Onboard Risk Management... part of your insurance policy

Jerry Dzugan

Alaska Marine Safety Education Association (AMSEA)

www.amsea.org
The World is Not a Safe Place- everything contains risk
5 reasons to lessen 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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Hofmann & Associates
17 Academy St. Suite 415
Newark, NJ 07102

Acell 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)
www.hofmannlawfirm.com
Insurance doesn’t lower all risk

1. Regulation violations- CFR
2. Unseaworthiness- unfit for a voyage (F/V Lassienge)
3. Negligence- the failure to exercise that degree of care that is required for the protection of other persons or the interests of other persons that may be injured or affected by the want of such care.

F/V Galaxy
Safety Orientation & Instructions for Crew

**46 CFR 28.265**
Each vessel must have safety instructions posted available.

**46 CFR 28.270 (e):** Safety orientation. The master… must ensure that a safety orientation is… given to each individual on board before the vessel may be operated.
Safety Orientations

1. Location/donning PFDs & surv suits
2. Dangers of entrapment/tangles
3. Liferaft/survival craft location/use
4. EPIRB location, use
5. Hazards- doorways, slippery spots
6. Radio- location, use, position
7. Location other survival equipment
8. What to do in an emergency
Conduct Safety Drills

**46 CFR 28.270**

- The master…must ensure that drills are conducted 1x/month.
  (b) Conducted as if an actual emergency & include all onboard.
  (c) No person may conduct drill unless formally trained.

Free Thursday workshop
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
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/cafè bombings
Risk Theory # 3

- Threat Avoidance Model: (Fuller, 1984)

Learn to avoid hazards, so no negative consequences get known
Risk Theory #4
Handicap Principle

Dangerous displays increase status and attract mates.
“Altruism is advertising”
- Ravens & wolves
- Antelope stotting
- Steve Fossett
- Ted Turner-
- You!
<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 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
Even if born to do a job, it doesn’t mean you can do it safely

“It’s better to be careful a hundred times than get killed once”  M. Twain

Think the process through.
Look at all the angles.
Even if you’ve done it a thousand times.
Risk in inherent in everything.
Drill Instructor Training Thursday

1-888-508-3287
www.amsea.org

If there was a post in the middle of the desert someone would hit it....... (did you notice the name of the boat?)