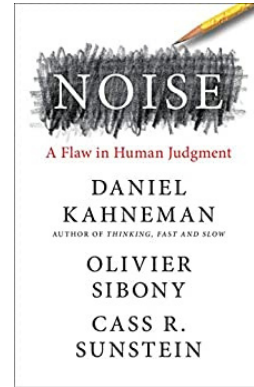


BIAS OBSERVATION CHECKLIST



1

APPROACH TO JUDGMENT

Substitution

Inside view

Diversity of views

2

PREJUDGMENTS AND PREMATURE CLOSURE

Initial prejudgments

Premature closure; excessive coherence

3

INFORMATION PROCESSING

Availability and salience

Inattention to quality of information

Anchoring

Nonregressive prediction

4

DECISION

Planning fallacy

Loss aversion

Present bias