



Understanding and Influencing

Risk Tolerance

Saskatchewan Workers' Compensation Board

Compensation Institute 2018

Regina Saskatchewan

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Insights into Risk Tolerance



Overview

- What is Risk Tolerance
- Risk Tolerance Principles, 10 Influencing Factors, Supporting tools, Strategies

Risk Tolerance

 Risk tolerance involves weighing a number of factors that influence a decision to either accept or reduce risk







How these factors are perceived and weighed in the mind of the worker and work group





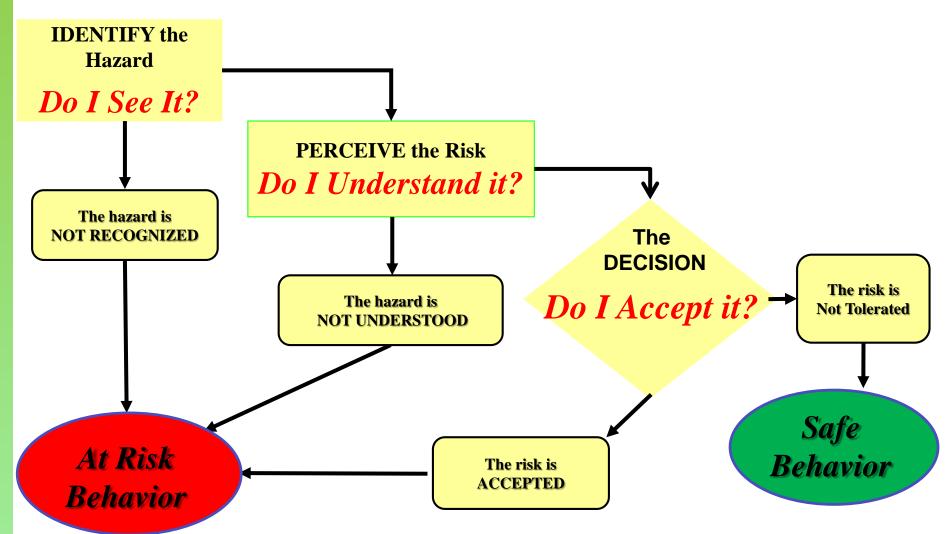






Risk Perception and Tolerance Model

EXPOSURE





Risk Perception / Tolerance Model

Hazard Identification



Risk Tolerance







Risk Tolerance is more than just hazard identification





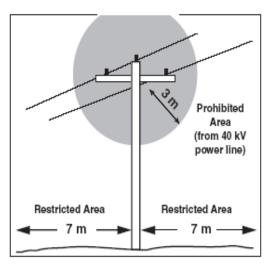














	Date V/ / / Work unit		Location	Reported by	r					
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	Other follow-up required _ No	☐ Yes—	Validation required Yes	☐ No						

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10 Factors That Influence Risk Tolerance

1.	Overestimating Capability/Experience	1
2.	Familiarity with the Task	↑
3.	Seriousness of Outcome	↓
4.	Voluntary Actions and Being in Control	↑
5.	Personal Experience with an Outcome	↓
6.	Cost of Non-Compliance	↓
7.	Confidence in the Equipment	↑
8.	Confidence in Protection and Rescue	↑
9.	Potential Profit & Gain from Actions	↑
10.	Role Models Accepting Risk	↑



1) Overestimating Capability/Experience

"I can lift 75 kg in the gym ... I can lift this nitrogen bottle"

"I have driven in worse conditions than this and did just fine"





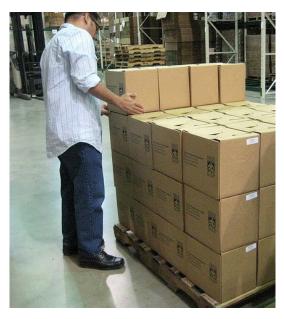
- Reflect on your role as a mentor
- Acknowledge that the capability or skill may be sufficient and then reinforce the way that it should be done.



2) Familiarity with the Task - Complacency



"He had done this task 500 times without hurting himself"



"We had stack about 200 of them when ..."



"You get used to it after a while"

- 'Situational Awareness' Every time like the first time 'Stop and Think'
- 'What could go wrong **this** time?'
- 'How would I teach a new person to do this?'



3) Seriousness of the Outcome

How Bad Could it Be?

'Pinch Point' ... or is it a 'Crush' or 'Amputation' point





Strategies for Reducing Tolerance

"It's just a skid steer"

• Stop and Think "How bad could it be? Really ... How bad could it be?"

Hot Water????

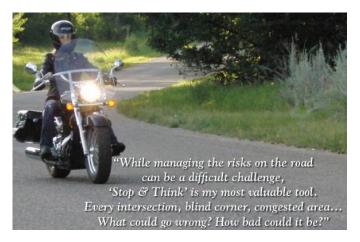
Dust????

Sweet Gas????



4) Voluntary Actions and Being in Control

Key factor in off the job risk -28 times more likely







Strategies for Reducing Tolerance

• Integrate 'Stop and Think' into your personal activities





5) Personal Experience with an Outcome

If you have seen a serious outcome, you will be less tolerant of the risk

Challenge: If we haven't seen it, we become Sceptical





- 'Expert observers', supervisors, 'keepers of the corporate memory' have the obligation to ensure workers know:
 - a) Incidents **have** occurred because of not following that standard
 - b) Demonstrate that there **have** been serious consequences



6) Cost of Non Compliance

Greater cost for non-compliance can lower risk tolerance

Effective when used selectively







- Identify the cost of non compliance and increase it where necessary
- Remove barriers and increase reward for compliance





7) Confidence in the Equipment

- "Ladder is twice as stable, therefore ..."
- 1995 US Study Drivers of vehicles with ABS and airbags have more accidents
- Parachuting *Risk Homeostasis*







"It's got a trip wire"

- Training on limitations of the equipment and engineering
- Stop and Think ... What will happen if it does fail?

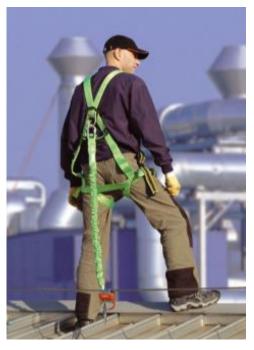
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8) Confidence in Protection and Rescue

Excellent PPE can result in over confidence in it's ability to protect







Strategies for Reducing Tolerance

Understand the **limitations of protection & rescue** See them as **'last lines of defence'**

"Every job should be able to be done safely by a 65 year old with a bad back and ..." Howie Dingle





9) Potential Profit and Gain from Action

- US Highways Study deaths on highways tracks directly with the economy
- Alberta WHS fatalities and lost time incidents in the oil patch increase and decrease with the price of oil.





- Remove rewards for risk taking
- Eliminate barriers to doing it the 'right way'

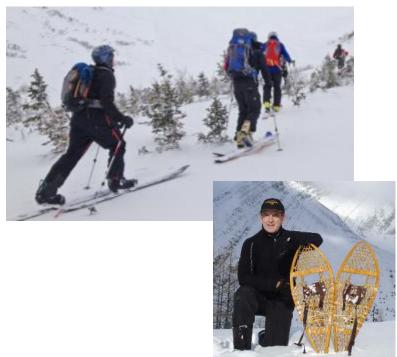


10) Role Models Accepting Risk

• When Role Models in a work group accept a certain level of risk, they influence the decisions to accept risk by other members of the group.



- Identify and address the risk takers (including yourself where are you on the 'risk-taking' scale?)
- Recognize 'Erosion of Standards' and address immediately





Move to Action

What Could Go Wrong?

How Bad Could It Be?

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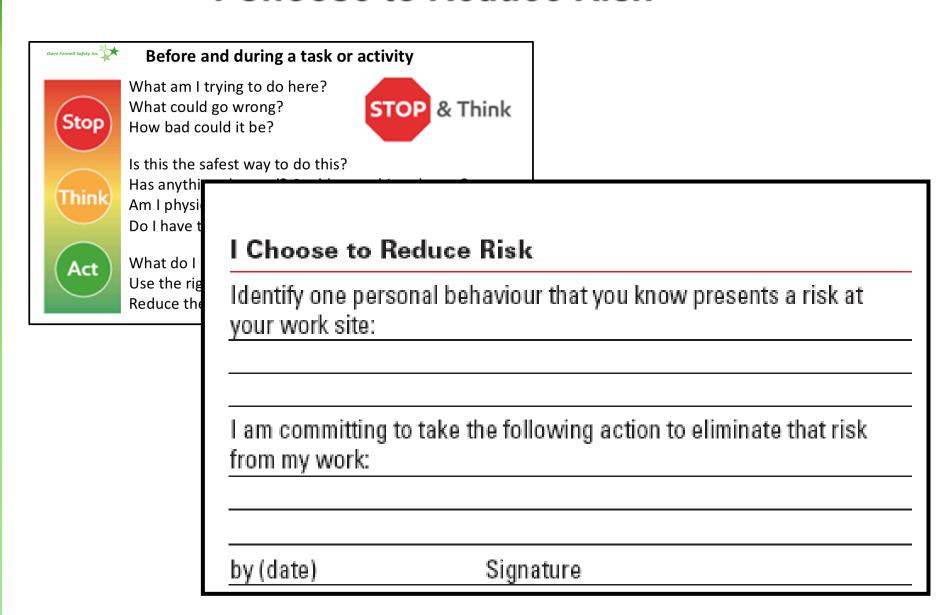




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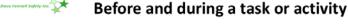


"I Choose to Reduce Risk"





Resources to Get You Started





What am I trying to do here? What could go wrong? How bad could it be?



Think

Is this the safest way to do this?
Has anything changed? Could something change?
Am I physically and mentally ready?
Do I have the right tools and equipment?



What do I need to do to make this safe?
Use the right tools. Use the correct procedure.
Reduce the risk! **STOP** if it can't be done safely!

Tailgate

JSA







10 Factors That Influence Risk Tolerance

1) Overestimating Capability and Experience

. Reinforce the correct way of doing the job (LPO, Stop & Think)

2) Familiarity with the Task

- What could go wrong THIS time?
- How would I teach a new person how to do this tasks?

3) Seriousness of Outcome

- How bad could it be?

4) Voluntary Actions and Being in Control

- Integrate Stop & Think Into personal and voluntary activities

Personal Experience with an Outcome

- Keep the 'corporate memory' active
- Find personal stories to reduce scepticism

6) Cost of Non-Compliance

- Remove barriers to compliance
- Increase cost of non compliance

Confidence in the Equipment

- Stay informed on the limitations of the equipment
- Stop and Think ... "What would happen if it failed?"

8) Confidence in Protection and Rescue

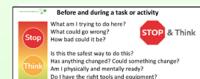
- PPE is a last line of defence and has limitations

9) Potential Profit & Gain from Actions

- Remove rewards for risk taking
- Eliminate barriers to doing the tasks the 'right way'

10) Role Models Accepting Risk

- Address risk takers immediately
- Recognize "Erosion of Standard" address it immediately
- Calibrate risk tolerance at every Stop and Think moment





What do I need to do to make this safe?
Use the right tools. Use the correct procedure.
Reduce the risk! STOP if it can't be done safely!





You can create a safety culture that lowers Risk Tolerance

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