INSIGHT SERIES · GOVERNANCE / RISK / HUMAN FACTORS · NO. 01

Intelligent Risk

A different way of thinking about organisations.

Author: Emilio van Doorn · **Date:** August 21, 2026 · **Topic:** Governance / Risk / Human Factors

EXECUTIVE SUMMARY

Over the next thirteen weeks, this series will begin with a simple observation: organisations rarely fail suddenly, they drift. The following articles will be in the service of that one idea, explored from a dozen different angles — weak signals, curiosity, integration, decision quality. Together, they will describe something I have come to call ***Intelligent Risk****: not a new framework to install, but a philosophy built on two disciplines complimenting the already familiar Three Lines of Defence governance model — the Cycle of Curiosity and the Architecture of Integration — working together rather than in isolation. This article brings that philosophy together as an invitation for further reading to the following articles.*

1. Introduction

This series will begin with a simple observation: organisations rarely fail suddenly. They drift. I remember thinking, when I wrote that first piece, that it was not really an article about failure at all. It was about awareness — about how much distance can open up between an organisation, and its own perception of reality before anyone is willing to name it.

Since then, I have explored how uncertainty keeps accelerating faster than the governance built to track it. Why information was never the same thing as intelligence. How every consequence starts as a weak signal nobody quite noticed at the time. Why curiosity is a capability rather than a personality trait, and why it only survives with real discipline behind it. Why assumptions deserve to be challenged continually rather than defended. How fragmented knowledge quietly limits what an organisation can see, and why decision quality is really the only output that ever mattered.

None of those ideas are new on their own — I will never claim they are. But together, I think, they tell a different story than any one of them tells alone. They suggest that an organisation's future is not determined by stronger controls alone, or more information, or increasingly sophisticated technology. I think it is determined by something more fundamental than any of those: it is the way the organisation actually thinks.

2. A Philosophy Rather Than a Framework

Throughout this series, I will deliberately avoid handing anyone another methodology. Organisations already have plenty — standards, frameworks, policies, processes, controls, most of them genuinely valuable, most of them built by people who cared about getting it right. I do not think the challenge facing today's leaders is a shortage of governance. I think it is the growing complexity of the environment that governance now has to serve.

That is why I have come to believe the next evolution is philosophical before it is procedural. An organisation has to rethink how it understands itself before it can meaningfully redesign how it operates. That philosophy is what I have come to call **Intelligent Risk** — and if these next thirteen weeks will do their job, that by the end, it should feel like something you would have spent some time reflecting on, or better yet, started a conversation.

3. The Three Disciplines

Intelligent Risk rests on three disciplines that, individually, should already be familiar to good governance. Together, I think they become something considerably more powerful than any one of them is on its own.

The **Three Lines of Defence** protects what must not fail. They remain, and will always remain, the foundation of good governance — the structure that keeps accountability clear and protection real.

The **Cycle of Curiosity** continually asks what is changing. It is what builds organisational awareness before uncertainty has the chance to become a consequence, and it is what keeps learning continuous rather than something that happens once a year at an offsite workshop, customer liaison function, or regulatory conference.

The **Architecture of Integration** connects knowledge, people, and decisions across the boundaries that would otherwise keep them apart. It is what turns individual expertise, scattered across a dozen functions, into something that actually deserves to be called organisational intelligence.

Each discipline does something different. Together, I think they describe an organisation capable of protecting itself, recognising change, and adapting — all at once, rather than one after another.

4. Beyond Risk Management

People understandably ask whether Intelligent Risk is meant to replace traditional risk management. My answer is a resounding: **No**. It strengthens it. Governance remains essential. Risk management remains essential. Compliance and internal assurance remain essential. They always will, and nothing in these thirteen weeks is ever meant to suggest otherwise.

The difference is not in what these disciplines are intended to achieve, but in the capability they increasingly require. Traditional governance excels at providing structure, accountability and assurance. *Intelligent Risk* complements those strengths by helping organisations recognise change earlier, challenge assumptions more deliberately and translate emerging signals into better decisions before uncertainty becomes consequence. In that sense, it is not another framework layered on top of governance—it is a capability that enables governance to evolve alongside the environment it exists to oversee.

5. The Intelligent Organisation

An intelligent organisation is not one that has all the answers. It is one that keeps improving the quality of its questions. It notices. It learns. It connects what it knows. It challenges what is assumed. It adapts, and it understands that every decision creates new knowledge, every project creates a new lesson, every conversation is another chance to understand something a little better than before. I believe it accepts more comfortably than most organisations, that its own awareness can never be complete — only strengthened.

6. A Leadership Responsibility

This philosophy is not for risk professionals alone, and I would feel I had failed if that is the only space it lands. It belongs to every board member, every project manager, every auditor, every executive, every person on any team responsible for helping an organisation make a better decision. Organisational intelligence is not owned by a single department. It gets created, if it gets created at all, through the collective effort of the whole organisation — which means leadership carries a responsibility that goes beyond directing performance. It has to cultivate awareness too.

7. Looking Forward

The coming decade will challenge organisations in ways none of us can fully predict yet. Technology will keep evolving. Artificial intelligence will keep reshaping industries faster than most governance calendars can accommodate. Communities will keep expecting more transparency and more adaptability than the generation before them thought to ask for. No framework can predict every future challenge, and no methodology will ever entirely eliminate uncertainty.

But organisations can get better at recognising change. They can get better at learning, at connecting what they already know, at making the next decision a little more soundly than the last one. That, in the end, is what Intelligent Risk is actually trying to achieve.

Conclusion: An Invitation

This series is not about providing every answer. I hope, if it does what I want it to do, that it is an invitation instead — to ask a different question, to reconsider an assumption that has gone unexamined for too long, to see governance not merely as oversight but as a way of strengthening how an organisation understands itself. To recognise that curiosity is never the opposite of discipline. It is one of discipline's greatest strengths.

If these thirteen articles will start even one new conversation inside a leadership team, or encouraged one organisation to ask a better question, or strengthens one decision that matters — then I think they will do exactly what I hope they would. Organisations do not become intelligent through information alone. They become intelligent through the continual, unglamorous pursuit of understanding. That pursuit now has a name.

Intelligent Risk.

*Over these next thirteen weeks, I will share a philosophy shaped by years working across governance, assurance, major programmes and organisational resilience. Those ideas are brought together in my book, **Intelligent Risk**, where I explore in far greater depth how organisations can strengthen awareness, improve decision quality, and recognise meaningful change before it becomes consequence. My hope is that these observations challenge familiar assumptions, encourage new conversations, and offer a different way of thinking about uncertainty in the organisations we lead.*