



# UNRULY

**FIGHTING BACK** when  
*Politics, AI, and Law* Upend  
the Rules of Business

**SEAN WEST**

“A must-read guide for a complex, chaotic world...”

— **MUSTAFA SULEYMAN**,  
CEO of Microsoft AI

**WILEY**



# ADDITIONAL PRAISE FOR *UNRULY*

“Sean has written a must-read guide for a complex, chaotic world, connecting the dots between geopolitics, AI, and law to create a compelling and integrated understanding of the risk landscape. His core message is one that will help CEOs, leaders, and anyone interested in a better future to thrive in our turbulent times.”

—**Mustafa Suleyman**, CEO of Microsoft AI

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—**General David Petraeus (US Army, Ret.)**,  
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US Central Command, and NATO/US Forces in Afghanistan;  
former Director of the CIA; and co-author of the  
*New York Times* bestselling book, *Conflict:  
The Evolution of Warfare from 1945 to Gaza*

“In a world where technology, geopolitics, and law collide to rewrite the rules of business, *Unruly* offers a bold and indispensable roadmap. Sean’s insights empower leaders to navigate volatility, confront novel risks, and shape the future rather than be shaped by it.”

—**Enrico Letta**, former Prime Minister of Italy

“West’s ‘Unruly Triangle’ is a powerful new framework for understanding our chaotic present. By showing how technology, law, and politics interact to create novel risks and opportunities, he gives business leaders a practical toolkit for navigating – and thriving in – an increasingly turbulent world.”

—**Azeem Azhar**, founder of Exponential View

“A brilliant and thought-provoking analysis, providing CEOs and general counsel alike with an essential framework for anticipating and navigating risk in an increasingly unruly world.”

—**Bjarne Tellmann**, former General Counsel of Haleon

“*Unruly* is a masterful synthesis capturing the interplay of current affairs and the law. A fascinating read for every lawyer.”

—**Cherie Blair**, CBE, KC

“*Unruly* is a must-read for business leaders and those helping them navigate global risks. West has masterfully captured a fundamental shift underway at the intersections of geopolitics, law, and technology that we risk overlooking, and guides us through a changed world and the new set of rules for operating in it.”

—**Lewis Sage-Passant, PhD**,  
Global Head of Intelligence at Novo Nordisk,  
Adjunct Professor at Sciences Po Paris,  
and founder of *Encyclopedia Geopolitica*

“This book should be required reading for every CEO, investor, or regular American who wants to understand – and get ahead of – the coming global, political, legal, and technological risks that are inevitable in our new and unruly world.”

—**Brody Mullins**,  
Pulitzer-prize winner and co-author  
of *The Wolves of K Street*

“Sean West brilliantly captures the compounding threats –breakdowns in politics, legal systems and the employment base of society itself –because of the impact of AI. For the business reader, this is an uncomfortable, but indispensable, guide to navigating the engulfing triple threat.”

—**Lord Mark Malloch-Brown**,  
former Deputy Secretary General of the United Nations

“*Unruly* brilliantly dissects how the intersections of politics, law, and technology are reshaping global business. Sean West’s expertise and insights makes this indispensable guide for leaders facing high-stakes decisions in an increasingly volatile environment.”

—**Bridget McCormack**,  
President and CEO of American Arbitration  
Association, and former Chief Justice of the  
Michigan Supreme Court

“Business, politics, technology, law, culture, and inequality are much more interconnected than we realize. For years, Sean West has briefed CEOs and their management teams on unseen systemic risk roiling worldwide. Although

facts, data, and technical knowledge are essential to this task, the rarest ability is to make the risk simple, intelligible, and plain. I suggest buying *Unruly* and putting it by your bedside, reading a chapter a night. In a world of empty-calorie pundits, *Unruly* is pure protein.”

—**Bill Henderson**,  
Editor of *Legal Evolution*, and Professor of  
Law at Indiana Maurer School of Law

“The development of AI, including its potential and risks, is undoubtedly one of the defining topics of our time. Any reflection aimed at organizing our thoughts on the matter is an investment in the future. For that future to be truly human, we must continue considering the implications of AI. Few resources are more valuable for doing so effectively than Sean West’s book.”

—**José María Aznar**,  
former Prime Minister of the Spanish government

“As the complex and irresistible forces at the intersection of geopolitics, law, and technology wreak havoc on the established perspectives of risk, *Unruly* provides invaluable and practical insights into both the emerging challenges and the techniques needed to successfully navigate what lies ahead. An essential read for every CEO and general counsel leading through complexity *and* every law firm leader seeking to remain their trusted adviser of choice.”

—**Matthew Layton**,  
former Global Managing Partner at Clifford Chance

“The future belongs to companies and leaders who can successfully navigate geopolitics and economic statecraft. The rise of AI – which quite literally has the ability to reshape everything we do – further highlights this critical skillset. West’s *Unruly* provides a framework for leaders as they attempt to see around corners and find opportunity in an increasingly dynamic, fast-moving, and multi-stakeholder world.”

—**Rob Beard**,  
Chief Legal and Global Affairs Officer at Coherent Corp.

“*Unruly* is an original piece of thinking that will do for law what Graham Allison did for bureaucracy or Robert Jervis for psychology. Weaponize *Unruly* for the purposes of geopolitical analysis.”

—**Marko Papic**, Macro-Geopolitical Chief Strategist  
at BCA Research, and author of *Geopolitical Alpha*

“*Unruly* makes sense of the extraordinary changes in law, geopolitics, and technology that today frame the environment of business. Clearly, understanding these forces and how they interact is vital for planning and implementing a successful corporate strategy.”

—**Richard Victor**, Emeritus Professor at Harvard Business School





# UNRULY

**FIGHTING BACK WHEN  
POLITICS, AI, AND LAW UPEND  
THE RULES OF BUSINESS**

**SEAN WEST**

**WILEY**

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*To my Dad who showed me the world*  
*To my Mom who showed me to care for everyone in it*  
*To my Wife who works to make it better*  
*To my Kids who give me hope for it*



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# FOREWORD BY ANDY BIRD

**T**he world is changing in dramatic ways. Politics is nastier and more volatile than it has been in decades. Technological advancement is opening up great promise and potential perils. The law is less clear, less stable, and less predictably enforced than at any point in my decades leading global companies. The world, as Sean puts it, is becoming unruly.

As a result of these changes, the rules of business are also changing. And, as is always the case, it is the modern CEO's responsibility not just to anticipate these changes but to navigate and, indeed, fight back against them when they threaten the businesses we lead.

It's a lonely life being a CEO. There you are at the top of the pedestal with everyone looking at you, watching your every move, and passing judgment on how you look, speak, and act. Your investors, your chairperson, the board, your direct reports and employees, and your customers all hang on every word. The list is endless, and the job can be relentless.

Ultimately, you're paid to ensure the company, employees, and stakeholders thrive. You're paid to make brilliant decisions at breakneck speed. That's much harder in an unruly world.

The stock market, investors, and financial analysts operate in the “black and white” of P&Ls, balance sheets, and operating margins. A successful CEO must be totally on top of these elements. But a CEO must also manage the gray. The “gray” comes with how you create a narrative, how you inject creativity, how you look after the human capital as much as the financial capital in your company, and, most importantly, how you mitigate risk.

Mitigating risk isn’t a job solely for your chief risk officer, your chief legal officer, or your chief technology officer. It’s ultimately your responsibility and many times risk, legal, and IT are under resourced and not front and center of the “business.” I compare this sometimes to the fire extinguisher philosophy. If you work in an environment where there’s a potential for fire, it’s pretty handy to have a fire extinguisher close by. But most people don’t know how to properly utilize it when a fire occurs. It sits in a corner out of sight and out of mind until there is a fire and panic. That’s not great for preparedness.

At the heart of all of this is managing risk. Risk should be front and center of everything you do, but the trouble is that risk doesn’t work nine to five—events happen at the most inconvenient times and in the most unlikely places. So, when that happens many CEOs are on the backfoot and scrambling for information and advice to make decisions.

But with the advent of technology it’s easy to stay current because risk is constantly evolving, constantly changing, literally on a day-to-day basis. You simply have to choose to prioritize this.

I experienced this firsthand, as CEO of Pearson PLC, the world’s leading learning company and a member of the FTSE 100 in the United Kingdom. Pearson operates in more than 100 countries around the world with a diverse set of businesses all focused on improving individuals’ opportunities to learn and advance themselves in society. To support this mission, we employ tens of thousands of people. Sadly, risk events happened all too frequently and many times without warning.



I can recall when Russia attacked Kyiv and started the invasion of Ukraine in 2022. I was faced with multiple decisions around how to mitigate the risk to our business, our employees, and our stakeholders. I started to triage the multitude of tasks from a legal, product, and people perspective. What is the impact on my business? How do I safely evacuate my employees stuck in Ukraine? How can we maintain business continuity when our talented software engineers are being displaced? Then there were the ensuing Russian sanctions. I had to prepare briefings for my chairman, my board, our investors, and, most importantly, my employees. Having invested in proactive scenario planning and putting desktop exercises to work helped immensely. It was also important to have trusted up-to-date information on the geopolitical ramifications and have that information in real time, as the situation rapidly escalated.

Unfortunately, these occurrences, however big or small, occur with greater frequency. We live in a constantly shifting and unstable geopolitical landscape.

In my prior role as chairman of Walt Disney International, I was responsible for overseeing the company's many business activities outside the United States. How do we make Disney locally relevant to consumers and expand our presence in emerging markets? First and foremost, the question I always asked myself was: How do I mitigate risk for the company? So, understanding the political landscape, the regulatory landscape, infrastructure, and the like was vital.

What's the first step in formulating a market-entry strategy? Too many companies take a global view based around *domestic* and *international*. You cannot go on vacation to *international*. You visit an individual country, culture, people, political, and legislative framework. So, I set about asking a simple question: How do we go from being the *Walt Disney Company, India* to being the *Indian Walt Disney Company*? How do we go from being the *Walt Disney Company, China* to being the *Chinese Walt Disney Company*? We asked that question for every single country we operated in,

so that, ultimately, we could be more relevant and not take a *one-size-fits-all* approach. To be relevant to consumers in each of these markets, we had to tailor our strategies accordingly.

It's not just geopolitical risk; there's also risk associated with technology. I remember vividly on November 30, 2022, when Open AI released ChatGPT to the public. Suddenly the world became aware of generative artificial intelligence (AI) and there was a scramble to determine which companies would benefit from generative AI and which would be at risk. Ironically, it was *people* who made those decisions: I found myself spending increasing time assessing the impact for Pearson to quickly relay a narrative to the analysts, investors, our board, and employees. As we've seen, AI provides many compelling opportunities but also many risks, and having the tools at hand to fully comprehend what this means for your business on a country-by-country basis in real time is vitally important.

That's why I love the premise of Sean's book. He is using his decades-long experience advising companies and investors on geopolitical risk and marrying that with deep research and insight about new technology and the law in order to track a new combined phenomenon he calls "unruliness." By connecting the dots across each of these areas, Sean reveals that the world we are entering is riskier than we appreciate, which is to say that the world will be characterized both by volatility and by an erosion of rules of the game we CEOs take for granted. He then takes that new world of risk and tries to show us how we can fight back against it—not just to manage risk but to use it to our competitive advantage.

The world is no longer so simple that CEOs can have a direct report responsible for politics, another for law, and another for technology—all operating within their own siloes to control risk. Instead, the risks companies face will be multifaceted, and the CEO will need an integrated team to be successful. Great CEOs fully engage all parts of the business. They proactively integrate sales and growth functions along with risk, legal, and governance functions. When you do this, you get a more disparate set of

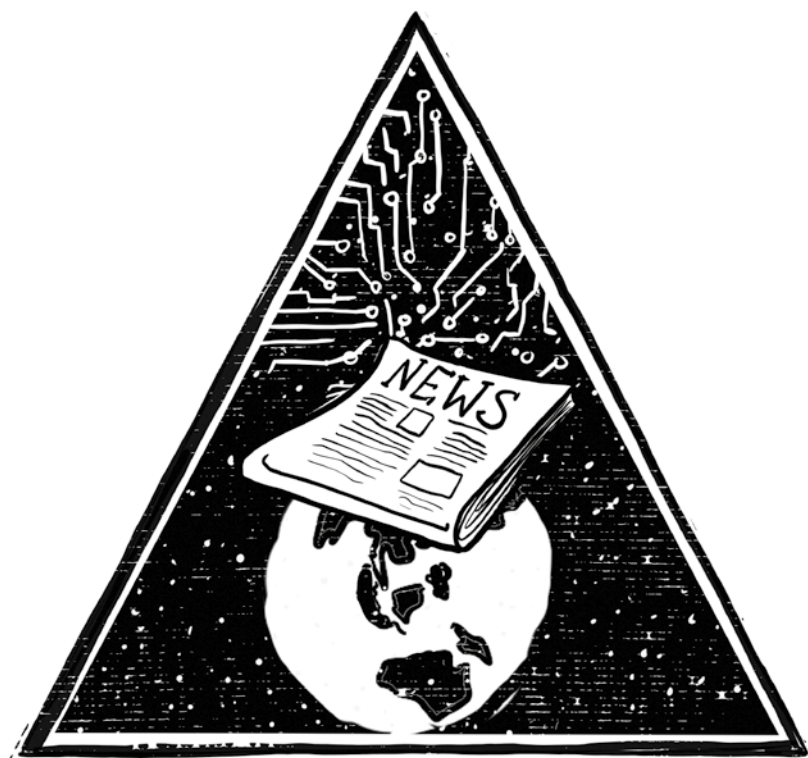
perspectives and inputs to help your decision-making and if there is ever an event, then risk, legal, and governance functions are totally up to speed with the business leaders and the needs of the business.

Every successful CEO must now look up from their daily fire drills to realize that the world is on fire. I guess the very fact that you're reading this demonstrates you know the importance of a proactive approach to managing risk in an increasingly unruly world. Enjoy!

—Andy Bird

Former CEO, Pearson

Former president and chairman, Disney International



# INTRODUCTION

Ten years ago, I was a high-flying forecaster of U.S. politics. Literally, I was flying hundreds of thousands of miles a year around the world to brief CEOs and investors on the risks they faced from politics. I would see a bank CEO in Johannesburg, and then I'd shower on the plane en route to brief a Gulf sovereign wealth fund. I'd marvel at the quality of the carpet in the C-suites in Tokyo. Then I'd head to New York to be grilled by hedge fund principals who I often spoke to more times a day than to my wife.

The politics in Washington were like nothing the business community had seen in recent memory. President Obama was deep into his second term and couldn't get much done. The government had recently been shut down by an increasingly fractious Republican Party that made good on a once-in-a-generation threat. The U.S. credit rating had been downgraded, and there was a risk of a technical debt default at every turn.

I was churning out tons of research on the rise of populism in American politics and how it was potentially going to bring America to the brink of a catastrophe. In June 2014, I spoke to the *New York Times* about the electoral defeat of a member of Congress who I said was “the hub for big corporations that could trust him to get things done ... the one standing between the conservative pitchforks and the business community.”<sup>1</sup>

I read the paper the next day and nearly spat out my coffee: the *Times* had highlighted that statement in its front section, as the “Quotation of the Day.” How could something so banal be the day-defining statement? Well, as risky as the world seemed in 2014, it was pretty tame compared to what we see today.

As I pen this introduction, recent Quotations of the Day include a Sudanese refugee lamenting “This is not freedom” as anti-immigrant riots raged in his adopted English town.<sup>2</sup> There is a Russian journalist speaking amid air-raid sirens from a Ukrainian incursion, asserting that “Silence is salvation. We live according to Orwell.”<sup>3</sup> There is a Lebanese taxi driver stating that “It was cool to wake up and find that I was alive” as Israel’s conflict with Hezbollah escalated.<sup>4</sup> The defeat of Eric Cantor for Congress in 2014, which I had been quoted about, is meaningless against that backdrop.

Back then, politics in developed countries generally existed inside the normal probability curve. Pendulums swung back and forth. Politicians had traditional incentives. Political parties cared about support from business. Candidates could beat up on globalization, free trade, and open markets in public but still vote for them when no one was looking. Politicians rarely used violent rhetoric and were castigated for much less. The hottest issues were about tax breaks and healthcare coverage.

To say that much has changed is a severe understatement.

In today’s world, presidential candidates are convicted of felonies and then go on to win the popular and Electoral College vote, with foreign actors and the world’s richest person all battling to influence the results. Consumer devices like pagers are weaponized and detonated against adversaries—with no regard for legal consequences. New artificial intelligence (AI) tools scale to 100 million users in weeks—well before lawmakers can figure out how they work let alone how to regulate them. International economic relationships—like that between Western countries and Russia—can be canceled instantly, leading businesses to scramble to salvage value. And, of course, they can be turned back on too.

It's not enough to say this world is characterized by volatility and uncertainty. Politics often rewards outlandish promises, deceit, conflict, and punching down before the pendulum swings back to optimism.

No, to get leverage over the world today, we need to look deeper. When many of the world's political systems shift at the same time—and shift in the ways they interact with each other—something more serious is afoot.

All this turmoil has led some to declare that we live in a world of “polycrisis” where everything that can go wrong will.<sup>5</sup> While certainly we live in a world of overlapping risk, that type of casting rolls together near-term and very far-off risks into the same analysis, while ultimately giving the impression there is little we can do to defend ourselves.

To get leverage over what's ahead, we need to bound our perspective and force ourselves to be concrete in our diagnoses. This book will argue the culprit for today's unruliness is the intersection of three main forces all changing at once.

The first force, geopolitics, is consistently cited as a top worry for CEOs. And it is suddenly more complex than ever before. The United States and China are trying to splinter the world into spheres, while many countries simply want to produce in China and ally with the U.S. military. Wars are raging in Europe, the Middle East, and parts of Africa as a result of geopolitical games being played by Russia and Iran. National politics in many countries is more polarized than ever.

The second force, law, is both eroding and becoming weaponized. Rule of law is receding across the world while the day-to-day rules and laws governing business are becoming tools of conflict.

The third force, technological innovation more generally and AI more specifically, threatens to upend and circumvent politics, law, and the overall organization of the economy. And it is doing so faster than any of us can truly appreciate.

As a result, the traditional rules of business are about to come crashing down in ways we can already see before our eyes. Business leaders need a new toolkit to manage the fallout.

This is not simply a world of political and legal risk or a world undergoing technological change. This is, in fact, a world where politics, technology, and law intersect to create new synthetic risks not previously contemplated. It is an unruly world.

## THE UNRULY WORLD

The term “unruly” generally means disorderly or unable to be controlled. No doubt, the ongoing political volatility in the world gives that impression, as do the effects of relentless technological innovation. But I chose the title of *Unruly* for this book because it’s not just volatility alone. It’s the destruction of rules and laws—the literal “unruling” of the world—that amplifies the challenge to business in the years ahead.

Society is built on mutual acceptance of rules and laws, not just having laws on the books. These laws form the backbone of how citizens and businesses navigate their everyday lives. Companies make business decisions based on protections they expect from the law, or calculated risks based on their best understanding of it. Firms will avoid entering markets that do not have a strong tradition of rules and laws. Today, it is hard to find a market where the law has not become politicized.

As the world globalized over the last few decades, Western conceptions of rule of law were exported to emerging markets. Increased global trade brought billions out of poverty and reinforced a need for a rules-based order that could make everyone rich. Institutions like the United Nations pushed for international development goals that were supposed to reflect an evolving set of universal values and businesses clambered for international standards and arbiters, like the World Trade Organization, to simplify and police international commerce. Great powers, like the United States, Europe, Russia, and China, largely avoided conflict as they focused on consolidating wealth accumulation for the citizens and the state.



The era of globalization was a time characterized by tremendous economic growth as geopolitics and technology combined to bring the world closer together in a way that necessitated constructing legal rules and institutions. This convergence on rules and norms buttressed further growth and expansion, as businesses unleashed massive investment on the basis of increasing legal and regulatory certainty. Even as the world dealt with the COVID-19 pandemic in 2020, countries were able to implement substantial first-wave lockdowns and close down international commerce as if flipping a switch—reinforcing some sense of control and order even at a moment of sheer chaos.

The world is now facing the specter that a number of geopolitical and technological factors risk setting in motion a dramatic unwinding of the rules of business. And because the legal framework that created globalization is receding faster than globalization itself, there is much more exposure to this than commonly appreciated.

On the political side, we are in uncharted territory.

Anti-elitism, xenophobia, and populism converged to deliver or sustain semi-authoritarian leadership in once democratic countries like Hungary. In other cases, such factors made countries look increasingly inward, as the United Kingdom's exit from the European Union demonstrated—undermining decades of legal institution building.

President Donald Trump's return to power as part of a global anti-incumbent trend in 2024 was due in part to a backlash to the world rules created. In the waning days of the pandemic, populations became fatigued with government policies and simply started ignoring them—raising questions about whether they would ever follow such rules again and elevating politicians who didn't play by the rules either. A push toward increasing environmental, social, and governance (ESG) and diversity standards has actually triggered a movement against them, catapulting culture wars back to the national stage and causing divergent perspectives between the United States and Europe. Modern technology companies believe regulators are too slow to regulate properly, so better to break the rules and ask

for forgiveness than to be constrained—a mindset that carries over when such figures decide to play politics, as in the case of tech titan Elon Musk.

The last few years have become just as treacherous on an international level. Russia invading Ukraine flies in the face of simply believing that modern European borders are settled law. Conflict in the Middle East raises daily questions about the laws of war—from targeted cross-border assassinations to a staggering human cost of conflict. Tensions between the West and China risk turning companies from independent actors into proxy extensions of the state against their desire not to be that.

Technology is perhaps the most important factor to understand where we are headed, as it can serve either as an accelerant or as a disruptor to the political direction of travel. The rise of AI threatens to upend the entire employment infrastructure of modern economies, which will call into question the social safety net structure of the modern state. It will also present opportunities for leaders to deploy surveillance systems and predictive governance approaches we can barely contemplate to consolidate authoritarian rule. Everything from the space economy to digital assets will hinge on this interplay between technology and law.

Moreover, technology will directly impact rules and laws themselves. Innovation brings the marginal cost of digital products to zero, and it will do the same with law. When it costs nothing to file lawsuits, the law will be weaponized like cyberattacks. Robot lobbyists will serve entrenched interests to reinforce their advantages. Companies will let their AIs negotiate with the AIs of other companies in lieu of going to court or arbitration—turning legal disputes into optimization problems. Citizens will increasingly be able to practice machine-aided law themselves, with profound implications.

This new era requires much more than a sense that politics and technology breed uncertainty, which has been the core thesis of many analysts. Rather, if we appreciate that we face unique variations of political, legal, and technological risk while also facing new risks from the intersections of these factors, then we can start to get leverage over the future.

# FIGHTING BACK AGAINST UNRULINESS

You picked this book up because you feel something is fundamentally shifting in the world today. It's not just volatility—there is an increasing sense that the systems we live in are on the ballot at every election. Companies are not just takers in this new world: They can look at how geopolitics, technology, and the law are upending the rules of business and fight back. But to do so, new strategies are needed.

Businesses must realize that they are organized for an old world of siloed risk. Today, political risk is dealt with by monitoring and lobbying while legal risk is mitigated in court with the best legal support money can buy. Technological governance exists almost as an independent entity focused on cybersecurity and data privacy while innovation serves to outcompete in the market rather than in court or in Congress. The new world requires embracing complexity and organizing for risks that change shape and permeate corporate boundaries.

The U.S. banking industry, for example, has been under pressure from all of these forces. Politicians love to beat up on big finance in the name of protecting consumers. Laws and regulations are passed by many jurisdictions—often with an eye toward past crises—creating a cat-and-mouse game of compliance or hoping to skate by undetected. Traditional players reconstitute themselves to go around the letter of the law. Financial technology moves faster than regulators can keep up with while innovative challengers do their best to disrupt traditional banking. And the intersection of these factors—politicized regulatory actions and pushes for digitally open banking—create additional layers of challenge.

Jamie Dimon, CEO of America's largest bank, JP Morgan Chase, had enough of the unruliness. He recently told the American Bankers Association "It is time to fight back ... if you're in a knife fight, you better bring a knife, and that's where we are."<sup>6</sup> Dimon noted that many banks are

afraid to fight with their regulators because they fear retaliation but at some point that becomes a risk worth taking. “Things are becoming unfair and unjust, and they are hurting companies,” he asserted.

What may seem like a uniquely pugnacious position taken by one of the world’s top bankers is the mindset all businesses must adopt going forward. Businesses must shift to a war footing, anticipating threats that are attacking from every angle and proactively defeating them.

Those threats might be new policies from a change in government made more likely due to voter manipulation via deepfakes. It might be thousands of legal cases filed against your company via robot lawyers steered by disgruntled employees. It might be unbridled technological advancement by competitors who simply ignore the law to steal market share—or steal your intellectual property because they have a finger on the scales of justice. It might be some confluence of politics, law, and technology that manifests in completely novel ways.

Today’s political and innovation cycles move too fast to ignore for very long. Businesses that favor a reactive posture will find themselves overwhelmed by change and unable to catch up. Those that fight back have a real chance of success.

Core to success will be learning to embrace the chaos around you and to use it to your advantage. If you can correctly diagnose which force you are fighting—politics, technology, law, or some combination—you can implement strategies that will give you significant advantages over competitors who will be whipsawed around by change.

Fighting back against the forces upending business—and using these same forces to your advantage—will enable you to thrive in an unruly world.

PART I

UNRULY RISK:  
WHAT IT IS  
AND HOW  
WE GOT HERE

# CHAPTER ONE

