

## SMO 03-0801

## ACCIDENT CAUSES

By SeaBright Insurance Loss Control

Whenever an accident occurs, someone always asks, "How did it happen?" Accidents do not "just happen"—they are caused. These events can almost always be traced to an <u>unsafe act</u>, an <u>unsafe condition</u>, or a combination of both. If we are going to eliminate accidents we must have *some* idea of what *causes* unsafe acts and conditions.

Unsafe conditions are usually created by poor housekeeping, improper storage, defective or broken equipment, removing guards from machinery, etc. Unsafe conditions are those things that can be <u>seen</u> by inspecting and looking for hazards in the work environment. This is the principle reason that safety inspections should be done on a scheduled basis.

However, even though unsafe conditions can be seen it must be remembered that unsafe conditions exist primarily as a result of personal behavior and personal choices.

Unsafe acts or unsafe practices follow poor habits and safety short cuts, just like reaching into a running machine, operating a machine without guards, using defective tools or equipment, or indulging in horseplay on the job. Experts estimate that up to 90% of all accidents are caused by such behavior. Unsafe acts are the careless things that people do—and often unobserved by others in the workplace.

Most companies, including ours have safety rules to prevent these unsafe acts, but if no one is watching, how do we find out when violations have occurred? Usually we do not, until an accident occurs. This is why all accidents must be investigated—even minor ones. You should also remember that the purpose of accident investigation is not to find fault or place blame, but to find out what needs to be corrected, so that future accidents can be prevented.

Never accept the old adage that accidents are unavoidable and are just a part of the work. All accidents are caused by unsafe conditions, unsafe acts, or both. By <u>inspecting</u> your work environment, and by thorough <u>accident investigation</u>, these conditions and unsafe acts can be identified and eliminated.

As John M. Hay observed, "Things do not happen in this world, they are brought about!" In this case we might inject, "...brought about by carelessness."

## A few questions to consider:

- What accidents or near misses can you think of that took place recently?
- Were they caused by an unsafe condition or by a workers unsafe act?
- How would you change the job task, so a similar incident does not happen again?

The materials contained in this outline are not intended as legal, business, or risk management advice to any party, and in no way represent advice with respect to specific practices of any party or any undertaking by SEABRIGHT INSURANCE COMPANY in any regard. SEABRIGHT has not confirmed or verified the accuracy or correctness of such materials or any information on which they may be based and makes no representation or warranty as to the content of this outline or its accuracy, or its appropriateness or its suitability for any particular reader, situation or practice, or as to conformace with applicable laws or regulations. Readers should conduct and rely on their own investigations before acting upon or otherwise using such materials. Questions about this material should be addressed in writing to the loss control department, SeaBright Insurance Company, P.O. Box 91100, Seattle, WA 98111, or by email to losscontrol@sbic.com.



## SAFETY MEETING AGENDA

DEPARTMENT/JOB SITE:		MEETING DATE:
	Open Meeting & Present safety topic: Read minutes from previous meeting. Persons present:	
4.	Old Business – Status of previous recommendat	dations. Discuss pending old business if any.
5.		es that have occurred since the last meeting. Brief summary of ny trends. Discuss corrective action taken, or needed. Concentrate vare.
6.	Inspection Reports – Report on findings and rec	recommendations of any inspection reports made since last meeting.
7.	<b>New Business –</b> Solicit employee suggestions.	. Discuss new procedures, changes to company safety policy, etc.
		TIME FINISHED: TITLE: