Risk Tolerance & Perception

- Why do we take risks?
- Risk tolerance & risk perception.
- How to lower risk.

Jerry Dzugan,
Alaska Marine Safety Education Assn. (AMSEA)
Why Worry About Risk?

Fishermen
Blue and Brown Water Seamen
Marine Construction
Passengers and Pleasure Boaters

- No Recovery, No Fee
- Assistance in obtaining legal financing while you're disabled
- Now operating in the Gulf
- Experienced admiralty attorneys

INJURED AT SEA?
Get the compensation you deserve.

Special Maritime Contingency Fee Rate—33 1/3%*
(Not 40% or more of gross recovery, as some lawyers charge)

SOS LEGAL NETWORK

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New York, NY 10001

Hofmann & Associates
17 Academy St. Suite 415
Network, NJ 07102

Arcell Law Firm
4240 Canal Street
New Orleans, LA 70119

Call Hofmann & Associates and the SOS Legal Network for a free consultation.
National 24-Hour SOS Helpline
1-800-3-MAY DAY (1-800-362-9329)
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5 more reasons to avoid risk...
Risk Perception and Tolerance

- Risk: Possibility of loss of life or injury.
- Risk Perception: Awareness that a risk exists.
- Risk Tolerance: Amount of risk a person will assume for any given activity.

Alaska Marine Safety Education Assn (AMSEA)
Risk Theory # 1

- Risk Homeostasis
  (Wilde, 1994)

People have a target level of risk they will accept. Any improvements made in one area will cause people to increase risk in another area.
Risk Theory # 2

- Zero Risk Theory:
  (Naatanen, Summala, 1974)

More experience increases w/o problem, lower risk appears eg. pilots, bus/café bombings
Risk Theory # 3

- Threat Avoidance Model: (Fuller, 1984)

Learn to avoid hazards, so no negative consequences get known
Risk Tolerance

- More influenced by personality—e.g., the type "T" personality.
- Harder to change tolerance through education.
- Age and culture are also influences that influence risk tolerance.
Risk Perception

- If risk not known, riskier behavior results:
- E.g. teen drivers don’t think dangers apply to them.
- Important to use personal examples, not abstract stats.
<25 year old brains & car crashes

- 4x as likely to crash in a car than >25 yr
- Crash 2x as likely with 2 peers in car.
- 4x with 3 or + peers in car
Dorsal-lateral Prefrontal Lobe

- Planning
- Decision making
- Impulse control
- Trouble learning from experience
- Poor judgment
- Risk assessment
- Not fully developed till about age 25
Cultural Influences

- Risk tolerance also influenced by culture’s belief in:
  - Fate
  - Hierarchy
  - Machismo
  - World view
Solutions: Focus on Changing Risk Perception

- More effective to train people in risk recognition skills, instead of lowering risk tolerance.
- Develop procedures that have more easily seen benefits for crew (> $, makes work easier, etc.).
Your Workplace
The Office
Safety Orientation Crew
Conduct Safety Drills
Safety Documentation & Crew Contracts

- Conduct and sign orientation & drills
- Crew contract
  - Required if > 20 tons
  - Protect owner and crew
  - Covers payment, term, transportation, conditions of employment, injury, medical condition
Post Injury Care
Even if born to do a job, it doesn’t mean you can do it safely

Think the process through. Look at all the angles. Even if you’ve done it a thousand times. Risk in inherent in everything. “It’s better to be careful a hundred times than get killed once”  

M. Twain