

Loss Control Bulletin

Accidents don't just happen they are caused. Investigate all accidents to determine the causes and take corrective action so they do not occur again.

Underlying causes of practically any accident are "unsafe acts" and/or "unsafe conditions". Most accidents involve a combination of causes, involving both environmental and behavior factors. The chart below provides a guide of accident causes and corrective action to eliminate or control them.

When investigating an accident, keep the following in mind:

- Every accident has a cause. Carelessness is not a cause but is often an indication of the need for training.
- An accident investigation is to find accident causes and corrective measures to prevent future accidents.
- Do not overlook the possibility of multiple errors and hazards. Find and remove all contributing causes.
- Don't stop at the obvious answer. For example, a missing machine guard does not cause an accident. The accident happened because the operator entered the point of operation. Find out why the operator did this, and why the guard was off.
- Facts should be gathered while the accident is fresh in the minds of those involved. If possible, question every employee who was involved in, or witnessed, the incident.

Once you have determined what causes contributed to the accident, take corrective action to prevent recurrences.

Supervisor's Accident Investigation Report

	CONDITIONS	DEFINITION OF CONDITION	SUGGESTED CORRECTIVE ACTION
ENVIRONMENTAL	1. UNSAFE PROCEDURE	HAZARDOUS PROCESS, MANAGEMENT FAILED TO MAKE ADEQUATE PLANS FOR SAFETY.	A. JOB ANALYSIS B. FORMULATION OF SAFE PROCEDURE
	2. DEFECTIVE THROUGH USE	BUILDINGS, MACHINES, OR EQUIPMENT THAT HAVE ROUGH, SLIPPERY, SHARP-EDGED, WORN, CRACKED, BROKEN, OR OTHERWISE DEFECTIVE THROUGH USE OR ABUSE.	A. INSPECTION B. PROPER MAINTENANCE
	3. IMPROPERLY GUARDED	WORK AREAS, MACHINES, OR EQUIPMENT THAT ARE UNGUARDED OR INADEQUATELY GUARDED.	A. INSPECTION B. CHECKING PLANS, BLUEPRINTS, PURCHASE ORDERS, CONTRACTS AND MATERIALS FOR SAFETY C. INCLUDE GUARDS IN ORIGINAL DESIGN, ORDER, AND CONTRACT D. PROVIDE GUARDS FOR EXISTING HAZARDS
	4. DEFECTIVE THROUGH DESIGN	FAILURE TO PROVIDE FOR SAFETY IN THE DESIGN, CONSTRUCTION, AND INSTALLATION OF BUILDINGS, MACHINERY AND EQUIPMENT, TOO LARGE, TOO SMALL, NOT STRONG ENOUGH.	A. SOURCE OF SUPPLY MUST BE RELIABLE B. CHECKING PLANS, BLUEPRINTS, PURCHASE ORDERS, CONTRACTS, AND MATERIALS FOR SAFETY C. CORRECTION OF DEFECTS
	5. UNSAFE DRESS OR APPAREL	MANAGEMENT'S FAILURE TO PROVIDE OR SPECIFY THE USE OF GOGGLES, RESPIRATORS, SAFETY SHOES, HARD HATS, AND OTHER ARTICLES OF SAFE DRESS OR APPAREL.	A. PROVIDE SAFE DRESS OR APPAREL OR PERSONAL PROTECTIVE EQUIPMENT IF MANAGEMENT COULD REASONABLY BE EXPECTED TO PROVIDE IT. B. SPECIFY THE USE OR NON-USE OF CERTAIN DRESS OR APPAREL OR PROTECTIVE EQUIPMENT ON CERTAIN JOBS.
	6. UNSAFE HOUSEKEEPING FACILITIES	NO SUITABLE LAYOUT OR EQUIPMENT THAT ARE NECESSARY FOR GOOD HOUSEKEEPING SHELVES, BOXES, BINS, AISLE MARKERS, ETC.	A. PROVIDE SUITABLE LAYOUT AND EQUIPMENT NECESSARY FOR GOOD HOUSEKEEPING
	7. IMPROPER VENTILATION	POORLY VENTILATED OR NOT VENTILATED AT ALL.	A. IMPROVE THE VENTILATION
	8. IMPROPER ILLUMINATION	POORLY ILLUMINATED OR NOT ILLUMINATED AT ALL.	A. IMPROVE THE ILLUMINATION
BEHAVIORISTIC	9. LACK OF KNOWLEDGE OR SKILL	UNAWARE OF SAFE PRACTICE; UNPRACTICED; UNSKILLED; NOT PROPERLY INSTRUCTED OR TRAINED.	A. JOB TRAINING
	10. IMPROPER ATTITUDE	WORKER WAS PROPERLY TRAINED AND INSTRUCTED, BUT HE FAILED TO FOLLOW INSTRUCTIONS BECAUSE HE WAS WILLFUL, RECKLESS, ABSENT-MINDED, EXCITABLE, OR ANGRY.	A. SUPERVISION B. DISCIPLINE C. PERSONNEL WORK
	11. PHYSICAL DEFICIENCIES	WORKER HAS POOR EYESIGHT, DEFECTIVE HEARING, HEART TROUBLE, HERNIA, ETC.	A. PRE-PLACEMENT PHYSICAL EXAMINATIONS B. PERIODIC PHYSICAL EXAMINATION C. PROPER PLACEMENT OF EMPLOYEES D. IDENTIFICATION OF WORKERS WITH TEMPORARY BODILY DEFECTS

The guidelines provided in this bulletin are only intended to provide an overview of some of the more important steps that can be taken by management to establish a safe workplace. The guidelines are not considered exhaustive of all measures and controls that can be implemented by management to address all potential loss or injury producing causes. Ultimately it is the responsibility of management to take the necessary steps to provide for employee and customer safety. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Republic Indemnity Company of America and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. © 2022 Republic Indemnity of America, 4500 Park Granada, Suite 300, Calabasas, CA 91302.