

MIDWESTERN INSURANCE ALLIANCE

Loss Control Newsletter

September 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

Accident Investigations (Part 2)

“If You are Failing to Plan... You are Planning to Fail”

This is the second in a series of newsletters addressing the important safety management tool of accident investigations. Part I addressed the benefits of conducting accident investigations. This newsletter (Part II) will address having a plan to address accident investigations.

Recaping Last Month's Newsletter

The overriding theme of last month's newsletter was that accident investigations are a tool to prevent similar accidents (or incidents) from occurring in the future. However, the process of conducting accident investigations yields numerous benefits, among which are the following:

- Identifies the Root Causes
- Increases Awareness of Hazards
- Evidences Trends of Accidents
- Stimulates Thought About Safety
- Evidences Commitment

A very catchy phrase is that “a person who fails to plan, is planning to fail.” Hence for any worthwhile endeavor, we should have a plan.

With respect to conducting accident investigations, we must identify which accidents will be investigated (and to what extent); who will be responsible for conducting the investigations; what is desired result of the investigation; and how to ensure that the desired result has been attained.

In brief form, each of these elements of an accident investigation plan are described below:

Which Accidents Should be Investigated?

At first it may seem like overkill, but ever single report of injury or property damage should be investigated to some extent. Additionally, employees should be encouraged to report near-miss

incidents so that they too may be investigated.

It is not a waste of time or effort to investigate “first-aid only” injuries or near-miss incidents, since they may have had the potential to produce a more significant injury. As such, the corrective action implemented in response to relatively insignificant events may help to prevent a future substantial loss event.

Obviously a cut finger which requires only a bandage and antiseptic will be investigated to a lesser extent than a fall from an elevation of 12 feet which requires hospitalization. The latter would call for photographs, sketches, witness statements, etc. Nevertheless, even small injuries and near miss incidents should be investigated to the point of identifying the root cause and determining corrective action for the prevention of similar accidents.

Have a Plan

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Who Should Investigate?

Not every person is well-suited for the task of conducting accident investigations. When considering who should conduct accident investigations in your organization, consider the following:

The individual must view all accidents as preventable. A person who has the apathetic view that "accidents happen" will view the task of accident investigations as an exercise in futility.

The individual must be well organized. Conducting investigations is a methodical process that can be hindered by someone without good organizational skills.

The individual must be able to effectively communicate with employees in a non-threatening manner. Accident investigations necessitate the willing cooperation of the injured party as well as others who may have relevant input.

The individual must have (or be delegated) the authority to implement corrective action. Without implementing corrective action, the entire process of identifying the root cause and determining the means to prevent future similar accidents is a waste of time and effort.

Starting With the End in Mind

Each accident investigation should be conducted with the end result as the driving force. As stressed in "Part I" of this newsletter series, the desired result of an accident investigation is not to ascribe blame, but rather it is to prevent future similar accidents through identifying the root cause (underlying cause) of the accident and to implement measures to counter that cause.

Following-Up After the Investigation

An accident investigation is not complete when all the facts have been documented, the root cause has been identified and a means of countering the root cause has been suggested. A worthwhile accident investigation plan must also address how the company will follow-up to ensure that the suggested corrective action has been implemented and that it is effective. If there is no plan for follow-up, another employee may be injured before the previously suggested corrective action is assessed.

It's Time to Take Action!!!

In this issue of the Loss Control Newsletter, several key issues have been presented regarding preparation for accident investigations.

It's now time to take action. Don't wait for the next accident or near miss incident to occur. While the information is still fresh in your mind, identify the individual within your organization who is the most well-suited for conducting accident investigations. Inform that person of his/her new responsibility and work with that employee to create a plan. Several key issues to address are:

- Which incidents will be investigated and to what extent?
- How will the responsible employee be informed of each injury or near-miss incident?
- What will be done to ensure that the responsible employee knows how to conduct an accident investigation?
- What authority will the responsible employee be delegated to implement corrective action?

- What report format or form will be used to ensure that all investigations include the necessary information?
- What resources will be provided to assist the responsible employee?
- How will the responsible employee track past incidents to identify trends?
- To whom will the responsible employee report and with what initial and follow-up information?

Part III of the Series

Next month's Loss Control Newsletter will make the distinction between "surface causes" or accidents and "root causes" of accidents. Your company would be well-served to provide the person responsible for conducting accident investigations with this information.

**The Loss Control staff of
Midwestern Insurance Alliance
is ready, willing and able to
help you address accident
investigations.**



**For assistance, or for more
information about Midwestern
Insurance Alliance, call
(502) 429-9990**