



THE 10 FACTORS OF RISK TOLERANCE

Why good people sometimes accept unnecessary risk

COMMON SENSE SAFETY

WHY DO GOOD PEOPLE TAKE BAD RISKS?

They aren't necessarily careless.

Something influenced their perception of the risk.

A SIMPLE MODEL



Based on the original Fennell risk-perception/tolerance model.

WHAT CHANGES OUR DECISION?

Introducing the 10 Factors of Risk Tolerance

01

Overestimating
Capability

02

Familiarity

03

Seriousness of
Outcome

04

Voluntary Action /
Control

05

Personal Experience

06

Cost of
Non-Compliance

07

Confidence in
Equipment

08

Confidence in
Protection & Rescue

09

Potential Profit & Gain

10

Role Models Accepting
Risk

SECTION 2

THE 10 FACTORS

01

OVERESTIMATING CAPABILITY

"I've done this a hundred times."

WHAT HAPPENS?

Experience makes us confident in our physical setup or individual skill level.

THE TRAP

Confidence quickly blindsides us and becomes dangerous overconfidence.

ASK YOURSELF

"What can this hazard do before my experience can help me?"

^ INCREASES RISK TOLERANCE

02

FAMILIARITY

"We've always done it this way."

WHAT HAPPENS?

Repetition desensitizes us to obvious frontline operating dangers.

THE TRAP

The hazard becomes an invisible part of your regular background environment.

ASK YOURSELF

"Am I ignoring this risk just because I see it every single day?"

^ INCREASES RISK TOLERANCE

03

SERIOUSNESS OF OUTCOME

"What happens if this goes wrong?"

WHAT HAPPENS?

Misjudging the true potential impact or downplaying the extreme severity.

THE TRAP

Focusing purely on minor minor outcomes while ignoring total worst-case catastrophic failure.

ASK YOURSELF

"If this goes wrong at absolute worst-case, can I survive it?"

^ INCREASES RISK TOLERANCE

04

VOLUNTARY ACTION / CONTROL

"I'm in control."

WHAT HAPPENS?

Believing your personal physical handling controls the entire operational outcome.

THE TRAP

Belief in perfect control masks external variables and sudden mechanical errors.

ASK YOURSELF

"What happens if an unexpected sudden failure outside my control strikes?"

^ INCREASES RISK TOLERANCE

05

PERSONAL EXPERIENCE

"I've never been hurt doing this."

WHAT HAPPENS?

A clean past track record is erroneously used to justify highly unsafe acts.

THE TRAP

Luck is continuously misidentified as a valid and stable safety control system.

ASK YOURSELF

"Has my clean record been driven by genuine safety controls, or just pure luck?"

^ INCREASES RISK TOLERANCE

06

COST OF NON-COMPLIANCE

"It's easier to just do it this way."

WHAT HAPPENS?

Prioritizing raw personal convenience or dodging administrative friction over protocols.

THE TRAP

Saving minor energy right now increases the likelihood of long-term trauma.

ASK YOURSELF

"Is cutting this procedural corner truly worth risking my entire life?"

^ INCREASES RISK TOLERANCE

07

CONFIDENCE IN EQUIPMENT

"The equipment will protect me."

WHAT HAPPENS?

Over-relying completely on physical engineering assets or system limits.

THE TRAP

Treating machinery as infallible shields that can never break or fail.

ASK YOURSELF

"What is my fallback strategy if this piece of equipment fails right now?"

^ INCREASES RISK TOLERANCE

08

CONFIDENCE IN PROTECTION & RESCUE

"If something happens, they'll get me out."

WHAT HAPPENS?

Relying fully on fallback safety nets or quick emergency response teams.

THE TRAP

Treating emergency rescue as a primary safety shield instead of a final line.

ASK YOURSELF

"Why am I initiating an unsafe act that explicitly requires emergency rescue?"

^ INCREASES RISK TOLERANCE

09

POTENTIAL PROFIT & GAIN

"It'll save us 30 minutes."

WHAT HAPPENS?

Allowing direct operational schedule pressure to dictate critical field safety bounds.

THE TRAP

Trading long-term human physical health to hit temporary business deadlines.

ASK YOURSELF

"Will saving these 30 minutes today matter if I don't go home tonight?"

^ INCREASES RISK TOLERANCE

10

ROLE MODELS ACCEPTING RISK

"If he's doing it, it must be okay."

WHAT HAPPENS?

Watching senior site personnel or leaders cut standard safety protocol lines.

THE TRAP

Unsafe practices quickly cascade into standard normalized team behavior.

ASK YOURSELF

"Am I following a leader directly into a life-altering medical emergency?"

^ INCREASES RISK TOLERANCE

SECTION 3

PUT IT TO WORK

NORMAL IS SAFE

The more familiar a hazard becomes,
the easier it becomes to stop seeing it.



"I've done this before."

"It'll only take a minute."

"We're already behind."

WHICH FACTORS ARE AT WORK?

(Instructor Tip: Reveal and discuss relevant factors one at a time with the room.)

SECTION 4

THE COMMON SENSE SAFETY METHOD

STOP.

THINK.

WHAT COULD GO WRONG?

THINK.

HOW BAD COULD IT BE?

CONTROL IT.

WHAT CAN I DO ABOUT IT?

PUT IT ALL TOGETHER



SECTION 5

LEADERSHIP



Your crew learns what is acceptable by what you do—and what you tolerate.

**DO
CORRECT
MODEL**

WHAT ARE YOU NORMALIZING?

- What risk have I become comfortable with?
- Which of the 10 factors affects me?
- What shortcut have I accepted?
- What would I change tomorrow?

ONE CHANGE.

What will you do differently on your next job?



COMMON SENSE SAFETY

SEE IT
STOP
THINK
CONTROL IT

Because getting the job done isn't enough.

We need to get the job done and go home.