

## **Risk Management Overview**

### **Risk Management Meaning**

Risk management is the process of identifying, assessing, and controlling threats to an organization's capital, earnings, and operations. These risks can arise from various sources, including financial uncertainties, legal liabilities, technology issues, strategic management errors, accidents, and natural disasters.

### **What is Risk Management?**

Risk management involves identifying, assessing, and controlling financial, legal, strategic, and security risks to an organization's capital and earnings. These threats could come from a variety of sources such as financial uncertainty, legal liabilities, strategic management errors, accidents, and natural disasters.

### **Why is Risk Management Important?**

Unforeseen events can have minor impacts, such as slight increases in overhead costs, or severe ramifications, like significant financial burdens or even business closure. To mitigate risks, organizations must allocate resources to minimize, monitor, and control the impact of negative events while maximizing positive events. A consistent, systematic, and integrated approach to risk management helps in identifying, managing, and mitigating significant risks.

### **The Risk Management Process**

In its core, risk management involves a system of people, processes, and technology enabling an organization to set objectives aligned with its values and risks. A successful risk

# Risk Management Overview Paper

**L Cohen**



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