

A BRIEF INTRODUCTION TO THE RISKS FROM THE ANGLE OF ACCEPTANCE AND ACCIDENT COSTS

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IN SWITZERLAND THE NUMBER of road accidents, particularly the number of casualties, has declined over the last twenty years. This positive progress is the result of a number of safety measures, above all of facilities that protect people passively. However, one question continues to arise: how can you improve the accident figures, that is, further reduce the number of accidents in the future?

Every human activity involves risks. They vary in extent from case to case. The goal of safety work based on concepts must be to reduce high risks to such a degree that society can still tolerate them. To accomplish this task, one needs to know that accidents are not identical and that one should consider them separately. The following factors influence the acceptance of risks. One has to take them into account when evaluating risks. How impressionable is a person? How can you prevent an accident? Do people know about the risks? What do people perceive as an advantage?

To be logically consistent, future safety goals should relate to the acceptance of risks. That is to say, the responsibility of the individual increases with the increasing willingness to take high risks. When the willingness to take high risks decreases, the general public assumes more and more responsibility. This general risk theory is also applied to a safety concept for road traffic. We can only claim part of the funds that are available for battling accidents because road traffic is only one area where accidents happen. Consequently, it becomes obvious that we should use the limited means with economic criteria in mind, enabling us to achieve a maximum of safety.

However, one should use these limited funds with regard to the acceptance of risks. In case of risks taken voluntarily, the costs for saving one human life amount to at least 1 million Swiss Francs. For the national economy this amount corresponds to the resulting costs for one casualty. The sentiment, the values of society, make clear that the available capital is above all designated for risks the victim regards to a large extent as "unintentional", "unpredictable". From this point of view the funds, which should be used to prevent these accidents, multiply (factor 15) compared with the resulting costs for one casualty to the national economy.

Therefore, a concept of safety for road traffic could contain the following strategic objectives:

- To promote individual responsibility and self-protection where, in retrospective, the victim has taken voluntary risks;
- To use "state" funds above all to prevent "unintentional" risks.