



PRESENTER:
NICOLA KNOBEL

2025

ONLINE DATING IN 2025

CONFERENCE





PRESENTER:
NICOLA KNOBEL

2025

RISK AND RESILIENCE

RISK
APPETITE



whānau āwhina
plunket

WELCOME TO TODAY'S SESSION!



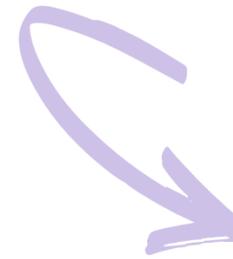
TODAY'S AGENDA

- 1 WHAT IS RISK APPETITE
- 2 APPETITE TOLERANCE AND CAPACITY
- 3 WHO IS PLUNKET AND WHY DO WE NEED A COMPASS?
- 4 CASE STUDY 1: IMMUNISATIONS
- 5 CASE STUDY 2: NURSE PRESCRIBING
- 6 GROWTH AND STABILITY
- 7 WHERE TO FIND ME

A LITTLE ABOUT ME

Head of Safety, Risk and Assurance

KO NICOLA TŌKU INGOA...



NICOLA
KNOBEL

2025



A LITTLE ABOUT ME

NICOLA
KNOBEL

2025

Knobel, N (2025) Neuroinclusivity in Leadership, [New Zealand Journal of Health and Safety Practice](#)

Knobel, N (2025) Embedding Safety in Design (SiD) within Construction Contract Law: Challenges and Opportunities for Improved Safety Outcomes. [New Zealand Journal of Health and Safety Practice](#)

Knobel, N (2024) [Multidisciplinary Approach to Health and Safety Leadership in New Zealand: An "All of Person" Approach](#). New Zealand Journal of Health and Safety Practice

[Women Leading Change: Redefining Health & Safety](#)

[Plunket case study with Nicola Knobel - Te Ao Maori in Safety](#)



A LITTLE ABOUT ME

Head of Safety, Risk and Assurance

WHY DO I WORK FOR PLUNKET?

MY PLUNKET BABY...



whānau āwhina
plunket



ALSO...DONATE



A LITTLE ABOUT US



whānau āwhina
plunket

WHAT IS PLUNKET?

- Aotearoa New Zealand's largest provider of support services for the health and wellbeing of children under five.
- A charitable organisation focused on improving equity, access, and outcomes for whānau, especially in early childhood.
- Delivers services such as Well Child Tamariki Ora checks, parenting support, developmental assessments, and community-based care.
- Plunket is a registered charity that relies on government contracts, community fundraising, and philanthropic support to deliver essential services for whānau across Aotearoa.



ALSO...DONATE



A RISK VIEW?

Inherent Risk



Residual Risk



Risk Appetite



Risk Tolerance

In insurance, tolerance might mean a 5% loss margin. For us, it's about safe outcomes for pēpi and whānau – harder to measure, but just as critical.

Risk Capacity

Controls

WHAT IS IT?

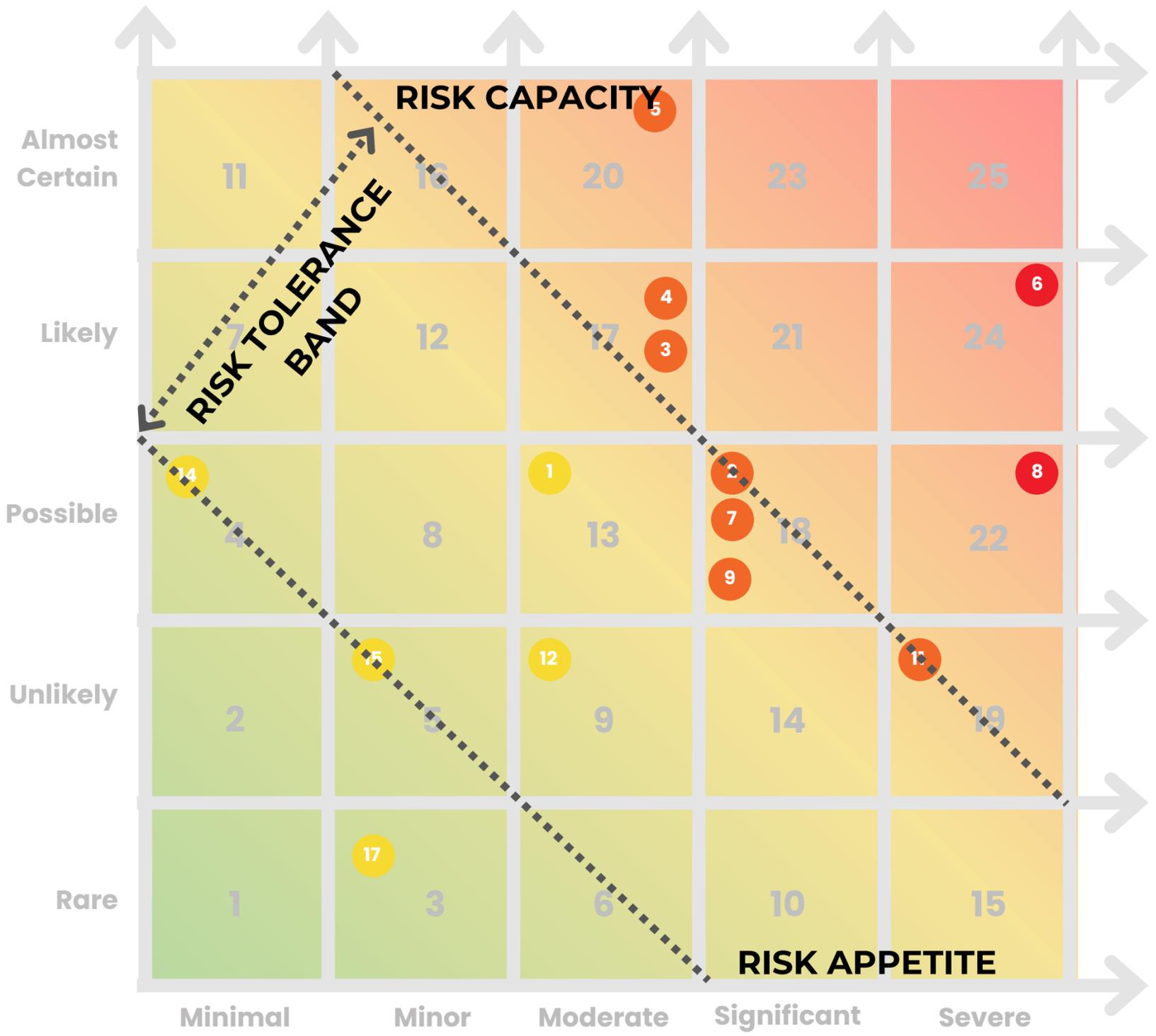
What is Risk Appetite?

Risk **Appetite** - How much risk we're willing to take to achieve our goals

Risk **Tolerance** - The thresholds we'll accept before we act

Risk **Capacity** - The maximum risk we can sustain before real harm occurs

LIKELIHOOD



CONSEQUENCE

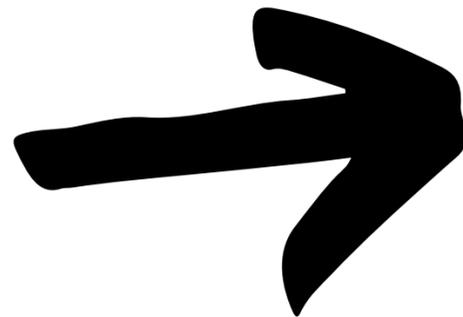
WHY DOES IT MATTER?

Stability is important — but playing it too safe can be its own kind of risk.



THEN:

SEE
AND
REFER



NOW:

SEE AND
SUPPORT

CASE STUDY 1: IMMUNISATIONS

CHALLENGE:

Tamariki immunisation rates were not high enough to prevent outbreaks of vaccine-preventable disease.

Inherent Risk



- Clinical risk from service delivery
- Safety Risks
- Reputational risk
- Sector tension

CASE STUDY 1: IMMUNISATIONS

CHALLENGE:

Tamariki immunisation rates were not high enough to prevent outbreaks of vaccine-preventable disease.



OPPORTUNITY:

Move from health education to direct service delivery to increase access and reduce missed immunisations.

Inherent Risk



Risk Appetite



Conservative risk Appetite



CASE STUDY 1: IMMUNISATIONS

Inherent Risk



Residual Risk



Controls



- Clinical protocols and training
- Phased rollout
- incident management processes
- Local relationship-building to reduce resistance and strengthen equity
- Framing immunisation as part of a broader system, not competition

Risk Appetite



Risk Tolerance

In insurance, tolerance might mean a 5% loss margin. For us, it's about safe outcomes for pēpi and whānau – harder to measure, but just as critical.

Risk Capacity

CASE STUDY 1: IMMUNISATIONS

OUTCOME:

Increased access without compromising safety, strengthened community partnerships, and improved immunisation rates to better protect whānau.

Inherent Risk



Residual Risk



Controls



- Clinical protocols and training
- Phased rollout
- incident management processes
- Local relationship-building to reduce resistance and strengthen equity
- Framing immunisation as part of a broader system, not competition

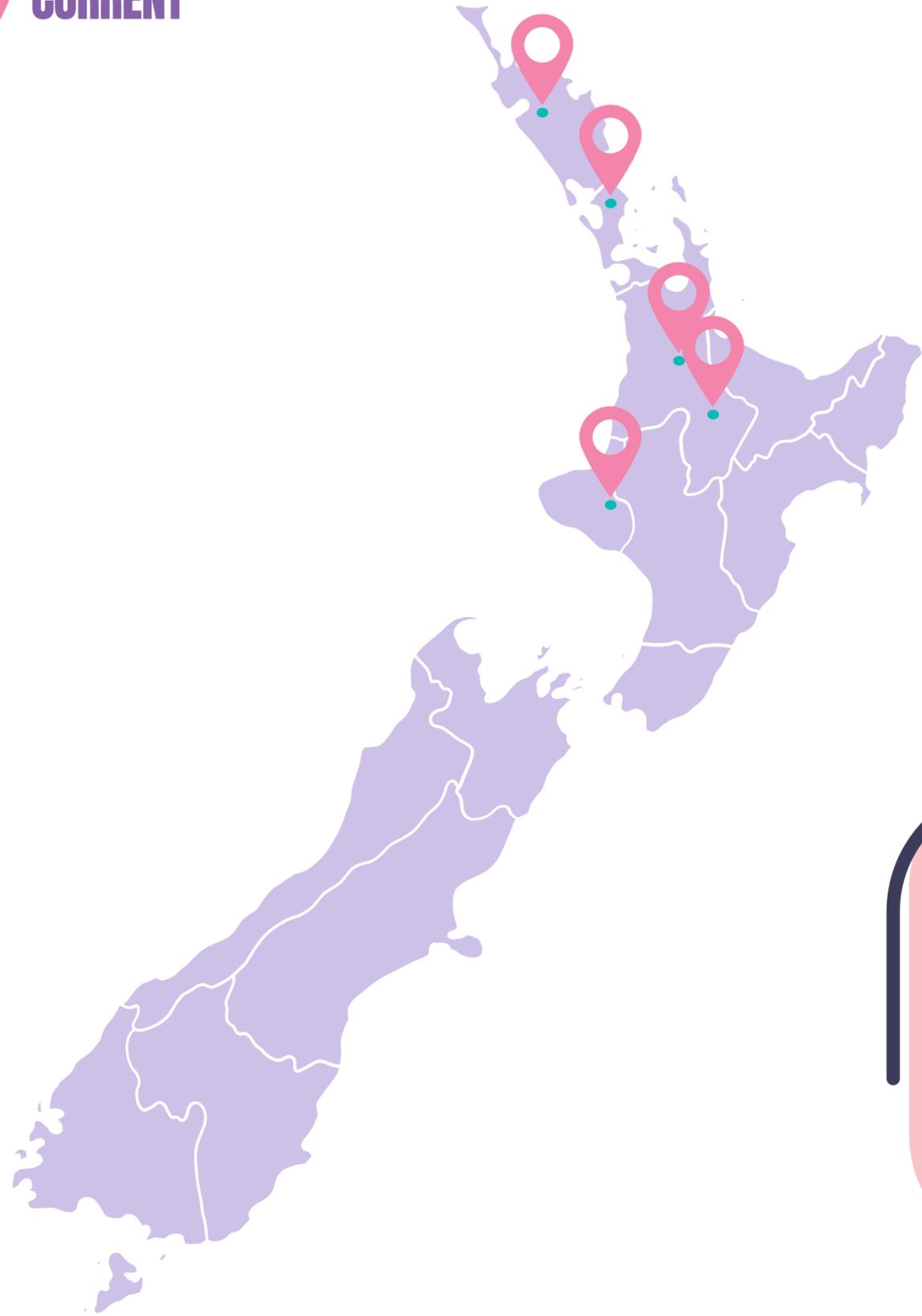
Risk Appetite



Risk Tolerance

In insurance, tolerance might mean a 5% loss margin. For us, it's about safe outcomes for pēpi and whānau – harder to measure, but just as critical.

Risk Capacity



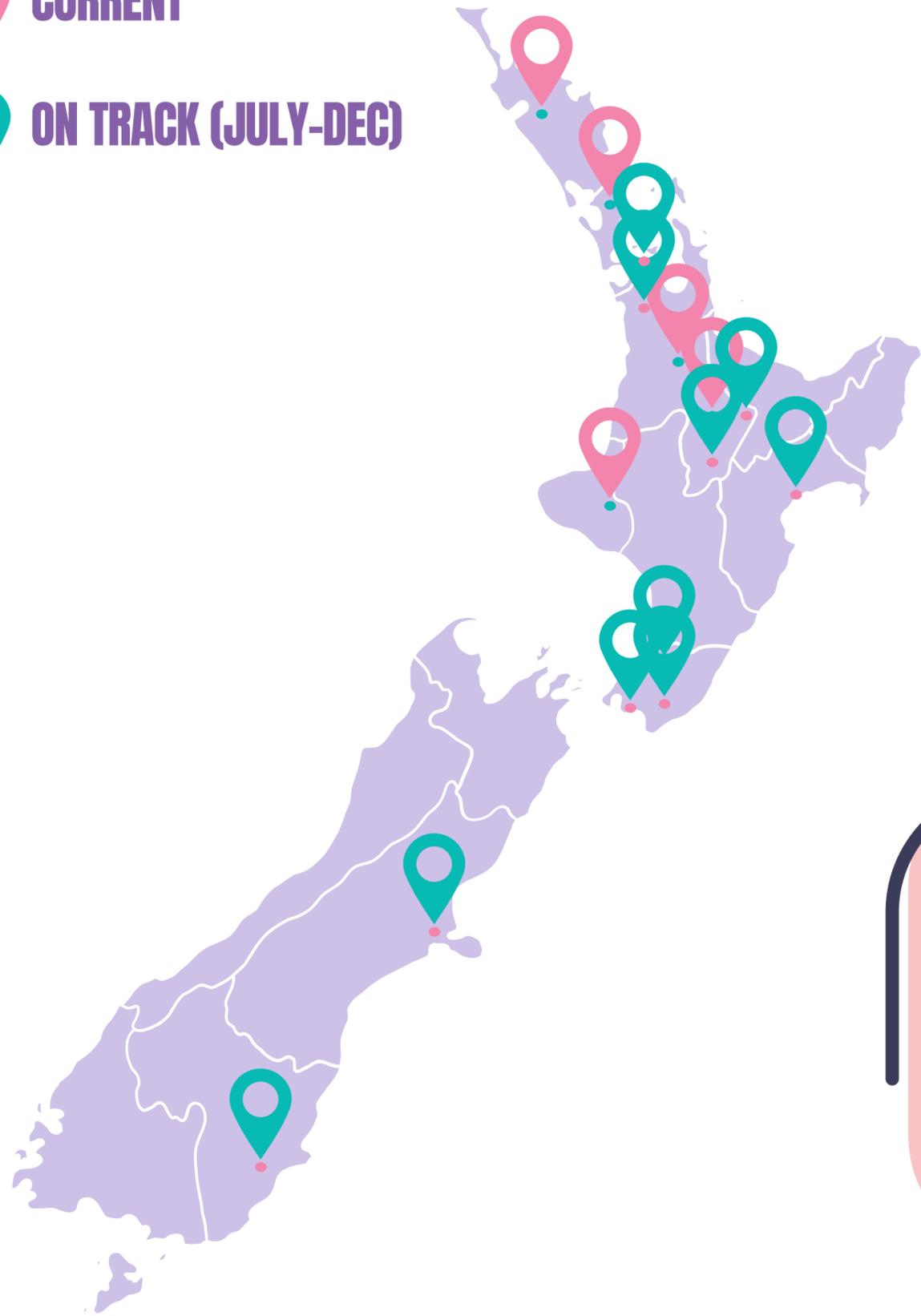
A parent that came in for a Well Child visit and saw we had an immunisation clinic running at the same time, asked to have their child vaccinated that day, which we were happy to do.

"I was very happy with my immunisations today. I've had issues with them in the past with my older children but today was so amazing. I want to come back here for all of the immunisations from now on. It's also so nice to have faces that know my baby around – it makes such a nice difference."



 **CURRENT**

 **ON TRACK (JULY-DEC)**



Whānau have given positive feedback about the relaxed atmosphere and having a recovery space to give them time after vaccinations and a comfortable area for breastfeeding and for tamariki to play.

A parent hearing about the Plunket immunisation service through their ECE scheduled an appointment that day – they were registered with an out of area Medical Centre and can't get an appointment until the end of August and was told by local services that they couldn't provide immunisations as she was not an enrolled client and their books were closed.



CASE STUDY 2: NURSE PRESCRIBING

CHALLENGE:

Limited GP access and a stretched workforce affecting continuity of care for whānau.

Inherent Risk



- Clinical and legal risk
- Reputational risk (public and professional scrutiny)
- Safety Risks
- Innovation risk (unknown impact, potential failure)

CASE STUDY 2: NURSE PRESCRIBING

CHALLENGE:

Tamariki immunisation rates were not high enough to prevent outbreaks of vaccine-preventable disease.



OPPORTUNITY:

Explore Registered Nurse Prescribing in Community Health (RNPCH) — a limited-scope, supervised prescribing programme for 0-5 year olds.

Inherent Risk



Risk Appetite



Moderate risk Appetite

CASE STUDY 2: NURSE PRESCRIBING

Inherent Risk



Residual Risk



Controls



- Small-scale pilot with clear limits
- Supervision and clinical oversight
- Fixed-term expert contracts to assess feasibility
- Clear prescribing guidelines, structured governance, and targeted clinical support

Risk Appetite



Risk Tolerance

In insurance, tolerance might mean a 5% loss margin. For us, it's about safe outcomes for pēpi and whānau – harder to measure, but just as critical.

Risk Capacity

CASE STUDY 2: NURSE PRESCRIBING

OUTCOME:

Rapid, real-time learning with minimal risk exposure. If it works, it's scalable. If not, it's valuable insight.

Inherent Risk



Residual Risk



Controls

- Small-scale pilot with clear limits
- Supervision and clinical oversight
- Fixed-term expert contracts to assess feasibility
- Clear prescribing guidelines, structured governance, and targeted clinical support

Risk Appetite



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Risk Capacity

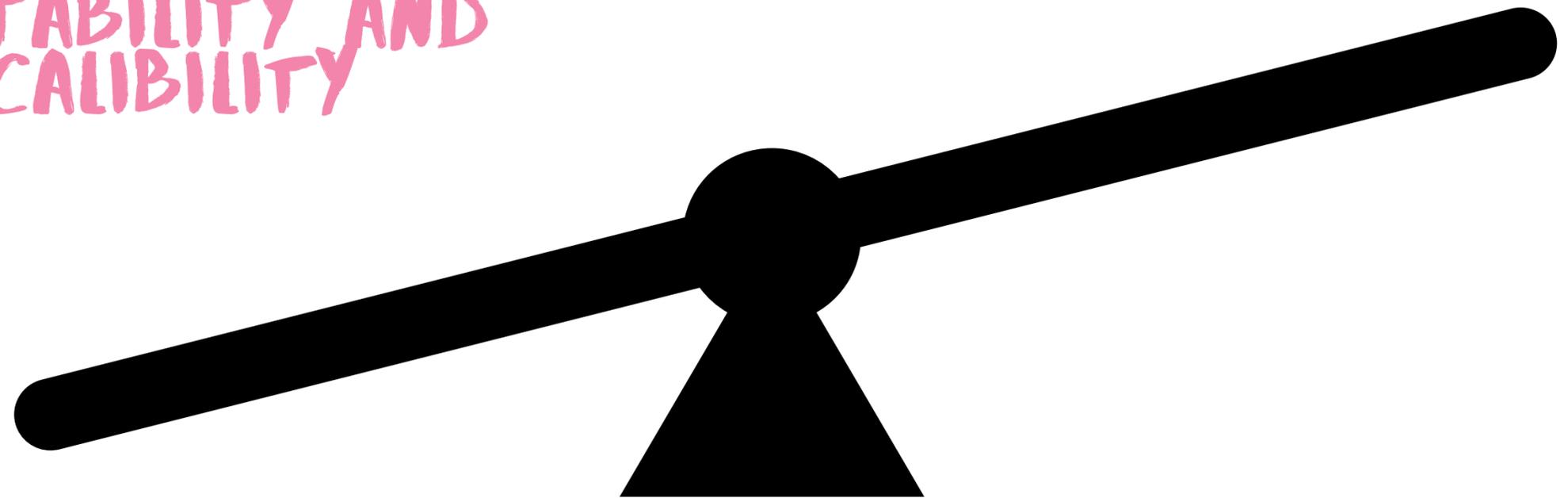
BALANCING GROWTH AND STABILITY

FINDING BALANCE

- Growth needs risk
- Stability needs control
- Appetite helps us do both

STABILITY AND
SCALABILITY

GROWTH AND
INNOVATION



RISK APPETITE

ALSO...DONATE



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DO YOU HAVE
ANY QUESTIONS?

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