



Risk Type Descriptions

EXCITABLE

This Risk Type reflects a tension between impulsive excitement-seeking and strong emotions, anxiety and self-doubt. For the most extreme, impetuosity opens the door to a gamut of emotions, from passionate enthusiasm to regret and despair. High hopes and expectations combined with a tendency to act hastily risk a cycle of highs and lows in which disappointing outcomes lead to remorse and self-criticism. They are excited by their impulsivity but they are also fearful of it. Under pressure, they may not hold their nerve well.

At a more general level, the Excitable Type is emotionally expressive and reacts strongly to events. The spontaneity of 'on the fly' decisions will always appeal to the excitable side of their nature, but they are also prone to anxiety and stress if things go wrong. Their feelings are likely to play a significant part in their decision-making.

Upsides

- This Risk Type is likely to be candid and unpremeditated
- They are not in awe of convention or tradition or unduly inhibited by it
- More excitement seeking than most, they should welcome a variety of experience
- Although sensitive and may be resentful of criticism, they reflect on it seriously
- They are likely to feel strongly about things and to be passionate in their commitments
- Once 'on board' with a project, they should be able to make quick decisions
- Such people are likely to be open-minded about new ideas and opportunities
- They are usually very realistic about their shortcomings
- More impulsive than most, they commit to people and projects with enthusiasm

Downsides

- This type can make rash decisions and then feel remorseful if things go wrong
- They can be impulsive and easily distracted
- Sometimes they will take things personally when no criticism was intended
- Their changeable moods may make them seem hard to please
- They may appear disorganized and inattentive to the details
- Feeling things deeply, they may struggle to make calm and rational decisions
- If things go wrong, they tend to suspect others before questioning themselves
- Not particularly compliant, they may bend rules or challenge procedures
- They may tend to dwell on past failures or disputes

INTENSE

This Risk Type is equally passionate in their enthusiasm, their apprehension and in their regrets. The most extreme examples of this type are highly-strung but genuine, candid and loyal. Edgy when stressed, their moods are unpredictable and their apprehensiveness can make them mistrustful. They feel things deeply and take it personally if they don't work out. Self-doubt makes them their own most unforgiving critic but it often fuels their drive and determination to succeed.

At a more general level, the Intense Type wear their hearts on their sleeves, they are enthusiastic, sincere and involved with people and projects at a personal and emotional level. Haunted by past disappointments, they can never quite shake off the belief that something may go wrong. Neither particularly cautious nor impulsive, this type will be less resilient than most but ready to be generous in their commitment and their passion.

Upsides

- This Risk Type is impassioned, earnest and reflective
- Such people make strong emotional commitments to people and projects
- They are enthusiastic, committed and loyal
- They are alert to the potential risk in any proposition
- Candid and unpremeditated, they speak their mind
- Usually very self-aware, they are realistic about their shortcomings
- Fearful of failure, they prepare carefully for any challenge, rather than 'winging it'
- Sensitive about past failures, they work hard to avoid repeating mistakes
- They are neither very impulsive nor overly constrained by convention

Downsides

- The intensity of this type can make them unpredictable and edgy under pressure
- Initial enthusiasm for a project may evaporate if they feel let down
- Their emotionality may interfere with calm, rational decision making
- They may tend to deflect personal criticism by highlighting the failings of others
- Anxious not to risk failure, they may be reluctant to move beyond their comfort zone
- Worried about things going wrong, they may over-react to minor set-backs
- Past failures will always cast a shadow over future decision making
- They may seem over sensitive, seeing personal criticism where none was intended
- Having difficulty masking their feelings, others will know when they have upset them

WARY

This Risk Type combines anxiety about risk with a methodical approach and a shrewd and persistent skepticism. The most extreme examples of this type are fearful, apprehensive and ultra-sensitive about vulnerability and risk. Strongly attracted to the idea of securing the future but very difficult to reassure, they seem to seek an unattainable ideal. Anxious about failure, they protect themselves by being conservative, prudent and well organized.

At a more general level, the Wary Type is cautious, vigilant and pessimistic. Security is always high on their agenda. They will be alert to the risk element of any idea or innovation and dubious about the benefits. Such people have a need for certainty and like to know precisely what they can expect. They are not naturally either adventurous or emotionally resilient but should have a respect for convention and tradition and prefer change to be gradual.

Upsides

- This Risk Type is cautious and anxious by nature, and keen to minimise risk
- They will be alert to the potential risks in any idea or proposal
- Conservative and conforming, they tend to comply with rules and procedures
- They like to seek detailed information before making decisions
- They are likely to carefully consider any feedback or advice they may receive
- Enthusiastic and passionate, they invest a lot emotionally in their affairs
- Sensitive about their past mistakes, they will be anxious to avoid repeating them
- Systematic and conscientious, they should have a planned and organized approach

Downsides

- This type's caution and emphasis on security may make them indecisive
- They may miss opportunities by taking too long to weigh up the options
- Concerned to do things by the rule book, they may seem reluctant to innovate
- They may seem conservative, inflexible and resistant to change
- Variable in their moods, enthusiasm may easily turn to disaffection
- Feeling things strongly, their reactions may be fervent and emotional
- Sometimes they will allow little things to irritate them
- Having high hopes and expectations, they may tend to dwell on past disappointments

PRUDENT

At the root of this Risk Type is a desire to eliminate uncertainty through high levels of self-control, compliance and detailed planning. The most extreme examples are very cautious, highly organized, systematic, attentive to detail and perfectionistic. They require a lot of persuasion to accept change and, at times, they will be viewed as fussy, conventional and inflexible. They are most comfortable 'doing things by the book' and operating within established and familiar procedures.

At a more general level, the Prudent Type will be conservative and conventional in their approach, people that prefer predictability and continuity to change or variety. Such people prefer developments to be gradual and evolutionary rather than radical. Generally skeptical about new ventures, they may find reassurance in sticking with what they know. Comparatively resilient and unsentimental, this type is careful and provident.

Upsides

- This Risk Type tends to be very systematic and organized
- People like this research decisions carefully and seek detailed information
- Keen on security, any risk that they take will be carefully calculated
- They are likely to comply with rules and established procedures
- They like to work within clear and consistent frameworks
- People like this are usually receptive to advice from others
- They are conscientious, thorough and concerned about doing things properly
- They are often respectful of established traditional values and culture

Downsides

- This Risk Type has a desire for certainty and like to play it safe
- Their caution may lead to missed opportunities, especially in fast paced situations
- Focused on detail and adherence to formal procedures, they may miss the big picture
- Allegiance to the status quo may delay recognition of its faults or weaknesses
- Conservative and conventional, they may look to the past rather than to the future
- Their high standards can make them seem fussy, perfectionistic and critical of others
- Their prudence may sometimes make them seem inflexible and stubborn
- Often staid and reserved, some may have difficulty with casual informality

DELIBERATE

At the root of this Risk Type is a high level of calm self-confidence combined with detailed preparation and planning. The most extreme examples are calm, cautious and coolheaded but may be over-confident. Although not afraid of risk, they work to eliminate uncertainty through careful planning, attention to detail and by considering the options with painstaking care. Neither anxious and emotional, nor spontaneous and impulsive, the Deliberate Type is calculated and sure-footed.

At a more general level, this type will be self-assured and even-tempered. However, because they are organized, compliant and well informed about what is going on, they are unlikely to walk into anything unprepared. Any aversion to risk will be practical rather than emotional, with a desire to do things in a balanced, sensible and systematic way. This type is not unnerved by radical or extreme proposals, but evaluates them precisely before giving their view.

Upsides

- This type is not unnerved by risk, but is still inclined to check things out carefully
- They tend to seek out a lot of information about things that interest them
- They like to research, ask questions and clarify their options
- These people value a planned and systematic approach
- They are likely to be level-headed and calm, even in times of uncertainty
- They will make a rational and unemotional evaluation before acting
- They are unlikely to dwell on regrets or past decisions that cannot be changed
- These people tend to be confident about their own ability
- Typically up-beat, even in difficult times they are optimistic about the future

Downsides

- This type may be so sure of themselves that they seem opinionated
- They can be so thorough in their risk assessment that they miss opportunities
- Their ardent adherence to rules can delay their decision making
- Being caught up in the detail, they may miss the more fundamental issues
- Their caution may mean that they miss opportunities for wider experience
- Their calm, rational and methodical approach may come across as unfeeling

COMPOSED

At the root of this Risk Type are high levels of poise, self-belief, optimism and resilience. The most extreme examples may seem aloof, unemotional and quite imperturbable. Although others may be unsettled or close to panic, this type remains steady and patient and shows little sign of anxiety. An oasis of calm and apparently almost oblivious to risk, they seem self-contained, unreceptive to criticism or restraint and unappreciative of the alarm that others may experience in that situation.

At a more general level, this type will always be relatively untroubled, and more even-tempered than most. They seem to take whatever life throws at them and maintain a positive outlook. Even when things go wrong, they don't dwell on regrets, harbor grudges or bear resentments. The Composed Type manages stress well, rides out any turbulence and stays on-task. Not reckless, but not averse to risk either, this type keep its nerve and sees things through.

Upsides

- This type is likely to be calm and level-headed in situations that unsettle others
- They are able to remain effective and unperturbed when things go wrong
- Whatever happens, they are likely to remain composed, consistent and even-handed
- They don't dwell on their mistakes or on past decisions that cannot be changed
- Such people tend to have confidence in their own ability
- They are likely to be up-beat and optimistic about the future
- People like this tend to be patient, purposeful and unhurried

Downsides

- This type can be so optimistic that they fail to evaluate or anticipate risk
- Certainty about their decisions makes them slow to pick up early signs of difficulty
- Being so confident in their opinions, they may miss vital new information
- They can appear oblivious to the level of risk associated with a proposal
- These people may ignore or dismiss negative feedback about their performance
- They can be so sure of themselves that they may seem self-important or arrogant
- Not much concerned about risk themselves, expectations of others may be unrealistic

ADVENTUROUS

At the root of this Risk Type is a combination of a gung-ho impulsivity and fearlessness. The most extreme examples are people who are neither anxious about risk nor much restrained by caution. They combine impulsivity with a deeply constitutional calmness and are not in awe of custom, tradition or convention. These are unflappable, intrepid excitement seekers who keep their nerve. Neither organized nor prudent, their choices and decisions are influenced both by their lack of anxiety and by their impulsiveness. When things go wrong, they just dust themselves down and start all over again.

At a more general level, this type is resilient and attracted by excitement. They will be open to new experiences and will cope well with disappointments and unexpected turns of event. Their positive, upbeat outlook means that they are drawn towards stimulating challenges and are able to pursue their adventures unperturbed.

Upsides

- Excited by novelty, this type may welcome radical ideas and new experiences
- Calm and level-headed, they remain composed, even in extreme situations
- Taking everything in their stride, they are not perturbed by the unexpected
- Straightforward to deal with, they don't hold grudges or dwell on past mistakes
- Being optimistic, it seems nothing is impossible, there is always a way
- These people are adaptable and able to change course easily
- Their impulsive, freewheeling nature allows them to make quick decisions
- It may sometimes appear that they feel indestructible

Downsides

- This type can be impulsive and capable of rash decisions
- Their confidence sometimes makes them unrealistically optimistic
- At times they may seem almost oblivious to the level of risk they are taking
- Being self-assured but impulsive, they may miss vital details or new information
- Impetuous and unpredictable, they may not evaluate the possible consequences
- These people are not always attentive or receptive to advice from others
- They may have a casual approach to rules and procedures
- Probably somewhat disorganized in their affairs, they may struggle with the detail
- They can be impatient with bureaucracy and repetitive or routine tasks

CAREFREE

At the root of this Risk Type are high levels of spontaneity, challenge to convention and a preference for novelty and excitement over routine. The most extreme examples may seem impetuous, careless and impatient. They are likely to opt for variety over consistency, excitement over caution, action over planning and individuality over conformity. They feel constrained by petty rules, traditions or being micro-managed. Although not naturally methodical or attentive to detail, this type will provide a challenge to dogma and relish opportunities to break new ground.

At a more general level, this type welcome variety and values their independence and personal autonomy. Not highly methodical but easily diverted to new interests, they may not always seem very focused. They are at their best in fast moving situations or when on a personal mission that gives them a clear purpose and sense of direction.

Upsides

- This type is likely to welcome any change from the usual routine
- Being excitement seeking, they may enjoy the risk of jumping in at the deep end
- They are likely to be open-minded and ready to embrace new ideas
- A preference for action over planning can have a dynamic and energizing influence
- Their direct approach may challenge petty rules and unnecessary procedures
- Their flexibility should equip them well in fast moving situations
- Independently minded, they may add a different perspective to the debate
- Uninhibited by the traditional view, they may cut through to the core issues

Downsides

- This type can be impulsive and unpredictable and may not think things through
- They may not always be attentive or receptive to advice from others
- Not particularly compliant, they are likely to bend the rules and circumvent procedures
- They may be disorganized in their affairs and need help in planning events or projects
- Not good with details, they may struggle to provide clear and accurate information
- These people may be impatient with bureaucracy, red tape or micro-management
- Impatient with routine, they may find repetitive or detailed tasks tiresome and stressful

AXIAL

The Axial group sits at the centre of the compass, equidistant from the various extremes that characterize other Risk Types. So far as personality and risk tolerance are concerned, they are moderate and close to the norm. They have a balanced perspective, not being exceptionally prudent or unusually reckless, but neither will they be particularly emotional or extremely calm.

Upsides

- A neutral and balanced position in relation to risk
- Flexible rather than rigidly committed to any one approach
- Not reckless but not prone to stifling over-regulation either
- Risk aware without being likely to panic in a crisis
- A constructive 'anchoring' force for any team dynamic
- Able to mediate opposing risk perspectives in group decision making
- More open than most to consideration of different risk strategies
- Can identify the realistic practicalities of more extreme proposals

Downsides

- More a facilitator than a source of radical new approaches
- Flexibility may come across as inconsistency or indecisiveness
- Has the potential to be 'at odds' with all eight Risk Types
- Not the most resilient or calm under pressure
- Reasonably alert to potential risk but not the most vigilant
- Unlikely to be the most enthusiastic or passionate about new ventures
- Although generally systematic, may overlook the finer details at times
- May lack a clear sense of direction or preference