



Risk Management Advisory Committee

Accident/Incident Investigation

Definition of an accident: *an unfortunate event that happens unexpectedly and unintentionally, sometimes resulting in damage or injury.* The purpose of an accident/incident investigation is to determine the facts & information surrounding the event. The goal is to create corrective actions that reduce the likelihood of reoccurrence.

Effective accident/incident investigations aim to identify the root cause of the event, not just the apparent or immediate cause. Several contributing factors from different areas may be the root cause of the event. There are multiple methods for conducting investigations, and various forms that can be used to guide the process. These include ATA Comp Fund's "Post-Injury/Accident Call", the "5 Whys Analysis," and the "5 W's & How" approach (Who/What/Why/When/Where/How).

ATA COMP FUND'S POST INJURY/ACCIDENT CALL – This tool from our Risk Management resources has proven successful for many of our members/insureds. Ownership, senior management, supervision, and safety are provided with a list of guided questions, and a form for the responses, and initiates a conversation with the injured worker/driver. This is not an interrogation, but an opportunity to identify causes and potential measures to prevent reoccurrence. We are fact-finding, not fault-finding. Forms and guiding questions are available from the ATA Comp Fund/AIR Risk Management department.

IMPLEMENTATION OF CORRECTIVE ACTIONS – Corrective actions resulting from the investigation can be classified as "soft" or "hard":

- **Soft Corrective Actions:** These are controls that do not remove the hazard but can reduce the risk of injury. Soft Corrective Actions can include PPE, hazard identification (posters & stickers), training, and employee counseling or other administrative controls.
- **Hard Corrective Actions:** These are more effective controls that eliminate or drastically reduce the hazard or the risk of injury. Hard Corrective Actions can include fall protection structures, machine guarding or other elimination, substitution, and engineering controls.

FIRST REPORT OF INJURY – This is NOT an investigation. The purpose of the First Report of Injury (FROI) is to obtain enough information so that a claim can be reported but detailed enough to explain what happened. Many companies rely solely on the FROI or insurance adjuster investigation to obtain information regarding accidents and incidents. This is an important step, but all too often the process stops here with the employer which amounts to a watered-down investigation and no corrective actions. FROI forms lack the key elements and details of an effective accident investigation.



SHARE THE KNOWLEDGE – We try to prevent every accident or injury from occurring. However, they unfortunately sometimes still happen. When they do, make every accident or injury a “big deal,” so that not only the ones involved can learn, but everyone is educated and can learn from the incident. Unsafe behaviors that lead to accidents/incidents should be shared with the company. Corrective actions including new policies, procedures, and personal protective equipment (PPE) resulting from the accident/incident investigation should also be shared with everyone. This communication and emphasis will assist with preventing repeating unsafe behaviors and future accidents and injuries. Make sure to not blame the involved individuals but *Make Every Claim a Big Deal*.

For more information on any of these topics, please contact your ATA Comp Fund or Alliance Interstate Risk (AIR) Risk Manager.