

# Operational Risk Management Framework

**Ron S. Kenett, Yossi Raanan**



## **Operational Risk Management Framework:**

**Operational Risk Management** Philippa X. Girling, 2013-10-14 A best practices guide to all of the elements of an effective operational risk framework While many organizations know how important operational risks are they still continue to struggle with the best ways to identify and manage them Organizations of all sizes and in all industries need best practices for identifying and managing key operational risks if they intend on exceling in today s dynamic environment Operational Risk Management fills this need by providing both the new and experienced operational risk professional with all of the tools and best practices needed to implement a successful operational risk framework It also provides real life examples of successful methods and tools you can use while facing the cultural challenges that are prevalent in this field Contains informative post mortems on some of the most notorious operational risk events of our time Explores the future of operational risk in the current regulatory environment Written by a recognized global expert on operational risk An effective operational risk framework is essential for today s organizations This book will put you in a better position to develop one and use it to identify assess control and mitigate any potential risks of this nature

### **Operational Risk Management**

Philippa X. Girling, 2013-09-17 A best practices guide to all of the elements of an effective operational risk framework While many organizations know how important operational risks are they still continue to struggle with the best ways to identify and manage them Organizations of all sizes and in all industries need best practices for identifying and managing key operational risks if they intend on exceling in today s dynamic environment Operational Risk Management fills this need by providing both the new and experienced operational risk professional with all of the tools and best practices needed to implement a successful operational risk framework It also provides real life examples of successful methods and tools you can use while facing the cultural challenges that are prevalent in this field Contains informative post mortems on some of the most notorious operational risk events of our time Explores the future of operational risk in the current regulatory environment Written by a recognized global expert on operational risk An effective operational risk framework is essential for today s organizations This book will put you in a better position to develop one and use it to identify assess control and mitigate any potential risks of this nature

*Fundamentals of Operational Risk Management* Simon Ashby, 2022-04-26 Grasp the key principles of managing operational risk and learn the value of ORM in protecting organizations from threats and losses

**Operational Risk Management** Philippa X. Girling, 2022-02-17 Identify assess and mitigate operational risk with this practical and authoritative guide In the newly revised second edition of *Operational Risk Management A Complete Guide for Banking and Fintech* accomplished risk executive and expert Philippa Girling delivers an insightful and practical exploration of operational risk in organizations of all sizes She offers risk professionals and executives the tools strategies and best practices they need to mitigate and overcome ever present operational risk challenges that impact business in all industries This latest edition includes Insight into how operational risk can be effectively managed and measured in today s

digital banking age Updates on the latest regulatory guidance on operational risk management requirements in all aspects of the operational risk framework Updates on the new Basel II capital modeling methodology for operational risk New explorations of operational risk events in recent years including the impact of the global Covid 19 pandemic Updated case studies including large events at Wells Fargo Credit Suisse and Archegos Capital Management Ideal for executives managers and business leaders Operational Risk Management is also the perfect resource for risk and compliance professionals who wish to refine their abilities to identify assess mitigate and control operational risk

**Operational Risk Management in Banks** Giuliana Birindelli,Paola Ferretti,2017-07-26 This book focuses on several topical issues related to the operational risk management in bank regulation organisation and strategy It analyses the connections between the different key players involved in the operational risk process and the most relevant implications both operational and strategic arising from the implementation of the prudential framework

**Operational Risk Management** Ariane Chapelle,2019-02-04 OpRisk Awards 2020 Book of the Year Winner The Authoritative Guide to the Best Practices in Operational Risk Management Operational Risk Management offers a comprehensive guide that contains a review of the most up to date and effective operational risk management practices in the financial services industry The book provides an essential overview of the current methods and best practices applied in financial companies and also contains advanced tools and techniques developed by the most mature firms in the field The author explores the range of operational risks such as information security fraud or reputation damage and details how to put in place an effective program based on the four main risk management activities risk identification risk assessment risk mitigation and risk monitoring The book also examines some specific types of operational risks that rank high on many firms risk registers Drawing on the author s extensive experience working with and advising financial companies Operational Risk Management is written both for those new to the discipline and for experienced operational risk managers who want to strengthen and consolidate their knowledge

**Operational Risk and Resilience** Chris Frost,David Allen,James Porter,Philip Bloodworth,2000-11-14 Well publicised failures in risk management have appeared with shocking frequency over the past few years Affected firms can suffer significant commercial damage or even bankruptcy as a result Only now is there a growing realisation that risk management is a key management responsibility This book will help turn your firm into a risk aware organization which will be able to avoid catastrophic loss It will also enable senior management to make better strategic and operational decisions thanks to an informed understanding of business hazards Case studies from a wide cross section of different firms and markets are used to explain how to define analyse and control operational risk An insightful guide to one of the key topics of modern strategic and operational management written by a team of expert risk management professionals Learn about the application of operational risk management to a wide range of market sectors including commercial retail and investment banking investment management insurance the energy industry telecommunications manufacturing and logistics Case studies and

worked examples from around the world including North America Western Europe South East Asia and Latin America

**Operational Risk Management** Hong Kong Institute of Bankers (HKIB),2013-05-13 A practical guide to identifying analyzing and tackling operational risk in banks and financial institutions Created for banking and finance professionals with a desire to expand their management skill set this book focuses on operational risk and operational risk events as distinct from other types of functional risks It was written by the experts at the world renowned Hong Kong Institute of Bankers an organization dedicated to providing the international banking community with education and training Schools you in techniques for analyzing the operational risk exposure of banking institutions and assessing how operational risk impacts on other types of risk Provides expert guidance on how to design plan and implement systems for operational risk management and quality control Describes a comprehensive approach to operational risk management that includes data collection modeling and an overall risk management structure Shows you how to develop operational risk management solutions to help your company minimize losses without negatively impacting its ability to generate gains Offers expert guidance on various regulatory frameworks and how the latest Basel II and Basel III requirements impact a bank s operational risk management strategy and framework

*Mastering Operational Risk* Tony Blunden,John Thirlwell,2012-09-26 Operational risk is a constant concern for all businesses It goes far beyond operations and process to encompass all aspects of business risk including strategic and reputational risks Within financial services it became codified by the Basel Committee on Banking Supervision in the 1990s It is something that needs to be taken seriously by all those involved in running managing and leading companies *Mastering Operational Risk* is a comprehensive guide which takes you from the basic elements of operational risk through to its advanced applications Focusing on practical aspects the book gives you everything you need to help you understand what operational risk is how it affects you and your business and provides a framework for managing it *Mastering Operational Risk* Shows you how to make the business case for operational risk and how to develop effective company wide policies Covers the essential basic concepts through to advanced managements practices Uses examples and case studies which cover the pitfalls and explains how to avoid them Provides scenario analysis and modelling techniques for you to apply to your business Operational risk arises in all businesses It is a broad term and can relate to internal processes people and systems as well as external events All listed companies charities and the public sector must make risk judgements and assessments and company managers have an increasing responsibility to ensure that these assessments are robust and that risk management is at the heart of their organisations In this practical guide Tony Blunden and John Thirlwell recognised experts in risk management show you how to manage operational risk and show why operational risk management really will add benefits to your business *Mastering Operational Risk* includes The business case for operational risk Risk and control assessment How to use operational risk indicators Reporting operational risk Modelling and stress testing operational risk Business continuity and insurance Managing people risk Containing reputational damage

**Measuring and Managing Operational Risk** Paola Leone, Pasqualina Porretta, Mario Vellella, 2017-12-26 This book covers Operational Risk Management ORM in the current context and its new role in the risk management field The concept of operational risk is subject to a wide discussion also in the field of ORM s literature which has increased throughout the years By analyzing different methodologies that try to integrate qualitative and quantitative data or different measurement approaches the authors explore the methodological framework the assumptions statistical tool and the main results of an operational risk model projected by intermediaries A guide for academics and students the book also discusses the avenue of mitigation acts suggested by the main results of the methodologies applied The book will appeal to students academics and financial supervisory and regulatory authorities

*Operational Risk Control with Basel II* Dimitris N. Chorafas, 2003-10-06

*Operational Risk Control with Basel II* provides a sound methodology for operational risk control and focuses on management risk and ways to avoid it The book explains why and how information technology is a major operational risk and shows how to integrate cost control in the operational risk perspective It also details analytical approaches to operational risk control to help with scorecard developments explains the distinction between High Frequency Low Risk and Low Frequency High Risk events and provides many case studies from banking and insurance to demonstrate the attention operational risks deserve Assists risk professionals in preparing their institution to comply with the New Capital Adequacy Framework issued by the Basel Committee on Banking Supervision which becomes mandatory from January 1 2006 Readers benefit from a significantly broader viewpoint on types of operational risks operational risks controls and results to be expected from operational risk management compared to what the reader may gain from books previously published on this same topic

**Operational Risk Management** Ron S. Kenett, Yossi Raanan, 2011-06-20 Models and methods for operational risks assessment and mitigation are gaining importance in financial institutions healthcare organizations industry businesses and organisations in general This book introduces modern Operational Risk Management and describes how various data sources of different types both numeric and semantic sources such as text can be integrated and analyzed The book also demonstrates how Operational Risk Management is synergetic to other risk management activities such as Financial Risk Management and Safety Management Operational Risk Management a practical approach to intelligent data analysis provides practical and tested methodologies for combining structured and unstructured semantic based data and numeric data in Operational Risk Management OpR data analysis Key Features The book is presented in four parts 1 Introduction to OpR Management 2 Data for OpR Management 3 OpR Analytics and 4 OpR Applications and its Integration with other Disciplines Explores integration of semantic unstructured textual data in Operational Risk Management Provides novel techniques for combining qualitative and quantitative information to assess risks and design mitigation strategies Presents a comprehensive treatment of near misses data and incidents in Operational Risk Management Looks at case studies in the financial and industrial sector Discusses application of ontology engineering to model knowledge used in Operational Risk

Management Many real life examples are presented mostly based on the MUSING project co funded by the EU FP6 Information Society Technology Programme It provides a unique multidisciplinary perspective on the important and evolving topic of Operational Risk Management The book will be useful to operational risk practitioners risk managers in banks hospitals and industry looking for modern approaches to risk management that combine an analysis of structured and unstructured data The book will also benefit academics interested in research in this field looking for techniques developed in response to real world problems

**People Risk Management** Keith Blacker,Patrick McConnell,2015-04-03 People Risk Management provides unique depth to a topic that has garnered intense interest in recent years Based on the latest thinking in corporate governance behavioural economics human resources and operational risk people risk can be defined as the risk that people do not follow the organization s procedures practices and or rules thus deviating from expected behaviour in a way that could damage the business s performance and reputation From fraud to bad business decisions illegal activity to lax corporate governance people risk often called conduct risk presents a growing challenge in today s complex dispersed business organizations Framed by corporate events and challenges and including case studies from the LIBOR rate scandal the BP oil spill Lehman Brothers Royal Bank of Scotland and Enron People Risk Management provides best practice guidance to managing risks associated with the behaviour of both employees and those outside a company It offers practical tools real world examples solutions and insights into how to implement an effective people risk management framework within an organization

A Short Guide to Operational Risk David Tattam,2017-05-15 There is a growing awareness across both public and private sectors that the key to embedding an effective risk culture lies in raising the general education and understanding of risk at every level in the organization This is exactly the purpose of David Tattam s book A Short Guide to Operational Risk provides you with a basic yet comprehensive overview of the nature of operational risk in organizations It introduces operational risk as a component of enterprise wide risk management and takes the reader through the processes of identifying assessing quantifying and managing operational risk explaining the practical aspects of how these steps can be applied to an organization using a range of management tools The book is fully illustrated with graphs tables and short examples all designed to make a subject that is often poorly understood comprehensible and engaging A Short Guide to Operational Risk is a book to be read and shared at all levels of the organization it offers a common understanding and language of risk that will provide individual readers with the basis to develop risk management skills appropriate to their role in the business The Open Access version of this book available at <http://www.taylorfrancis.com> has been made available under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4 0 license

**Operational Risk Management** Ariel C. Pinto,Luna Magpili,2015-08-03 Businesspersons including engineers managers and technopreneurs are trained and drilled to make things happen Part of their practice is to guide others on building monuments of success and to make difficult decisions along the way However they will all realize that decisions they make eventually determine the

chances they take and become fraught with uncertainty This book is developed to give businesspersons the opportunity to learn operational risk management from a systems perspective and be able to readily put this learning into action whether in the classroom or the office coupled with their experience and respective discipline *Fundamentals of Operational Risk Management* Simon Ashby,2022-04-03 Threats to an organization s operations such as fraud IT disruption or poorly designed products could result in serious losses Understand the key components of effective operational risk management with this essential book for risk professionals and students *Fundamentals of Operational Risk Management* outlines how to implement a sound operational risk management framework which is embedded in day to day business activities It covers the main operational risk tools including categorisation risk and control self assessment and scenario analysis and explores the importance of risk appetite and tolerance With case studies of major operational risk events to illustrate each concept this book demonstrates the value of ORM and how it fits with other types of risk management There is also guidance on the regulatory treatment of operational risk and the importance of risk culture in any organization Master the essentials and improve the practice of operational risk management with this comprehensive guide *No Excuses* Dennis I.

Dickstein,Robert H. Flast,2008-12-23 Why should a company have an operational risk management function and how should it be organized *No Excuses* proposes that operational risk should be examined through the business processes that is the flows of business It provides practical how to step by step lessons and checklists to help identify and mitigate operational risks in an organization As well it shows how operational risk can be directly linked to the process flows of a business for all industries CEOs CFOs COOs CROs CIOs and CAOs will benefit from this innovative book **Machine Learning**

**Applications for Accounting Disclosure and Fraud Detection** Papadakis, Stylianos,Garefalakis, Alexandros,Lemonakis, Christos,Chimonaki, Christiana,Zopounidis, Constantin,2020-10-02 The prediction of the valuation of the quality of firm accounting disclosure is an emerging economic problem that has not been adequately analyzed in the relevant economic literature While there are a plethora of machine learning methods and algorithms that have been implemented in recent years in the field of economics that aim at creating predictive models for detecting business failure only a small amount of literature is provided towards the prediction of the actual financial performance of the business activity *Machine Learning Applications for Accounting Disclosure and Fraud Detection* is a crucial reference work that uses machine learning techniques in accounting disclosure and identifies methodological aspects revealing the deployment of fraudulent behavior and fraud detection in the corporate environment The book applies machine learning models to identify quality characteristics in corporate accounting disclosure proposing specific tools for detecting core business fraud characteristics Covering topics that include data mining fraud governance detection and prevention and internal auditing this book is essential for accountants auditors managers fraud detection experts forensic accountants financial accountants IT specialists corporate finance experts business analysts academicians researchers and students *Managing Operational Risk in*

*Financial Markets* Amanat Hussain, 2000-06-05 Risk management is one of the biggest issues facing the financial markets today This volume outlines the major issues for risk management and focuses on operational risk as a key activity in managing risk on an enterprise wide basis

*Ten Laws of Operational Risk* Michael Grimwade, 2022-01-04 TEN LAWS OF OPERATIONAL RISK Unlike credit and market risk operational risk currently lacks an overarching theory to explain how and why losses occur As a result operational risk managers have been forced to use unsatisfactory tools and processes that fail to add sufficient commercial value In *Ten Laws of Operational Risk: Understanding its Behaviours to Improve its Management* Michael Grimwade delivers an insightful discussion of the nature of operational risk and a groundbreaking redesign of the profession's existing tools The author's Ten Laws are grounded on the business profiles of firms and the human and institutional behaviours that drive operational risk They are underpinned by taxonomies for the causes the inadequacies or failures that constitute both control failures and events and the impacts of operational risks Drawing on twenty five years of first hand experience and research this book explains the patterns and trends that are apparent in the historical data and offers solutions to the persistent problems inherent in risk appetite RCSAs scenario analysis reputational risk stress testing capital modeling and insurance It also provides fresh insights into the everyday activities of risk managers with respect to predictive key risk and control indicators root cause analysis why controls fail the risks posed by change and product risk profiles *Ten Laws of Operational Risk* presents a structured and evidence based approach to identifying emerging risks and predicting future behaviours related to pandemics climate change cybercrime artificial intelligence and machine learning It includes revealing industry data in depth case studies and real world examples that shed light on recurring and obstinate problems in operational risk management A must read resource for Chief Risk Officers and other risk professionals as well as regulators management consultants and students and scholars of operational risk *Ten Laws of Operational Risk* provides an invaluable new systematic and rigorous approach to operational risk management

PRAISE FOR TEN LAWS OF OPERATIONAL RISK Operational Risk can no longer be described as a new concept but as a discipline few attempts have been made to really understand its behaviour In his book Michael does this very successfully blending extensive practical experience with analytical thought leadership to propose a set of laws that explain why and how Operational Risks arise and what can be done to manage them Assertions are evidence based with numerous real examples used to underpin his hypotheses This is a valuable addition to Operational Risk thinking and is recommended for experienced professionals and novices alike Dr Luke Carrivick Director of Research Managing Partner Chapelle Consulting Michael is a highly respected expert in the field of Operational Risk who has developed some ground breaking frameworks for analysing this risk and guiding better risk management decisions As a working practitioner in the field he brings many insights that will appeal to other practitioners as well as regulators students and scholars Professor Elizabeth Sheedy Macquarie Business School Michael's views and analysis challenge the traditional Basel II views of Operational Risk and are genuinely thought provoking



His book on the Ten Laws of Operational Risk will give financial services clarity and a practical view where it has been previously lacking on how best to manage such risks Tin Lau Group Head of Financial and Strategic Risk TP ICAP

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