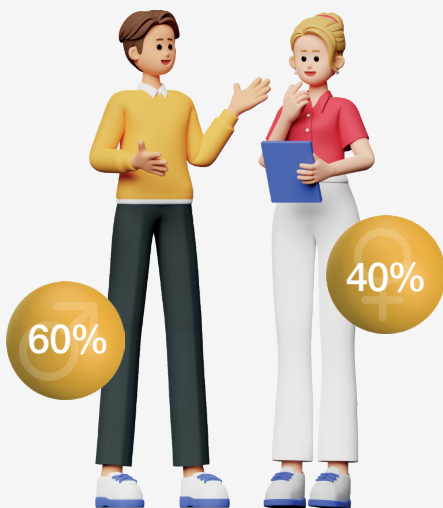


# Profile

## France

124 respondents

### Who are the Risk Managers?



Typically, between **46 and 55** years old

**34%** earn between **€ 60k and € 100k** per year

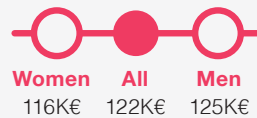
Usually (43%) has more than **10** years of professional experience

#### In 2022

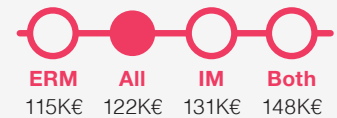
Between 46 and 55 years old

45% earned between € 60k and € 100k per year

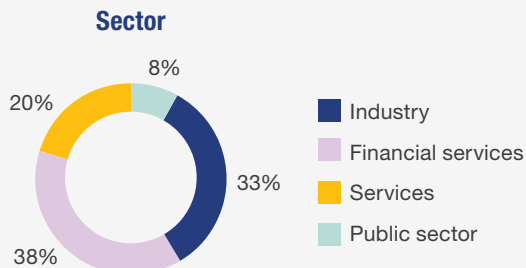
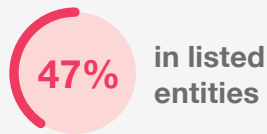
#### Average remuneration per gender



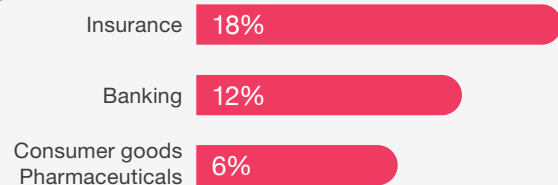
#### Average remuneration per profile



### Where do they work?



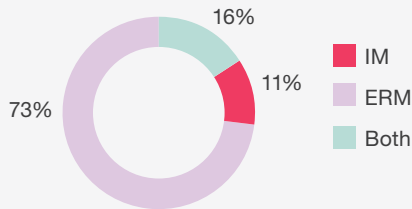
#### Top 3 focus detailed sector



# Responsibilities

## Risk Managers' profile and responsibilities

### Profile



### In 2022

49% ERM / 16% IM / 35% Both

### Number of FTE

**29%** have 2 to 3 FTE | **25%** have 4 to 10 FTE

### Top 5 other responsibilities

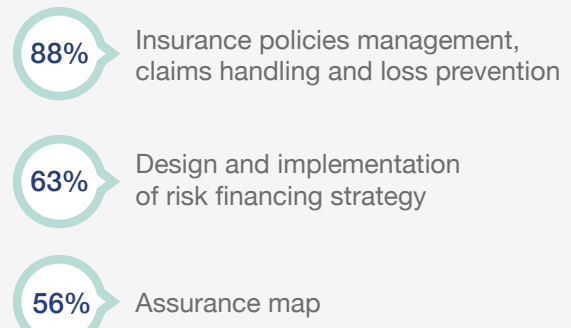


## Top 3 activities in the Risk Manager's scope

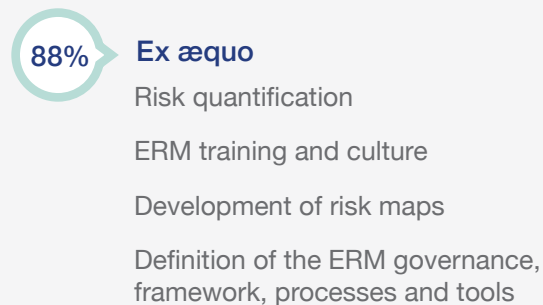
### Enterprise Risk Management profiles



### Insurance Managers

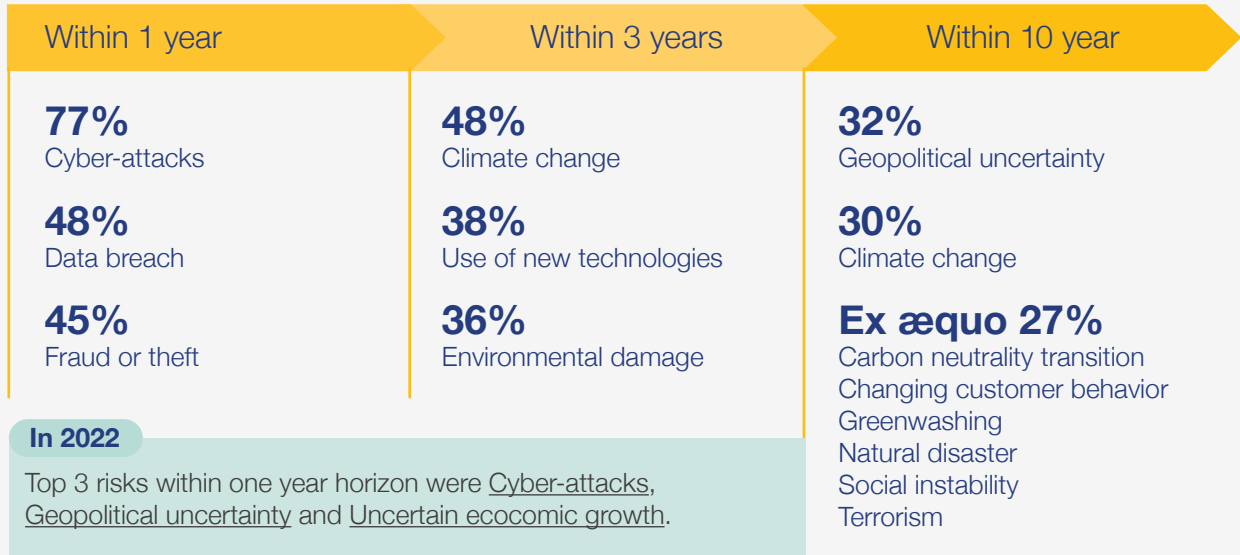


### Both ERM & IM

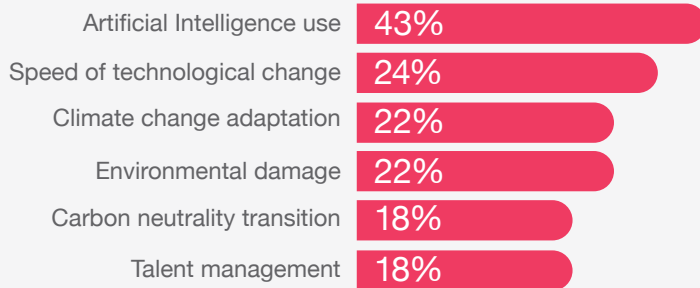


# Risk Management focus

## Most critical threats to the organisation



## Risks lacking management attention



## Corporate strategy

**38%** are partially involved in the corporate strategy

**32%** are mostly involved

### Top 5 focus within corporate strategy



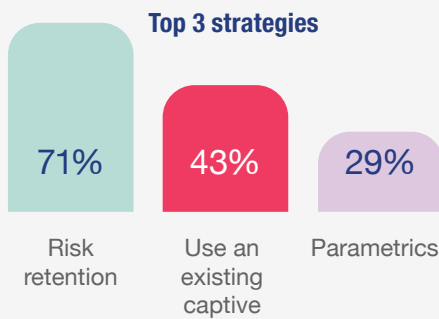
# Insurance Management focus

## Insurance market trends with the greatest impact over the last 12 months

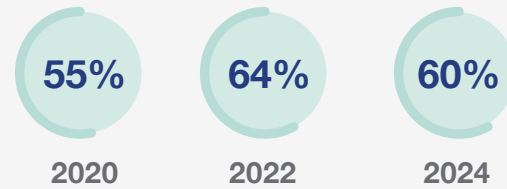
- > **N°1** : Increase in premium
- > **N°2** : Reduction in capacity
- > **N°3** : Exclusion of specific risks



## Over the next 2 years, what will be your organisation's strategy with regard to risks?



### Propensity to use captives (currently or plan to)



## Involvement of the captive over the next 2 years

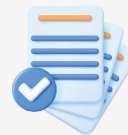
### More important for 3 lines of cover



Cyber  
55%

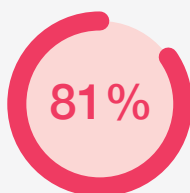


Accident & Health  
45%



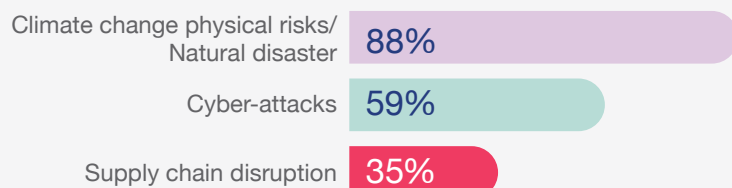
General & Products Liability  
36%

## Are some activities or risks becoming uninsurable ?



estimate that some activities or locations will become « uninsurable ».

### Top 3 risks estimated uninsurable in the future



# Environmental, Social & Governance



**75%**

of Risk Managers are involved in the assessment of ESG related risks

48% have regular, close collaboration with CSR teams, and 31% have occasional collaboration

## Role played in regards to ESG

Risk Managers are either responsible or approver for the following activities :

**38%**

Analysis and mapping of ESG risks

**29%**

Definition of ESG risk framework

**27%**

Double materiality assessment



## How does the organisation work on climate change risks?

**64%**

Risks are identified in the risk map

**40%**

Transition climate change risks are specifically assessed

**38%**

Different climate change scenario are defined

**9%**

does not work on climate change risk

## Challenges to integrate ESG into the ERM process

### Top 3

Difficulty quantifying sustainability risks

**53%**

Limited data to support analysis, monitoring and quantifying

**51%**

Management of different time horizons

**40%**



# Technology risk management

## Collaboration with IT and IS teams

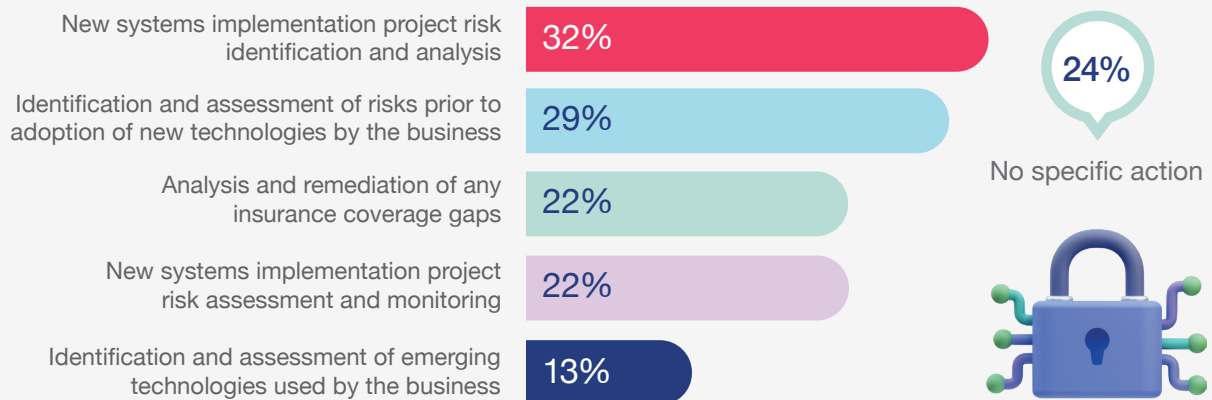
55%

of Risk Managers have regular, close collaboration with Information Technology teams

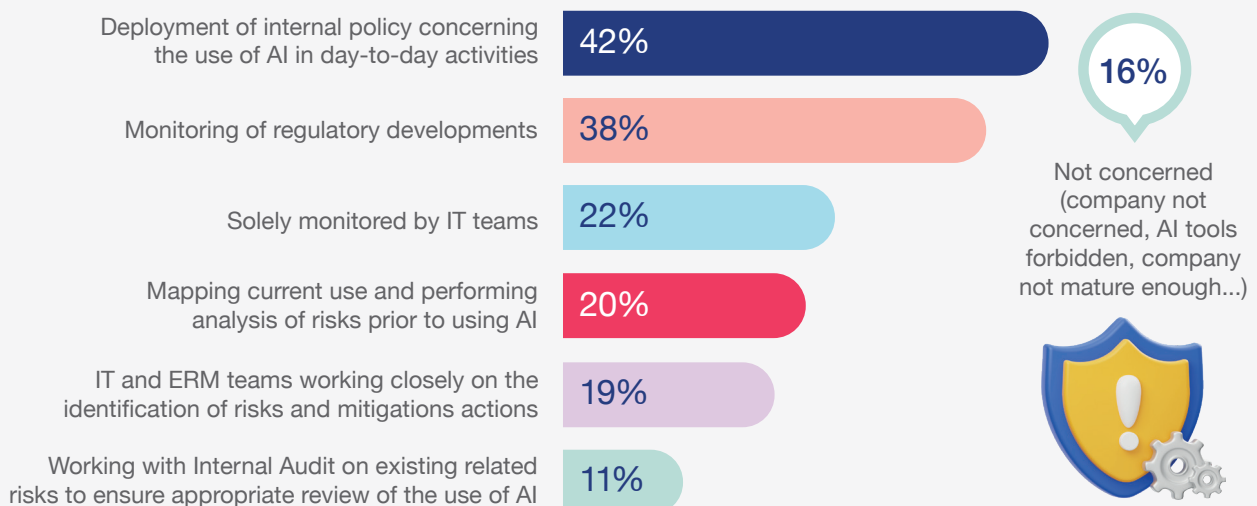
57%

of Risk Managers have regular, close collaboration with Information Security teams

## Participation in new technologies risk management



## Participation in Artificial Intelligence risk management



# Digitalisation of the Risk Management function

## Top 5 technologies used to perform ERM activities...

Spreadsheet and slides presentations **92%**

In-house tool to perform risk management activity **45%**

Use of specific integrated RM / GRC information systems **43%**

Advanced tools for visualisation and data analytics **35%**

Web applications **24%**



### ...for the following Top 5 activities

Interactive visualisation of risk mapping **90%**

Action plan monitoring **84%**

Risk reporting process **80%**

Risk analysis and assessment **80%**

Quantification of risk impact **76%**

## Obstacles to new technologies being more widely used

**53%**

Too heavy an investment for the function

**42%**

Lack of skills within the department

**35%**

Lack of perception of the added value

**31%**

Low maturity for the organisation

**29%**

Lack of access to data

### Top 5

