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Risk Management:

A Primer (FRM

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- Chapter 2)

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Liability: General

Liability

Overview

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Liability Risk

Management And

Companies can become liable at any time to pay compensation for damage arising through the action, negligence or

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Liability Risk
omission of a
third party.

Management
And Insurance

Keeping a
constant grip on
liability risks
in a constantly
changing
environment is a
complex and
demanding task,
and one in which
you can count on
Aon's know-how.
In a constantly

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and Employers
Liability can be
a complex, time
consuming and
expensive
process.

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Liability Risk

Management - Aon

The below offers
a number of

measures that
can help manage
your product
liability risk:

> Provide
product
information to
help consumers
understand the
risks. > Provide

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sufficient warnings of potential risks and dangers of improper use. > Effectively monitor and report on the safety of all products.

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and experience

to provide

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aspects of the
delivery of
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projects.

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Applying skills
and ...

Managing

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Liability Risk.

A liability risk involves the threat of the

company or

individual

having to bear

the consequences

of damage or of

breaching

standards due to

operations, a

product, an act

or neglect. A

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liability risk
survey involves
the analysis,
through
interviews and
review of
documents, of
the company's
key liability
risks.

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Risk Management
– the practice
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of identifying
and analyzing
loss exposures
and taking steps
to minimize the
financial impact
of the risks
they impose.

Traditional risk
management,
sometimes called
"insurance risk
management," has
focused on "pure

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risks" (i.e., possible loss by fortuitous or accidental means) but not business risks (i.e. ...

Risk Management

| Insurance

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Liability and
risk management:
The traditional
asset-management
approach to
banking is based
on the
assumption that
a bank's
liabilities are
both relatively
stable and
unmarketable.
Historically,

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Liability Risk
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each bank relied
on a market for
its deposit IOUs
that was

influenced by
the bank's
location,
meaning that any
changes in the
extent of the
market (and
hence in the
total amount of

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When an executive committee or individual assumes ultimate responsibility for the firm's

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makers are
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faced by
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firms protect
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It may be set within a bank's Treasury division or by its asset-liability committee (ALCO). The principal objective of the ALM function is to manage interest-rate risk and

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liquidity risk.

It also sets overall policy for credit risk

and credit risk management,

although

tactical-level

credit policy is

set at a lower

level within

credit

committees.

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Bank Asset-

Liability and

Liquidity Risk

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Liability Risk Management And Insurance
management is the practice of managing financial risks that arise due to mismatches between the assets and liabilities as part of an investment strategy in financial accounting. ALM

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Liability Risk
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And Insurance

sits between
risk management
and strategic
planning. It is
focused on a
long-term
perspective
rather than
mitigating
immediate risks
and is a process
of maximising
assets to meet
complex

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liabilities that
may increase
profitability.

ALM includes the
allocation and
management of
assets, equity,
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