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# The risk assessment in chess



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## FROM THE AUTHOR

Risks are common in the actions of our lives. Hazard identification, risk assessment and risk management are concepts increasingly used in everyday life. However, the above-mentioned concepts have been practiced for a long time in history. According to historians, the first risk assessors originated in ancient Babylon (3200 BC), when there was a group of followers of a doctrine who served as consultants, offering advice on risky decisions and difficult life events, such as marriage or selecting a place for building a house. In the first decades of the twentieth century, applications appeared offering stable labor, health and safety, as well as research on risks and natural disasters. Currently, risk analysis is used to assess and manage potentially undesirable circumstances in practical areas of life.

Risk assessment is not a singular goal, but a powerful tool for identifying the need to adapt preventive measures to objectives.

A wide range of activities are deployed in order to raise awareness of all parties involved by promoting an integrated management approach that takes into account the different steps of risk assessment.

The methodological and theoretical research is usually ensured by integrating cooperative sciences: engineering, management, psychology, computer science, mathematics, etc. The complexity of the work is demonstrated by the approach taken and the way of solving multidisciplinary bases and estimating results.

If an economic unit or a system which is part of governmental activity is involved, the contribution consists of scientific research:

- Development of engineering solutions.
- Developing the mathematical model and methodology of technical risk and sustainability, with direct applicability.
- Developing models, methods, techniques and approaches to risk and sustainability.
- Developing strategic programs based on solid risk management approaches in support of an economic unit.

The structure and content were logically determined, being linked to research programs or research needs. Ordering chapters derived from the logical solution development for risk assessment in the field, wishing to trigger a signal on the “need to change” as a dominant feature of the current century, which changes the entire existence of the individual and management philosophy, as well as the entire system of the world we now live in. Decision-makers must realize that change generates new approaches by understanding and applying all concepts in risk management strategies based on knowledge. Information and knowledge of technology consti-

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tute a “force in the world” which brings and requires changes.

The most common approach is the one saying that we should not repeat our mistakes. This is widely accepted and we witness a continuous fight against this element in almost all fields of activity.

If we turn to the aviation industry, we may find a wide range of accidents, with terrifying consequences, where experienced pilots make awful mistakes, claiming the lives of thousands of people. The efforts of the Transportation Safety Boards and all other institutions across the world have improved the quality and reduced the tragic outcomes, making the plane one of the safest means of transportation ever, but despite this, we witness all kinds of accidents that should have never occurred. Why does an experienced crew allow such incredible mistakes? In the “post-mortem” analyses, there is often the human factor allowing it to happen, and this fact leads to many conclusions drawn by experts. Nevertheless, there are repeated mistakes that crush even the most modern planes. Some analyses have shown that people tend to make serious mistakes under stressful circumstances.

Every activity has its own particularity, but when severe conditions arise, the people involved must have appropriate behavior in order to keep the negative consequences at a lower limit.

If we stick to chess, we can employ the same framework of strategies, considering also the particularity of the game. Besides, chess has elements of sport, art, psychology, science and philosophy, merged together within 64 squares and 32 pieces.

How does chess resemble risk analysis? Are there similarities, for example, between the way we as chess players approach a game and the way a risk assessment matrix gives an answer to the problem a certain client asks for? Can a chess strategy be a lesson that risk analysts could learn from chess?

From the beginning of 2023, it has been said that the era of AI has begun. In my opinion, chess had already entered this era when the first “Mephisto” computers appeared on the market. They were mostly used to teach children, but they were also of great help for tournament players up to a certain level.

One of the most important features of financial markets is the price. It moves up and down unpredictably. If we consider various activities, there should be a different approach for each one when risk assessment is needed. Although chess has no randomness, it is still unpredictable. If two players play a game, neither the game nor the result can be the same as the game they might have played in the past.

With each move we play, the position may drastically change. Advantages include creating the possibility of a certain plan or line of play, but there is also a risk — each move will open up possibilities of play that could also be desirable for the opponent. The risks of these scenarios, including play and counterplay, are the key to good judgment in chess and also a type of risk management.

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In risk assessment, an expert considers some input data, while in chess we start with the position's assessment.

There are also other similarities between chess strategy and risk assessment. Under time pressure in a complex position, a chess player has to choose a line starting with a move, while a risk analyst has to choose correct input data to reach an accurate result. Chess players also analyze their opponents' games, trying to anticipate future scenarios, while experts study a company's history in order to come up with the correct indicators to create the impact level and the probability, eventually to estimate the risk too.

While in business a manager may accept one or more risks, depending on the reward he may expect, a chess player can do almost the same. The amount of risk can vary depending on each chess player's personality, level of education, and personal risk appetite. However, I would not suggest that a gambling mentality is the recipe for success, as a good chess player should be driven by his own capabilities rising every day as a result of a general self-improvement process, while the gambler is driven only by chance.

The computer can be of great help for preparation, analysis and improvement of our chess knowledge in general, but this is only a routine, while our emotions, personality and good mental health are the catalyst that transforms all this into great careers and success.

I know some chess players who have lately become successful managers, this obviously being the result of the experience every chess player gains through his career. Chess mostly trains the process of decision-making, together with elements of intelligence, fairness and discipline. When in time trouble or stressful moments, the decision should be quickly taken, and there is no time for calculating all the variations. Thus, one should rely on his instincts, which chess also shapes over time. Having all these qualities, one is more than fit to become an excellent manager.

As already mentioned, risk is a central theme in chess. But what is the so-called "investment" in chess? Can we compare chess with any other commercial activity, or activities we often see in our everyday lives? The answer can be yes and no. Chess requires our energy, time and money, as almost every other activity. What is the result of a "good investment" in the field of chess? Perhaps winning more and more games and tournaments, improving the rating, gaining international titles, and of course winning monetary prizes. But apart from this, I believe chess offers us an ocean of satisfaction for a job well done, and why not the feeling of being a proud member of our large family, which makes the world of our beautiful game special among other sports.

# **CHAPTER 1**

# **OPENING DISASTER**

The opening is one of the most important stages of the game. It is virtually impossible to achieve a good position after playing a bad opening. Opening mistakes are common to all of us and can still be found quite frequently even in top-level games.

Even worse are the fatal errors that occur in the early stages of the game, leading to an immediate loss due to serious material imbalance or even checkmate. Such mistakes should theoretically not occur in games played by top grandmasters, yet numerous examples can be found in databases.

The reasons behind such disasters are complex and involve a combination of internal and external factors that influence a player's performance.

The main indicators can be classified as follows:

### **1. Lack of concentration**

Concentration is essential in chess, and ideally it should be maintained throughout the entire game. Time trouble cannot be blamed for terrible opening blunders. So what could be the cause?

- Temporary loss of form
- A feeling of being “fed up” with chess
- Frustration caused by a lack of progress and a prolonged performance plateau

### **2. Personal problems**

Personal life can be a major obstacle for any athlete, but chess players may feel its impact even more strongly. Chess incorporates elements of many disciplines and is often described as a mix of sport, art, psychology, and science.

When a player experiences personal problems related to family, private life, business, or other areas, their chess career is likely to suffer as well.

### **3. Poor physical condition**

Physical fitness is extremely important for competitive players. Many have experienced the phenomenon of “lack of energy,” when the brain simply switches off. Numerous factors contribute to this state.

It is crucial to recognize the warning signs our body sends before such a shutdown occurs and to respond to them in time.

Another important aspect is aging. Studies suggest that the human brain begins to shrink by about 5% per decade after the age of 40. Medical factors such as blood pressure, circulation, and neuronal communication also play a role. Many top players have ended their careers around this age (Kramnik at 43, Topalov at 41, Ivanchuk at 43, Adams at 46).

Lifestyle choices are equally important. Excessive drinking, smoking, nightlife, and a poor diet can sooner or later have a negative impact on one's chess career.

### **4. Careless (automatic) play**

Careless or automatic play is another undesirable habit, common not only in rapid and blitz games but also in classical chess. Players often rely on their opening knowledge and play familiar moves too quickly.

The problem becomes more serious in less familiar positions or when attention to detail is lacking. Even a seemingly insignificant pawn move can drastically change a “familiar” position.

For each risk indicator below, select a value from the list and a probability that it will happen.

Indicator	Select	Select
Lack of concentration	5	with a probability of 0.8
Personal problems	20	with a probability of 0.7
Poor physical condition	4	with a probability of 0.7
Automathical play	20	with a probability of 0.8

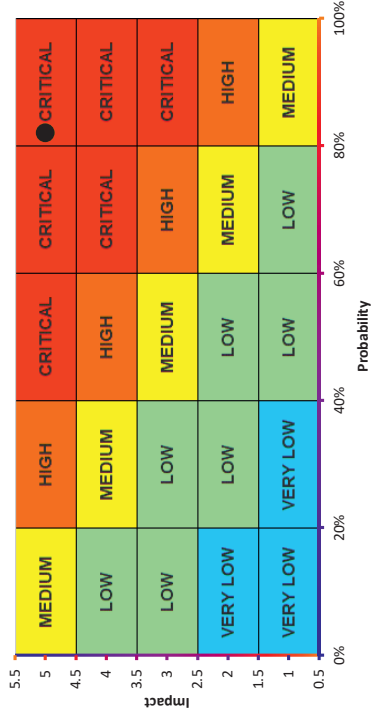
the impact will be level  with a probability of

The estimated risk in this case is

**CRITICAL**

Result	Probability				
	0% - 20%	20% - 40%	40% - 60%	60% - 80%	80% - 100%
5	MEDIUM	HIGH	CRITICAL	CRITICAL	CRITICAL
4	LOW	MEDIUM	HIGH	CRITICAL	CRITICAL
3	LOW	LOW	MEDIUM	HIGH	CRITICAL
2	VERY LOW	LOW	LOW	MEDIUM	HIGH
1	VERY LOW	VERY LOW	LOW	LOW	MEDIUM

### Estimated risk



**B 71**

**Viktor Korchnoi – Boris Spassky**

USSR 1948

**1.e4 c5 2.♘f3 d6 3.d4 cd4 4.♗d4 ♘f6 5.♗c3 g6 6.f4** This is an old line, played by the young Viktor Lvovich. Nowadays **6.♗e3** is widely seen.

**6...♗g4?!**

6...♗c6=

**7.♗b5 ♗bd7 8.♗d7**

8.♖d3!?

**8...♖d7?!**

8...♗d7 9.♗e3 ♗g7 10.h3 0–0 11.♖d3 b5!↔

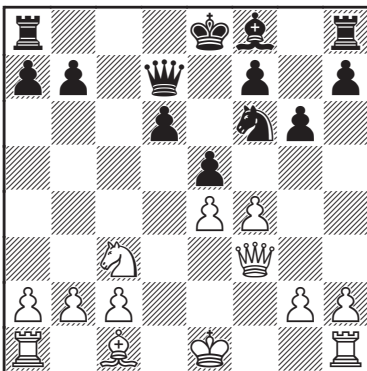
**9.♖d3 e5**

9...♖c8 10.♗e3 ♗g7 11.h3 ♗e6 12.♗e6 fe6 13.0–0–0 and White has a strong position and much better chances.

**10.♗f3 ♗f3?!**

10...♗g7 11.fe5 de5 12.♗e5 ♖d3 13.♗d3 ♗h5 14.♗f2 ♗c3 15.bc3 ♗e6 16.♗h6±

**11.♖f3**



**11...♖g4??** This looks just ugly, and will be

punished right away.

11...d5 12.♗d5 ♗d5 13.ed5 0–0–0 14.♖c3 ♗b8 15.0–0±

**12.♗d5+–** Boris Vasilievich resigned and left the hall in tears, considering that the piece is lost! **1 : 0**

However he could have still played 12.♗d5 ♗d8 but after 13.♖g4 ♗g4 14.h3 ♗h6 15.fe5 de5 16.♗g5 ♗c8 17.♗f6 the position is hopeless. Let's not forget that by that time Spassky was only 11 years old...

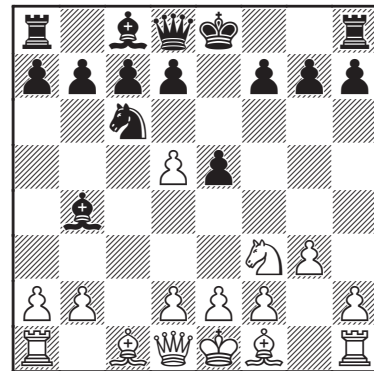


**A 29**

**Tigran V. Petrosian – Hans Ree**

Wijk aan Zee 1971

**1.c4 e5 2.♗c3 ♗f6 3.♗f3 ♗c6 4.g3 ♗b4 5.♗d5 ♗d5 6.cd5**



**6...e4??**

6...♗d4

a) 7.♗e5? ♖e7 8.f4 d6 9.♗f3 (9.♗d3 ♖e4) 9...♗f3 10.♗f2 ♗d4 11.♖a4 ♗d8 12.♖b4 ♖e4! Keeping the pressure. It is important to follow the principle of maintaining pressure against an undeveloped position, rather than releasing it for the sake of material gain. (12...♗c2? 13.♖c3

## RECOMMENDATIONS

### 1. Choosing the Right Surprise

How do we know that our choice is the best, given the circumstances? If we know our opponent well, we can identify gaps in their chess understanding. For instance, if tactics are not their strength, we may opt for a sharp gambit with an unbalanced position from the very beginning. Alternatively, we can choose a quiet positional line to neutralize their tactical abilities. The choice also depends on time control, the round, tournament situation, and other contextual factors.

### 2. Surprise Your Opponent - But Not Yourself!

Beware of the jungle!

Do not enter it unless you have the proper weapon. As a basic rule, avoid playing an unfamiliar opening or line against a stronger player just because you've seen top-level games in that line. The probability of failure is much higher than success - at least 70% to 30%. The outcome of such an experiment can be disastrous.

If you encounter unfamiliar positions, take the time to understand the underlying ideas. Preparation of such "surprises" will broaden your chess knowledge, and with practice, you will be able to play them successfully in a short time.

### 3. Use the Psychological Effect

Modern chess is a multidisciplinary sport, and psychology plays a crucial role. Superi-

or psychological insight can lead to victory, while a negative mental impact often leads to defeat. A well-executed surprise can profoundly affect the opponent and result in a solid win. Key points include:

- Control your own emotions;
- Do not be overwhelmed by the "success of the operation."
- Stay focused, calm, patient, and resilient.
- Maintain a "poker face" to show confidence and signal to your opponent: "Mission accomplished."

Take time to think after an opponent's error or blunder. Even when a quick win seems obvious, double-check it. This increases your chances of playing the correct move and may induce serious psychological pressure on your opponent. In some cases, opponents resign immediately, even when the position is not completely lost.

### 4. Go for the Final Touchdown

When converting an advantage, beware of potential traps. Stay focused and methodically consolidate your gains, considering all the "small battles" you have already won. Remember, your opponent is often in a poor psychological state, knowing they have lost the mental battle.

However, some opponents are psychologically strong and will resist defeat until it is delivered on the board. They may mount stubborn defenses, making your task harder. Carefully manage the transformation of your advantage - this is one of the most important aspects leading to victory.



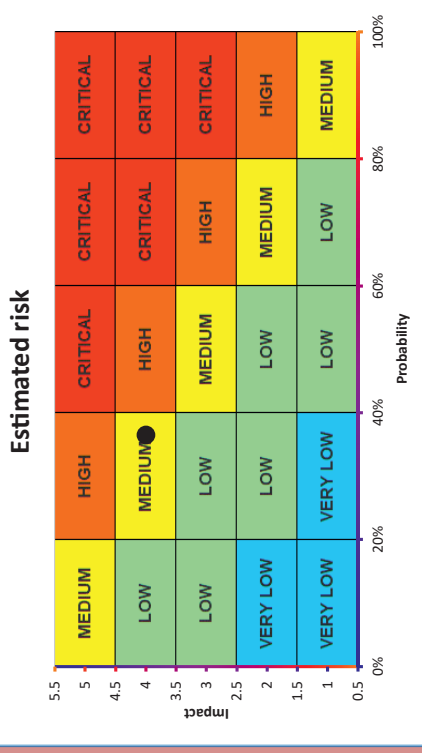
For each risk indicator below, select a value from the list and a probability that it will happen.

Indicator	Select	Select
Choosing the right surprise	0.5	with a probability of 0.4
Surprise your opponent, but not yourself	20	with a probability of 0.3
Use the psychological effect	3	with a probability of 0.3
Go for the final touchdown	2	with a probability of 0.2

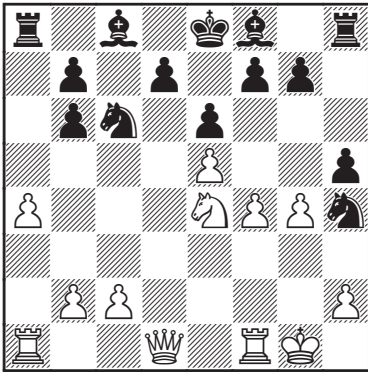
the impact will be level  with a probability of

The estimated risk in this case is

**MEDIUM**



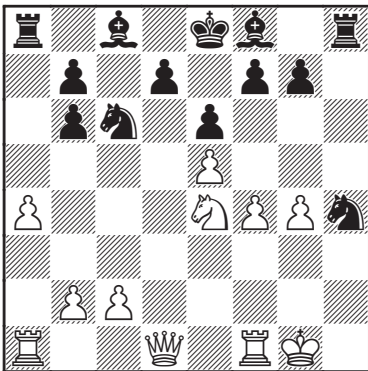
Result	Probability					
	0% - 20%	20% - 40%	40% - 60%	60% - 80%	80% - 100%	
5	MEDIUM	HIGH	CRITICAL	CRITICAL	CRITICAL	CRITICAL
4	LOW	MEDIUM	HIGH	CRITICAL	CRITICAL	CRITICAL
3	LOW	LOW	MEDIUM	HIGH	CRITICAL	CRITICAL
2	VERY LOW	LOW	LOW	MEDIUM	HIGH	CRITICAL
1	VERY LOW	VERY LOW	LOW	LOW	LOW	MEDIUM



**15.h3?** This is exactly what Magnus was expecting. Now the “lonely rook” becomes active immediately, with practically no effort.

15.gh5 ♖f5 16.♖e1 ♘b4 17.c3 ♗d5  
18.♗f3 ♗h4 19.♗g3 ♗f5 20.♗f3=

**15...hg4 16.hg4**



**16...d5?**

**16...g5!** Such a reaction is the only correct choice in this chaotic position. With both rooks ready to join immediately, supported by the knights, Black can effectively dismantle the opponent’s central pawn mass, securing a long-lasting advantage. 17.♗d6 (17.f5 ♗e5 18.♗d6 ♗d6 19.♗d6 ♖a5 20.♖a3 ♖d5 21.♗b6 0–0!±; 17. fg5 ♖a5! 18.♗d2 ♗c5 19.♗c5 ♖c5 20. ♖ae1 ♗g6±) 17...♗d6 18.ed6 (18.♗d6 ♗g6±) 18...♗g6 19.fg5 ♖a5 20.♗f3 ♗ce5 21.♗f6 0–0!±

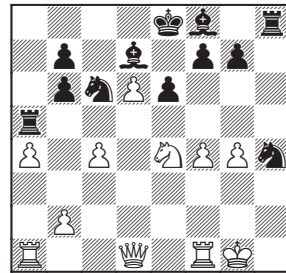
**17.ed6± ♖a5 18.c4**

18.♖a3 f5 19.gf5 (19.♗g5 fg4 20.♗g4 ♗f5 21.♖h3 ♖h3 22.♗h3 ♗d6 23.♗e6 ♗d4 24.f5 ♗e6 25.fe6 ♖e5 26.♗g3 ♖e6 27.♖e1±) 19...♗d5 20.♗g4 ♗f5 21.♖e1 ♗d6=;

18.♗c3 ♖c5 19.♖f2 (19.♗b5 f5 20.♖a3 fg4 21.♗g4 ♖h6 22.♗d1 ♗f5=) 19...f5 20.♗b5 fg4 21.♗g4 ♖h6 22.♗e2 (22.f5?! ♗f5 23.b4 ♗e5 24.♗e4 ♗d6 25. ♗d6 ♗d6 26.♗f4 ♖g6 27.♗h1 ♖f6±) 22...♖g6 23.♗h1 ♗f5=

**18...f5**

18...♗d7



a) 19.♖f2 f5 20.b4 ♗b4 21.gf5 ♖f5 22. ♖b1 ♗c6 23.♖b4 ♗e4 24.♗e1 ♗c6



Anish Giri