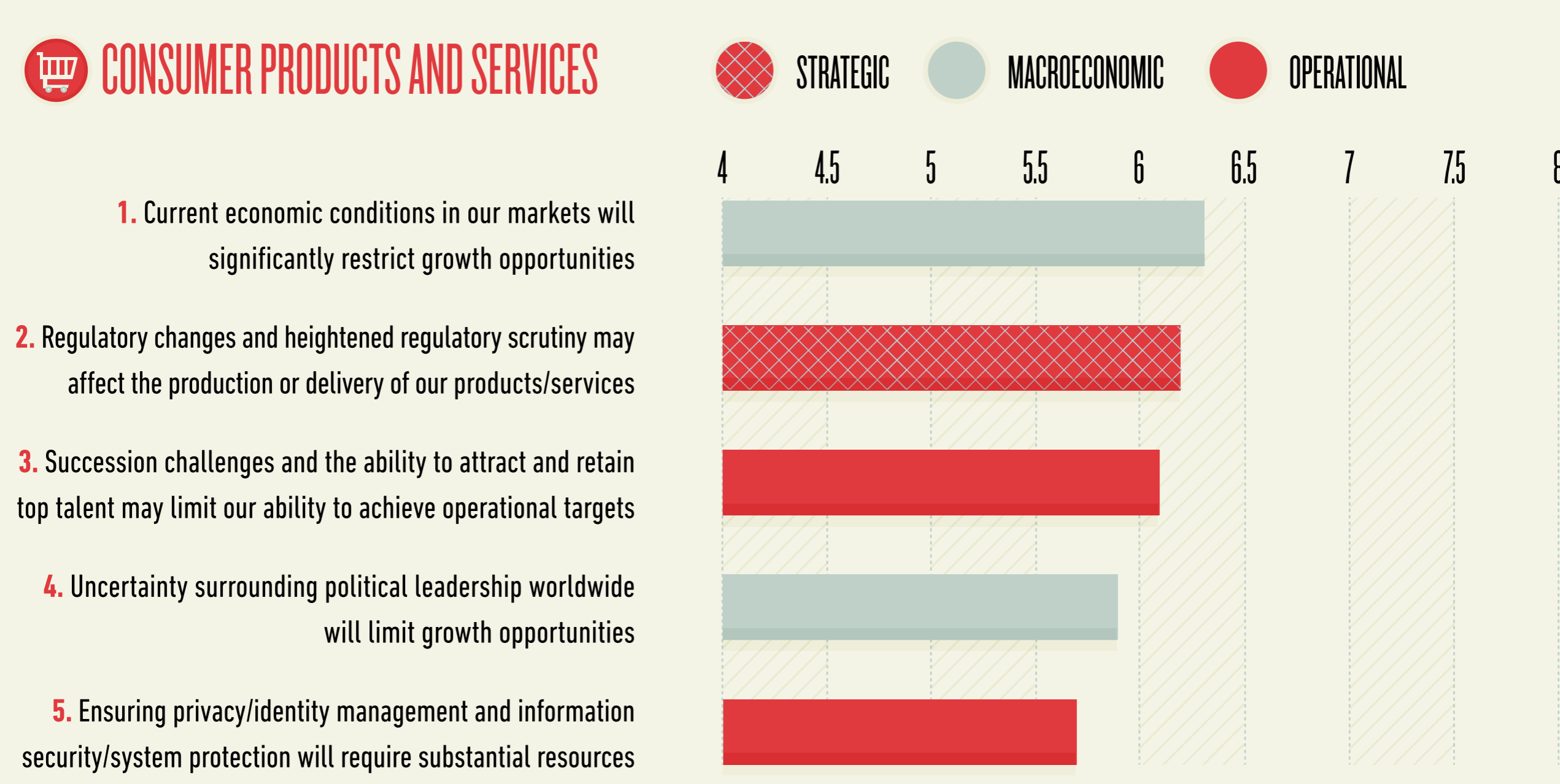
North Carolina State University's ERM Initiative and Protiviti recently partnered to conduct a survey of board members and C-level executives, inquiring about the risk issues they view to be most pressing for their organizations in the coming year. The full survey report, **Executive Perspectives on Top Risks for 2013**, may be accessed at erm.ncsu.edu or protiviti.com/toprisks.

TOP 10 RISKS FOR BUSINESSES

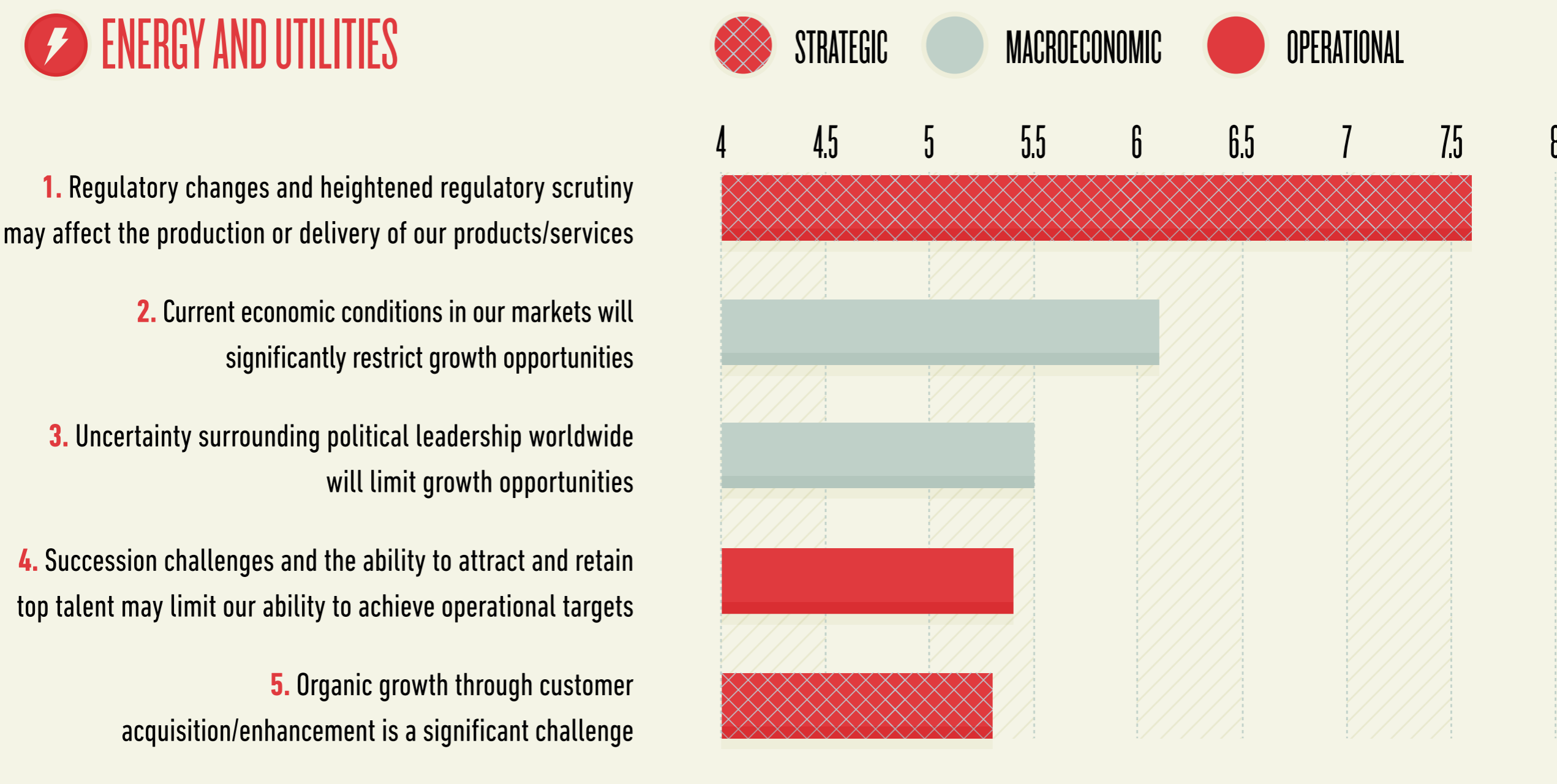


TOP RISKS BY INDUSTRY GROUP

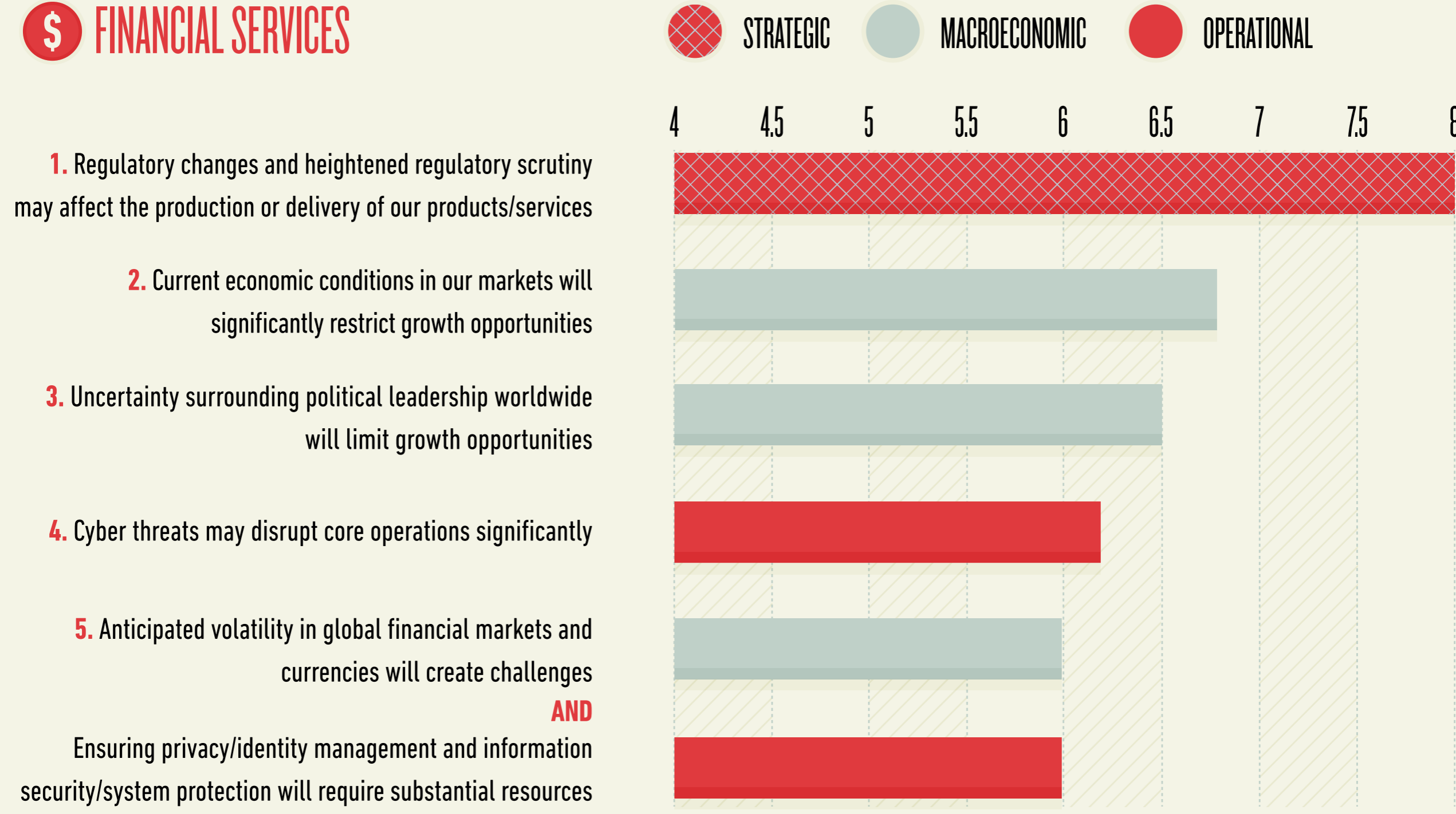
CONSUMER PRODUCTS AND SERVICES



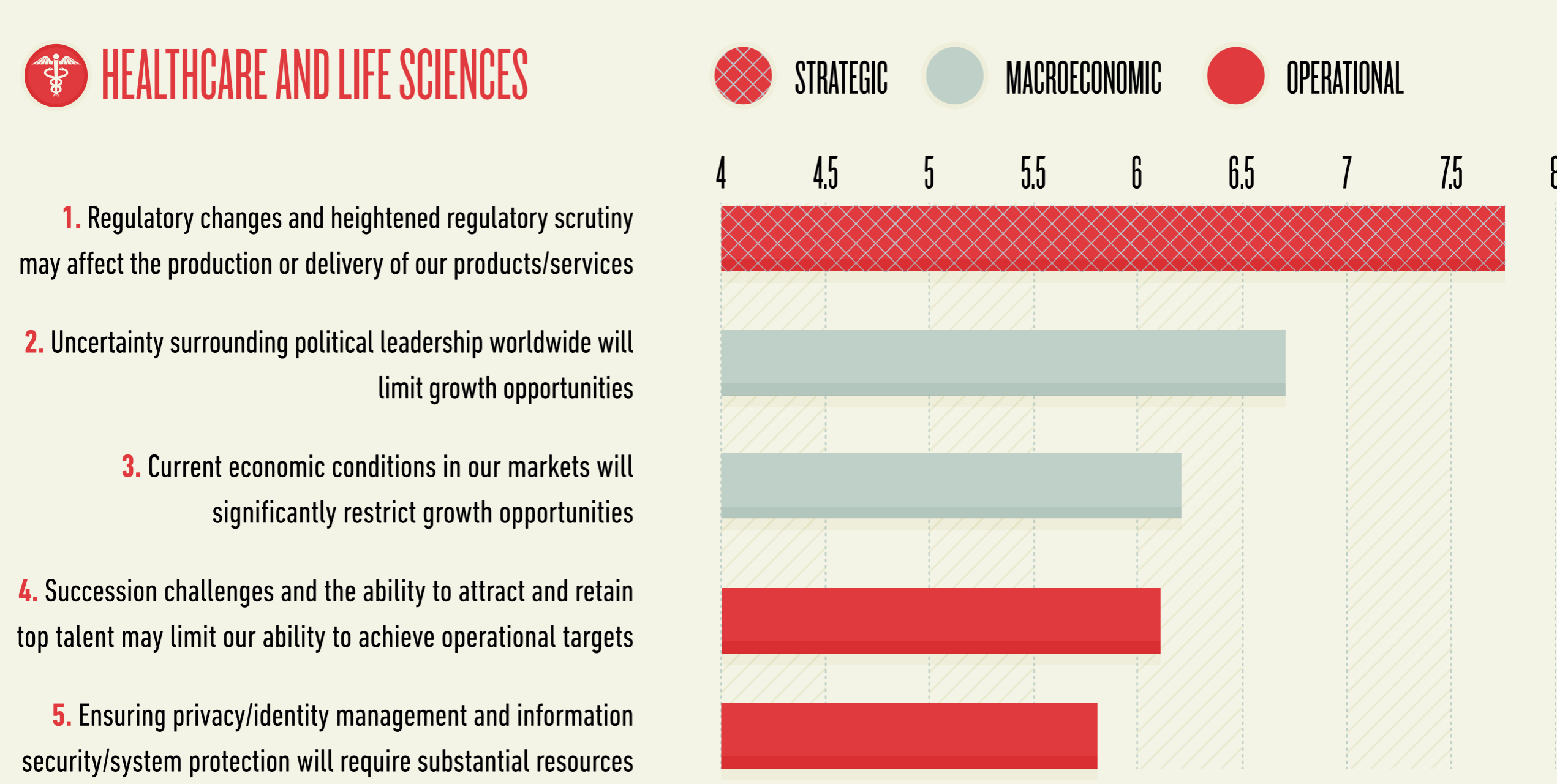
ENERGY AND UTILITIES



FINANCIAL SERVICES



HEALTHCARE AND LIFE SCIENCES



INDUSTRIAL PRODUCTS



TECHNOLOGY, MEDIA AND COMMUNICATIONS



PLANS TO ADD RISK MANAGEMENT RESOURCES

