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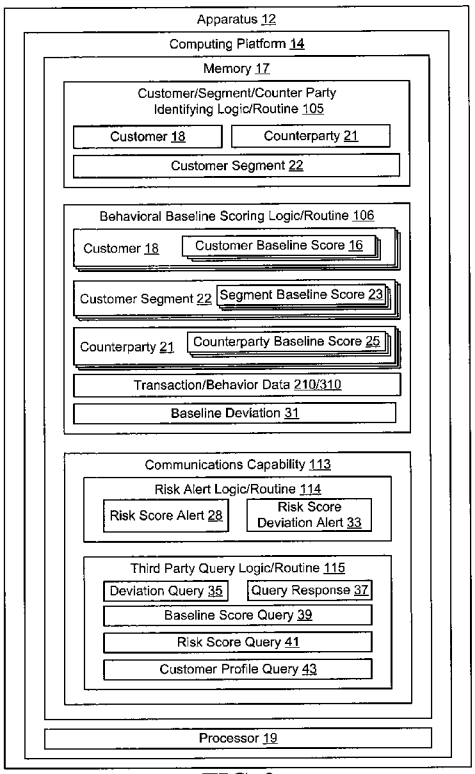


FIG. 3

(57) Abstract: Embodiments of the present invention relate to systems, apparatus, methods and computer program products for integrated risk assessment and mitigation. More specifically, embodiments of the present invention provide for determining risk patterns and, in particular embodiments, emerging risk patterns associated with emerging risk, based on a combination of, or in some embodiments all, financial institution data from multiple financial institutions, data aggregator data, non-financial institution data, negative activity data and/or risk deviation data. As a result of the determination of risk patterns, risk pattern alerts may be communicated to designated recipients for the purpose of managing the risk. In additional embodiments, a health risk indicator is determined that indicates the current condition of risk for a customer, a company, an industry or industry segment.

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