

A series of vertical color calibration bars in shades of blue, teal, grey, red, and gold.

SCREEN TEST

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WHAT THE MOVIES KNOW ABOUT
SURVIVING YOUR WORST DAY

MARK HEYWOOD

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Screen Test: What the Movies Know About Surviving Your Worst Day

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This preview includes the Foreword, the Introduction and Chapter One.

Foreword: This Book Is Already Out of Date

By the time this reaches you, something in it is wrong. Perhaps a regulation I cite has been amended, or a provider I named as critical has failed in a way I still treat as hypothetical. Almost certainly the incident I call the most recent has already been overtaken by a worse one, which you watched unfold while I was correcting proofs. I know this the way you know the tide will turn. It is the nature of the subject. Resilience lives at the exact point where the world moves faster than the page.

I could have kept the book timeless and bloodless, stripped of every date and every name. I chose the opposite, because a risk you cannot picture is a risk you will not act on, and the named rule with the date still on it is what makes an argument land in the body rather than the margin. The cost of that choice is a shelf life on the book's surface, and I accept it.

Whatever the next regulation says, and whatever the next crisis teaches, the thinking in this book will hold. I can say that because the book works one level beneath the news, in the part of all this that does not move. How capable, fully compliant organisations talk themselves into comfort, and

why the failure that undoes you is the one nobody would imagine. Underneath both sits the oldest problem in the field, the difference between looking resilient and being it, which no framework has closed and no rule ever will.

None of that is a feature of a particular year. It is a feature of how organisations, and the people inside them, actually behave, and they have behaved this way for as long as we have built things too complex to hold in a single head. The regulations are the surface catching up. The shape repeats: every new rule is the argument of this book arriving late, written in the language of the last disaster, and every new crisis is called unprecedented by precisely the people who would not picture it.

So read the dates and the rule numbers as what they are, worked examples with an expiry, the scaffolding around the real structure. Then keep the structure and let the scaffolding fall where it will. I would rather be permanently out of date on the facts and permanently right about the pattern. By the end, I think you will see why I am willing to bet the book on it.

Introduction: The Villain You Cannot Afford to Lose

“You complete me.”

The Joker, The Dark Knight (2008)

In every crisis I have watched unfold from the inside, there is a moment when a capable and fully compliant organisation discovers that everything it built to stay safe was designed for a different disaster than the one that arrived. The binders were current and the controls had been tested. The board had signed the attestation. And none of it touched the thing that was actually happening, because the thing that was actually happening had never been imagined, only insured against in the abstract.

This book is about that moment, and about why the most sophisticated organisations in the world keep walking into it with their eyes open. The argument is uncomfortable. Most organisations are built to look resilient rather than to be resilient. The two are not the same thing. Worse than that, they compete, because the energy an organisation spends looking robust is quietly subtracted from the work of becoming robust.

Being resilient starts somewhere most resilience programmes never go. It starts with imagining your own collapse honestly enough to feel it, which is an act of imagination long before it is an act of control. The disciplines that do that work, picturing the unthinkable and feeling what it would be like before it ever happens, are the ones the corporate world has quietly filed under soft. I think they are the hard edge. The spreadsheet is the soft part, because it offers the warm feeling of having prepared without the cold work of imagining.

How this book went wrong

I should tell you how this book went wrong, because it will tell you how to read it.

I set out to write a book about operational resilience. That is my trade. I know it cold, and I had a clear idea of what I was making: the regulation, the exercises, the gap between the framework and the capability, written for the people who live inside that world and carry its weight. I was some way in before I understood that I was not writing that book at all.

What I was actually writing about was the stories organisations tell themselves in order to feel safe. About confidence that arrives without evidence, and evidence that gets mistaken for confidence. About the particular way a group

of intelligent, well-intentioned people can look directly at something and agree, sincerely and without conspiracy, not to see it. Operational resilience is simply where I happen to have spent twenty years watching that happen, for one reason: it is the only field I know in which somebody is legally obliged to test whether the story is true. That does not make it the subject. It makes it the best-lit room in the building for studying a problem that exists in every building.

If you want that idea in a single image before we start, watch *The Farewell*, Lulu Wang's film about a Chinese family who learn that their grandmother is dying and decide, together and out of love, not to tell her. They stage a wedding as an excuse to gather and say a goodbye she does not know is a goodbye, and they carry the deception with enormous tenderness and complete conviction. It is the warmest portrait I know of intelligent, kindly people agreeing, sincerely, not to look at the one fact that matters most. Organisations do the same thing every day, with less love and far worse reasons.

There is an irony in that which I have decided to leave standing rather than tidy away. This is a book about discovering that the discipline you had filed as narrow, or soft, or somebody else's problem, turns out to be the other half of your own. It seems I had to write the thing before I noticed my own subject doing it to me.

So, a word on whether you are in the right place. If you work in financial services, you will recognise every room in this book, because that is where it was reported from, and the rules I am about to be rude about are your rules. If you do not work in financial services, you have not picked up the wrong book. You have picked up a book about your organisation, written from the one industry that has been forced, by law, to rehearse its own collapse on purpose. Where the regulation appears, it appears as evidence rather than as subject, and I have put the technical detail in boxes you are welcome to read past without losing the thread. The people those rules govern are not more prone to self-deception than you are. They are simply the ones who have had to confront it with a deadline attached, which makes them useful to watch, in the way that the first patients of any disease are useful to watch.

The villain

This is where the man in the cape comes in, and where he stays, because he earns his keep on every page. I did not invent the pairing. I met it in 2002, when I began a master's in risk, crisis and disaster management and came across a paper by Thierry Pauchant and Ian Mitroff with a title I have never quite shaken: "The Ambiguity of Complexity: Neutralizing the Joker in a World Without Batman." Pauchant

and Mitroff were organisational scholars, and the distinction they are known for is the one they drew between organisations that are crisis-prepared and organisations that are crisis-prone. I will come back to it. Underneath the comic-book title sat a serious and deeply unfashionable claim. If you do not understand the threat, how can you possibly build the response? The hero is shaped entirely by the villain. Batman is not a generic strongman who would have done equally well against any opponent. He is the precise answer to this particular adversary, and a Batman who does not truly understand his Joker is not a hero at all, only a man in a costume waiting to be surprised. I set my own version of the idea down two years later, in my dissertation, and I have been turning it over ever since.

I want to push their idea one step further, because two decades of doing this for a living has shown me where it leads. The answer to a world without Batman is not to wait for a hero to arrive. It is to become one. And the first thing any Batman learns is that he needs his Joker, not as an enemy to be rid of, but as the only thing that can tell him what he has to become. I did not reach for these two to make a dry subject lively. I reached for them because Pauchant and Mitroff were onto something this field still refuses to hear. Batman and the Joker define one another. You complete me, the Joker tells him, and it is not a taunt. It is a technical de-

scription of how the pair works. Neither has any meaning without the other. The Joker is not a problem Batman solves once and then retires. He is the permanent condition that keeps Batman sharp and necessary. An organisation that believes it can finally eliminate its Joker, that it can reach some settled state of safety in which nothing chaotic remains, has misread the game so completely that it has become the most dangerous thing in the room, which is comfortable.

There is a darker version of the same lesson, and it is where this book is really heading. The most dangerous split is not the one between you and the chaos out there. It is the one running down the middle of you. On one side, the structured, risk-managing self that your profession rewards and promotes. On the other, the imaginative, story-making self it taught you to distrust the moment you put on a suit. Harvey Dent, the district attorney in *The Dark Knight*, is what happens when those two halves stop speaking. He is Gotham's white knight, the incorruptible prosecutor who is going to take the city back from the criminals by the sheer force of due process, and he is built entirely from the hard half. What becomes of him is the image this whole book runs from, and we will get to it properly, but it starts with a person fracturing cleanly down the line. Whole-brain thinking is the alternative, and it is the real subject of everything that fol-

lows: not the triumph of one half over the other, but the two of them made to work the same case.

I come at this from an unusual seam, and it is the reason I can write this book and the reason you might trust it. For over twenty years I have held down two jobs that are not supposed to belong to the same person. I design and run the crisis exercises that put real boards under real pressure, in banks, across insurers, inside fintechs living under the regulator's eye. And I write drama, where the whole craft is imagining in precise detail how things come apart, then making an audience believe every second of it. The resilience world treats those as opposite talents. They are the same talent, aimed in two directions. One imagines disaster so an audience will feel it. The other imagines disaster so an organisation will survive it.

Who I think you are

You are the person whose name is on it.

Somewhere in your organisation there is something that can fail in public, in a way that will be examined afterwards by people who were not there and who will have all the time in the world to consider what you did in ten minutes. If that thing fails, you are the one who will be asked to explain. That is the only qualification this book asks of you, and you will notice it says nothing about your industry.

In financial services, that person has a legal name and a paper trail. The senior manager whose signature sits against operational resilience is personally accountable, by name, on the regulatory record, and the reforms streamlining the regime through 2026 trimmed the paperwork around that accountability without laying a finger on the accountability itself. If that is you, this is personal in a way the frameworks rarely admit, and you already know it, which is probably why you are still reading.

Everywhere else, the club has no paperwork and exactly the same membership. The chief executive of a hospital trust is in it. So is a vice-chancellor, and the chief operating officer of a utility, and the founder whose platform now sits between a great many people and something they cannot do without. None of them has a prescribed responsibility written down anywhere. All of them wake at four in the morning for precisely the same reason. And in one respect they have it harder than the regulated, because nobody has ever told them what reasonable steps would look like, or given them a deadline by which to find out. The regulation, whatever else you think of it, at least does a named person the courtesy of telling them what they are on the hook for.

And if you are not that person but you work for them, if you are the one who runs the programme and spends your professional life trying to make a board feel something it

would rather file, then this book is the language you have been missing to make that exact person listen. The two of you are halves of a single capability, and you have most likely spent years treating each other as the obstacle. You are not. You are Batman and the Joker, and the organisation needs you both in the room.

What this is, and is not

I am not going to hand you a maturity model or a forty-point checklist. There are shelves of those, and they are part of the problem this book is trying to name. What you will leave with is a different pair of eyes, and a small number of things you can genuinely do differently on Monday. The eyes matter more than the actions, because once you can see the difference between looking resilient and being resilient, you cannot unsee it, and it changes every decision you make afterwards.

A quick word about the grammar, since a certain kind of reader always asks. You will find sentences in this book that end on a preposition, and the occasional infinitive I have split straight down the middle, and both are deliberate. Neither is really a rule of English. They are superstitions, imported a few centuries ago by scholars who loved Latin and wished our stubbornly Germanic language would behave more like it, and they have been quietly spoiling good

sentences ever since. I have let them go. A sentence should end where its weight falls, not where a Latin tutor would prefer, and when the honest and forceful word is a preposition, that is the word I will finish on.

If you doubt the rule is worth breaking, look at the most famous split infinitive in the English-speaking world. To boldly go. The writers of a science-fiction series in the 1960s put those three small words in that order and made a phrase that has outlived the series and very nearly the century. Hand it to the rulebook and the rulebook tidies it into “to go boldly”, which is grammatically spotless and utterly forgettable, and which nobody would ever have quoted. The pedants were right about the rule and wrong about the sentence. That gap, between what is correct and what actually works, is more or less the whole subject of this book, and I was never going to argue it in prose that surrendered the point on the first page.

And if there is one practical place where everything in this book comes to ground, it is the scenario exercise, the crisis you rehearse on purpose before the real one arrives. That is where imagination, adaptation, trust and nerve stop being ideas on a page and become things a real organisation can practise, in a room, under pressure, while the stakes are still only simulated. I have spent over twenty years designing and running those exercises, and I can tell you that they

are the single most honest mirror an organisation ever holds up to itself. So while this is a book of ideas, it bends, chapter by chapter, towards one practical end: testing yourself harder, and in stranger ways than your industry has taught you to.

A last confession, and an awkward one, because this book is about the disasters you cannot see until you go looking for them, and in the writing of it I nearly became one. Late on, I laid out every example I had chosen, the films and the real catastrophes both, in a single row, and looked at who was actually in them. The row was almost entirely men, and very nearly all of them white. Without ever deciding to, I had reached for the disasters that looked like me. That is the exact failure this book is about, the imagination gap wearing my own face, not malice but the quiet and comfortable pull toward the familiar that stops you seeing what you were never looking for. So I did the thing I ask the boards I work with to do. I went and found the evidence my own instinct had skipped. Some of the strongest cases in these pages arrived only because of that audit, among them the overlooked mathematicians of *Hidden Figures* who held a space mission up when the machine could not be trusted, and a pilot named Tammie Jo Shults who brought a torn-open airliner down with a composure that shames the rest of us. I have left this admission in, rather than quietly correct-

ing myself and pretending my first instinct had been better than it was, because a book that tells you to audit your own blind spots and then hides its author's would be precisely the kind of counterfeit it warns you against.

The chapters ahead are built as a sequence of false choices you have been sold. Fail-safe or safe-to-fail. Looking resilient or being resilient. Each one is staged as a fight, because you probably hold one side of it without quite realising, and each one collapses into a single capability wearing two faces. They climb deliberately, from the lies you tell the outside world to the harder ones you tell yourself, until the last of them arrives back at your own desk and your own name.

So we begin where every organisation begins its self-deception, with the most flattering lie in the whole playbook. That if you look prepared, you are.

Chapter One: The Most Flattering Lie

“3.6 roentgen. Not great, not terrible.”

Anatoly Dyatlov, *Chernobyl* (2019)

On the night of 26 April 1986, in the control room of the Chernobyl nuclear power station in what was then Soviet Ukraine, a man looked at a dosimeter and read out a number. Three point six roentgen. It was not a comforting figure, but it was not a catastrophic one either. It sat in the range that meant evacuate the area, take the iodine, expect a bad few weeks. The man who read it was not lying. The instrument in his hand genuinely said 3.6, and 3.6 was the number that went up the chain, into the first reports, into the decisions made in the hours that followed about who needed to be told and how quickly.

The instrument said 3.6 because 3.6 was the highest number it could say. It was a low-range dosimeter, built for a small problem, and the problem it was now being asked to measure was the open core of a ruptured reactor. The real figure in parts of that building was hundreds of times higher, off any scale the available equipment could register. So the

men in the control room were not looking at the disaster. They were looking at the largest disaster their instruments had been designed to imagine, which is a very different thing, and they mistook the second for the first.

I want you to hold that image, because it is the cleanest picture I know of the lie this chapter is about. A reading of 3.6 was the appearance of a manageable situation, produced by a tool that could not show you the real one. And the most dangerous part was that the number reassured them. Everything about it said: this is bad, but it is within the range of things we have prepared for. The appearance of control was generated by the very limits of what they were able to see.

Most organisations are running their resilience on a low-range dosimeter, and they have no idea, because the needle is pinned comfortably below the top of the dial.

The lie that feels like the truth

Here is the most flattering lie in the whole resilience play-book, and the reason it survives is that it does not feel like a lie at all. It feels like diligence. The lie is this: if you look prepared, you are.

Look at what an organisation does to look prepared. It commissions the policies and has them signed off. It runs the audit and closes the findings. It builds the framework,

maps it to the regulation, and produces a register that turns green when the boxes are ticked. It holds the annual exercise, writes up the lessons, and files them. The board reviews a paper once a quarter with a heat map on the second page, and the heat map this quarter looks much like the heat map last quarter, which is itself reassuring, because stability reads as safety. At the end of all this there is a thick and genuinely impressive body of evidence that the organisation takes resilience seriously.

None of that is fraudulent. Most of the people producing it are conscientious and good at their jobs. The documents are real, the controls mostly work, and the audit was not a sham. That is exactly what makes the lie so hard to see. Looking resilient is not the opposite of being resilient. It looks like an early stage of it. It feels like the first few rungs of the same ladder. You assume that an organisation which has done all the visible work must, somewhere underneath, have done the invisible work too, because why would anyone build the cathedral and forget the foundations.

They forget the foundations because the cathedral is what gets admired. And this is the first hard thing I am going to ask you to accept, before we have even left base camp. Looking resilient and being resilient are not two points on the same line. They are two different activities that compete for the same money and the same scarce supply of senior at-

tention. Every pound and every ounce of executive will-power you spend manufacturing the appearance of resilience is a pound and an ounce you did not spend on the real thing. The two are rivals. Controls and audit, done well, build real capability. What ruins them is false assurance, the moment their output gets mistaken for the capability itself, and that mistake is the subject of this chapter.

Why the appearance wins

If they are rivals, you would expect a sensible organisation to ration its effort and put most of it into substance. In fact the opposite happens, reliably, and the reasons are not stupid. They are human, and they are structural, and until you see them clearly you will keep losing the same fight.

The appearance of resilience is legible. It can be shown to other people. A signed policy, a closed audit finding, a green status, a certificate on the wall, all of these can be held up to a regulator, a board, a client running their supplier due diligence, an insurer setting a premium. Real resilience, the kind that only proves itself on the worst day, is mostly invisible until that day arrives, and on every day before it the invisible work looks exactly like money spent on a disaster that did not happen. One of these is easy to defend in a budget round. The other one you have to take on faith, and faith is in short supply in a quarterly review.

The appearance of resilience is finishable. You can complete the framework. You can close the findings and reach a hundred percent. There is a satisfying click when the last box goes green, and human beings are built to chase that click. Being resilient has no click. It is never finished, because the threat keeps moving, and a discipline with no end state is a hard thing to sell to people who are measured on closing things.

And the appearance of resilience is comfortable, which is the deepest reason of all. To produce the appearance, you do not have to imagine your own failure in any detail that hurts. You can stay at the level of categories and controls and likelihoods, all of it kept at a clean professional distance. To produce the real thing, you have to do the one piece of work the whole apparatus is quietly designed to help you avoid, which is to sit in the feeling of your own organisation coming apart, vividly enough that it frightens you. Almost everything in the corporate machine exists to keep you out of that room. The appearance of resilience is, among other things, an elaborate and well-funded way of not going in.

So the appearance wins. Not because anyone chose it over substance in a clear-eyed moment, but because it is legible and finishable and comfortable, and substance is none of those things. The organisation drifts towards the dosimeter that only goes to 3.6, because a tool that cannot

show you the real scale of your exposure is, in the short run, a much nicer tool to own.

The audit that blinds

Now I want to push on the part of this that practitioners find hardest to hear, because it sounds like an attack on their own craft, and it is not. It is a warning about what that craft does when it is left to run unsupervised by imagination.

The instruments we use to demonstrate resilience can actively reduce it. Not through failure. Through success.

Consider what a clean audit does inside an organisation. It does the obvious thing, which is to provide assurance. But it also does a quieter thing, which is to retire a question. Once the audit is passed and the findings are closed, the matter is, in the most literal sense, closed. The file moves to done. The attention that was on it moves elsewhere, because attention is the scarcest resource in any firm and it does not sit on solved problems. A passed audit is a licence to stop thinking about the thing that was audited. That is its purpose. That is what assurance is for.

Which means a strong control environment can manufacture exactly the blind spot it was built to remove. The better your framework, the more comprehensively it tells you which risks are handled, and the more confidently the organisation looks away from them, and the more thoroughly

it stops asking the only question that matters on the bad day, which is: what is happening here that my framework was never shaped to see. The dosimeter reads 3.6 and everyone relaxes, because 3.6 is in range, and the fact that the needle is pinned is read as precision rather than as the instrument confessing the limit of its own design.

This is not an argument against audit, or controls, or frameworks. I have spent twenty years inside this discipline and I am not about to tell you to throw away the measuring equipment. It is an argument against mistaking the green light for the territory. The map of your handled risks, however beautiful, is a map of what you already thought of. It is a record of your past imagination, frozen and made official. And the events that actually take organisations apart are, almost by definition, the ones that were never on the map, because if they had been on the map somebody would have built a control and closed the finding and moved the file to done.

Pauchant and Mitroff, the two scholars I credited in the introduction, had a precise way of naming this. They drew a line between organisations that are crisis-prepared and organisations that are crisis-prone, and the distinction was never about how much resilience machinery a firm owned. Some of the most crisis-prone organisations they studied were magnificently equipped. They had the plans and the

teams and the manuals. What made them prone was a set of beliefs running underneath the machinery, a quiet confidence that they were the kind of organisation to which the worst did not happen, that their size or their excellence or their track record bought them a measure of immunity. The machinery did not cure that belief. It fed it. Every framework completed was further proof, to the people inside, that they were on top of it. The appearance of resilience was busily manufacturing the complacency that being resilient is supposed to destroy.

You can be, in other words, extremely well prepared to look resilient and extremely exposed at the same time. The two readings come off different instruments. Most boards are only ever shown one of them.

“It can’t happen here”

There is a phrase that lives at the centre of the crisis-prone organisation, and you have heard it, and you have probably said a version of it without noticing. It can’t happen here. Not always in those words. Usually in more respectable clothing. We are not that kind of firm. Our customers are different. That is a US problem, an American litigation thing, a different market. We learned that lesson years ago. We have controls for that. Our culture would never. The phrase mutates to suit the speaker, but the function is always

identical. It ends the conversation. It takes a live threat and files it under handled, and it does so on the strength of identity rather than evidence. We are safe because of who we are.

The Titanic is the tired example, and it is tired for a reason, which is that it is perfect. But it is not perfect for the reason most people think, and the real version is far more useful to you than the one in general circulation.

Everybody knows the ship did not carry enough lifeboats. Almost everybody assumes this means somebody cut a corner. They did not. Titanic carried twenty lifeboats when the law required sixteen. She exceeded the regulation by a quarter. If you had audited that ship against the standard of the day she would have passed, comfortably, with the assessor noting the surplus provision approvingly in the margin. This was not negligence. This was gold-plating.

And roughly fifteen hundred people died, because the standard she comfortably exceeded had been written for a world that no longer existed.

The rule that governed her had been set in 1894, and it sorted ships by tonnage, with the top of the table reading “10,000 tons and upwards”. Above that line, nothing. The table simply stopped, because in 1894 the largest ship afloat was around 13,000 tons and the men drafting the rule could not imagine why anyone would need a category above it. Ti-

tanic measured 46,328 tons. She sat more than four times beyond the point at which the regulation's imagination gave out, in the same box as a vessel a quarter of her size, because there was no other box to put her in. She carried twenty boats, exceeded the requirement, and drowned two thirds of the people aboard.

And here is the part that should stop you cold. The failure of imagination was not total. Somebody imagined it. Alexander Carlisle was the chief draughtsman at Harland and Wolff, the man who drew her, and his original plan gave her sixty-four lifeboats. He specified davits capable of carrying that many, and those davits were fitted, and they went down with her three-quarters empty of the boats they were built to hold. Carlisle cut his own figure to thirty-two. In March 1910 the decision came down to cut it again, to sixteen under davits, and he is believed to have left his position over it. The reason for the cut was deck space. The stretch of boat deck left conspicuously clear was the first-class promenade.

Read that again, because it is not a story about nobody seeing it coming. One man in the drawing office saw it coming clearly enough to draw the answer, and lost. He lost to people who could point at a table in a statute and demonstrate, correctly and in good faith, that he was asking for four times what the law required and could not say why. He had nothing to point back at. He had a picture in his head of

something that had not happened yet, and a picture in your head has never once beaten a number in a rulebook, because the number is legible and the picture is not. That is the whole disease in a single meeting, twenty-four months before the ice.

Look at what that actually is. The lifeboat table was a dosimeter. It was an instrument that read accurately right up to the limit of what its designers had been able to picture, and then it stopped, and the stopping was invisible to everyone using it, because a rule that has topped out does not flash a warning. It just keeps returning a number that looks like a pass. The regulation was not corrupt or lax. It was obsolete in a specific and lethal way: its scale ended where the 1894 imagination ended, and the world had sailed straight past it.

So the more precise version of the story is this. The word unsinkable did not do its damage alone. It had help from a rulebook that had quietly stopped measuring reality, and between the two of them they produced a ship whose owners could look at their surplus lifeboats and feel, accurately by the standard available to them, that they had gone above and beyond. The belief and the benchmark were saying the same reassuring thing. Neither was measuring the sea.

I want you to sit with the discomfort in that, because it is the whole chapter. You can beat the standard and still drown. Compliance is not a low bar you might fail to clear.

It is a bar set at a height somebody chose, at some point in the past, based on what they could imagine then. Exceeding it tells you that you are better than that person's imagination. It tells you nothing whatsoever about the water.

THE DETAIL: the Titanic lifeboat arithmetic

The Board of Trade rules then in force dated from 1894 and fixed the minimum number of lifeboats by gross tonnage, with the highest band reading "10,000 tons and upwards": sixteen boats under davits. Titanic's gross register tonnage was 46,328. A note on that figure, because it is routinely misreported: register tonnage is a measure of enclosed volume, at 100 cubic feet to the ton, and not a measure of weight. Her weight, meaning her displacement at her designed draught, was 52,310 tons. The comparison with the table is nonetheless sound, because the table is denominated in the same volumetric tons. She was over four times past its final rung.

She carried twenty boats, sixteen under davits plus four collapsibles, with accommodation for 1,178 people, described at the British inquiry as "far in excess of the requirements". There were roughly 2,224 people aboard; her total capacity was over 3,300. Between 1894 and 1912 the size of liners had outgrown the table completely, and the table was never revised. In 1894 the largest liner afloat was Campan-

ia at 12,950 tons. By 1912, thirty-three of the thirty-nine British liners above 10,000 tons could not have taken everyone aboard off in the boats they carried, so Titanic was typical rather than delinquent.

The number sixty-four is often attached to this story and is frequently attached wrongly. It is not the output of extending the 1894 table by tonnage. Nobody performed that calculation. Sixty-four was the number of boats Titanic's Welin davits were designed to carry, and the number in the plan submitted by Alexander Carlisle, Harland and Wolff's chief draughtsman and general manager, at the design stage. Carlisle later reduced it to thirty-two, and in March 1910 the decision was taken to reduce it again to sixteen. He is believed to have left his position in dispute of that decision. The davits capable of sixty-four went to sea holding sixteen. The regulation was not breached. It had simply stopped describing the world, and the one man who was still describing it accurately had no standing to say so.

And notice who repeated the word unsinkable. Not fools or villains. Proud, confident people surrounded by genuine evidence of their own competence, which is precisely the condition in which this lie does its best work. The most flattering lie does not prey on the weak. It prefers the strong,

because the strong have more evidence to mistake for immunity, and a certificate that says they exceeded the standard.

The modern version, which is worse

You might be tempted to file all of this under history. Old reactors, old ships, old hubris, and surely we are more sophisticated now, with our frameworks and our regulators and our impact tolerances. I want to take that comfort away, because the modern version of looking resilient is not better than the Titanic's. In one specific way it is worse, and the way it is worse is the whole reason this book exists.

We have, over the last decade and more, built a serious and well-intentioned regulatory architecture around operational resilience, in the UK and in Europe, the US and now from Sydney to Johannesburg. The thinking behind all of it is sound. It drags the conversation away from whether the data centre is up and towards whether the customer can still be paid, which is the right place for the conversation to be. It requires you to name the services that actually matter, to state how much disruption each can take before real people are really harmed, and to test yourself against a disruption severe enough to hurt. I am genuinely glad these rules exist, and I know them cold, and I am about to tell you why they frighten me.

THE DETAIL: the regime, in one box

In the UK the rules sit in SYSC 15A of the FCA Handbook, with a parallel PRA regime for dual-regulated firms. Firms must identify their important business services, set an impact tolerance for each (the maximum tolerable disruption before intolerable harm to consumers or market integrity), map the resources those services depend on, and test themselves against severe but plausible scenarios. Since 31 March 2025 firms have been expected to be able to remain within those tolerances through such a disruption. In the EU, the Digital Operational Resilience Act (DORA) has applied since January 2025 and pushes in the same direction for financial services, extending oversight to critical technology providers. In Australia, APRA's CPS 230 took effect in July 2025. South Africa's Joint Standard follows similar logic. The instruments differ in detail; the question they ask is the same.

The United States is the instructive exception. It has no single operational resilience rule. Instead the Federal Reserve, the OCC and the FDIC set out their expectations in a 2020 interagency paper, *Sound Practices to Strengthen Operational Resilience*, which is guidance rather than law, and American regulators have signalled that harder rules for the largest banks may yet follow. The largest financial market on earth

has chosen, so far, to describe the behaviour it wants rather than mandate the mechanism, which is a reminder that resilience was always a question of judgement before it was ever a question of compliance.

They frighten me because they are the most sophisticated machine for looking resilient that this field has ever produced, and the more sophisticated the machine, the more convincing its output, and the more convincing the output, the easier it is to mistake the document for the capability. A firm can now produce a flawless impact tolerance statement, a beautifully mapped chain of important business services, a thick folder of severe but plausible scenarios tested and signed, and present all of it to a regulator who will, reasonably, find it compliant. And none of that, not one page of it, tells you whether anybody in that building has actually sat in the feeling of the worst day and let it change what they do. The framework can be perfect and the imagination can be empty. The regime gives you a far better dosimeter, with a much higher range and a lovely clear display, and it does nothing at all to make you point it at the right reactor.

And if you are tempted to think a modern rule cannot go obsolete the way a Victorian one did, remember what the lifeboat table was on the day it was written. It was current. It

was evidence-based. It was the considered judgement of serious people about the largest ship that would ever plausibly need boats. Every standard you comply with today was written by somebody at a moment in the past, against the worst thing they could picture from where they were standing. The question is never whether you meet it. The question is whether the world has sailed past the table since.

This is the trap dressed as progress. The danger of a primitive resilience culture is that it knows it cannot see. The danger of a sophisticated one is that it believes it can, because it has the instruments to prove it, and the instruments are real, and the readings are precise, and the precision is the problem. We have not abolished the 3.6 roentgen error. We have given it a better screen.

And here is where it stops being institutional and starts being personal, which is the thread that runs through this whole book. Somebody's name sits against operational resilience in your firm. Not a committee. A person, formally, on the record. When the rules around that accountability were trimmed and streamlined, the accountability itself was left exactly where it was, on an individual. So when I say the framework can be perfect and the imagination empty, I am not describing an abstract organisational failing. I am describing the gap between what you can show a regulator and what you will have to live with, and the distance between

those two things is measured on the worst day, in public, with your name on the record. The appearance of resilience is something the organisation produces. Being resilient is something you, personally, either did or did not do, and you will not find out which until it is too late to change the answer.

THE DETAIL: whose name, exactly

Under the UK Senior Managers and Certification Regime (SM&CR), operational resilience is a prescribed responsibility that must be allocated to a named senior manager holding a Senior Management Function. That individual is personally accountable for taking reasonable steps to ensure the firm meets its obligations. The regime was streamlined during 2026, reducing some of the surrounding documentation burden, but individual accountability was explicitly retained. Equivalent personal-accountability regimes exist in other jurisdictions, including Australia's Financial Accountability Regime.

CASE STUDY

In June 2026 I ran a ransomware scenario for an ExCo team. Representatives of the parent company were observers. Or that's how it started because before long I made them active participants in the dis-

cussion. Two things stuck with me. Firstly, the CEO of the ExCo was astonished to learn that a decision about paying a ransom to hackers was not part of his mandate, and that any decision would be taken by the parent company. Secondly, the representatives of the parent company were adamant that they would never pay a ransom. They had, as you might consider natural and sensible, a publicly declared stance on not paying a ransom. Most companies do. However, when I pressed on whether there might be a set of circumstances under which they might revisit this public position there was silence.

By all means, have a public position of not negotiating with cyber hackers. However, there would always be a set of circumstances under which the situation was so serious that you might want to reverse that decision. Doing so in the line of fire, when your data has been encrypted and possibly even exfiltrated, is not the right time to be revisiting that public position. That needs to be done calmly and thoroughly in advance.

What being resilient actually costs

So if looking resilient is the comfortable, legible, finishable activity, what is the other one, and why does almost nobody choose it freely.

Being resilient starts in a place the whole apparatus is designed to keep you out of. It starts with imagining your own failure in specific, unflattering, frightening detail, and staying there long enough to feel it rather than file it. Not the category of failure. The texture of it. Not “loss of a critical third party,” which is the language of the register and keeps the disaster at arm’s length, but the actual morning. The phone that will not stop. The customer who cannot get their money and who, of all the people it could have been, is a journalist. The board member who asks you a question you cannot answer and the silence while you fail to answer it. The thing your framework called a control failure, lived from the inside, at full volume, in the body.

This is creative work and it is the hinge of the entire book. Imagining a disaster you have never experienced, in enough sensory and emotional detail that it changes your behaviour today, is exactly the skill a novelist uses to make you cry over a person who never existed. It is the skill a screenwriter uses to make an audience flinch at a threat made of light on a wall. It is invention, disciplined and aimed, and it is the opposite of the work the resilience profession trains people to do, which is to classify, to control, and to close. The classifying mind and the imagining mind are the two halves I keep talking about, and looking resilient is what you get when you let the first one work alone. It pro-

duces a magnificent map of the threats you have already thought of, and it is constitutionally blind to the one that matters.

This is why the soft skill is the hard edge, and why we will not get to that chapter for a while, because you are not ready to believe it yet and I would rather earn it. For now I only need you to accept the smaller, base-camp version. The activity that makes you look resilient and the activity that makes you resilient are different activities, run by different parts of the mind, and the comfortable one crowds out the frightening one unless somebody fights, on purpose, to keep the frightening one alive.

Telling the two apart

You will want, reasonably, a way to tell which one your organisation is actually doing, because from the inside they are camouflaged against each other. I am not going to give you a maturity model. There are shelves of those and they are part of the problem, because a maturity model is itself a way of looking resilient, a ladder you can climb while never once imagining your own collapse. What I will give you is a handful of questions that are hard to answer with a document, because the moment a question can be answered with a document it has been captured by the appearance machine.

Ask, of any part of your organisation that believes it is prepared: when did we last change a real decision, a budget, a hire, a product launch, a supplier, because of something we imagined rather than something that happened to us. If the honest answer is that every change followed an incident, then you are not anticipating, you are reacting with good admin. You are crisis-prone with excellent paperwork.

Ask: what is the scenario nobody here will run. Every organisation has one. It is the exercise that keeps not getting scheduled, the question that is always slightly out of scope, the failure mode that is somebody else's department or last year's problem or politically awkward to name. The thing you will not let yourself imagine is the most accurate map of your real exposure that exists, far more accurate than the risk register, because the register is a list of what you have domesticated and the unrunnable scenario is the wild thing you are keeping out of the house. Find the exercise your firm flinches from, and you have found the reactor your dosimeter was built too small to read.

Ask: what standard are we proud of exceeding, and when was it written. This is the Titanic question, and it is the one nobody asks, because exceeding a standard feels like the end of an enquiry rather than the start of one. Go and look at the date on the rule. Go and look at what the world was like when somebody decided that was the right height for the

bar. If the answer is that the benchmark was set against a version of your industry that has since been overtaken by scale, by speed, by concentration, by technology, then your surplus above it is not a margin of safety. It is twenty life-boats.

Ask: if this went wrong tomorrow, who would feel it first, and have we ever once sat with that person's morning. Not their journey, in the process sense. Their morning. The customer, the frontline colleague, the small supplier, the patient. The appearance of resilience lives in the boardroom and the framework. Being resilient is tested at the thin edge where a real person meets your failure, and most resilience work never travels that far down, because the further down you go the more it stops being a diagram and starts being a feeling, and feelings are exactly what the machine was built to spare you.

None of these can be closed. That is the point. A good resilience question has no green status, because the moment it turns green it has become a piece of looking resilient and stopped doing its work. The questions that matter are the ones that stay open and slightly uncomfortable for as long as your organisation exists, like a draught you can never quite find the source of, and learning to leave them open rather than rushing to close them is the first real discipline of being resilient rather than appearing to be.

CASE STUDY

I once presented a remediation proposal for an operational resilience framework to a CEO. I told him it would take me 18 months. He said that was unacceptable and I had 12 months not 18. I pointed out that I could implement the framework in 12 months but I needed six months to test it.

His reply lives with me. "I don't need the reporting to be forest green. Light green will do."

Batman, posing

Let me bring it back to the two figures who are going to walk through this whole book, because the opposition we have been circling is, at bottom, a single image.

There is a version of Batman that is pure appearance. The suit, the car, the symbol thrown against the clouds, the carefully managed myth of the man who cannot be beaten. It is magnificent, and it is theatre, and on a quiet night it is enough, because the appearance of an undefeatable guardian does real work in keeping the ordinary chaos at bay. Plenty of organisations run on exactly this. The brand of resilience. The reputation for being a safe pair of hands. The symbol in the sky that says nothing bad happens here.

And then the Joker arrives, who has not read the myth and is not impressed by the suit, and the only thing that matters in that moment is the question Pauchant and Mitroff put twenty-five years ago and I put at the start of this book. Does this Batman actually understand his villain. Has he done the unglamorous, frightening, invisible work of imagining precisely what this adversary will do, or has he been spending his budget on the cape. Because the symbol in the sky will not catch the Joker. Only the work will, and the work is the part nobody applauds, done in the dark, long before the bad night, by a person forcing themselves to imagine in detail how they lose.

The organisation that is merely looking resilient is Batman posing for the cameras. The organisation that is being resilient is Batman who has sat alone and studied his Joker until he understands him better than the Joker understands himself, and who carries that knowledge quietly under a suit that, to the casual eye, looks exactly the same. From the outside, on the calm day, you genuinely cannot tell the two apart. That is the whole trouble. They wear the same cape. They pass the same audit. They show the same 3.6 on the dial.

You can only tell them apart on the night the Joker comes, and by then the choice between them has already been made, months or years earlier, in whether anyone was

willing to do the frightening work or whether the firm preferred the comfort of the costume.

The base camp, and the climb

This is the first false choice, and it is the gentlest, because admitting it costs you only a little pride. Nobody reading this has to confess to incompetence. The people producing the appearance of resilience are usually skilled and sincere, and that has been the point throughout. The lie is flattering precisely because it does not require bad people, only comfortable ones, and comfort is not a moral failing, it is a default. We drift towards the lower-range dosimeter not out of laziness but because it is the instrument that lets us sleep.

So here is where we have got to, before we climb any higher. Looking resilient and being resilient are not the same thing, and they are not even friends. They compete for your budget, your attention, and your courage, because the appearance is so much easier to buy that it quietly starves the harder work. The instruments that prove you are resilient can be the very things that blind you to the fact that you are not, and that includes the standards you are proudest of clearing. And the modern regulatory machine, for all its genuine merit, has handed you a more convincing way to look resilient than any generation before you has ever had, which means the gap between the appearance and the sub-

stance has never been easier to hide, including from yourself.

Everything else in this book lives in that gap. The chapters ahead are going to take you deeper into it, one uncomfortable opposition at a time, and they are going to cost you progressively more to concede, because we are climbing from the lies you tell the outside world towards the harder ones you tell yourself. We start, in the next chapter, with the most seductive of all the things organisations build to feel safe, the promise that if you engineer carefully enough you can stop failure from ever happening. We are going to take that promise apart, and replace it with something that sounds weaker and is in fact far stronger, which is the discipline of failing well.

But that is the next rung. For now, sit with the first one, because it is the foundation for all of it. The number on your dial is 3.6. The only question that matters is whether anyone in your organisation has the nerve to ask what the reading would be if the instrument went higher, and then to go looking for an instrument that does.

What to take from this

The gap between looking resilient and being resilient is the whole of this book, and it will not show on a calm day. If your name sits against operational resilience, the uncomfort-

able implication is that the clean audit and the compliant impact tolerance statement are not proof that you are safe, they are the very things most likely to let you believe you are when you are not, and the only defence is to keep asking what your instruments were built too small to show. Titanic exceeded the standard and still drowned; the standard was the problem. If you are the one who runs the programme, the work is not to produce a better-looking framework but to keep at least one question permanently open and uncomfortable in a culture that rewards you for closing things, because the moment everything turns green is the moment the seeing stops. The two of you, the person whose name is on the record and the one who runs the programme, are the only people who can tell the real difference from the apparent one, and you can only do it together.

All of which is why the scenario exercise is the real test: one run to pass an audit proves only that you can look resilient, while one designed to change a decision in the room is where being resilient starts.

Thank you for reading

This is the end of the free preview of *Screen Test*.

Seven more chapters and the coda are still to come. The full book is published on 21 December 2026, the winter solstice and the longest night of the year.

The ebook can be pre-ordered from 29 October 2026:

amazon.co.uk/dp/B0HN2LX5NV

The paperback and hardback go on sale on 21 December 2026.

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