

THIRD EDITION

THE
ESSENTIALS OF
RISK
MANAGEMENT

**The Role of Big Data, Machine Learning,
and Artificial Intelligence in Risk Assessment**

**Disruptions and Emerging Risks
from Fintech Financial Intermediation**

**Incorporating ESG (Environment, Social and Governance)
into Enterprise Risk Management (ERM)**

MICHEL CROUHY • DAN GALAI • ROBERT MARK

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