

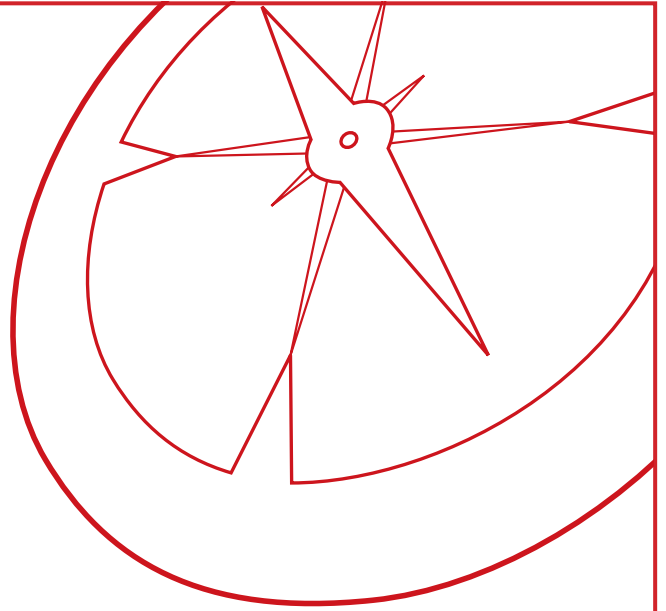
risktype compass™

Team Report and Workbook



PCL | 8 Mount Ephraim | Tunbridge Wells
Kent | TN4 8AS

www.psychological-consultancy.com



Introduction

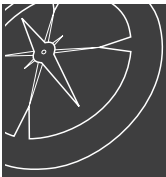
Understanding this Report	Page 4
Risk Type Definitions	Page 5

Part 1: Group Profile

	Page 6
01 Group Scattergram	Page 8
02 Group Risk Type Influence	Page 10
03 Centre of Gravity	Page 12
04 Group Risk Tolerance Index	Page 14
Positive Risk Management	Page 16

Part 2: Resource Materials

A Sociometric Implications	Page 17
B Individual Profiles	Page 21



Introduction

Understanding this Report

Introduction

The Risk Type Compass® assesses an individual's disposition towards risk; capturing the differences in the way in which we perceive and react to it. This particular report is designed to explore the team's predisposition to risk and its capacity to handle risk related decisions associated with the team's functional role.

While Risk Type will have a pervasive influence on behaviour, the life experience of an individual will also have shaped these dispositions to some extent. The successful management of tendencies associated with each Risk Type requires self-awareness and also an appreciation of the range and variation in risk dispositions that may be encountered amongst team members, in other colleagues and in life. Individuals will, to different degrees, be aware of these tendencies and have learned consciously or subconsciously to use or restrain them to better effect.

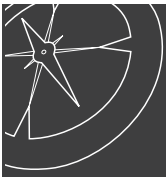
The report facilitates awareness and development at the team level. It provides objective psychometric Risk Type measures for each team member and aggregated indices for the team as a whole. These data points combine to create a robust 'skeletal' framework for the team that reflects the basic dispositions of its individual members.

The purpose of the report is to take this further and to achieve a more holistic team view. Using the assessments as a platform, the aim is to 'put meat on the bones', achieving an understanding in terms of actual day-to-day situations and interactions, working relationships and team dynamics. This process will raise team consciousness and awareness of the impression likely to be created by the team; its reputation within the wider organisation, and impact on team performance.

How To Use This Report

The report takes the form of a workbook; providing information but also asking questions. This is a process of enquiry and formulation that pulls everything together to achieve greater understanding of the team's strengths and limitations and operational dynamics and of ways that these may be optimised.

The report may be used and completed by team leaders seeking greater insight into their teams, by an individual planning a team event, or be completed by the group as a part of a team development exercise.



Introduction

Risk Type Definitions

The Spectrum of Risk Types

Ranked according to risk comfort zone

WARY: Shrewd, vigilant, controlling

Ultra sensitive about vulnerability and exposure to risk in any situation, they are zealous about eliminating uncertainty and fervently seek to establish order and control events.

INTENSE: Apprehensive, risk aware, ardent

They invest enthusiastically in people and projects but are alert to the prospect of things going wrong. Feeling strongly about disappointment, they don't make the same mistake twice.

PRUDENT: Systematic, orthodox, detailed

Their primary concern is to establish clarity and order in objectives and processes. They adopt a systematic and methodical approach and seek to eliminate all ambiguity.

EXCITABLE: Enthusiastic, anxious, committed

Decisions are fueled by enthusiasm for exciting ideas and opportunities but tempered by sensitive risk antennae. They may wrestle over decisions but will go in deep once committed.

THE AXIAL GROUP: Balanced, proportionate, conventional

Conservative and equitable, their central position allows a uniquely balanced view and appreciation of the other Risk Type extremes; potentially a mediating influence in any group.

DELIBERATE: Analytical, investigative, calm, business-like

Calm, calculated and sure-footed, they are not easily unnerved, but they test the ground thoroughly and like to do things 'by the book'. They like to plan ahead and be well prepared.

CAREFREE: Audacious, curious, unconventional

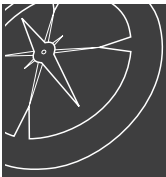
They see opportunity before risk and relish the adrenaline of the on-the-fly decision making required in fast moving situations and at times of urgency or change.

COMPOSED: Calm, resilient, optimistic

Strangers to anxiety and dispassionate in their decision making, they deal well with stress and will be a steadying and reassuring influence through challenging times.

ADVENTUROUS: Intrepid, enterprising, undaunted

Fearless and confident, they enjoy the excitement of breaking new ground and reaching for ambitious objectives. They will be frustrated by resistance and keen to take things forward.



Part 1: Group Profile

Baseline team evaluation

The aim under this heading is to explore the group's current view of itself; to establish a baseline of the team's individual and collective understanding of its purpose, objectives and challenges, as well as its risk attitudes and dynamics. In part, this requires a review of team basics; identifying a framework around which this Risk Type exercise can be structured.

THE TEAM TASK

What are the expectations of the team? What are their responsibilities? Are there specified 'deliverables'?

STRUCTURE

How diverse is the team? What do team members have in common? Is it a multi-disciplinary team? (Is it best described as a task force or project group – making recommendations; as a manufacturing or marketing operation; or as a team that oversees some significant functional activity?)

ACCOUNTABILITY

Personal accountability? To whom is the team accountable? Who does the team service in the wider organisation? Where does it sit within the organisational structure?

CHALLENGES AND OPPORTUNITIES

What are the greatest challenges? How might the team be able to excel?

COMMUNICATIONS

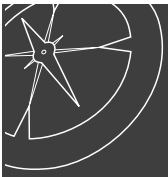
Internal communications? How formal/informal? How is information shared? External communications, both inward and outward, do the different functions in the organisation speak the same languages?

DECISION MAKING

Decision making processes: Conservative vs radical? Formal vs informal? Wide consultation vs a designated few? Advocacy based (persuasion, competing for adoption of ideas) vs Inquiry based (sharing ideas, open process designed to generate alternatives, seeking the best solution)? Successful vs unsuccessful?

CRITERIA FOR SUCCESS/ HOW ARE WE DOING?

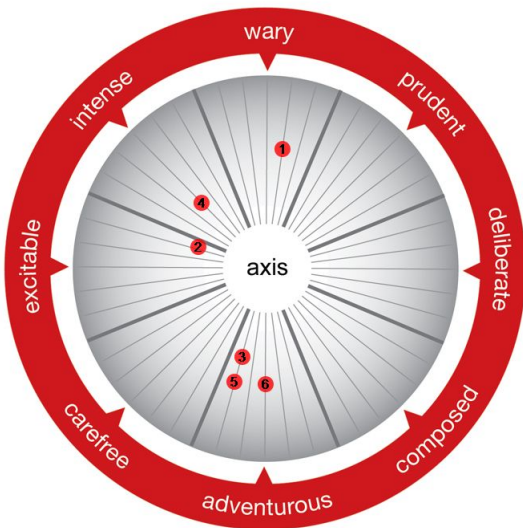
How successful is the team so far? How would success be measured? What measurable outcomes are available/possible?



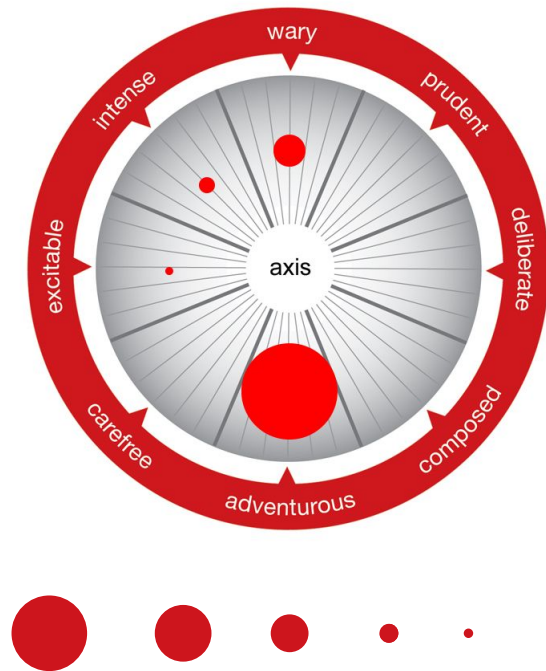
Part 1: Group Profile

All four of the graphics below are drawn from the same group data, providing a different 'window' through which to view the balance of risk dispositions within the team. Each of these configurations will prompt different discussion points and contribute to the group's efforts to achieve a greater team consciousness.

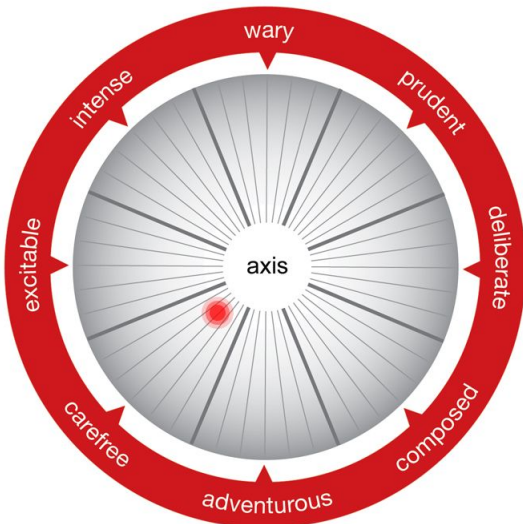
GRAPHIC 01: GROUP SCATTERGRAM



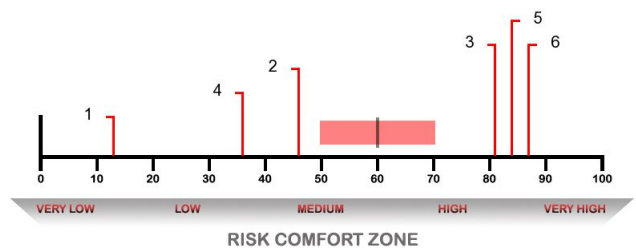
GRAPHIC 02: RISK TYPE INFLUENCE

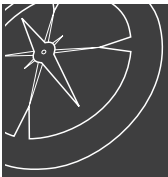


GRAPHIC 03: CENTRE OF GRAVITY



GRAPHIC 04: GROUP RISK TOLERANCE INDEX





Part 1: Group Profile

01 - Group Scattergram

GRAPHIC 01: GROUP SCATTERGRAM

The Risk Type Compass® graphic below shows a continuous spectrum of eight Risk Types.

THE MARKER

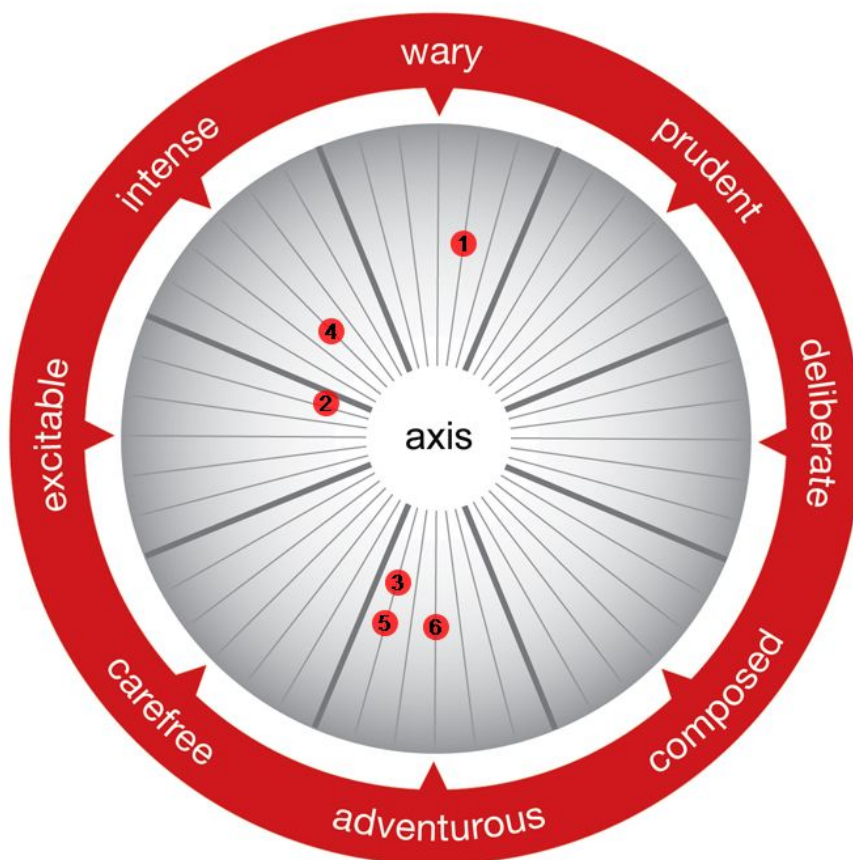
In this graphic, the marker (•) denotes which Risk Type best fits each team member's disposition towards risk. Any variation in depth of colour of the markers indicates multiple team members at that point.

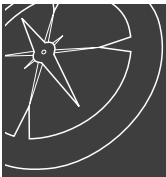
TYPE DEFINITION

Please refer to page 4 for a summary of each Risk Type. Each of the Risk Types shares some characteristics with its neighbours and the facing Risk Types are opposite in their characteristics. The closer a marker is to the boundary with the adjacent Risk Type, the more the characteristics of that adjacent Risk Type will also be an influence. Those clustered at the axis will be neutral with regard to Risk Type tendencies.

TYPE STRENGTH

The nearer the marker is to the outside edge of the compass, the stronger the Risk Type and the more relevant the description of that Risk Type will be. Conversely, the Risk Type characteristics of those nearer the centre of the compass will warrant a milder interpretation of the Risk Type description.





Part 1: Group Profile

01 - Group Scattergram

How to Read the Group Scattergram

Analysis here should consider two key areas; convergence and factions. In each case below, what are the implications for this team and for team dynamics?

CONVERGENCE

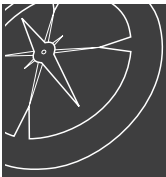
Convergence is concerned with similarity of Risk Type amongst the participating individuals; the degree of their dispersal around the Compass and the extent to which group members cluster around a particular Risk Type segment.

Consider the dispersal of team members, how extreme and how balanced is the team? What are the most extreme differences? Would those most remote from each other appreciate the other's viewpoint? Consider 'migration' of the team; any tendency of the team to group within a particular quadrant of the compass, also, the density of any clustering. What does this suggest about the characteristics that would find acceptance within the team and be reinforced? Are there implications for working relationships, communication or misunderstanding? Are there extreme outliers, individuals who may feel remote from the group as a whole? Are there other characteristics of the team's internal interaction that may be influenced by its dispersal of Risk Types?

FACTIONS & FAULT LINES

The occurrence of separate and distinctive clusters within the wider dispersal of group members may establish a constituency for particular viewpoints or modes of risk taking behaviour. When more than one such cluster is evident, this creates the potential for tension (which is not necessarily a bad thing) or conflict (which may be more problematic). Where another's opposing views are represented by other factions, each pulling in their own direction, this will influence group dynamics and, potentially, internal politics.

Consider the location of any distinctive clusters or factions. What is the distance between them across the compass spectrum? What characteristics are likely to distinguish the different factions? Based on Risk Type characteristics, what issues might be fertile ground for disagreement? Where would the tensions lie in terms of perception of risk and decision making? Are there any persistent differences of opinion within the group that amount to a 'fault line' in group relationships?

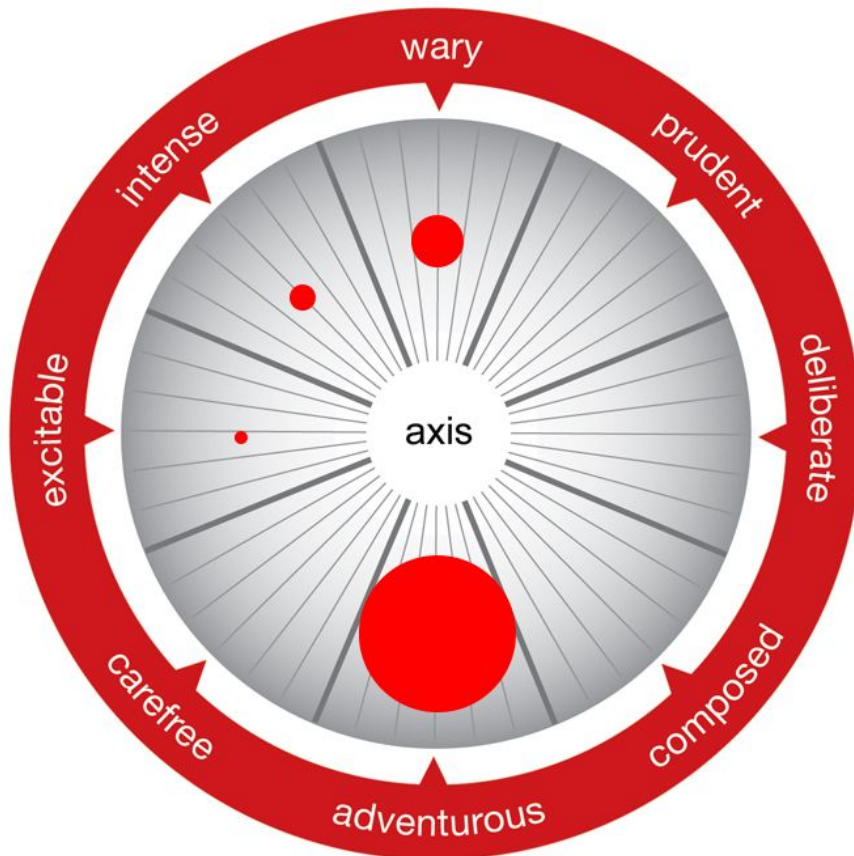


Part 1: Group Profile

02 - Risk Type Influence

GRAPHIC 02: RISK TYPE INFLUENCE

In this graphic, the size of the markers in the segment indicates the degree of influence each Risk Type has within the wider group dynamic. This has been calculated by considering the frequency of each Risk Type and the strength of each individual's rating.



VERY STRONG



STRONG



MODERATE



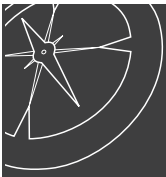
WEAK



VERY WEAK



RISK TYPE	INFLUENCE
Adventurous	Very Strong
Carefree	No Influence
Composed	No Influence
Deliberate	No Influence
Excitable	Very weak
Intense	Weak
Wary	Moderate
Prudent	No Influence
Axis	No Influence



Part 1: Group Profile

02 - Risk Type Influence

Evaluating Risk Type Influence

Analysis here should consider two key areas; under representation and dominance. In each case below, what are the implications for the team and for team dynamics?

UNDER REPRESENTATION

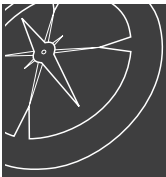
The overall climate within the team will be influenced both by the complete absence of any Risk Type or a Risk Type being over represented. It is also important to consider the absence or under representation of Risk Type in the profile. Under representation becomes even more significant if it further influences the overall balance, as when two or more adjacent Risk Types are unrepresented. Depending where on the Compass this occurred, it might seriously influence the resilience, organisation, emotional sensitivity or impulsivity of the team.

Consider which Risk Types are under represented or unrepresented. What then is missing in terms of Risk Type characteristics? Which characteristics are strongly represented, and which will go unchecked because their opposite Risk Type is absent or under represented?

DOMINANCE

When there is a prevalence of one Risk Type within the group, any propensities for particular risk attitudes and risk behaviours will be amplified; perhaps beyond any expectation based just on numbers. This is a group dynamics issue that is likely to have a distorting influence on the perception of risk and on the willingness to take risks. When this imbalance is extreme, there is a likelihood of 'risk polarisation'. This is a potential amplifying effect on either risk tolerance or risk aversion that arises in these situations; in high risk teams the members may compete to demonstrate risk-taking prowess; in risk averse teams they may compete in identifying ever more obscure threats.

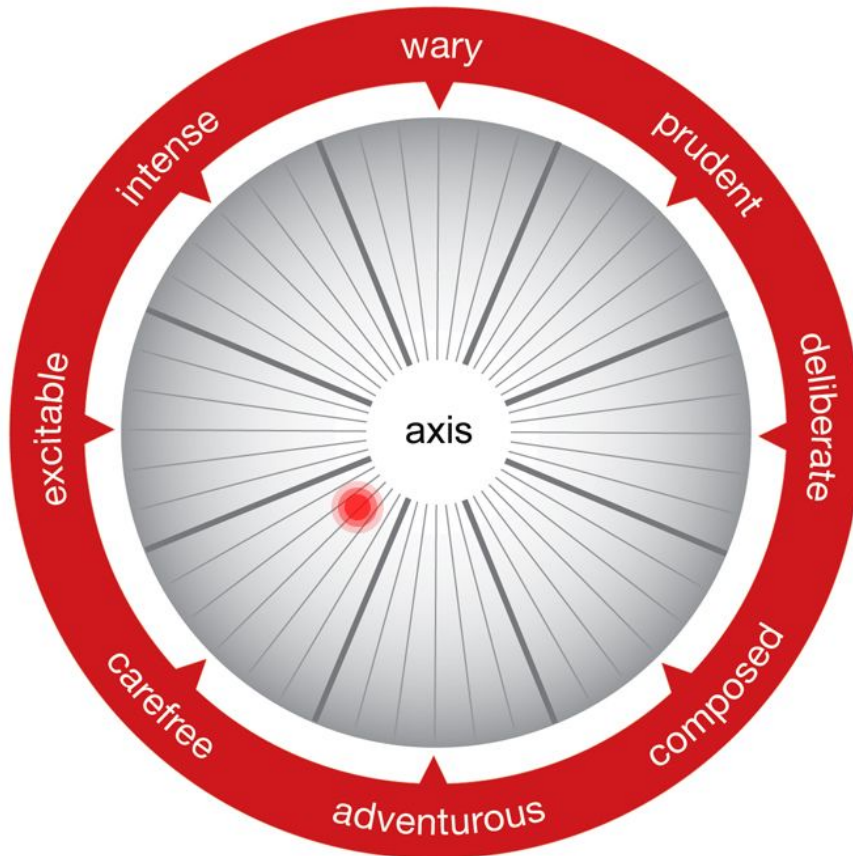
Consider the extent to which any one Risk Type dominates, or whether there is a tight clustering in one sector. How extreme is this group in terms of Risk Type? How extreme is it in terms of its position towards either the top (risk averse end) or the bottom (risk taking end) of the Compass? Consider whether the experience of team members reflects the configuration illustrated by the 'Risk Type Influence' graphic.



Part 1: Group Profile

03 - Centre of Gravity

GRAPHIC 03: CENTRE OF GRAVITY



THE CAREFREE RISK TYPE TEAM

Risk Perception

A Carefree Risk Type team would welcome change and innovation. Being alert to the benefits and opportunities in any proposal or situation, their first appraisal of the risks involved may become a secondary consideration rather than top of their agenda. Being neither particularly anxious nor prudent, they are unlikely to be especially risk sensitive from either an emotional or a process perspective.

Reaction to Risk

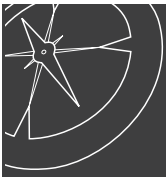
Routine and convention have little attraction for Carefree Risk Types and they are not fearful of change; in fact they often seek the excitement inherent in reorganisation, innovation and the variety of assignments. Often, their first response in the face of a new or unexpected challenge will be excitement at the prospect of new opportunities that it may offer.

Risk Taking

The group is likely to feel that life would be tedious if there were no risks or new opportunities in their work. As a consequence of their low risk threshold, they may sometimes take risks simply because they have not recognised them as such. They will tolerate more ambiguity than most and be able to operate effectively and quickly before every facet or detail has been resolved.

Decision-making

Being unstructured in their approach, unless specifically addressed, decision-making is in danger of becoming unsystematic and unpredictable. Happy to make decisions 'on the fly' in fast moving situations, they are unlikely to see lack of precedent as a reason to delay action. Their ability to react spontaneously should contribute to the effective crisis management when standard risk management procedures or expectation have failed to deliver.



Part 1: Group Profile

03 - Centre of Gravity

Evaluating Team 'Centre of Gravity'

This perspective on the balance of Risk Types within the team is based on aggregating the scores of all team members. The *strength* of individual Risk Type scores is also taken into account. All other things being equal, this would be the most objective way of determining the overall risk propensity of the group. However, in life, other things rarely are equal.

ACTUAL RANGE AND COMPLEXITY

Firstly, the dispersal of team members across the Compass will add range and complexity to the situation. There are likely to be benefits if different Risk Types are represented because of the diversity of outlook that would be implied by this. This increases the capacity of the team to see an issue or a situation from more than one perspective.

What Risk Type characteristics are under-emphasised by this generalised centre of gravity? Were they simply cancelled out by an opposite Risk Type?

OTHER INFLUENCING FACTORS

Secondly, there are other influencing factors, apart from Risk Type alone. The prevalence of different Risk Types will influence group dynamics and climate beyond their simple aggregation and the 'risk polarisation' factor described on page 9 will be one example of this. Other factors may include the age and experience of team members, their status, social standing, personality or seniority. Furthermore, these influences may change over time as more reticent team members show their worth and increase their influence.

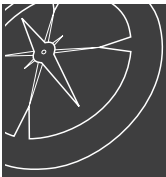
Within this team, what factors apart from the sheer numbers of any Risk Type, might influence the weight of opinion? Consider this 'Centre of Gravity' team perspective and the Risk Type team narrative associated with it. To what extent does this portrayal of the team reflect the reality experienced by group members? How accurately does it convey the risk climate within the team? Where are its assertions overstated or inappropriate? Which characteristics from other Risk Type descriptions should be added? Consider this in terms of: Risk Awareness, Reaction to risk, Willingness to take risks, and Decision-making. Summarise your own views or the team consensus on these points under the headings below using the text on page 11 as a point of reference. Comment too on the strengths or weaknesses this may imply for the teams effectiveness.

Risk Awareness within our team:

Reaction to Risk within our team:

Risk Taking within our team:

Decision Making within our team:



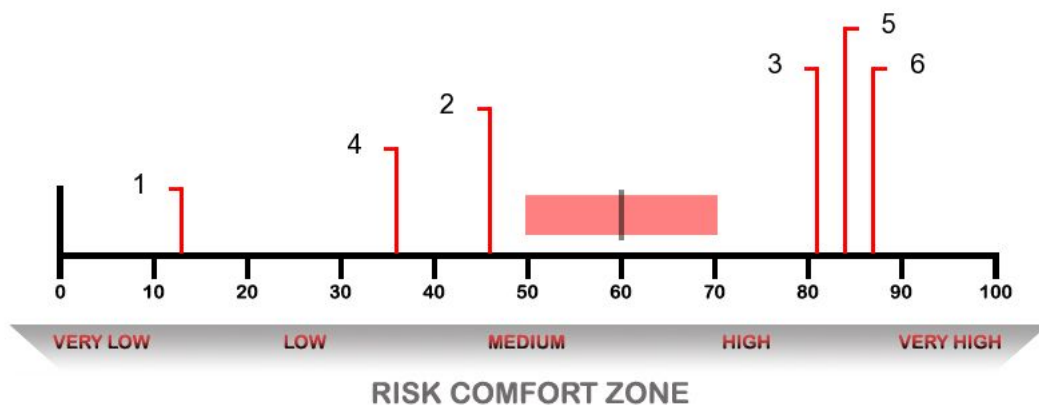
Part 1: Group Profile

04 - Group Risk Tolerance Index

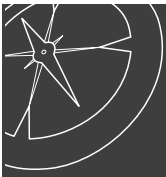
GRAPHIC 04: GROUP RISK TOLERANCE INDEX

Risk Tolerance Index (RTi), an estimate of tolerance for risk, is based on an individual's Risk Type, the strength of their Risk Type and their attitudes to different kinds of risk.

The group's position on the Risk Type Compass® defines the average RTi across all group members, and the extent to which their attitude varies for different types of risk situations defines their Comfort Zone. This, coupled with each individual's risk tolerance, is represented in the graphic below.



The mid-point of the solid bar in this RTi graphic marks the average level of risk tolerance associated with the Risk Type rating for the group. The length of the bar indicates the average variability in Risk Tolerance suggested by differences in Risk Attitude across the five risk domains.



Part 1: Group Profile

04 - Group Risk Tolerance Index

Evaluating Group Risk Tolerance

This perspective on the group is one-dimensional; it focuses solely on the overall risk tolerance of the team. The diagram (page 13) positions each team member along the 0 to 100 scale of the Risk Tolerance Index (RTi).

Risk Taking and Experience

It is essential to recognise that, whatever the disposition of an individual towards risk and risk taking, life experience will have influenced their perception of risk in different situations:

- Familiarity removes uncertainty, which in itself can be a major source of anxiety or fear.
- Experience develops perception of risk. It allows us to differentiate the specific aspects of a situation that one needs to be wary of, rather than reacting in a more generalised way to that situation, or class of situations.
- Approaching risk incrementally allows us to take one step at a time and to build risk tolerance for that specific situation.
- In our working lives, to the extent that we face a specific set of challenges, we develop confidence, competence and resilience step by step.

There is an important distinction to be made between, a) our constitutional disposition towards risk, captured by our Risk Type and, b) the attitudes to different kinds of risk that we develop through training, exposure and life experience.

Personal Reactions

What are the views of team members about their own RTi? Do they agree or disagree with this rating? To what extent? Are there any obvious reasons for this discrepancy (experience, training, etc)?

Team Risk Tolerance

Consider the estimated mean RTi for the group.

Is this consistent with perceptions within the team? Where are the most significant discrepancies? How consensual are the views of team members about this? As a group, how would they re-draw this graphic? Do those placed closest in the graphic feel that they have similar risk dispositions?

Team Effectiveness

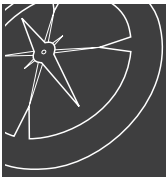
Given the various demands and expectations on the team, does this RTi pattern seem appropriate?

How well does this fit the requirements and demands on the team? As a group, will the team be resilient enough? Will the team make the appropriate balance between caution and grasping opportunities? Is the group going to be sensitive enough to potential threats or pending disasters? How might group biases influence decision-making? In what work situations might the team need to be particularly aware of its limitations in terms of awareness and propensity for risk-taking?

Team Roles

It can be beneficial to differentiate between those relied on to be alert to dangers, and those charged with being alert to opportunities; just as the defence and attack are differentiated in any sports team. If someone is going to abseil down a cliff, or bungee jump, it's helpful to know that someone reliable and vigilant is taking care of the safety aspect. Confident that any serious dangers will be picked up, the adventurous may feel free to express their capacity to seek opportunities in innovation, organisational change and other initiatives.

Consider whether this analogy works for this team. Is the team diverse enough to differentiate in this way? What might be the benefits of RTi diversity to this team?



Part 1: Group Profile

Positive Risk Management

Positive Risk Management (PRM)

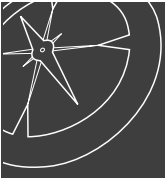
PRM is an approach which recognises; a) that every individual has a natural and deeply rooted disposition towards risk - their Risk Type; b) that risk-taking and risk-aversion are complementary and of equal value; c) that the appropriate degree of risk-aversion or risk tolerance depends on the task or role concerned, and the working context; and d) based on these principles, consider the benefits of an agenda for awareness and appreciation of different risk disposition at the individual and group levels. Adopting a strategy of Positive Risk Management can improve individual, team and organisational effectiveness.

SOME OBJECTIVES TO CONSIDER:

- » Promoting group self-awareness and an appreciation of where, collectively, the group stands; how this is likely to compare with other collaborating stake holders or client groups.
- » Highlighting and appreciating the positive contributions that each Risk Type has to offer.
- » Understanding the downside implications of one's own Risk Type; what one can contribute or take care of, and how other Risk Types might complement and compensate for them.
- » Being willing, in groups that are Risk Type diverse, to acknowledge and respect the integrity of other opinions and appreciate their deeper (as opposed to personal) nature.
- » Developing conflict resolution strategies in diverse groups that take each individual's unique personality style into account and acknowledge common purpose and objectives.
- » Developing a consciousness of subgroups or factions and being alert to the potentially distortive effects with regard to decision-making processes and achievement of consensus.
- » Recognising whether any particular Risk Type is playing too dominant a role in the group and to be mindful of the potential positive and negative implications of this.
- » Developing group self-awareness about gaps and over representation in Risk Type influence and awareness of any potential systemic bias in procedures and decision-making.

OBJECTIVES PROPOSED:

List below any thoughts about how the group might take its first steps in addressing any issues prompted by this report (and any group discussions in which you have participated).



Part 2: Resource Material

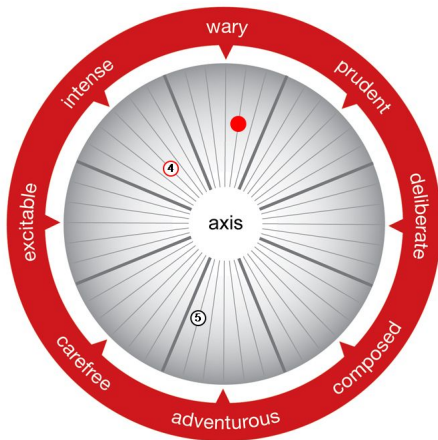
A - Sociometric Implications

Introduction to Part 2: Resource Materials

The following sections contain resource materials to facilitate further exploration and analysis of the team's risk behaviour. This data can be used in conjunction with the information provided in the report to allow further refinement of the team's development objectives.

PART A - SOCIOMETRIC IMPLICATIONS

The first part of the resource material section provides a more detailed view of the similarity between each team member and the rest of the group. The graphics on the following pages highlight each individual's position on the compass in relation to the group members who they are most and least similar to in terms of Risk Type. This analysis allows for more detailed understanding of group dynamics.



Risk Type (● or ◉)

The marker denotes which of the 8 Risk Types best fits the team member's disposition towards risk. The nearer it is to the outside edge, the more accurate that type description will be for the individual. For those nearer the centre, their Risk Type will colour their disposition towards risk, but not so intensely. Please refer to page 5 for an overview of the Risk Type descriptions.

Team Member 1

Different from: Team Member 5
Similar to: Team Member 4

Different from (○)

In terms of their Risk Type, this team member shows the greatest disparity from the individual in question. These team members may have very different viewpoints in their perception and reaction to risk and therefore may find it difficult to converge in their decision making. There may, at times, be potential for tension or conflict here.

Team Member 1

Different from: Team Member 5
Similar to: Team Member 4

Similar to (○ or ◉)

Within the group, this team member is the most similar to the individual in question. These team members may find that they share a very similar viewpoint in terms of the perception and reaction to risk. This may help in the formation of a harmonious working relationship. However, sometimes very like-minded individuals can urge each other to the extreme; a phenomenon known as 'Risky Shift'.



Part 2: Resource Material

A - Sociometric Implications

In this section we present detailed data and information designed to facilitate further exploration and refinement of the analysis and to assist the group when working through the implications of this report to identify group development objectives.

The graphics below provide a more detailed view of the similarity between each person and the rest of the group. The graphics highlight each individual's position on the compass in relation to group members who they are most and least similar to in Risk Type, allowing for more detailed understanding of group dynamics.

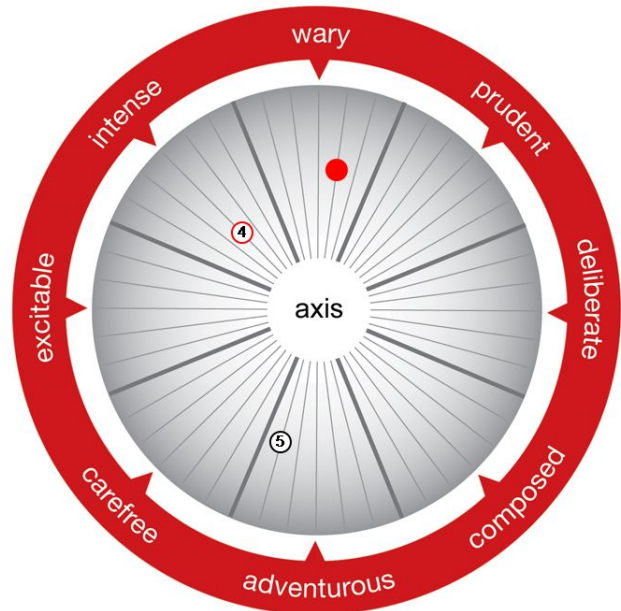
Team Member 1

Different from:

Team Member 5

Similar to:

Team Member 4



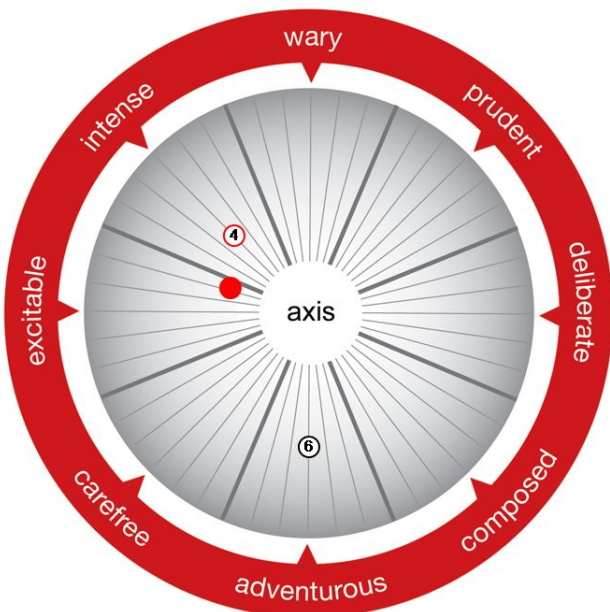
Team Member 2

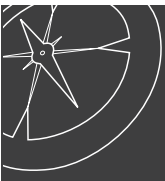
Different from:

Team Member 6

Similar to:

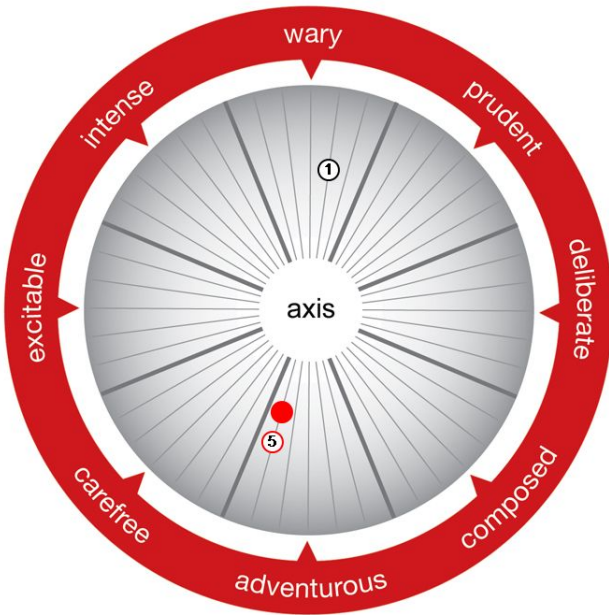
Team Member 4





Part 2: Resource Material

A - Sociometric Implications



Team Member 3

Different from:

Team Member 1

Similar to:

Team Member 5

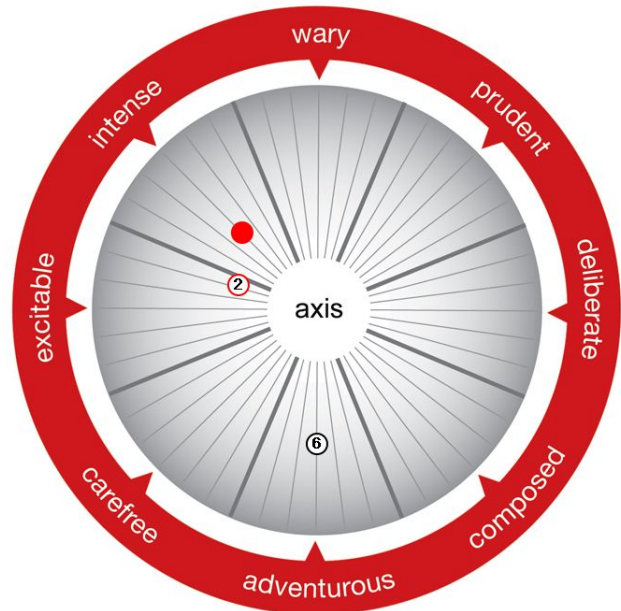
Team Member 4

Different from:

Team Member 6

Similar to:

Team Member 2



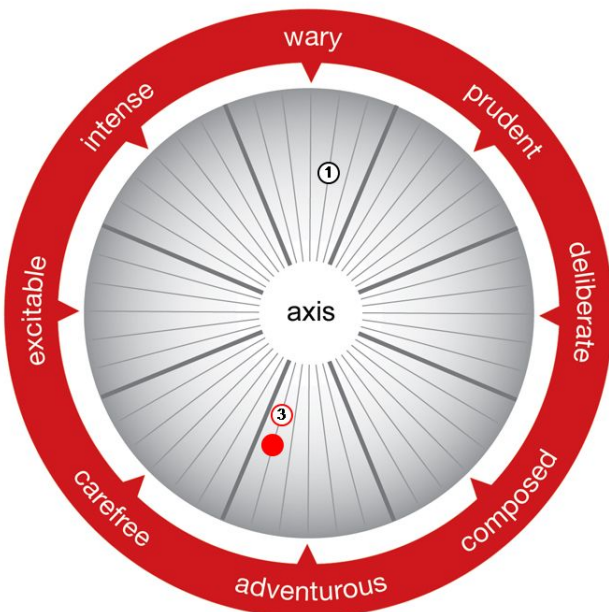
Team Member 5

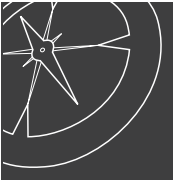
Different from:

Team Member 1

Similar to:

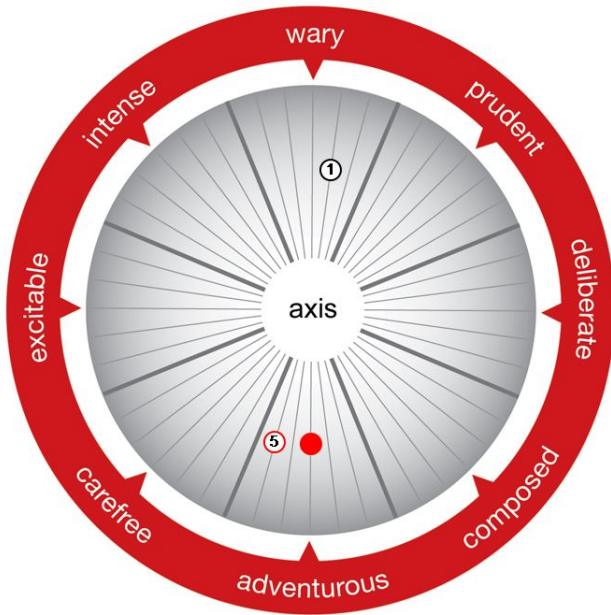
Team Member 3





Part 2: Resource Material

A - Sociometric Implications



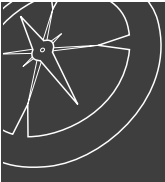
Team Member 6

Different from:

Team Member 1

Similar to:

Team Member 5

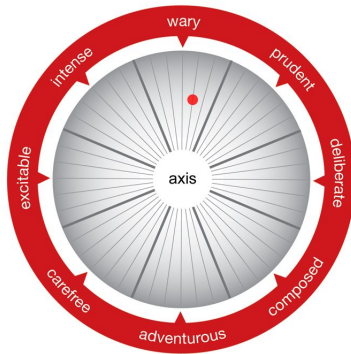


Part 2: Resource Material

B - Individual Profiles

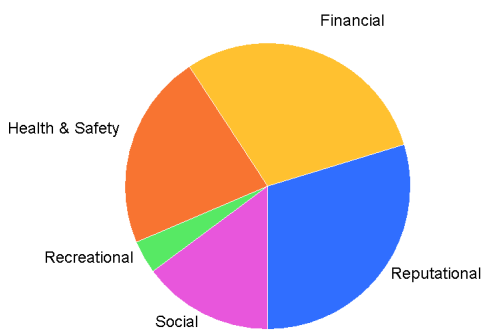
PART B - INDIVIDUAL PROFILES

The following pages provide detail of each team member's individual Risk Type Profile. This data is based on the Individual's responses to the Risk Type Compass® assessment. The guide below should help you in your interpretation of the individual profiles.



Risk Type

The filled marker (●) denotes which of the 8 Risk Types best fits the team member's disposition towards risk. Please see page 17 for a fuller explanation.



Risk Attitude

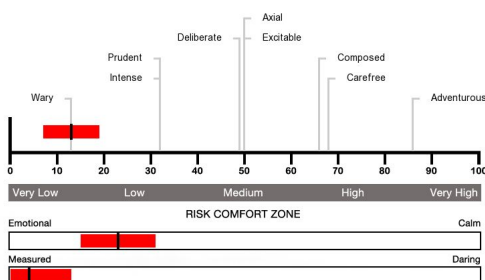
Risk behaviour will be moderated by life experience and by personal circumstances. Risk Attitude may therefore vary over time and in respect of different kinds of risk. The Risk Attitude graphic compares the individual's attitudes to Risk within five domains; Social Risk, Health & Safety Risk, Financial Risk, Reputational Risk and Recreational Risk. The size of the segments in the graphic show how relatively comfortable the individual is in taking risk in each of these five key domains. Rather than a comparison to other people, this graphic is about the individual's own preferences.

Risk Type: Wary

Unlikely to worry unnecessarily or to become unduly apprehensive
 Seems they may sometimes lack confidence and feel unsure of themselves
 At times, they may be impatient with delays and want quick results
 Unlikely to be pedantic about refinement and perfection

Prominent Characteristics

Each point reflects the most distinctive characteristics for this team member, as defined by their questionnaire responses. These may provide additional insights that help to qualify or personalise the more generalised Risk Type description. Some individuals may have no extreme scores and therefore will receive no bullet points here.



Risk Tolerance index

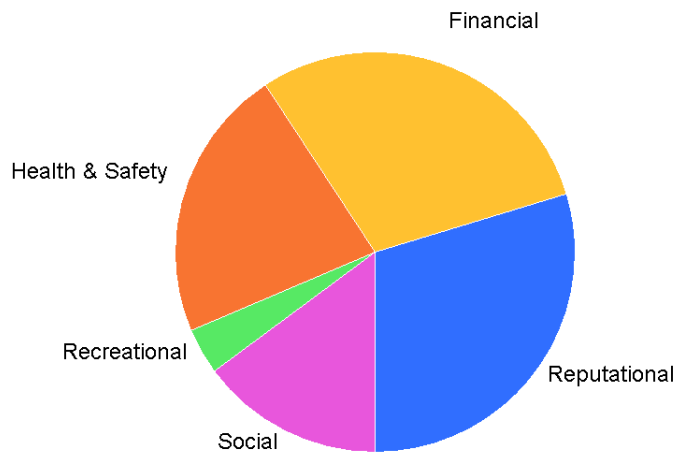
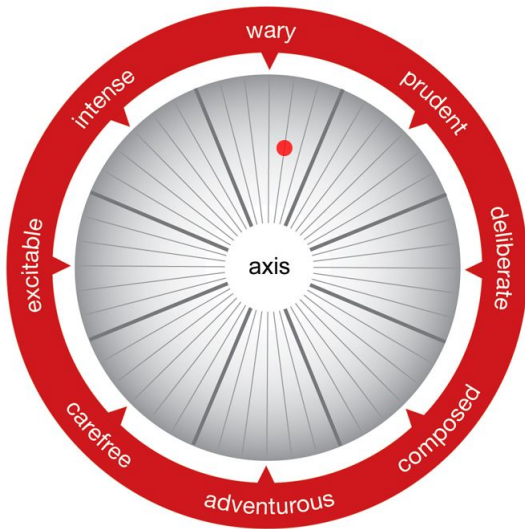
Risk Tolerance Index (RTi) is an overall estimate of the team member's tolerance for risk based on both their Risk Type and Risk Attitude. The marker's position on the graphic defines their RTi. The width of the bar indicates the extent to which their attitude varies for different types of risk situations.



Part 2: Resource Material

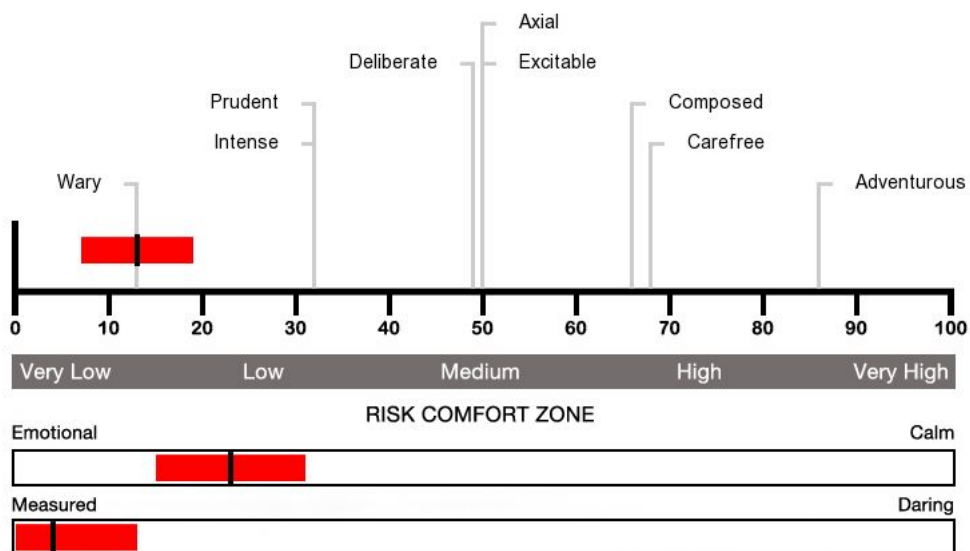
B - Individual Profiles

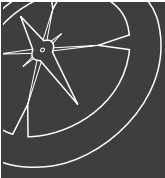
Summary: Team Member 1



Risk Type: Wary

- You seem to be a worrier, often apprehensive and in need of reassurance.
- You see the importance of basing decisions on facts and logic rather than on your feelings.
- You may appear wary and cautious, making it difficult for others to win your trust.
- You have a systematic approach, preferring to plan things carefully before you act.
- You set yourself high standards and complete tasks to the best of your ability.
- You appear disinclined to get involved in extreme or risky activities.
- You seem to be a cautious, careful person who likes to minimise exposure to risk.
- You like to think things through and may be uncomfortable doing things 'on the fly'.
- You are not easily fazed by events and will generally take things in your stride.
- Sometimes unsure of yourself, you may seem hesitant or indecisive.

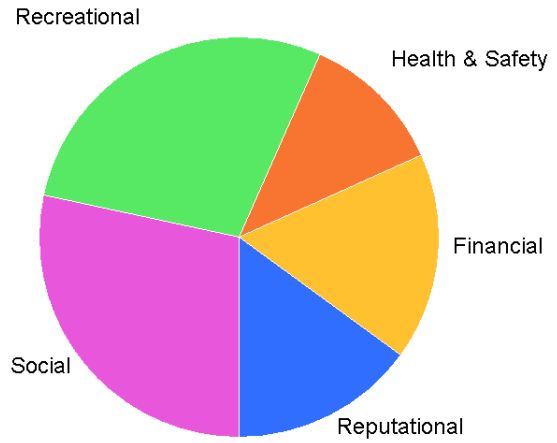
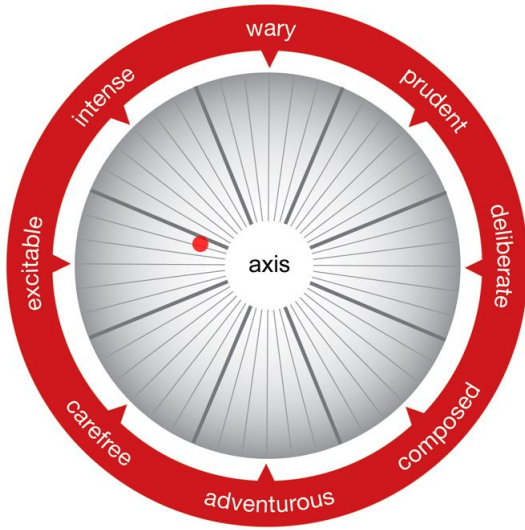




Part 2: Resource Material

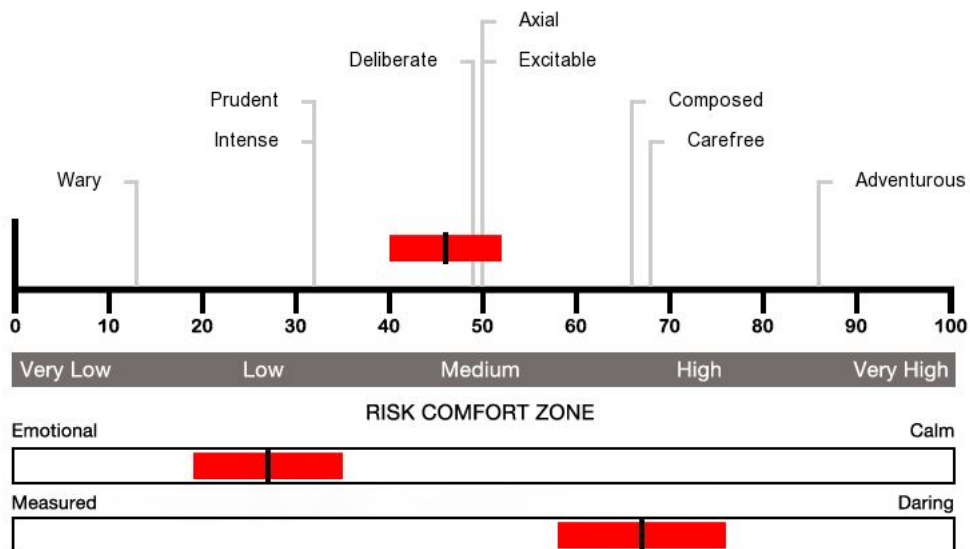
B - Individual Profiles

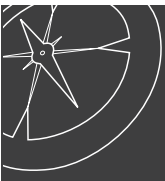
Summary: Team Member 2



Risk Type: Excitable

- You seem to be a worrier, often apprehensive and in need of reassurance.
- You may appear wary and cautious, making it difficult for others to win your trust.
- You are likely to be a patient person who can accept that it may take time to achieve an objective.
- A focused and purposeful individual, you are clear about what you want to achieve.
- You are excitement seeking and may get involved in extreme activities.
- You are not easily fazed by events and will generally take things in your stride.
- Sometimes unsure of yourself, you may seem hesitant or indecisive.

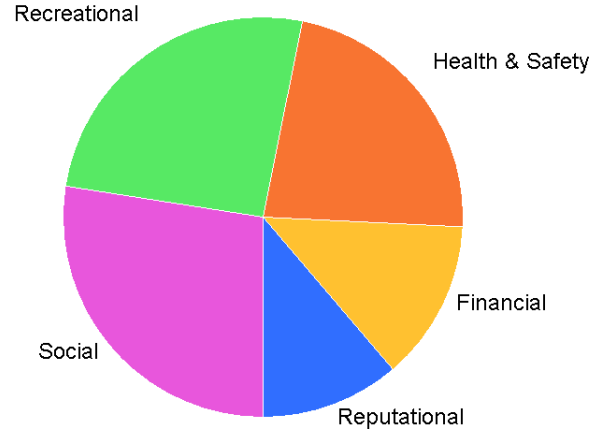
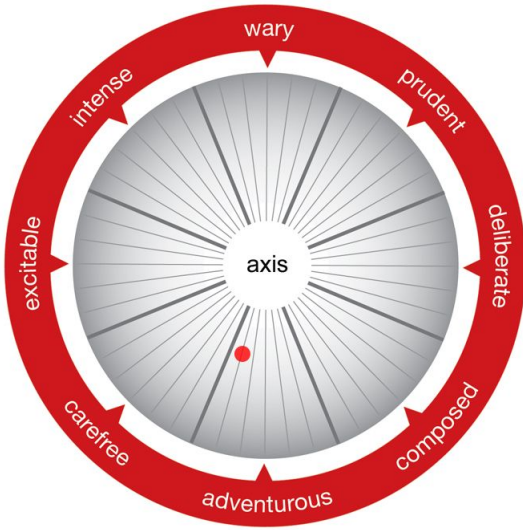




Part 2: Resource Material

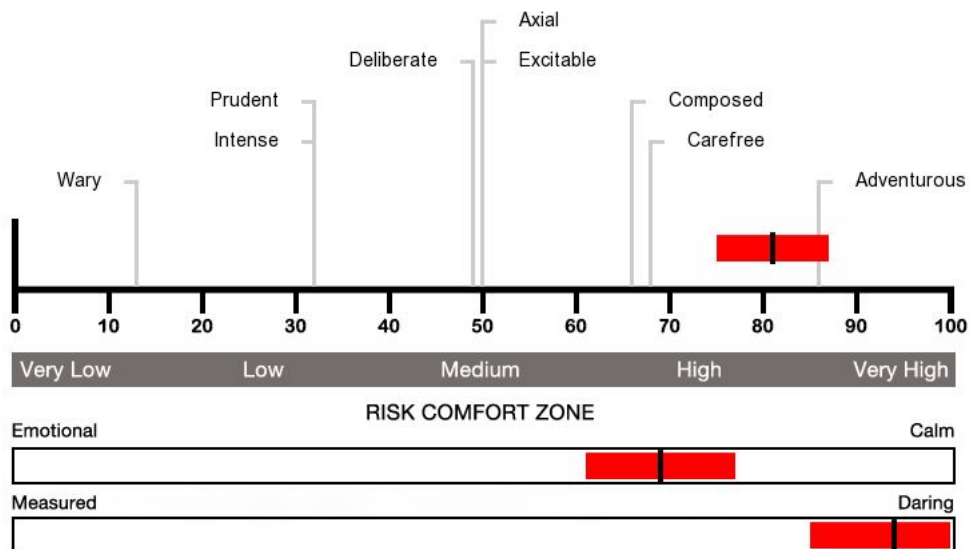
B - Individual Profiles

Summary: Team Member 3



Risk Type: Adventurous

- You will rarely worry about things unnecessarily, nor easily become apprehensive.
- You will generally be disposed to trust others and have faith in their good intentions.
- You find some rules and procedures tiresome and question the ways things are done.
- You appear to be excited by opportunities, new ideas and change.
- You are excitement seeking and may get involved in extreme activities.
- You seem to be comfortable in taking risks that would unnerve others.

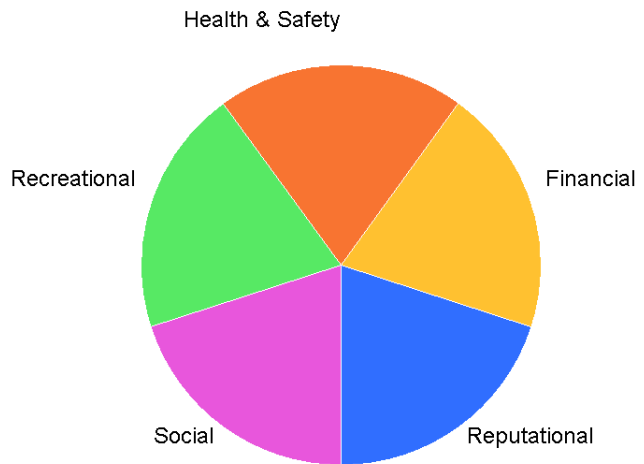
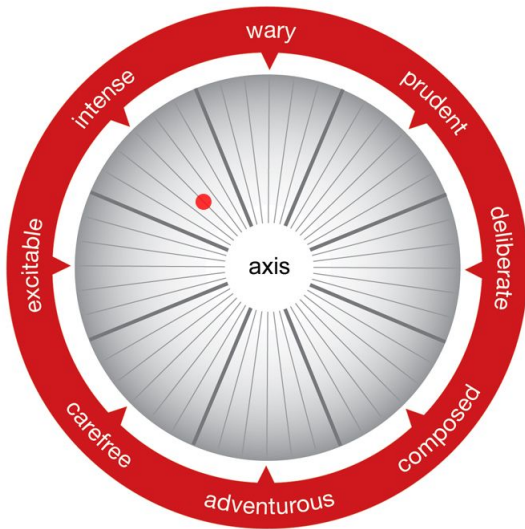




Part 2: Resource Material

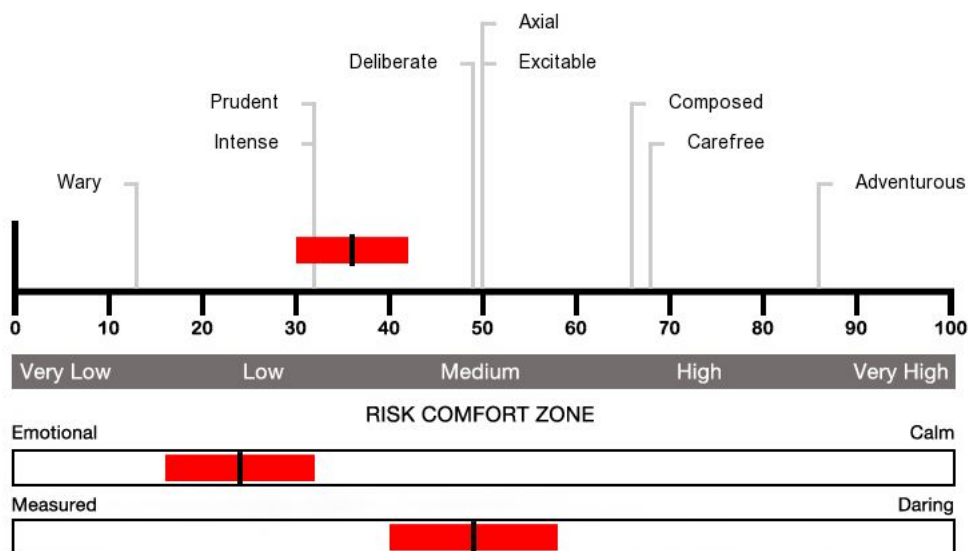
B - Individual Profiles

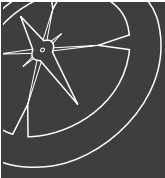
Summary: Team Member 4



Risk Type: Intense

- You seem to be a worrier, often apprehensive and in need of reassurance.
- Your reactions to joyful or tragic events can be deeply emotional.
- You will generally be disposed to trust others and have faith in their good intentions.
- You are likely to be a patient person who can accept that it may take time to achieve an objective.
- You may be prone to lack focus in your objectives and may be unclear about what you want to achieve.
- You find some rules and procedures tiresome and question the ways things are done.
- You appear disinclined to get involved in extreme or risky activities.
- You seem to be comfortable in taking risks that would unnerve others.
- You like to think things through and may be uncomfortable doing things 'on the fly'.
- Sometimes unsure of yourself, you may seem hesitant or indecisive.
- You have a somewhat wary outlook and are likely to fear the worst.

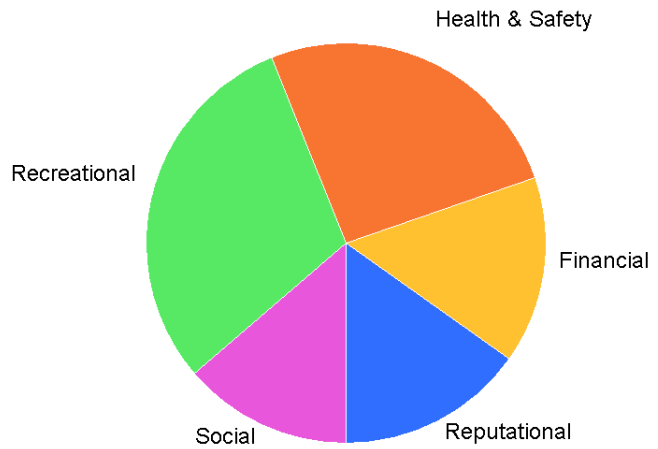
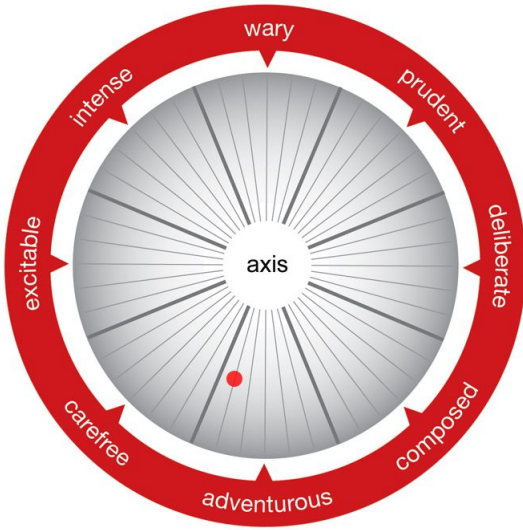




Part 2: Resource Material

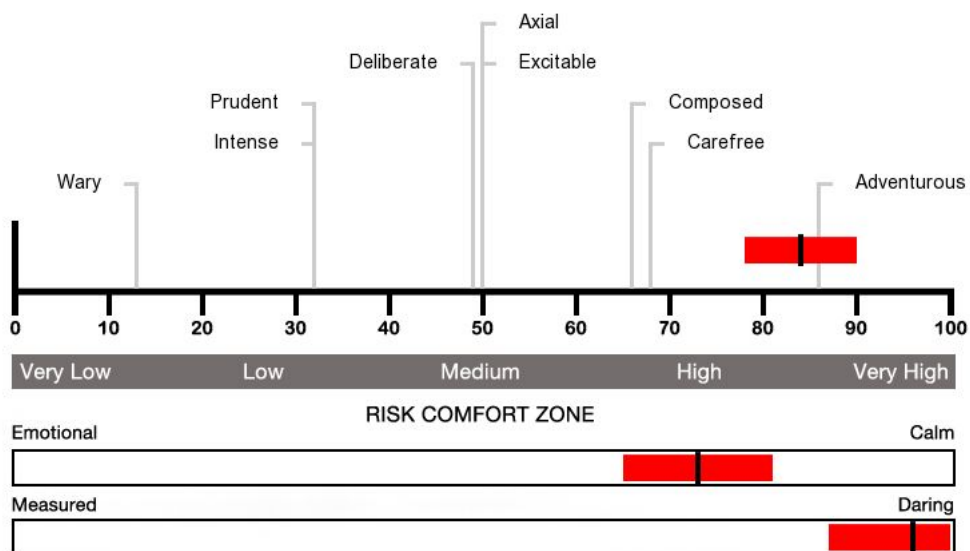
B - Individual Profiles

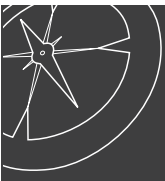
Summary: Team Member 5



Risk Type: Adventurous

- You will rarely worry about things unnecessarily, nor easily become apprehensive.
- You seem influenced by your emotions, sometimes at the expense of a strictly logical approach.
- You appear relaxed and informal and may tend to leave things until the last minute.
- You may have difficulty organising yourself and in maintaining consistently high standards.
- You find some rules and procedures tiresome and question the ways things are done.
- You are excitement seeking and may get involved in extreme activities.
- You seem to be comfortable in taking risks that would unnerve others.
- You are unlikely to be resentful or to dwell on past disappointments.

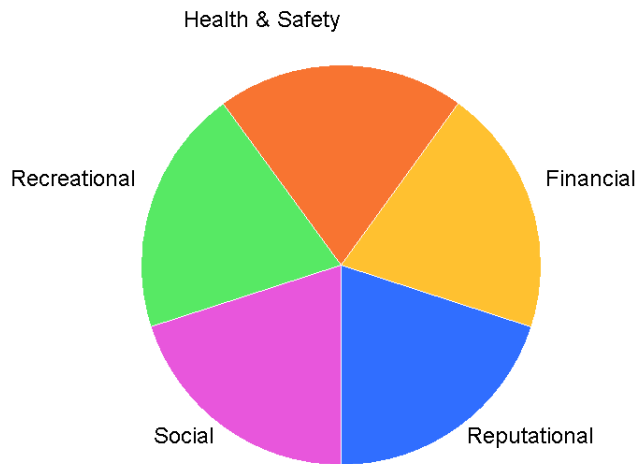
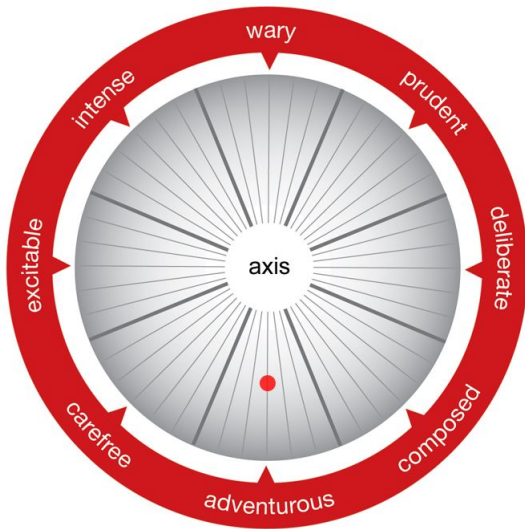




Part 2: Resource Material

B - Individual Profiles

Summary: Team Member 6



Risk Type: Adventurous

- You will rarely worry about things unnecessarily, nor easily become apprehensive.
- You appear relaxed and informal and may tend to leave things until the last minute.
- You may have difficulty organising yourself and in maintaining consistently high standards.
- You appear to be excited by opportunities, new ideas and change.
- You are excitement seeking and may get involved in extreme activities.
- You seem to be comfortable in taking risks that would unnerve others.
- You are unlikely to be resentful or to dwell on past disappointments.

