

Risk Management and Risk Assessment

5 pages | 1177 words

ABSTRACT

Risk management is an activity, which integrates recognition of risk, risk assessment, developing strategies to manage it, and mitigation of risk using managerial resources. Some traditional risk managements are focused on risks stemming from physical or legal causes. (For example, natural disasters or fires, accidents, death). It may refer to numerous types of threats caused by environment, technology, humans, organizations and politics. Objective of risk management is identifying the risks and finding solution to reduce them. The paper describes the different steps in risk management process which methods are used in the different steps [Reference 2].

INTRODUCTION

Risk management is one part in information security. All managers are expected to play a role in the risk management process, but information security managers are expected to play the largest roles. Before studying risk management detail we should have some idea on risks and difference between hazard and risks. Hazard is any source of potential damage, harm or adverse health effects on something or someone under certain conditions at work. Basically hazard can cause harm or adverse effects. Risk is the chance of probability that a person will be harmed or experiences an adverse effect if exposed to a hazard.

Risk management is a process of identifying, analyzing, treating and monitoring the risks involved in any activity or process. This process is an expected responsibility for managers in all organizations. Risk management is carried out by mainly two components risk identification, risk control [Reference 1]. Risk identification: It is the process of identifying and documenting the risks. Following steps carries it out.

Risk assessment

Inventorizing assets Classifying assets Identifying threats and vulnerabilities Risk control: It is the process of applying controls to reduce the risks to an organization's data and information systems. This process carries out the following steps. Selecting strategy Justifying controls. Risk identification

A risk management strategy calls on information security professionals to identify, classify and prioritize the organization's information assets. Once that has been done, the threat identification process begins. Each information asset is examined to identify vulnerabilities, and when vulnerabilities are found, controls are identified and assed regarding their capability to limit possible losses should an attack occur. Asset identification and value assessment

The iterative process of identifying assets and assessing their value begins with the identification of the elements of an organization's systems, people, procedures, data/information, software, hardware, and networks.

Classifying assets

In addition to the identifying assets, it is advisable to classify them with respect to their security needs. For example, data could be classified as confidential data, internal data, and public data. No matter how an organization chooses to classify the components of its system, the components must be specific enough to allow the creation of various priority levels. The components then can be ranked according to criteria established by the categorization. The categories themselves should be comprehensive and mutually exclusive. Comprehensive means that all the information assets should fit in the list somewhere; Mutually exclusive means that each information asset should...

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by banks and insurers and banks and insurers can use them to prioritize the activities on model development identifying which ones require more attention than others In sum it is essential reading for all those working in portfolio theory and the theory of financial and engineering risk as well as for practitioners in these areas It can also be used as a textbook for graduate courses on risk bounds and model uncertainty

The Foundations and Future of Financial Regulation Mads Andenas,Iris H-Y Chiu,2013-11-20 Financial regulation has entered into a new era as many foundational economic theories and policies supporting the existing infrastructure have been and are being questioned following the financial crisis Goodhart et al s seminal monograph Financial Regulation Why How and Where Now Routledge 1998 took stock of the extent of financial innovation and the maturity of the financial services industry at that time and mapped out a new regulatory roadmap This book offers a timely exploration of the Why How and Where Now of financial regulation in the aftermath of the crisis in order to map out the future trajectory of financial regulation in an age where financial stability is being emphasised as a key regulatory objective The book is split into four sections the objectives and regulatory landscape of financial regulation the regulatory regime for investor protection the regulatory regime for financial institutional safety and soundness and macro prudential regulation The discussion ranges from theoretical and policy perspectives to comprehensive and critical consideration of financial regulation in the specifics The focus of the book is on the substantive regulation of the UK and the EU as critical examination is made of the unravelling and the future of financial regulation with comparative insights offered where relevant especially from the US Running throughout the book is consideration of the relationship between financial regulation financial stability and the responsibility of various actors in governance This book offers an important contribution to continuing reflections on the role of financial regulation market discipline and corporate responsibility in the financial sector and upon the roles of regulatory authorities markets and firms in ensuring the financial health and security of all in the future

From Traditional Risk Management Approaches to Enterprise Risk Management Reka Müller,2021-04-21 Seminar paper from the year 2021 in the subject Business economics Banking Stock Exchanges Insurance Accounting grade 1.7 Friedrich Alexander University Erlangen Nuremberg language English abstract Risk Management systems are used by nearly every company nowadays also because of increasing regulatory requirements like the Sarbanes Oxley Act from 2002 or Solvency II from 2016 These frameworks call for an integrated perspective on firms risk portfolios Enterprise Risk Management ERM is a risk management system that considers risk on the entity level and is therefore an alternative to traditional silo based risk management approaches This literature review compares the results of 25 empirical studies concerning the value creating potential of ERM and whether companies might benefit from the implementation

Quantitative Analysis In Financial Markets: Collected Papers Of The New York University Mathematical Finance Seminar (Vol Iii) Marco Avellaneda,2002-01-18 This invaluable book contains lectures presented at the Courant Institute s Mathematical Finance Seminar The audience consisted of academics from New York University and other

universities as well as practitioners from investment banks hedge funds and asset management firms **Risk Management**,1991 **Classic Papers in Natural Resource Economics Revisited** Chennat Gopalakrishnan,2018-02-02 Classic Papers

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PRADIP KUMAR RAY,2024-05-21 By reading this book you re not just gaining knowledge you re equipping yourself to excel succeed and contribute to the nation s growth along with Bank s growth This book will be your invaluable companion on the path to success in your banking career This Book explores how modern technology has transformed the way exams are conducted from online applications to computer based testing It also delves into the impact of AI and machine learning on the evaluation process One of the critical aspects of succeeding in JAIIB exams is effective time management This book provides practical strategies to allocate time efficiently during the preparation phase and the exam itself From creating study schedules to tackling time bound questions these strategies help you maximize your performance Breathing exercises mindfulness techniques and positive affirmations are explored to help you stay calm under pressure Not every attempt yields success and that s okay This book emphasizes the importance of viewing failures as learning opportunities This mind set shift is crucial for maintaining motivation and pushing forward Learning is a continuous journey The book s comprehensive coverage of topics practical tips and insights into the competitive exam landscape has prepared you to face challenges head on Remember success in JAIIB exams isn t solely about rote memorization it s about understanding critical thinking and applying knowledge effectively Armed with the information from this book you re well equipped to not only ace your exams but also contribute positively to the bank s growth and development **ACCA Paper P1 - Professional Accountant**

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conference Geotechnology in Harmony with the Global Environment The proceedings of the conference are of great interest for geo engineers and researchers in soil mechanics and geotechnical engineering Volume 1 contains 5 plenary session lectures the Terzaghi Oration Heritage Lecture and 3 papers presented in the major project session Volumes 2 3 and 4 contain papers with the following topics Soil mechanics in general Infrastructure and mobility Environmental issues of geotechnical engineering Enhancing natural disaster reduction systems Professional practice and education Volume 5 contains the report of practitioner academic forum 20 general reports a summary of the sessions and workshops held during the conference

Progress in Landslide Research and Technology, Volume 2 Issue 2, 2023 Irasema Alcántara-Ayala, Željko Arbanas, David Huntley, Kazuo Konagai, Snježana Mihalić Arbanas, Matjaž Mikoš, Maneesha V. Ramesh, Kyoji Sassa, Shinji Sassa, Huiming Tang, Binod Tiwari, 2023-12-28 This open access book provides an overview of the progress in landslide research and technology and is part of a book series of the International Consortium on Landslides ICL The book provides a common platform for the publication of recent progress in landslide research and technology for practical applications and the benefit for the society contributing to the Kyoto Landslide Commitment 2020 which is expected to continue up to 2030 and even beyond to globally promote the understanding and reduction of landslide disaster risk as well as to address the 2030 Agenda Sustainable Development Goals

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