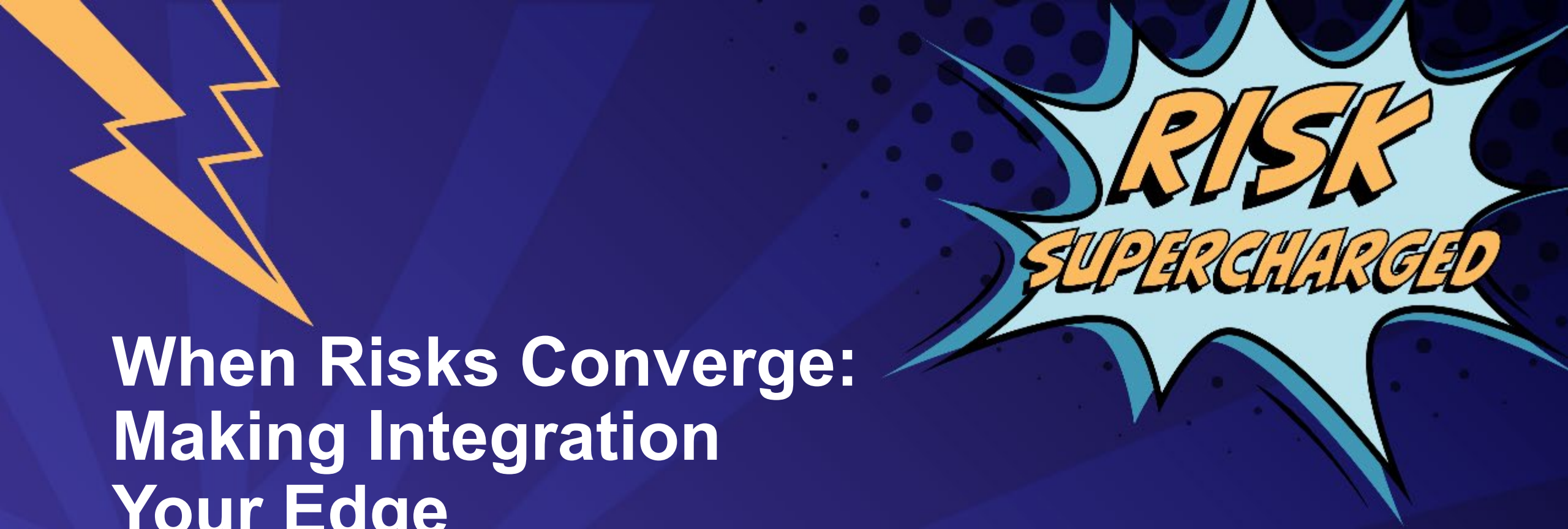


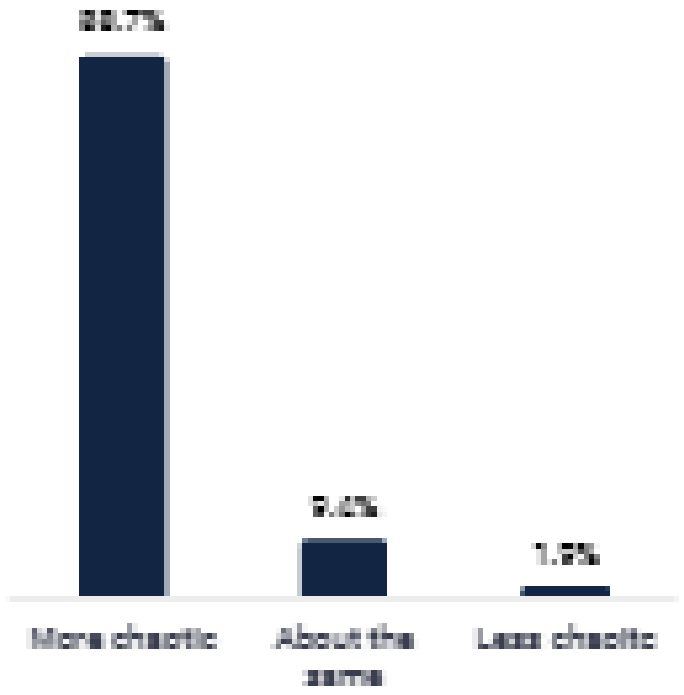
When Risks Converge: Making Integration Your Edge

Rob Quail

Principal & Owner | Robert Quail Consulting

2026 KOnnect

Do you believe that the world is getting . . .



111 total participants | 106 votes

1 / 1

Go to pigeonhole.at

4120940


2026 KOnnect



“Conventional” risk management

- Distributed
- Tool Based
- Additive
- Fixed Horizon

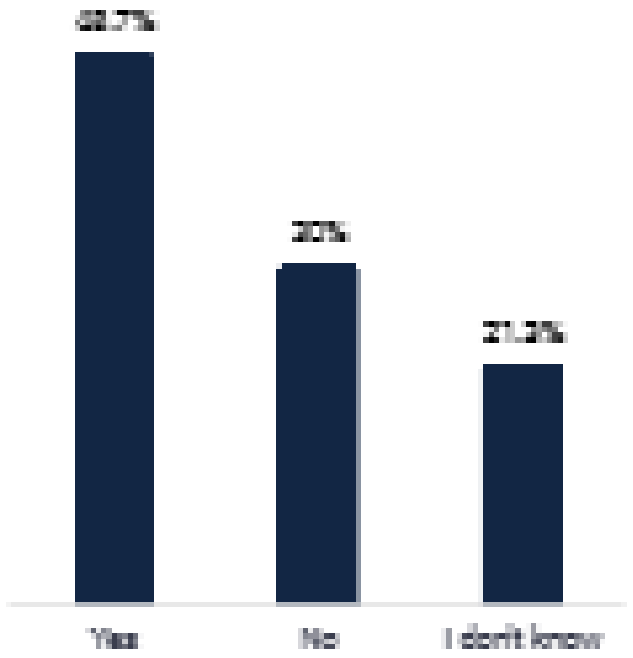



What are the ways risks can interact and multiply?


SUPPLIER RELATIONSHIPS
CYBER
STAKEHOLDER REPUTATION
CUSTOMER RETENTION
Human Capital: SME Retention


ECONOMIC UNCERTAINTY
GOVERNMENT & GEOPOLITICAL
No New Housing
THIRD-PARTY/ PARTNERSHIP RISK
2026 KOnnect

Does your risk program look for convergence and interaction among risks and risk drivers?



84 total participants | 80 votes

1 / 1

Go to pigeonhole.at

4120940



2026 KOnnect



Business Model Obsolescence

2026 KOnnect

KODAK'S DECLINE



Technological Change



Changing Customer Expectations

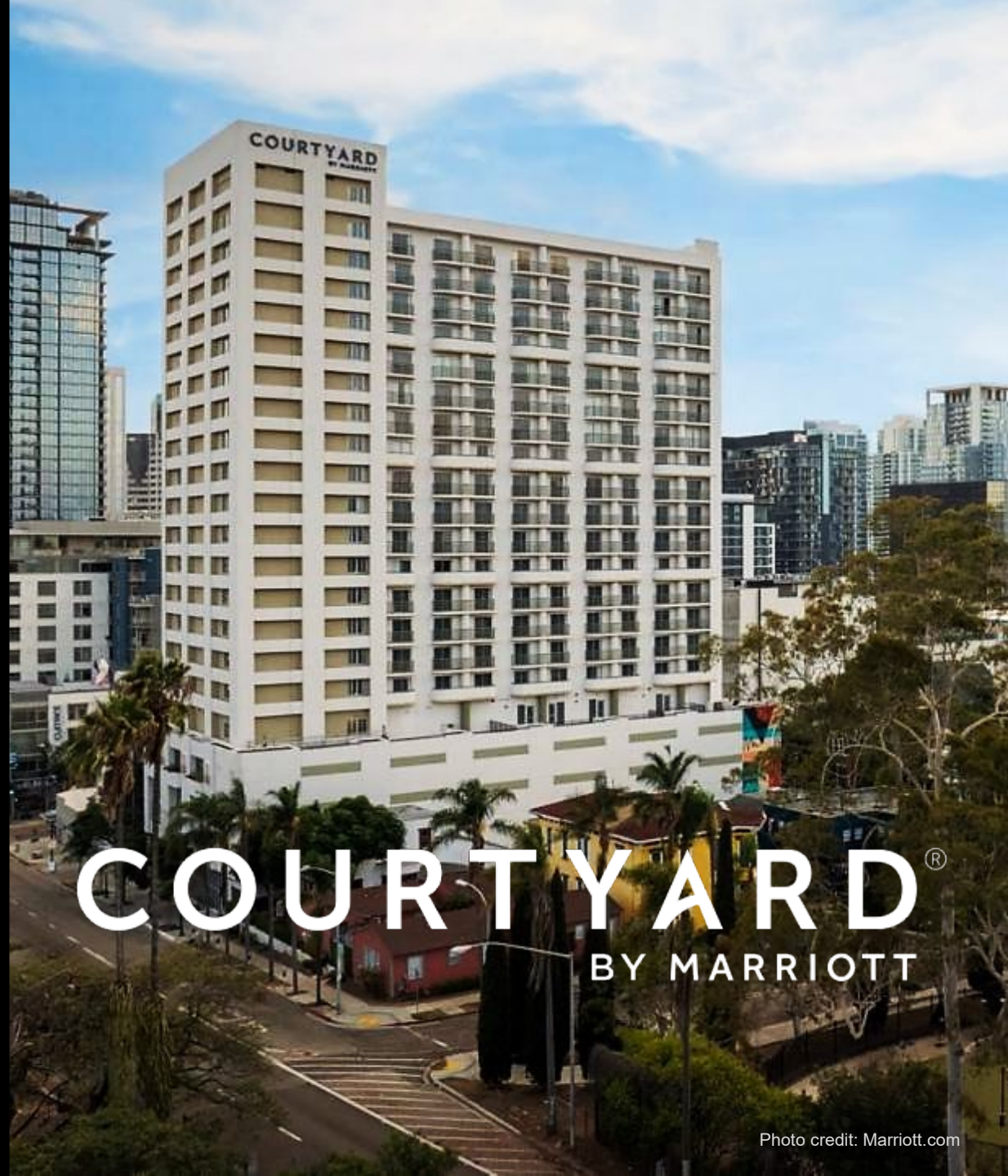


New Competitors



Business Model Obsolescence


Marriott
INTERNATIONAL


COURTYARD
COURTYARD®
BY MARRIOTT
Photo credit: Marriott.com

TRADITIONAL RISK MANAGEMENT

Focus on individual risks

Identify. Assess. Monitor.

Focus resources where interactions amplify.

MODERN RISK MANAGEMENT

Focus on intersections and amplifications

Map. Assess. Monitor.

Identify critical intersections.

Test scenarios. Build resilience.



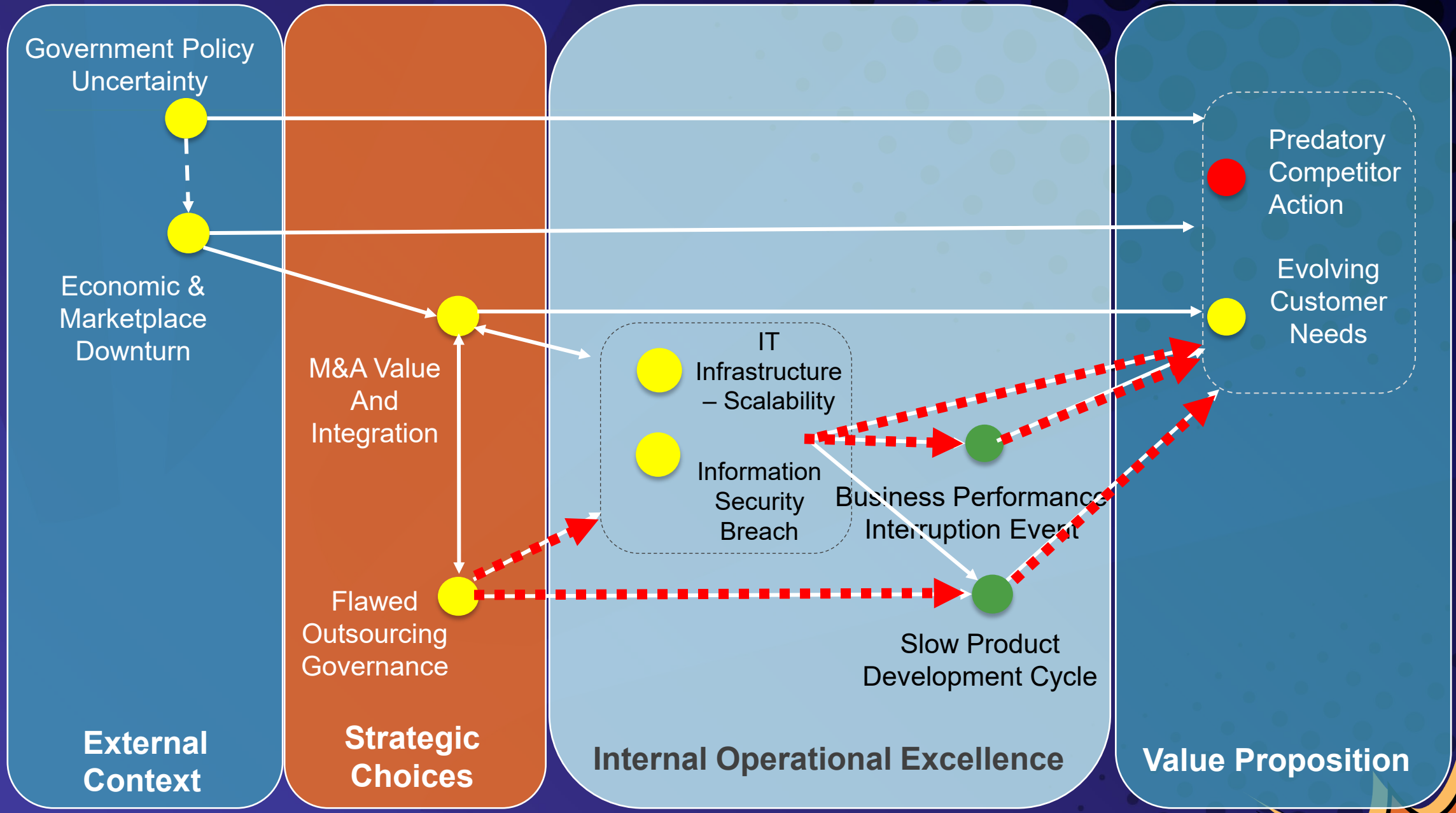
THE GOAL

not just manage risks, but ensure strategy, resilience, and resources can with stand how risks interact and evolve.

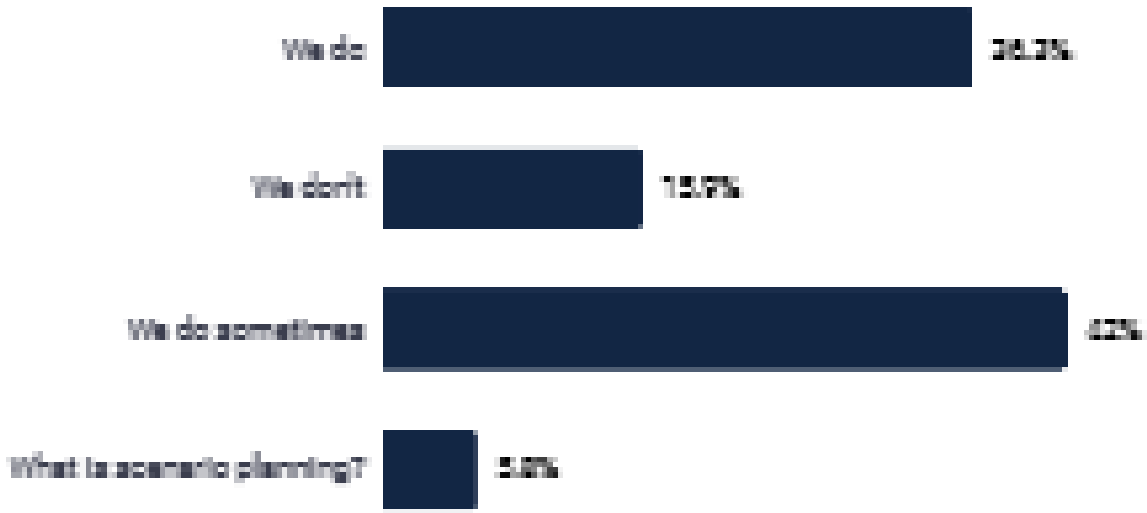
2026 KOnnect



Identify strategic drivers → Identify risks → Assess impact/controls/likelihood → Rank → Test → Treat → Build interaction maps or scenarios → Test resilience → Adapt


Government Policy Uncertainty
Economic & Marketplace Downturn
M&A Value And Integration
Flawed Outsourcing Governance
IT Infrastructure – Scalability
Information Security Breach
Business Performance Interruption Event
Slow Product Development Cycle
Predatory Competitor Action
Evolving Customer Needs
External Context
Strategic Choices
Internal Operational Excellence
Value Proposition

Do you do scenario planning or table talk exercises today that consider interactions?



75 total participants | 69 votes

1 / 1

Go to pigeonhole.at

4120940

Cascading-Scenario Building



Economic Uncertainty



Evolving Customer Needs



Government Policy

The Policy Pivot



Can we adapt when the rules of the game change?

The Great Retrenchment



Can we remain viable when customers have less money?

The Moving Target



Can we adapt quickly enough when customers keep changing what they want?

THE BOTTOM LINE

Or at very least…..



You can't just add them up
More volatility = more convergence



What are the drivers?
What if they happen together?

THE BOTTOM LINE

Or at very least…..

