

# MIDWESTERN INSURANCE ALLIANCE

## Loss Control Newsletter

August 1999



Midwestern Insurance Alliance maintains the goal of providing our insureds with a wide range of loss control services. Only one of which is this monthly *Loss Control Newsletter*. To become aware of the many other services offered, contact Loss Control Manager, Keith Wertz at (502) 429-9990 or send e-mail to [kwertz@midwesterninsurance.com](mailto:kwertz@midwesterninsurance.com)

## Accident Investigations (Part 1)

### The Benefits of Conducting Accident Investigations

This is the first in a series of newsletters addressing the important safety management tool of accident investigations. This issue addresses the benefits of conducting accident investigations.

#### Accident Don't Just Happen

In the field of occupational safety, there is a maxim that indicates "Accidents don't just happen, they are caused." With that in mind, accident investigations are intended to identify the causes of accidents, so that corrective action can be taken to prevent future similar occurrences. As history (including a company's accident history) often repeats itself, accident investigations are an integral part of an effective injury prevention program. Accident investigations are one of the most effective tools used in the effort to reduce work-related injuries

#### Benefits of Conducting Accident Investigations

Whereas the primary purpose of an accident investigation is to aid in the prevention of future similar accidents, accident investigations themselves do not prevent accidents. Instead, it is the implementation of corrective action following an accident investigation that is intended to directly address the condition which led to the accident. In short, an accident investigation can be viewed as a means to an end. Nevertheless, accident investigations in and of themselves have many benefits. Among the many benefits of accident investigations are that they accomplish the following objectives:

- Identifies Root Causes
- Increases Awareness
- Evidences Trends
- Stimulates Thoughts
- Evidences Commitment

#### Identifies Root Causes of Accidents

The process of conducting an accident investigation causes management to view each accident with a magnifying glass. The process ultimately leads to a conclusion that one or more factors contributed to the accident. However, in the absence of a structured accident investigation program, the root cause(s) of an accident are often neglected because the traditional fact gathering process focuses on the obvious (surface) causes.

An illustration of this is an employee who was injured after slipping and falling in a puddle of oil. In the absence of an accident investigation program, corrective action to prevent future similar occurrences may focus on cleanup of the spill (a surface cause). Conversely, corrective action relative to the same accident, when

the root cause is addressed, would likely focus upon the fact that there is an ineffective machinery maintenance program that may result in machinery leaking fluid.

### **Creates Awareness**

In addition to providing a structured process for the identification of root causes, an accident investigation creates an awareness of the potential for future similar occurrences. Whereas facility safety inspections and safety committee meetings may fail to identify a potential or existing hazard, the investigation of an accident brings the reality to light that a similar accident may occur in the future. This awareness is the foundation upon which prevention efforts are built.

To illustrate this benefit of accident investigations, consider a truck driver who is injured after being struck by a forklift in the dock area of a customer's facility. A competent manager may have failed to identify this very real hazard prior to the injury. The task of conducting an accident investigation however, will cause an awareness of this hazard. Furthermore, documentation of the accident investigation provides a written record which will maintain an awareness of this hazard, beyond the limited tenure of the management representative who conducted the investigation.

### **Evidences Trends**

Even in situations in which management is aware of the potential for a particular type of accident, a detailed accident investigation program which

categorizes its findings may identify trends which may otherwise go unnoticed.

To illustrate this benefit of accident investigations, consider a company in which hand lacerations from utility knives is one of the primary causes of injuries. If that company does not conduct accident investigations, no significant trend may be evidenced, other than the fact that lacerations from utility knives are a primary source of injury. However, if that same company conducted routine accident investigations, it may quickly evidence a trend that 60% of these injuries are occurring immediately after a lunch-break.

### **Stimulates Thoughts Relative to Prevention**

As indicated above, the process of accident investigations itself does not prevent future accidents. However, it is accident investigations which stimulate thought directed at the prevention of future similar occurrences. Indeed it would be difficult for someone to go through the steps of a accident investigation, including gathering facts, identifying surface causes and identifying root causes without

following-through with the next logical progression of providing recommendations for addressing the things that caused the accident.

### **Demonstrates Management Commitment and Concern**

Although the benefits of accident investigations presented thus far would likely be considered direct benefits, the management commitment and concern demonstrated by timely, thorough and competent accident investigations are more of a collateral benefit. However, the importance of employee perceptions of management should not be casually dismissed.

Any employee injured seriously enough to necessitate medical attention likely views the event as traumatic. Hence, an employer's efforts to investigate the cause of that injury naturally exhibits concern. Similarly, the employer's willingness to investigate accidents of lesser severity, including near miss incidents, not only demonstrates concern, but evidences the employer's commitment to occupational safety at all levels.



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