



Complacency Can Kill

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Zurich Insurance Risk Engineering



The Zurich Services Corporation

One Code, One Inspector, One Stamp, 100 Years





Complacency



- Can take your commission
- Can take your career
- Can take you to court
- Can take your life
- Complacency can kill

Complacency Can Kill



Agenda

- What is Complacency
- Complacency & Risk behaviors a dangerous combination
- What might cause complacency
- Potential impact on quality inspections and safety
- Identifying and controlling complacency

Defining Complacency and Risk behaviors



Complacency (Webster)

Self-satisfaction especially when accompanied by unawareness of actual dangers or deficiencies

Risk (Cambridge)
To expose to hazard or danger

Complacency + Risk could equal Danger

Complacency & Risk Behaviors Together



A dangerous combination

- Distracted Driving 25% of all motor vehicle fatalities
 - 3450 deaths & 391,000 injuries in 2016
- Selfie & texting injuries & fatalities 259 recorded deaths
- Job related accidents 5147 fatalities (2017 OSHA)
 - Falls
 - Electrocutions
 - Confined Space
- Boiler/PV inspection
 - Assuming no changes since last inspection
 - Assuming data on file is correct
 - Assuming owner will repair before starting

Complacency & Risk Behaviors Together



Could it happen again?

- Jan 19, 1982 Star Elementary Spencer OK Six Children & 1 teacher killed - 34 injured
 - Investigation revealed complacency was a factor

Factors that may lead to Complacency



Past Experience

- The mindset "I have never seen it happen" can erode danger or fear and result in short cuts.
- If it hasn't happened it won't happen attitude

Repetition

- "Inspected thousands of these with no issues"
- The more inspections you complete without incident the more complacent you could become

Factors that may lead to Complacency



Time Pressure / Production

- Production Goals
- Over scheduled inspections
- Unexpected delays

Location of object

- Vaults, mounted high, obstructed, operating room
- Requires special equipment to inspect (lift)
- Obstructed by equipment or materials

Inspection Environment

- Unpleasant environment hot, cold, damp, nasty
- Some in hazardous areas

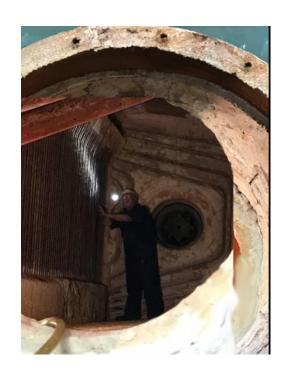
Personal life issues

Tenure and complacency



- Seniority does not guarantee quality
- State Jurisdiction audit program found a majority of missed violations from veteran inspectors
- Counter intuitive as you think experienced inspectors would catch everything

- Approach all inspections like a first inspection
 - Keep current with technology



Signs of Complacency



- Does not engage in discussions or ask questions
- Does not take on challenges
- Only does the minimum required
- Takes shortcuts
- Does not submit recommendations or violations
- Does not refer to references and codes
- Attitude: "I've been doing this for many years & don't need training"

Keeping Complacency in Check



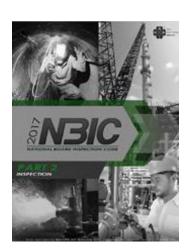
- Reinforce the purpose and impact of what we do
- Recognition Recognize & celebrate success in the field
- Urgency Accident and failure lessons reinforce danger
- Challenge staff with new assignments
- Avoid Routines Rotate responsibilities
- Reset Repetition Review accidents, violations, why we inspect
- Communication Remote workers team connection
- Mentoring Team up staff to learn from each other

Keeping Complacency in Check



Training - Training - Training

- Get the field staff involved
 - Back to the basics
 - Technical updates
 - Code review
 - Procedures
 - National Board Inspection Code
 - National Board training
 - Jurisdiction / Association meetings



Keeping Complacency in Check



Tools

Inspection guides, reference materials

Quality Reviews

- Onsite and report
- Jurisdiction audit programs

The Pilot's mindset



- Pilots perform pre-flight inspections and checklists
- Routine activities done thousands of times
- Failure to complete in detail could lead to a catastrophic event



- We need to instill that mindset in inspectors
- Inspect every vessel as if you have never seen it before and do not have any information to start with

Complacency



Complacency, Control it and

- Keep your commission
- Keep your career
- Keep out of court
- Keep your life
- Keep your community safe





Thank you

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