

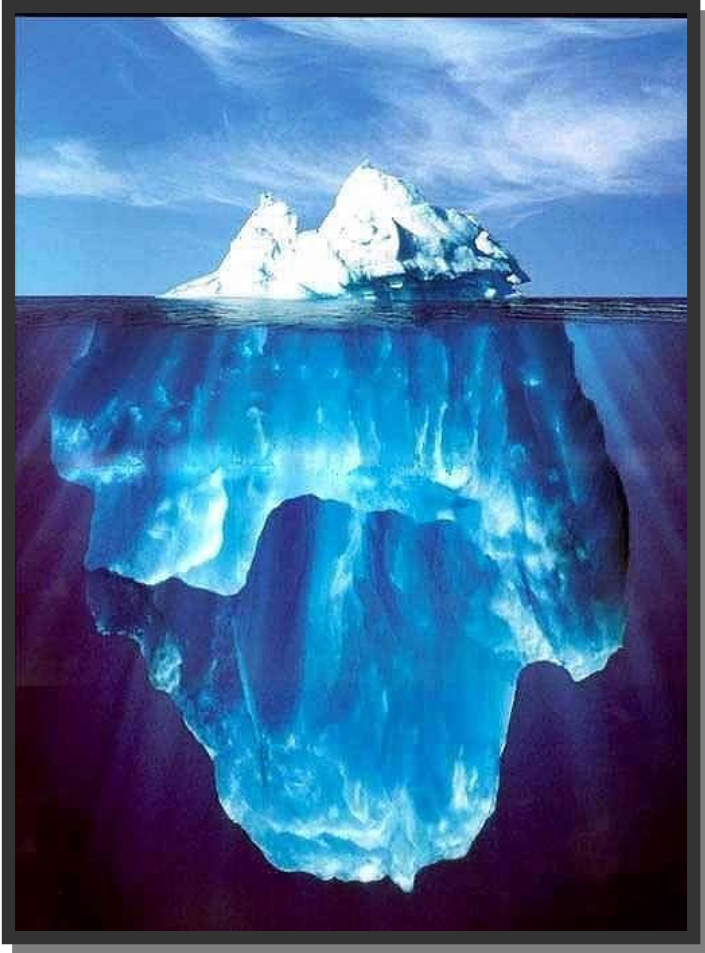
Accident Investigations

Just the Tip of the Iceberg

For every fatality, there are an estimated...



Bird's Model



- 1 serious or disabling injury
- 10 minor injuries
- 30 property damage accidents
- 600 incidents with no visible injury or damage “near miss”
- Unsafe acts and conditions?
- Management systems?

Definitions

- **Accident:** An undesired event or sequence or events causing injury, ill-health, or property damage.
- **Near Miss:** Near misses describe incidents where injury could have occurred but did not. Corrective action is required to prevent injuries.
- **Unsafe Acts:** Ignoring safety rules, policies, or procedures.
- **Unsafe Conditions:** Wet floors, poor housekeeping, maintenance issues, missing guards.

Purpose of an Investigation

- Accidents, illnesses, and near-misses do not "just happen." These incidents have definite causes, traceable to a specific sequence of events.
- Determining the actual cause of the incident:
 - Dangerous conditions
 - Dangerous practices
 - Improper training

Conducting Investigations

- Accident investigations are conducted to find facts, not find faults.
- Determining the validity of the claim.
- The ultimate outcome is to prevent future incidents.
- The goals of accident investigations are to:
 - Satisfy legal requirements
 - Find out what happened and determine immediate and underlying or root causes.
 - Re-think the safety hazard
 - Introduce ways to prevent a reoccurrence
 - Establish training needs

The OSHA Regulation

CFR 1904.39(a) Basic requirement. Within eight (8) hours after the death of any employee from a work-related incident or the in-patient hospitalization of three or more employees as a result of a work-related incident, you must orally report the fatality/multiple hospitalization by telephone or in person to the Area Office of the Occupational Safety and Health Administration (OSHA), U.S. Department of Labor, that is nearest to the site of the incident. You may also use the OSHA toll-free central telephone number, 1-800-321-OSHA (1-800-321-6742).

Section 5(a)(1) of the OSH Act, often referred to as the General Duty Clause, requires employers to "furnish to each of his employees employment and a place of employment which are free from recognized hazards that are causing or are likely to cause death or serious physical harm to his employees."

Section 5(a)(2) requires employers to "comply with occupational safety and health standards promulgated under this Act."

What Does that Mean?

- All accidents should be investigated.
 - Accident investigations are a tool for uncovering hazards that either were missed earlier or require new controls (policies, procedures, further training, PPE, etc.).
 - Identify and control safety or health hazards before another or more serious accident occurs.
 - Focus on prevention.

An Accident Investigation has Four Primary Steps

1. Gather Facts
2. Analyze the facts
3. Take corrective action
4. Follow up

How soon?

- Timeliness is critical for the following reasons:
 - Evidence may be changed or destroyed by normal work activity, and this evidence may hold important clues pertaining to the nature of the injury and the cause of the incident.
 - Witness will be more likely to give accurate accounts shortly after the incident.
 - The more they hear from others, the more their story may change.

Gather the Facts

- Need to know: who, what, when, where, why and how
- Injured employee's statement – in their own writing if possible
- Interview all witnesses – and personnel who should have seen the accident...
- Inspect the scene – equipment, lighting, floors etc.
- Take photos
- Is PPE required?
- Take notes on policies and procedures for particular task the employee was doing.
- Was the employee trained?

Analyze the Facts

- Look for all contributing factors even if the employee admits to causing the accident.
- Root cause analysis:
 - Equipment condition/maintenance
 - Environment – floors, lighting, housekeeping,
 - Are procedures being followed?
 - If PPE was required...was it worn correctly?
 - Was the employee trained?
 - Other personnel – are they working safely?

Analyze the Facts

- Other Factors that contribute to the accident
 - Time of day
 - Day of the week
 - Weather
 - Attitude

Corrective Action

- Corrective action should NEVER be “told the employee to be more careful.”
- Corrective actions should be:
 - Re-train or additional training
 - Review or change to policy or procedure
 - Additional guards or proper maintenance for equipment
 - Additional or better PPE could be necessary

Follow-up

- Just because you assigned corrective action tasks doesn't necessarily mean they were completed.
- Furthermore, it doesn't mean the corrective actions were effective.
- Follow-up to make sure all corrective actions are in place and that they eliminated the root cause.

Claim Reporting

- Timeliness in reporting the claim to Corporate and the Insurance Provider is critical
 - The corporate claims department (or branch) will need to report the claim to the insurance carrier in a timely manner to avoid penalties
 - Getting the claims manager at Corporate and the claims professionals of the insurance carrier involved in the process gives us the full advantage of their experience and expertise before the claim gets out of control

Summary

- All accidents, near misses, unsafe acts, and unsafe conditions should be investigated.
- Determine the actual cause of the accident and gather the facts.
- Make recommendations for improvements, and follow-up to make sure corrective actions are in place.
- Report claims to corporate and the insurance carrier as soon as possible.