



Risk Profiling of Organizations

Andrew D. Banasiewicz

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Traditionally, organizational risk managers focused on cost containment, aiming to attain the highest level of protection at the lowest possible cost. More recently, the growing embrace of enterprise risk management is prompting organizations to look at risk management as a source of value creation and competitive advantage. The leading enterprise risk management (ERM) frameworks - ISO 31000 and COSO - present compelling rationale but leave the "how-to" operational questions largely unanswered. Building on the idea of "risk profiling", Banasiewicz presents his vision for how the promise of ERM can be turned into an operational reality by thoughtfully leveraging quantitative & qualitative, numeric & text data. He outlines a step-by-step process for transforming readily available and informationally-rich, though not always well-utilized data into objective estimates of downside and upside risks. The overall focus of Risk Profiling of Organizations is on showing how otherwise diverse organizational exposures can be looked at as different parts of a single whole.

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