



## Risk Management

### Risk

- Is an event with some degree of uncertainty
- "A discrete occurrence that may affect the project for good or bad."

### Pure Risk or Insurable

- Pure risk is an insurance risk Only a risk of loss (e.g., fire, theft, personal injury)

### Business Risk

- Risk of a gain or loss.

Name	Created For	Example
Can Be Calculated	<b>Known - Known</b>	• <i>The risk is known and its consequences</i>
Contingency Reserves	<b>Known – UnKnown</b>	• <i>Something costing more than estimated</i> • <i>Taking longer than planned</i> • <i>Scope Creep</i>
Management Reserves	<b>UnKnown–UnKnown</b>	• <i>Something you cannot envision happening on a project such as natural disaster</i>

### Uncertainty

- "An uncommon state of nature, characterized by the absence of any information related to a desired outcome."

## PROJECT RISK MANAGEMENT

- Project Risk Management includes the processes of conducting risk management to **increase** the **probability** and impact of **positive** events, and **decrease** the **probability** and impact of **negative** events in the project.

### 11.1 Plan Risk Management

# Risk Financing 6th Edition

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