

論文摘要

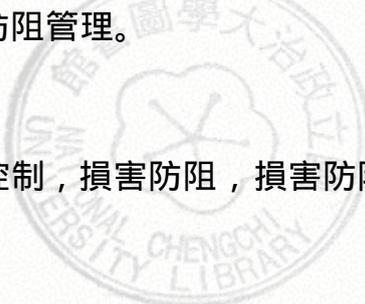
由於現代企業面臨之風險是多變的，許多有關之法令規定已過時，企業組織可用之資源、成本和效益會產生變化，故企業要能適應未來的變局更需落實風險管理。

企業實施風險管理之重要目標，是為了在損失發生前能以節約的原則，減少憂慮，符合外界規定，並善盡社會責任；在損失發生後能生存，繼續營運，維持收益穩定，以求繼續成長等。然而企業往往會多角化擴充經營範疇，甚至在各處實施特定的經營活動，如此其風險管理將更形複雜。

本文擬以風險管理與損害防阻的實務經驗，佐以理論基礎，說明導入風險管理與損害防阻之目標、策略、程序、計畫、績效評核等，期能使各企業認識、衡量風險，藉由選擇並執行最符合經濟效益之風險管理方法，達到企業永續經營的目標。

其次，以個人在集團內執行安全管理系統和損害防阻安全查勘服務計畫的個案，說明企業損害防阻管理意義、風險的確認、分析與評估、損害防阻管理的執行與考核、績效評估等。最後再以身為企業推動風險管理與損害防阻的一份子，檢視以往歷程提出建議，期能拋磚引玉，讓更多的組織、企業和相關人士重視並推動主動式的風險控制及損害防阻管理。

關鍵字：風險管理，風險控制，損害防阻，損害防阻管理，風險評估，安全查勘



Abstract

Since the risks faced by the modern enterprises are changeable, the laws and stipulations are obsolete and outdated, the resources, costs and benefits used by the enterprises organizations are subject to change, and therefore the enterprises have to carry out the risk management in order to be able to adapt the future changes in situations.

The major targets for the enterprises to implement the risk management are for the purposes of reducing the anxiety, conforming to the outside stipulations and fulfilling the social responsibilities sincerely before the losses occur; surviving, operating continually, maintaining the incomes and continuing to grow, etc. if the losses should occur. However, the enterprises often run their business diversified and even operate the specific business activities everywhere, that will make their risk management more complex.

This article intends to be written in the view of practical experiences to engage in the risk management, loss prevention and control as well as the assists of theory foundations, depicts the implementations of goals, strategies, procedures, plans and performance evaluations, etc. in risk management, loss prevention and control, anticipating various enterprises to identify and measure the risks by means of selecting and executing the risk management methods which conform to the utmost economical benefits for the goals of running businesses continually.

Next, in the case where the writer personally carried out the safety management systems and safety survey service plans of loss prevention and control in group enterprises illustrates the meaning of loss control management, the identification, analysis and evaluation of risk, and the implementation, the verification and performance evaluation of loss control management, etc. Finally, as the member of implementing enterprises risk management and loss prevention and control, the writer examines the past working processes and experiences to offer some recommendations, expecting to throw stones and bring back jade to let much more organizations, enterprises and the parties concerned think highly of and enforce the proactive risk control and loss control management.

Key words : risk management, risk control, loss prevention and control, loss control management, risk assessment, safety survey.