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INSURANCE BROKERAGE INCORPORATED

Accident Investigation

Accident investigation is a critical factor in any loss control effort. Without complete reporting and investigating of accidents and their associated losses, management has no true picture of the conditions that reduce the efficiency of the operation. Accident investigation will pinpoint causes of error and/or defects so that similar accidents can be prevented.

It is essential that accident investigations be fact-finding and not fault-finding procedures. Investigations must also go beyond the immediate accident and involve the causal factors that contributed to the losses. The examination of the interfacing of people, equipment, material and the environment will lead to the basic causes. Basic causes are rooted in management's lack of control. This makes it essential for investigations of accidents to be a management function beginning with the first-line manager, the supervisor.

The training of all persons who will be involved in accident investigations is fundamental. The training should include the following areas:

a. The investigation policy and its purpose.
b. Standards and guidelines for investigations and reports.
c. The causes and controls of accidents.
d. Response to accidents: who investigates, when to investigate, and what functions are to be performed.
e. Witness interviewing techniques and evaluations.
f. Evidence collection and examination.
g. Analysis and determination of cause.
h. Preparation and review of reports.
i. When, where, and how to seek additional assistance, if needed.

All accidents should be reported regardless of their severity. This does not mean that all accidents have to be fully investigated. However, when a good accident-reporting system is in place, it will show trends and patterns that can be used to prevent a serious accident. As a minimum, all injuries that require professional medical treatment or involve time away from work need to be investigated. Serious accidents involving only equipment or material losses should also be checked.

An accident investigation form can facilitate the gathering of necessary information. While these are available from many sources, one can be developed to suit an organization's particular needs. A well-designed form not only provides a consistent method of reporting accident data but also raises all the basic questions that should be answered during the investigation (see example).

The basic information needed on an investigation form include:

Identifying Information: When and where the accident occurred, who and what was involved in the accident, and what were the losses.

Accident Description: A detailed description of what happened before, during and after the occurrence.

Analysis of Causes: All unsafe actions and conditions that occurred must be reviewed. This will lead to the conclusion that inadequacies exist in the:

a. safety program
b. safety standards
c. compliance with standards.

Evaluation of Potential Severity and Frequency: A determination must be made as to the possibility of a similar accident occurring again and the potential severity. This potential of frequency and severity should provide the motivation to take remedial action.

Remedial Action Plan: What actions are planned to control all factors that caused the accident? It should include a description of the remedial action, what immediate actions must be taken to reduce the risk temporarily, and what steps will be taken to monitor the remedial action.

Accidents should be investigated as soon as possible after they occur. Information concerning activities and conditions that preceded an occurrence is important in the prevention of future accidents. This information is particularly difficult to get unless it is obtained promptly after the accident occurs. A delay may lead to false or incomplete information. Prompt accident investigation also expresses concern for the safety and well-being of the employees.

Following the completion of the accident investigation, the report should be sent to the safety director/coordinator, plant manager, or someone authorized to review it for completeness.

He or she will decide if more detailed investigation is necessary. The information must be accurate and detailed, and

the suggestions logically expressed. Reports that are not of good quality should indicate that additional training is needed.

Remember that the purpose of an accident investigation is to correct conditions that have already caused a loss and to prevent them from recurring. Therefore, the suggestions for corrective actions should be implemented as soon as possible.

The responsibility to insure that corrective action is taken should be assigned to one individual. That person could be the safety person, plant manager, or supervisor. He or she should follow the investigation through to a conclusion, insuring that remedial action has been taken, and report back to top management when completed.

Summaries of vital information secured through the investigations should be distributed to those who can make the information known to other supervisors and employees. Distribution to department heads and posting for employees is one way to make this information available.

Accident investigation is a vital part of a loss control program. It is a monitoring function that occurs after the fact when the hazard control system has already broken down. Remember that learning from experience can be very painful, but not learning from experience can be disastrous.

FIRST REPORT OF ACCIDENT

PERSONAL INJURY/ILLNESS

Name of Injured

Department

Part of Body Injured — Nature of Injury/Illness

Source of Injury/Illness

PROPERTY DAMAGE

Damage

Estimated Cost — Actual Cost

Nature of Damage

Source of Damage

DESCRIPTION

Location — Date — Time

Describe Clearly How Loss Occurred

Witnesses

ANALYSIS

Acts or Conditions Contributing to Loss

LOSS SEVERITY POTENTIAL

Major ❑   Serious ❑   Minor ❑

PROBABLE RECURRENCE RATE

Frequent ❑   Occupational ❑   Rare ❑

PREVENTION

Describe Actions Planned or Taken to Prevent Recurrence

Investigated By — Date

Reviewed By — Date

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