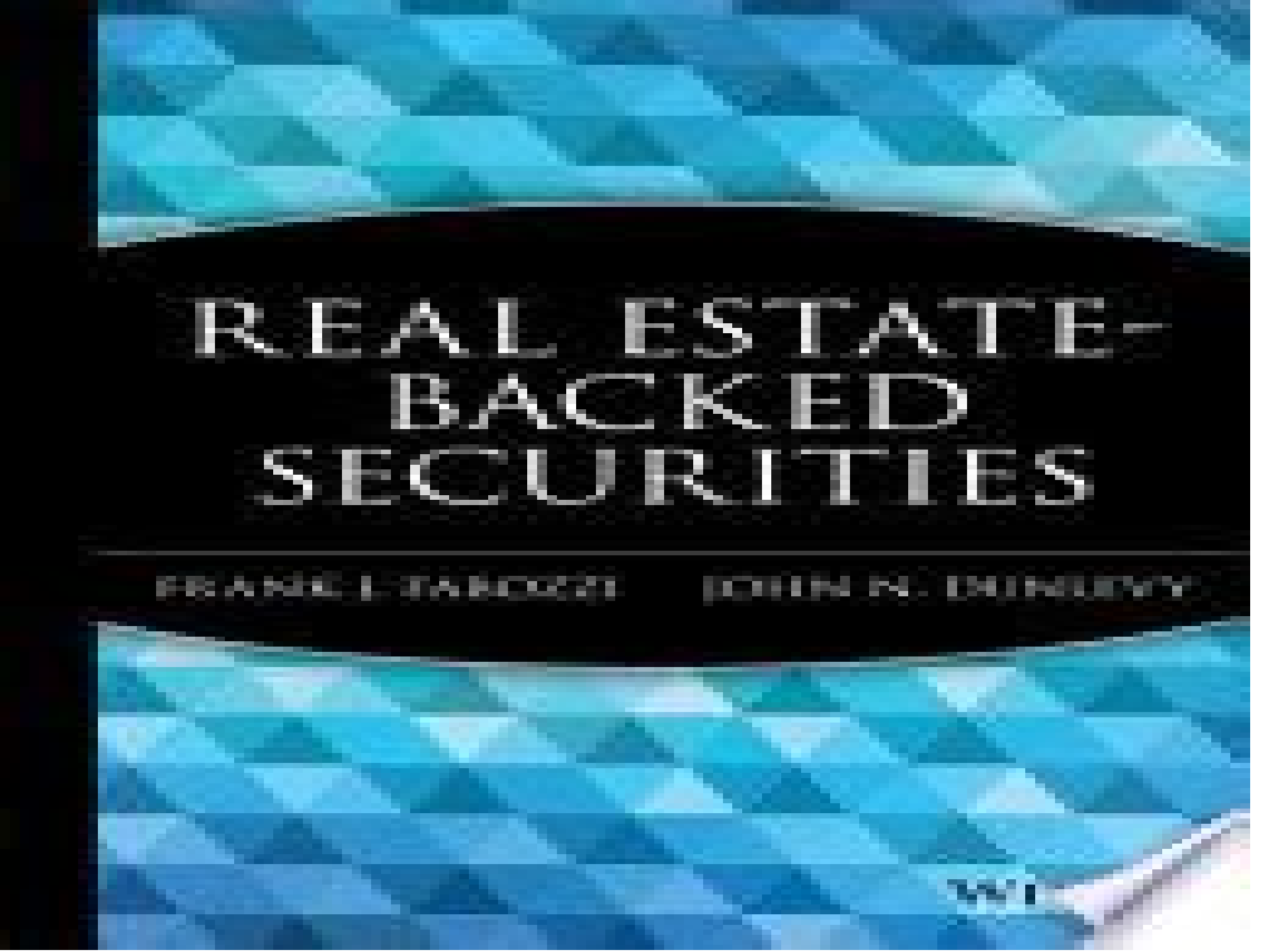




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framework of it unlike previous books that were written according to topic After the Enron scandal in December 2001 and WorldCom accounting fraud in June 2002 several laws were enacted or revised throughout the world such as the SOX Act Sarbanes Oxley Act in the United States and the Financial Instruments and Exchange Law and Companies Act in Japan In this process the COSO Committee of Sponsoring Organizations of Treadway Commission published their ERM framework while the ISO International Organization for Standardization published their RM framework The author believes that the competition between these frameworks was an opportunity to systematize RM theory and greatly develop it as an independent discipline from insurance On the other hand the Great East Japan Earthquake that occurred on March 11 2011 caused enormous losses Also because pandemics and cyber risks are increasing businesses must have a comprehensive and systematic ERM for these risks associated with their business activities      **Journal of Housing Research** ,1997

*Housing and the New Financial Mark* Richard Florida,2019-07-12 This book explores how deregulation affect housing finance and gives the broad patterns of development of institutions participating in mortgage markets It also explores how the new housing finance system influences the cost and affordability of shelter      The FDIC Quarterly Banking Profile ,1988

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