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Risk is an abstraction that represents the

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likelihood of specific outcomes. As such, risks appear largely external to us - particular events occur whether we want them to or not.

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1.2 Risk is defined as this uncertainty of outcome, whether positive opportunity or

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negative threat, of actions and events. The risk has to be assessed in respect of the combination of the likelihood of something happening, and the impact which arises if it does actually happen. Risk management includes identifying and assessing risks (the

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Risk: A state of uncertainty where some of the possibilities involve a loss, catastrophe, or other undesirable outcome.

Measurement of risk: A set of possibilities each with quantified probabilities and

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quantified losses. Example: "There is a 40% chance the proposed oil well will be dry with a loss of \$12 million in exploratory drilling costs".

Risk - Wikipedia

Risk is the variability in the expected return from a project. In other words, it is the

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degree of deviation from expected return. Risk is associated with the possibility that realized returns will be less than the returns that were expected. So, when realizations correspond to expectations exactly, there would be no risk.

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Returns

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The challenging part is that, despite the guidance provided in ISO 31000:2009, the concept of risk management effectiveness still remains vague. This article attempts to summarize the main components of effective risk management which should help risk managers to respond to the

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challenges set by regulators and shareholders.

Four key concepts for effective risk management

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