

Enterprise Risk Management (ERM)

Product Overview

The **STEL.AI Enterprise Risk Management (ERM)** is a modular, AI-driven solution that modernizes enterprise risk practices and minimizes exposure. It adheres to global standards, including COSO ERM and ISO 31000, addressing issues such as fragmented reporting and inconsistent assessments. With AI-enhanced structure and oversight, it improves incident response, compliance, and executive visibility.

The platform offers two licensed modules: **Risk Identification (RI)** and **Risk Assessment (RA)**, allowing clients to choose based on their specific needs and maturity levels, with both modules featuring full functionality and integration potential.

Risk Identification (RI) Module

The Risk Identification (RI) module improves the quality and consistency of risk incident submissions across the enterprise, ensuring accurate identification aligned with COSO ERM and supporting analytics and governance through standardized data capture.

- Reduces triage time with standardized reporting
- Enhances visibility with concise summaries
- Improves data quality for analysis
- Establishes a foundation for scoring and reporting

The screenshot displays the STel.AI Enterprise Risk Management (ERM) interface, Version 1.0.0. The top navigation bar includes the STel.AI logo, the product name, and a language dropdown set to English. The main workflow is shown as a horizontal sequence of four steps: Initial Submission (completed), AI Analysis (completed), Feedback (active), and Final Review. The active Feedback step is expanded, showing a 'Root Cause Analysis (การวิเคราะห์สาเหตุ)' section. This section includes a 'Root Cause (สาเหตุ)' list and an 'AI Feedback' box with a recommendation. The recommendation provides an example of how to structure the feedback, listing key points for consideration. The interface also features a sidebar with icons for different modules and a bottom navigation bar with 'Previous' and 'Next' buttons.

STel.AI Enterprise Risk Management Version 1.0.0

Initial Submission AI Analysis Feedback Final Review

Root Cause Analysis (การวิเคราะห์สาเหตุ)

- Root Cause (สาเหตุ)

AI Feedback

- ตัวอย่างของเหตุการณ์ในรายงานระบุถึงสาเหตุหลักของความเสียหาย โดยเน้นที่การวิเคราะห์ของพนักงานซึ่งไม่ได้รับการฝึกอบรมเกี่ยวกับ

Recommendation

Example

- การขาดการตรวจสอบและบำรุงรักษาที่จำเป็นก่อนดำเนินการ
- การละเลยการจัดการที่ส่งผลกระทบต่อความปลอดภัย
- การขาดการสื่อสารระหว่างแผนกเกี่ยวกับปัญหาด้านความปลอดภัย
- การไม่มีแผนฉุกเฉินหรือรายงานปัญหาคาดการณ์ที่ปรึกษาที่ปรึกษา
- การขาดการประเมินความเสี่ยงเกี่ยวกับการดำเนินการที่อาจเกิดขึ้น

Please provide more information

Previous Please finish feedback content


RI Key Capabilities

- **Guided Risk Reporting**
 - Forms adapt dynamically for different risk types and roles.
- **Real-Time AI Feedback**
 - NLP-driven assistant for missing fields to ensure completeness.
- **Contextual Enrichment**
 - Prompts for recurrence, control failures, detection pathways.
- **Root Cause Analysis (Bowtie-Aligned)**
 - Guides users in documenting underlying issues.
- **Plain Language Translation**
 - Translates technical content into business-friendly summaries.
- **Evidence Attachment & Validation Checks**
 - Ensures required documentation is provided.
- **Predefined Classification Framework**
 - Based on COSO ERM risk taxonomy.
- **Human-in-the-Loop Oversight**
 - AI assists, but humans validate classification and data.

Risk Assessment (RA) Module

The Risk Assessment (RA) module converts raw incident submissions into actionable risk intelligence through automated assessment, prioritization, and treatment of risks while ensuring human oversight. Aligned with COSO ERM, ISO 31000, and Basel III, it enhances consistency and decision-making in enterprise risk programs.

- Enables faster decisions with AI scoring
- Strengthens governance with approval workflows
- Aligns financial and risk strategies via EBITDA mapping
- Ensures compliance with internal GRC and global standards

 Enterprise Risk Management Version 1.0.0

Management > Risk Assessment > Assessment


Gross Assessment

Mitigation Plan

Net Assessment

Final Review

Potential Impact

 **AI Feedback**

- ฟีเจอร์แนะนำความเสี่ยงตามประเภทของผลกระทบด้าน Environmental & Social Risk ในรูปแบบที่เข้าใจง่าย Business Interruption, Financial, Health & Safety, Legal, Reputation

Business Interruption Potential ⓘ

0

Not Applicable

• No Assessment or not relevant this category

1

Insignificant

• Minority of daily operations not functioning with limited impact

2

Minor

• Slow down in work process or work stoppage with impact only within company

3

Moderate

• Slow down in work process or work stoppage with impact on internal customer of BU (within Department)

4

Significant

• Slow down in work process or work stoppage with impact on internal customer of BU (across Department)

5

Critical

• Slow down in work process or work stoppage with impact on external customer of BU

Business Interruption Assumption

Previous

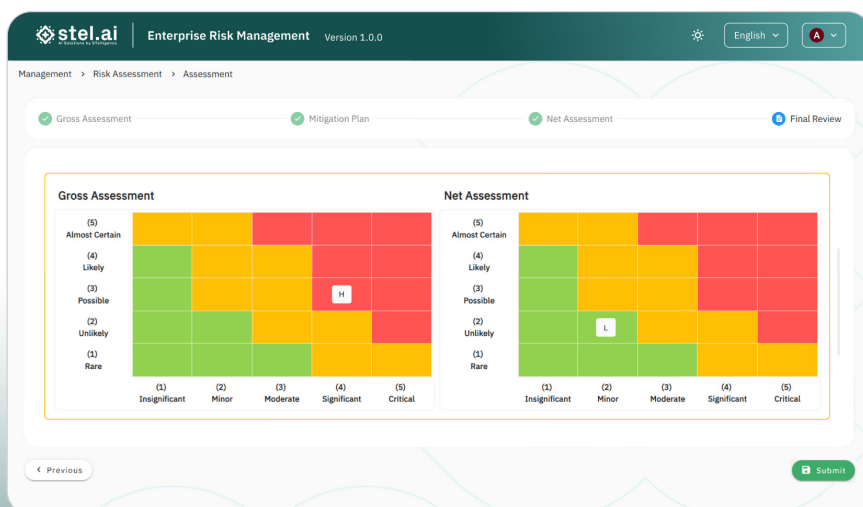
Save Draft

Continue

RA Key Capabilities

- Context-Aware Scoring**
 - Adjusts risk impact and likelihood based on business unit, regulatory obligations, and industry norms.
- AI-Powered Likelihood & Impact Assessment**
 - Scores are derived from rule-based logic combined with internal data patterns.
- Qualitative Analysis Engine (AI Reasonableness Validator)**
 - Validates whether user-entered risk assessments are "reasonable" by comparing them to predefined GRC principles.
- Approval Workflow & Governance Integration**
 - Risk Assessor Review** – Entry-level analysis and treatment recommendations.
 - Supervisor Approval** – Risk escalation, prioritization, or rejection.
 - Audit Trail** – Every action is logged and time-stamped.
 - Mitigation Plan Tracking** – Risk owners assigned, progress monitored, escalation triggered for unresolved high-severity risks.
- Strategic Risk Validation**
 - AI prompts users to consider top-down, strategic-level risks when completing assessments.
- Planned EBITDA Impact Estimation**
 - Allows users to map financial risk impact against client-uploaded EBITDA projections.
- Manual Override and Rationale Logging**
 - All AI suggestions can be adjusted by risk professionals with documented justifications.
- AI-Generated Treatment Suggestions**
 - Recommends mitigation, transfer, acceptance, or avoidance strategies.
- Visualization Engine**
 - Heatmaps and matrix tables to show likelihood/impact mapping.

Note: Does not support graph analytics or PowerBI-style visualizations.
- API Integration Layer**
 - Bi-directional API layer to integrate with GRC platforms, ticketing systems, data warehouses, and ERP systems.



Technical Foundation & Integration (Applies to Both Modules)

- **AI Agent Framework** – Modular NLP drive context, scoring, classification.
- **Feedback Engine** – Delivering real-time, segment-specific prompts to users.
- **Dynamic Forms & UX** – Adaptive input forms tailored to user roles and incident types.
- **API Integration Layer** – Secure and configurable integration with enterprise systems, including GRC, ERP, ticketing, data warehouses.
- **Audit & Logging Layer** – Immutable traceability for compliance and reviews.

Governance, Standards & Future Expansion

- **COSO ERM Native Design** – All core logic and workflows built on COSO principles.
- **ISO 31000 & Basel III Compatibility** – Designed for compliance extension.
- **Human-in-the-Loop Control** – Ensures AI remains advisory, not autonomous.
- **Scalable Framework** – Roadmap includes Graph-base Relationship Visualization, custom scoring models, BoD dashboards.

Conclusion

The **ERM AI Platform** by **STEL.AI** empowers organizations to elevate their risk governance practices through intelligent, structured, and standards-aligned workflows. By combining human oversight with AI-driven insights, it delivers measurable outcomes:

- Faster incident processing and triage
- More consistent and defensible risk assessments
- Improved alignment between operational risks and strategic business impact
- Stronger regulatory compliance and audit readiness

Whether implemented independently or as an integrated suite, the RI and RA modules provide a scalable foundation for next-generation risk management, tailored to enterprise maturity, industry regulations, and internal priorities.

Contact Information

For more details or to request a demo, please contact our sales team:

Email: contact@stel.ai
Phone: +66(2) 024 6661
Website: www.stel.ai

Disclaimer: The information provided in this product brochure is subject to change without notice. STEL.AI Enterprise Risk Management is committed to continuous improvement and innovation to ensure our clients receive the most advanced solutions available.

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