



Why we make **mistakes** —
and how to avoid them.

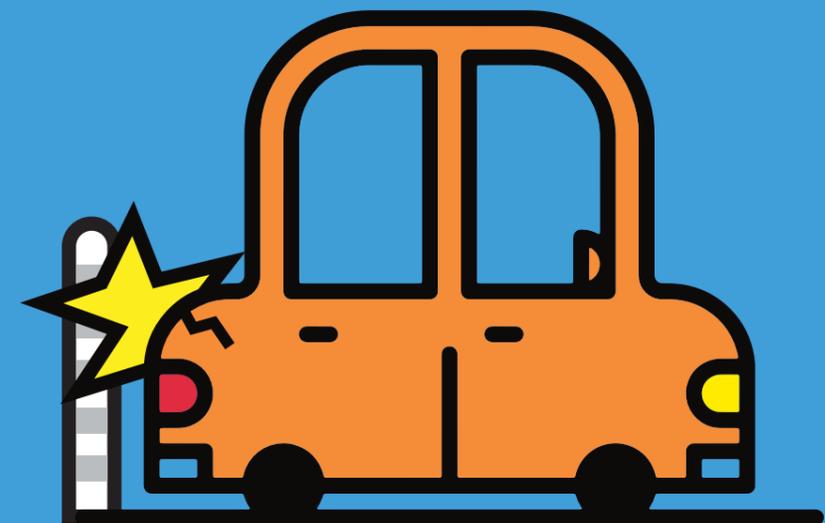
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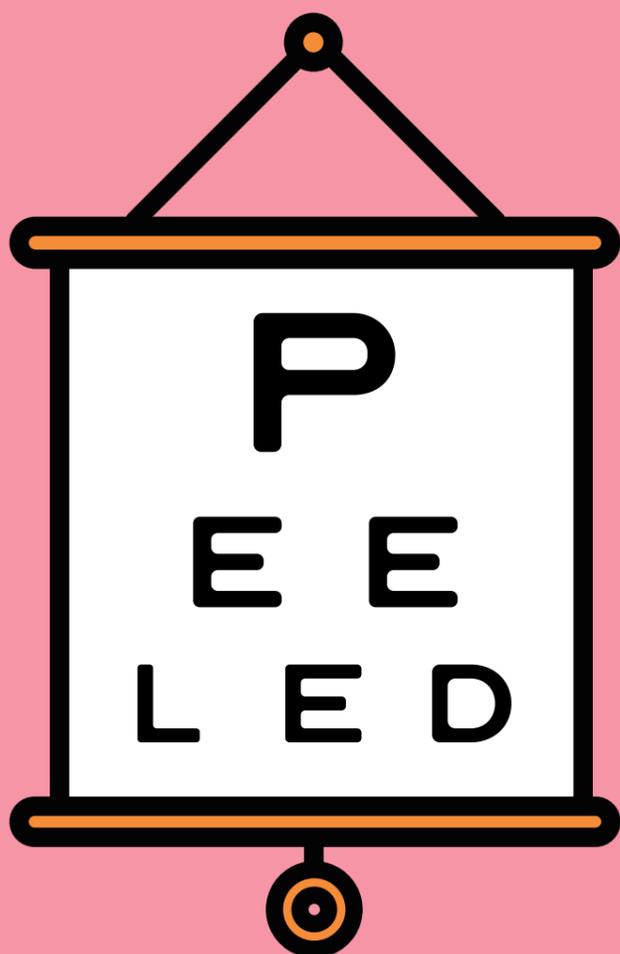
We're just too danged **busy.**

BUSY PEOPLE HAVE to juggle priorities to get through their day-to-day — and this means even the most focused person will drop the ball every now and then. Mistakes can range from the annoying (losing your glasses, treading on your laptop or dinging your vehicle in the car park) to the more serious, such as leaving your home vulnerable to thieves by forgetting to close windows and lock doors.

Whatever the mishap, it interrupts the flow of life, often causes stress and inconvenience, and, even if covered by insurance, usually costs some of your hard-earned money if there is an excess amount in your policy. But mistakes happen, right? That's just part of life, especially a busy life.

We commissioned research to find out when we are most likely to make common mistakes leading to an insurance claim — things like leaving a tap running or reversing the car into an obstacle. The Mistake Report examined 89,608 car, home and contents claims covering the period from July 2019 to June 2020, to reveal patterns around when and why we make these blunders.





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Karen Nimmo

Part One.

Turns out we overestimate the value of multitasking.

Many busy people pride themselves on being multitaskers – and it’s true, some people are good at juggling priorities and get a lot achieved. However, research shows that we tend to vastly overestimate the usefulness of multitasking; most people will actually get more done if they focus on one task at a time.

And it turns out that multitasking is often to blame for waning concentration. If you are trying to make breakfast, pack school lunches, talk to your mum on the phone and find your keys all at the same time, you run the risk of making a mistake. Like leaving the tap running and creating a flood in your home.

There are other disadvantages to multitasking. According to New Zealand clinical psychologist Karen Nimmo, author of *Busy as F****, taking on too much can be bad for our health. “Keeping yourself in a constant state of busyness can be a cover for deeper issues, like needing to feel valuable or keeping anxiety at bay,” she says. “It

can also be extremely taxing on your health because it’s hard to ‘come down’ physically and mentally; you never feel genuinely peaceful.”

Multitasking requires the brain to keep restarting and resetting its focus. That can lead us to lose concentration, make mistakes, and struggle to make decisions or complete tasks that would normally be easy.

Dr Vanessa Beanland, a cognitive psychologist at the University of Otago, points out that it’s actually very hard to engage in genuine multitasking. “With most task combinations, people may think they’re multitasking but they’re actually task-switching,” she explains. “Doing a bit of task one, switching to task two, then swinging back to task one. There’s always a cost — switching involves time and mental resources.”

Beanland cites studies done on students who are trying to study while also using online chat. Results showed that the time taken to read text is longer when task-switching, even if you remove the time spent chatting. “This is because they’re actually doing three things,” says Beanland. “Reading, chatting, and switching between reading and chatting. It seems more efficient, but it would actually be far more efficient to do all the study, then all the talking.”

To have any real chance of effective multitasking, we should choose tasks that use different senses, such as visual and auditory. This is why we’re not too distracted by music when we drive, for example. In this way you may be able to find a few complementary tasks, but as a rule, it pays to slow down and take things one at a time.

Part Two.

We see what we expect to see, not what is actually there.

Beanland did her PhD in visual attention, concentrating on what people don't notice — what we fail to see in our environment even though it is present and obvious. Recently her work has involved analysing crash data to see why we make certain mistakes while driving.

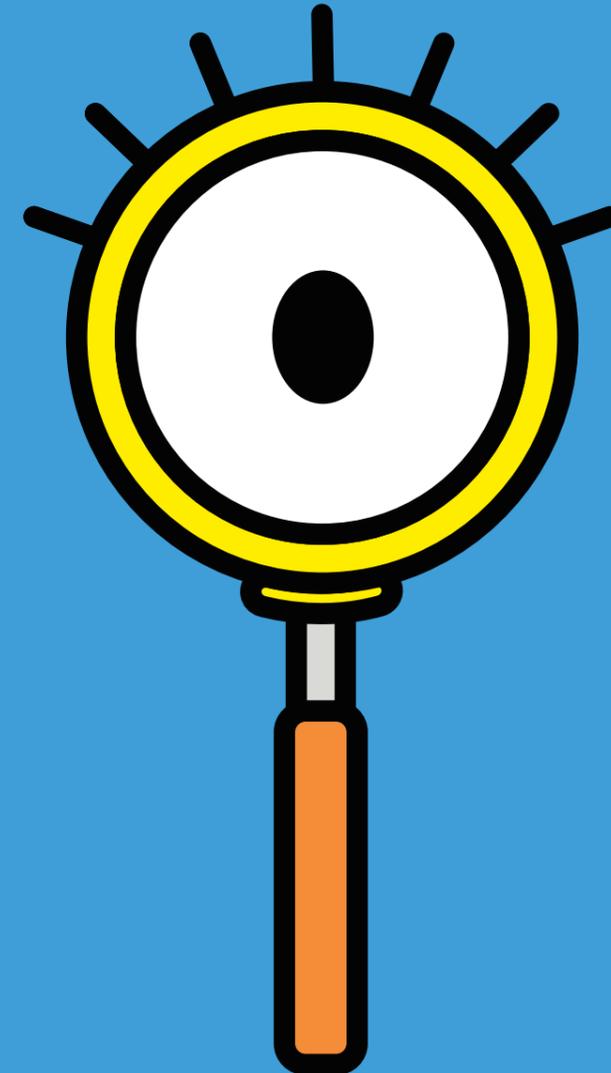
“Your expectations have a profound influence on what you notice because they direct what you look for,” she says. “Also, our brains try to interpret the world based on what we expect will be there. Sometimes you look, but it's cursory because you are not expecting anything to be there and so, sometimes you don't notice what is. We call that ‘looked but failed to see.’”

Beanland says that we tend to get used to things being the way they are, which is why we need warning signs after road layout changes. When minor changes have been made, such as altering the speed limit by 10kmh, studies have shown they go completely unnoticed. “Often people don't read

what is on a road sign,” she explains, citing a study in the Waikato where signs were changed from English to German and no one noticed.

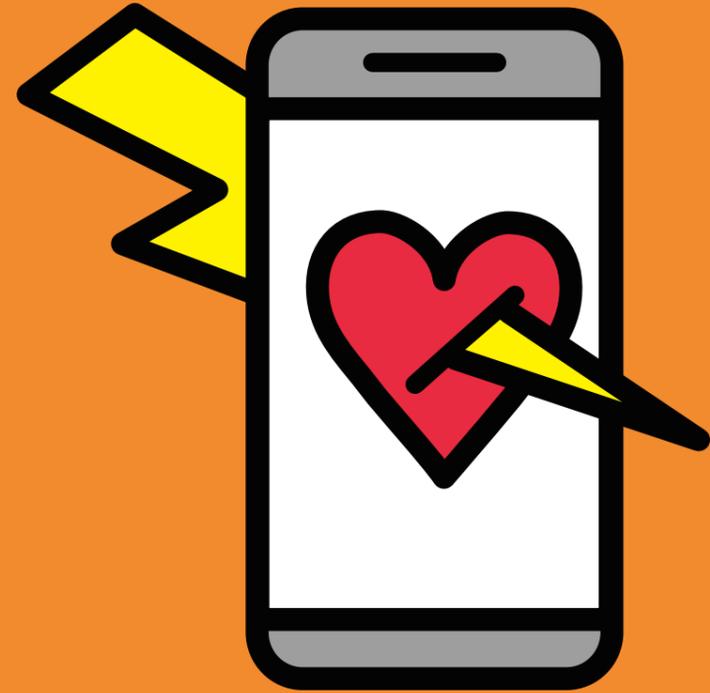
This could help explain why we do things like reverse into poles, even when they are large and obvious, or accidentally whack our wing mirrors as we attempt to park the car.

In fact, we really have to focus all our attention to see clearly. A well-known example of failing to see is the Gorilla Experiment by Christopher Chabris and Daniel Simons. The Harvard University study analysed people watching a group pass a basketball around a circle. They were asked to count each pass. When a gorilla walked through the game, only 50 per cent of study participants saw it. This is called ‘change blindness’. The brain is really good at developing a ‘cognitive map’, seeing patterns and joining dots that we don't even know are there. Our eyes are busy relaying the patterns within the basketball game to the brain — so the gorilla goes unnoticed.



“Often **people don't read what is on a road sign**”

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Part Three.

Many mistakes result not from personal failure but common habits.

By analysing tens of thousands of claims across a year for The Mistake Report, we identified when seven common errors happen. Mondays are when we are most likely to leave a tap on causing a flood; Tuesdays are when we have more supermarket car park accidents; on Wednesdays, we are most likely to damage our wing mirrors; our electronics tend to get fried on Thursdays; reversing accidents often happen on a Friday; Saturdays are when we lose our spectacles; and on Sundays, we forget things such as where we left our keys.

This commonality shows that something bigger than our own clumsiness or forgetfulness is at fault. We can see that there are many factors in play — environment, time constraints, energy levels — and we can plan our lives accordingly.

This is where the to-do or don't-forget list really comes into its own. Even the process of writing things down can make us more efficient. Putting simple

systems in place can help avoid lost keys or eyeglasses. For example, make it a habit to always put your keys in the same place, like a bowl or hook near the door. Keep your eyeglasses nearby.

Another obvious factor that we can control, or at least be aware of, is fatigue. There's a reason for the big signs on our roads urging motorists to take a break when tired. Fatigue reduces concentration, increasing the risk of judgement errors. It also increases our willingness to take risks. Just as it's important to be alert while driving, it's also important when doing DIY around the house — even when mowing the lawn.

Slowing down is also important, according to Nimmo: “Psychologically it's common for people to report ‘brain fog’, ‘overwhelm’ or mental exhaustion, which is a product of the world we live in,” she says. “We're constantly rushing, trying to do it all, jumping on and off our screens, easily distracted. The brain has its work cut out to keep up.”

Conclusion.

NIMMO POINTS OUT that we need to get clear about our priorities, paying attention to what we're doing so that we are not wasting precious time desperately trying to achieve things that are not really necessary or desired. "Slowing down — our pace, our breathing and simplifying our lifestyles — can certainly help," she says. "But living well is more about making intentional choices around how you want to spend your time and who you want to spend it with. Learning when to say 'yes' and how to say 'no'."

We can't eliminate mistakes altogether. We're only human — look no further than The Mistake Report for evidence of that. But by incorporating some of the thinking tools mentioned here, putting simple systems in place, reducing multitasking, restructuring our lives and slowing down, we can reduce the risk of making a mistake. As a result, our too-busy lives will flow just that little bit more smoothly.



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Insurance for
too busy lives.

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