Risk Management Lines of Defense

1st line

AADR Member Companies

Accountable to AADR, lawmakers/enforcers, media and consumers. Administer products and services to clients; manage risk - management controls and internal audits; company policies, procedures and training; mitigates risk with daily operational activities

Action to achieve company compliance, integrity, leadership and transparency





2nd line

AADR

Accountable to member companies, lawmakers/enforcers, media and consumers. Objective advice on matters of compliance. Expertise, support monitoring and challenge on risk-related matters. Setting standards - industry policies and procedures



Independent Auditor

Independent and objective assurance and advice on matters of compliance. Awareness of gaps and opportunities and advises best practices for improvement

3rd line

Integrity, leadership, transparency, and assurance

Independent assurance



American Association for Debt Resolution