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Young people, informal education and association – infed.org: High risk groups include: Young and middle-aged men. People in contact with the criminal justice system. Specific occupational groups, for example, doctors, nurses, veterinary workers, farmers, agricultural workers. If there is a risk of self-harm or suicide: Assess whether the person has adequate social support and is aware of sources of help.

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The content and structure of this text are based on the twin beliefs that (1) the study of insurance, a major tool of risk management, should be preceded by an understanding of procedures and concepts of risk management and (2) most students will take only one course in the area. For students who plan further study in the area, the balanced treatment of both subjects provides a broad introduction to the field. The first 6 editions of this text occupied a

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niche at the upper end of the textbooks on risk management and insurance. The purpose in developing the 7th and 8th editions was to further develop the reputation established by earlier editions. Most texts in the area of risk management and insurance emphasize principles of insurance and other institutional aspects of the subject. Although this text includes some institutional information, it emphasizes an analytical approach. The text focuses on the management of risk by organizations. Because of the reliance on analytical methods, the book is most appropriate for the advanced undergraduate--or introductory graduate-level courses.

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personal insurance, and offers a balanced presentation of institutional and statistical material. The book provides a problem-solving approach to the subject and is student-centred with examples and cases. It includes material relevant to private, public and non-profit organizations and examines personal benefits, such as life and health insurance and pensions within the context of the organization.

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Managing risk in and across organizations has always been of vital importance, both for individual firms and for the globalized economy more generally. With the global financial crisis, a dramatic lesson was learnt about what happens when risk is underestimated, misinterpreted, or even overlooked. Many possible solutions have been competing for international recognition, yet, there is little empirical evidence to support the purported effectiveness of these

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regulations and structured control approaches, which leaves the field wide open for further interpretation and conceptual development. This comprehensive book pulls together a team of experts from around the world in a range of key disciplines such as management, economics and accounting, to provide a comprehensive resource detailing everything that needs to be known in this emerging area. With no single text currently available, the book fills a much needed gap in our current understanding of strategic risk management, offering the potential to advance research efforts and enhance our approaches to effective risk management practices. Edited by a globally recognized expert on strategic risk management, this book will be an essential reference for students, researchers, and professionals with an interest in risk management, strategic management and finance.

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Operational risk assessment The Commercial Imperative of a More Forensic and Transparent Approach
Brendon Young and Rodney Coleman “ Brendon Young and Rodney Coleman's book is extremely timely. There has never been a greater need for the financial industry to reassess the way it looks at risk. [...] They are right to draw attention to the current widespread practices of risk management, which [...] have allowed risk to become underpriced across the entire industry. ” Rt Hon John McFall MP, Chairman, House of Commons Treasury Committee Failure of the financial services sector to properly understand risk was clearly demonstrated by the recent 'credit crunch'. In its 2008 Global Stability Report,

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the IMF sharply criticised banks and other financial institutions for the failure of risk management systems, resulting in excessive risk-taking. Financial sector supervision and regulation was also criticised for lagging behind shifts in business models and rapid innovation. This book provides investors with a sound understanding of the approaches used to assess the standing of firms and determine their true potential (identifying probable losers and potential longer-term winners). It advocates a 'more forensic' approach towards operational risk management and promotes transparency, which is seen as a facilitator of competition and efficiency as well as being a barrier to fraud, corruption and financial crime. Risk assessment is an integral part of informed decision making, influencing strategic positioning and direction. It is fundamental to a company 's performance and a key differentiator

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between competing management teams. Increasing complexity is resulting in the need for more dynamic, responsive approaches to the assessment and management of risk. Not all risks can be quantified; however, it remains incumbent upon management to determine the impact of possible risk-events on financial statements and to indicate the level of variation in projected figures. To begin, the book looks at traditional methods of risk assessment and shows how these have developed into the approaches currently being used. It then goes on to consider the more advanced forensic techniques being developed, which will undoubtedly increase understanding. The authors identify 'best practice' and address issues such as the importance of corporate governance, culture and ethics. Insurance as a mitigant for operational risk is also considered. Quantitative and qualitative risk assessment methodologies covered include: Loss-

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data analysis; extreme value theory; causal analysis including Bayesian Belief Networks; control risk self-assessment and key indicators; scenario analysis; and dynamic financial analysis. Views of industry insiders, from organisations such as Standard & Poors, Fitch, Hermes, USS, UN-PRI, Deutsche Bank, and Alchemy Partners, are presented together with those from experts at the FSA, the International Accounting Standards Board (IASB), and the Financial Reporting Council. In addition to investors, this book will be of interest to actuaries, rating agencies, regulators and legislators, as well as to the directors and risk managers of financial institutions in both the private and public sectors. Students requiring a comprehensive knowledge of operational risk management will also find the book of considerable value.

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