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will have challenged yourself as well. And, you will be a better risk manager. It is for this reason that we have created the Professional Risk Managers' Handbook.

Our deepest appreciation is extended to our Handbook editors, Prof. Elizabeth Shedy, Jonathan Howitt, Stefan Lorenz, Justin McCarthy, Oscar McCarthy and Andy Condarache, dedicated PRMA Leaders, for their editorial work on this publication. The commitment they have shown to ensuring the highest level of quality and relevance is beyond description.

Our thanks also go to the authors who have shared their insights with us. The demands for sharing of their expertise are frequent. Yet, they have each taken special time for this project and have dedicated themselves to making the Handbook and you a success. We are very proud to bring you such a fine assembly.

Much like PRMA, the Handbook is a place where the best ideas of the risk profession meet. We hope that you will take these ideas, put them into practice and certify your knowledge by attaining the PRM designation. Among our membership are several hundred Chief Risk Officers / Heads of Risk and tens of thousands of other risk professionals who will note your achievements. They too know the importance of setting high standards and the trust that capital providers and stakeholders have put in them. Now they put their trust in you and you can prove your commitment and distinction to them.

We wish you much success during your studies and for your performance in the PRM exam!

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