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## Introduction To Risk

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Risk Economic risk may result in gain  
or loss because of changing economic  
conditions. For example, when the  
business cycle is in a period of  
recovery or growth, most people and  
businesses are realizing gains in their

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financial position. However, the economy can slow down. During this time, people lose jobs and are unable to buy goods and services. As a result, many businesses find themselves unable to meet their debts.

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Management A risk that may result in  
either gain or loss. Insurable Interest  
Any financial interest in life or

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property such that, if the life or property were lost or harmed, the insured would suffer financially.

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personal or real property. Are the chances of loss that may occur when your errors or inappropriate actions result in bodily injury to someone else or damage to someone else's property. Is a chance of loss with no chance for gain. Is a risk that may result in either gain or loss.

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personal or real property. The  
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or damage to someone else's property.  
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injury to someone else or damage to someone else's property.

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## Management Section 1 Vocabulary

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A risk that may result in either gain or loss. Insurable Interest Any financial interest in life or property such that, if the life or property were lost or

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harm, the insured would suffer financially.

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A risk is an uncertain event which may occur in the future. A risk may prevent or delay the achievement of

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an organization's or units objectives or goals A risk is not certain – Its likelihood can only be estimated Note: Not all risk is bad, some level of risk must be taken in order to progress / prevent stagnation.

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(Theory & Practice)

"Operational risk is the risk of loss, resulting from inadequate or failed internal processes, people or systems, or from external events." Liquidity Risk "Liquidity risk is the risk that a firm does not maintain sufficient financial resources to meet its

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liabilities as they fall due. ”

Reputational Risk

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## 1. INTRODUCTION & DEFINITIONS

Risk derives from the early Italian  
word “risco” which means danger



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or “risicare,” which means “to dare” or French word “risqué”. Risk is a choice rather than a fate. The actions companies dare to take are central to our definition of risk. Risk and reward are two sides of the same coin. Risk leaders choose their risks well.

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June 2020 . question. Pure Risk.

answer. A chance of loss with no

chance for gain. question. Insurable

Risk. answer. A pure risk that is faced

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Management by a large number of people and for which the amount of the loss can be predicted.

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