	Distributed	Siloed	Federated	Centralized	
ter				*	Greate risk contro
EERM anchored	Business unit/ geographic unit	Risk domain- specific (e.g., financial, cyber)	Centralized oversight and distributed execution	Centralized planning, oversight, and execution	
Pros	Agility, empowerment	Simplicity, independence	Transparency, empowerment	Highest visibility, assurance	
Cons	Lack of enterprise- level visibility, control, and consistency	Potential for unprioritized increases in compliance requirements	Requires management commitment to EERM	Least flexible from business point of view	

Source: Deloitte analysis of client experience

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