



Motor Risk Management ÷

Personal Safety Awareness . The New Frontier





Introduction

Clearly, tremendous progress has been made in understanding and applying risk management strategies, procedures and conditions to businesses over the last few decades.

Unfortunately, in many instances anticipated results have not achieved expectations and others have appeared to have failed.

Driver behaviour (human error and non-compliance with safety requirements) are often the reasons given as to why a businesses risk management program do not achieved desired results.

While risk management professionals have acknowledged the human element as a major contributor to accidents and injuries it has often been accepted by many that little can be done about it.

However, advances by safety psychologists over the last few years have demonstrated the ability to assess behavioural risk to both screen and develop safety aware and committed drivers and employees.

This article will provide you with an understanding of the human element in risk management and how driver behaviour can be assessed and developed to avoid human error accidents and injuries.

Major Insurers recommend that any industry or business committed to reducing incidents, injuries and losses will benefit by understanding and addressing driver safety with these important strategies and tools.



Human Error

Safety professionals generally agree that between 90% to 96%¹ of all accidents involve some element of human error.

Often accident investigations find human error to be the direct cause.

Human error may result from a variety or combination of factors to include poor judgment or perception, stress, distraction, fatigue or non-compliance with safety systems or procedures.

For the motor industry, human error can occur at all levels of an organization;

- From management not adhering to procedures, taking shortcuts with scheduling or load irregularities
- to workshop inadequacies or poor maintenance leading to catastrophic equipment failures.

For the driver, particularly for heavy motor, even small errors at speed or in congested areas can accumulate and escalate into unrecoverable events.

Research studies over the last 15 years in Australia and the US have overwhelmingly demonstrated that human error is most often the result of undeveloped psycho-logical or personal safety awareness. See insert below:

New Safety Awareness

Traditionally, and understandably, safety awareness has primarily focused on the environment and climate in which businesses operate. Environmental Safety Awareness or ESA is the knowledge of hazards in the environment and the proper tools (engineering) and risk management systems, procedures and training (SHE or OH&S) to avoid them.

Environmental Safety Awareness is as relevant today as ever, however there is an emerging understanding and new focus on each individual's psychological or Personal Safety Awareness (PSA).

Personal Safety Awareness (PSA) provides an advanced understanding of human psychology and the decision processes that underlie how people perceive think and make judgments in safety sensitive situations.

In simple terms, an individual's PSA is comprised of several thinking constructs, (safety attitudes or motivators) that influence their perceptions, judgment and awareness of their personal ability and responsibility to avoid risks by managing hazards in their environment.

A business's risk management vehicle may be assessed by its visible adherence to ESA but it will be driven by its people's PSA . their motivation, ability and responsibility to think and behave safely.

Fleet Owners Driving Attitudes ²

Of a total of 210 accidents by fleet vehicles, 140, or exactly two-thirds, involved high-risk drivers. The average drivers had 58 accidents, or 27.6 percent of the total, while those adjudged safer personalities had only 12 accidents, or just 5.7 per cent of the total.

The contrast was even more striking when the researchers looked at the relative severity of the accidents, as measured by work hours lost under worker's compensation. The high-risk one-third accounted for 71.8 per cent of time lost (at 2,581 hours) while the low-risk one-third contributed only 0.4 per cent (at 16 hours lost).

To put this in context, if the average drivers and the high-risk drivers had produced the same excellent performance as the safe one-third, then the total number of accidents would have dropped from 210 to 36 and work hours lost from 3,596 to just 48.

attitude problem	Risk	Accidents		Hours lost	
		No	%	No	%
Top third		140	66.6	2,581	71.8
Middle third		58	27.6	998	27.7
Bottom third		12	5.7	16	0.4

186 fleet drivers were given risk ratings based on their attitude to personal responsibility. Accident records for the following year showed those with a poor attitude had far more than others.



There is no doubt that implementing risk management strategies is a must for any viable business today.

Unfortunately, no matter how well resourced or skillfully and professionally implemented, even good **risk management systems can appear to fail.**

While developments in workplace safety training, enhanced procedural initiatives, and risk management strategies have achieved excellent results, the greatest challenge continues to be to understand and eliminate human error incidents.

Human error and non-compliance are often the reasons given as to why many businesses do not achieve anticipated or desired results from their risk management initiatives.

Arguably, however, incidents and injuries that are the result of a misapplication or non-compliance with a business's risk management procedure are **not structurally risk management failures!**

Most often, human error accidents and injuries are due to unsafe workplace thinking and behavioural factors (PSA), rather than environmental factors (ESA).

Of course, risk management must be a continuous, improving and evolving process.

It seems clear that the new frontier and next step in the evolution of risk management will be the ability for businesses, organizations and communities, and their insurers, to address human error and non-compliance thinking and behaviours.

Human error and non-compliance accidents predominantly result from undeveloped psychological safety thinking constructs (safety attitudes) in individuals, often contributed to, and reinforced by poorly developed safety cultures in organizations.

A business safety culture, and its ability to successfully implement effective risk management procedures, will be dependant upon the level of **personal safety awareness** and commitment of both management and employees.



Personal Safety Awareness

Personal Safety Awareness, like other types of knowledge and skills may be acquired through exposure to direct learning but is most often learned **non-traditionally** through informal life experiences.

Every person will have different levels of **It is not wrong to have lower safety awareness.** Many highly skilled and intelligent people do.

Research across many industries, however, overwhelmingly demonstrates that people with lower personal safety awareness are more likely to behave unsafely, placing them at greater risk for accidents and injuries.

In Australia, many across industry studies of have shown that people with lower personal safety awareness have the highest proportion of accidents and injuries.

The Safety Attitudes

People, of course, will behave unsafely if they are not properly trained. The puzzle is: why do some fully trained people continue to behave unsafely?

Safety psychologists have identified three core constructs (safety attitudes) that affect and motivate how people think, reason outcomes, and make decisions on how to behave, particularly in safety sensitive situations.

Briefly they are:

- 1 Personal responsibility and control (rational thinking)
2. Risk perception and avoidance (judgment)
- 3 Stress awareness and tolerance (distraction or fatigue resistant).

Psychologically, these three constructs not only determine likely safety behaviour but are reflective of how a person defines who they are and how they live their life.

Psychologists typically refer to this thinking structure theory as **locus-of-control**.

A person's locus-of-control refers to the attitudes or beliefs about who or what controls their behaviour and outcomes and reaches far beyond an individual's safety awareness into their personal identity, family and community life.

In a safety context, higher personal safety aware individuals have an **internal** locus-of-control and generally take responsibility for their own safety behaviour and accident and injury prevention.

Internal locus-of-control developed people are more able to see the relationship between their own behaviour and outcomes . cause and effect, for example:

- Unsafe behaviour equals more accidents and injuries
- Following safety procedures reduces my chances for an accident and injuries.

Individuals with an **external** locus-of-control, (lower personal safety awareness), tend to blame accidents on **external** factors like the weather, road conditions, someone else, probability or bad luck.

People's shortcuts with safety, non-compliance with procedures and risky behaviours are usually the result of external locus-of-control thinking:

- accidents are inevitable
- safety procedure can't stop accidents
- you can't control fate.

What confounds and frustrates many safety professionals and safety risk managers is why some people who have been trained, equipped and know the procedures . often don't follow them?

It is necessary to understand that trained **knowledge** is not the same as the **safety attitudes** motivated by locus-of-control.

Information stored as knowledge (safety training) can be negated or overridden by external locus-of-control thinking or impressions (undeveloped safety awareness attitudes), for example, in the chart below:

<u>Trained Knowledge or Information</u>	...	<u>Overriding Attitude or Impression</u>
I will be healthier if I lose some weight	...	I feel better when I eat.
I know PPE is for my safety	...	It is inconvenient/uncomfortable/looks silly.
I know I should use it	...	I don't like people telling me what I should do.



You Can't Train Attitudes

It is easy to see how some risk management professionals could be frustrated and confused as to why their considerable efforts and investments in safety training, procedures and equipment have not achieved predicted or deserved outcomes.

To unravel the confusion, it is important to understand that the safety attitudes affected by locus-of-control are not skills that are trainable.

You can not train other people's attitudes, no matter how well meaning. People's attitudes and behaviours are motivated by their locus-of-control identity and define areas of their life well beyond the workplace.

A successful risk management strategy requires that you do provide effective environmental safety strategies and training but that you also must address the safety attitudes of your workforce.

Attitudes Do Change!

Fortunately, attitudes do change. While it is virtually impossible to train attitudes, especially in adults, it is certain that everyone has the ability to evolve, enhance and modify their own attitudes.

Few adults would have all the same attitudes now that they had when they were five or fifteen years old.

Most would agree that their attitude change was the result of their personal experience and acceptance in an environment that reinforced and supported the change.

Developing safety attitudes and awareness requires an approach that is both specific to each individual (coaching) and supported by the work environment (safety culture).

For risk management strategies to be effective they must be able to assess, identify and address the personal safety awareness attitudes of its managers and employees in an environment that is committed to achieving a permanent culture of safety.



Risk Management's New Frontier

The new frontier for risk management must build on the discovery that human error causes can be predicted and eliminated.

A component of every risk management strategy and program must be the ability to assess and develop the personal safety awareness of individuals and the safety culture of an organization.

Fortunately, everybody has the ability to develop their attitudinal safety awareness.

Proven attitude and behaviour change tools have been developed by safety psychologists to assist organizations to achieve workforces committed to safety.

Assessment tools and safety coaching programs can address the root causes of unsafe behaviour, the result of human error (poor judgment, misperception, fatigue, etc) and non-compliance (conflict, personal issues, lack of insight or maturity, etc).



Risk Management "Safety Awareness" Tools

There are **FOUR** areas where a business can reduce its incident and injury rates by advancing the safety awareness thinking and behaviour of its managers and employees:

- 1 **Recruiting or Selecting safety focused employees**
- 2 **Induction for new employees**
- 3 **Safety Culture Assessment**
- 4 **Evolving Safety Culture.**

Tools such as these are the result of many years of research into the psychological factors that affect safety thinking and motivate safety behaviour.

Briefly outlined below, they provide the Risk Manager with the means to identify and address human error potential of their businesses workforce.



1. Recruiting Safety Aware Focused Employees (R-SAFE)

All managers and employees should be assessed for safety awareness as well as skills and experience before placing them into safety sensitive environments and jobs. This is particularly true for the driver of heavy motor vehicles.

Psychometric surveys of personal safety awareness have been developed by safety psychologists and can provide insight into likely behaviours on-the-job.

R-SAFE, the newest version of the Accident Risk Management (ARM) Survey developed specifically for the heavy motor industry, is the result of more than 15 years research.



R-SAFE measures core elements of personal safety awareness:

- Safety Control . personal responsibility for safety
- Risk Perception . awareness and avoidance
- Stress Tolerance . fatigue resistance
- Safe Driver . professional operator.

Accuracy and Candidness (honesty) in approach to the survey are also important elements of R-SAFE to ensure fairness and a level playing field for recruiting.

Safety Recruitment Assessments are best utilised to screen large numbers of applicants quickly, usually for lower or unskilled positions.

2. Induction for New Employees (ASA Coaching)

With the introduction of an Advanced Safety Awareness (ASA) Induction program for new employees prior to placing them into hazardous environments and higher risk positions (driving heavy motor), personal safety awareness can be developed very quickly and efficiently.

ASA provides new or existing employees with a quick and efficient online personal assessment and self-coaching session supported by a qualified and fully trained safety awareness coach (PaQS trained employee or industry provider).

Employees (drivers for example) are coached to achieve recognition of their personal ability and responsibility to exercise personal control of safety in all environments and situations, regardless of how innocuous or safe the appearance.

Put simply, ASA provides a rational ~~attitudinal~~ context for drivers to make better safety related judgments and choices.

As an induction program, ASA has been shown to be particularly valuable to businesses where finding enough qualified and skilled employees is a challenge.



In Australia, ASA is part of a nationally recognized training course and has a competency component. ASA is recognized by many industries and used as an important component in their overall risk management and employee development programs.

ASA Induction, prior to driving or operating heavy vehicles or machinery, is the first, quickest and easiest step toward reducing human error and non-compliance accidents and injuries with higher skilled employees (driver operators).

Ensuring personal safety awareness with ASA at induction allows the focus to remain on skills at the point of recruitment.

3. Organisational Safety Culture Assessment (OSCA)

One of the most valuable tools a Risk Manager and their Insurer can have is an objective assessment of the current safety culture of the organization.

At the end of the day it is what the managers and employees ~~actually~~ think about safety that will determine both their integrity and commitment to following the prescribed risk management protocols.

Lower safety awareness individuals and cultures are more likely to take shortcuts with risk management procedures or dismiss them easily as a low priority. Often, it is only a few individual elements of the safety culture that negatively impact the whole organization.

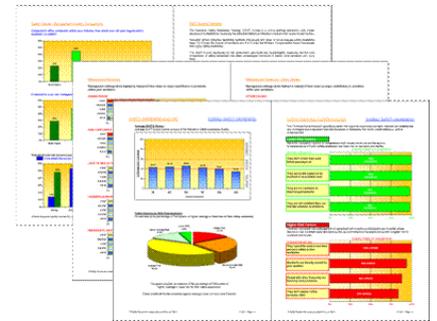
A Safety Culture Assessment provides the Underwriter or Risk Manager with an objective measure of the current level of safety awareness (covert attitudes and behaviours) that can undermine a businesses Risk Management strategy.

Safety Culture Assessments assist decision makers to:

- Obtain a current and transparent assessment and analysis of the managers and employees attitudinal safety awareness.
- Understand the human factors contributing to their current businessq safety performance
- Target specific responsibility levels, risk areas and human error factors contributing to incidents
- Provide an analysis and direction for training needs.

The first best step to enhancing, developing or modifying a businesses safety culture is for it to know precisely where it is now.

An independent and objective Safety Culture Assessment is the quickest and most efficient way of evolving any businesses safety culture and performance to the next level.



4. Evolving Safety Cultures (Competency Based Training)

Like living things, safety cultures are not manufactured ... they are grown ... evolved.

A businessq safety culture is the sum of its people's personality, values and behaviours - it is living and constantly changing but requires focus and direction.

Any business can be assisted to develop the safety awareness of its people and culture with the unique assessments, coaching and training tools now available.

Managers and employees can be coached and trained to develop their personal safety awareness attitudes, abilities and responsibility.

A few are proven, competency based and has achieved national recognition (Course in Advanced Safety & Quality Awareness . Australia).

What is clear is that any business can now evolve, and is best able to develop its own safety culture with the self-managing assessment and coaching tools now available.

A safety culture is best driven from within the organization. After all the culture is there every day! Every business can develop the safety awareness of its people.

Evolving a safety aware culture is **not difficult - just different!**



Developing safety awareness attitudes, as some have found, is not the same as training skills.

Achieving a safety culture is more analogous to professional team sport, where personal attributes are coached individually but within a framework of team identity and toward team objectives.

While every organization's issues cannot be addressed in this summary, there are some important factors (people and operations) to consider ensuring the successful implementation of your safety culture strategy.

How to Achieve a Safety Culture

An extract³ from the 2007 Australian Safety Conference outlined 10 steps toward evolving a safety culture, briefly:

- 1 Know Thyself - the best place to start is to know what the culture is now beginning with a Safety Culture Assessment.
- 2 Coaching, not Training . remember, you train skills, but you coach attitudes. It is not difficult - just different.



- 3 Drive it Yourself . culture is there everyday, keep your hand on the wheel
- 4 Safety Focused . keep it safety focused. It is about evolving safety thinking, not changing people
- 5 Risk Management Integration . coaching should complement and take into account SHE/OH&S initiatives
- 6 Has Credibility . is it relevant to your industry, recognized, competency based?
- 7 Operationally Flexible . can it fit within operational priorities, if not it will be discounted when inconvenient . not the culture you want.
- 8 Measurable Proven Results . everyone knows leadership from the top is important to any project. However, long term leadership commitment requires they receive objective information that their investment is working
- 9 Involve Everyone - no one, from the CEO down, should be targeted or excluded. A safety culture includes everyone. The smallest part failure can cause a crash.
- 10 Return on Investment . reduced incidents and injuries is less business disruption, less claims, less premiums and more focus on doing business in an increasingly competitive market where safety is everyone's business.

A healthy safety culture is foremost people focused and characterized by individual personal responsibility, willing participation, professional pride, shared identity and a commitment to continuous improvement.

Conclusion

At any point in time, a business's safety performance will be the result of the personalities, agreed values and dominant attitudes of its people expressed as behaviour in interaction with the environment.

Simply put, unsafe behaviour equals more unsafe results whereas safe behaviour reduces opportunities and the probability of unsafe results.

However, thinking drives behaviour! Having a safety culture requires leading, developing and evolving the way people think about safety.

It is important to keep in mind that **evolving** safety cultures is not a substitute for traditional risk management strategies. Training, systems compliance, managing and monitoring (policing) are important.

There are certainly some **have to's** when it comes to effective risk management,

However, having a safety culture of personal safety awareness is risk management's best foundation.

Even the best risk management strategies and programs will fail if human error potential and non-compliance behaviours are not predicted and addressed.

Evolving a safety culture begins by moving people from non-compliance to compliance and then compliance to commitment.

An evolving safety culture is achieved when people comply with the risk management requirements of its operating environment not simply because they have to, but when they want to!

About PaQS

PaQS People and Quality Solutions Pty Ltd are a Strategic Partner and Preferred Supplier of global reinsurance companies of motor and transportation risk management.

PaQS's safety psychologists specialize in providing organizations with the tools and support to achieve and sustain their own safety cultures.

PaQS has developed the first course to develop psychological safety awareness attitudes and organizations' safety culture which is nationally recognized and accredited by Australian Quality Training Framework (AQTF).

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For further information contact: paqs@paqs.com.au or visit our website at www.paqs.com.au.

References

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