

# A Minute for Safety

Arthur J. Gallagher & Co.

Commercial Lines

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Thousands of accidents happen every day. Accidents can happen for many reasons, but usually result from people, equipment or surroundings failing to perform as expected. A thorough accident investigation procedure is an important part of any safety program. It is essential that an employer understand what caused an accident to happen and what can be done to prevent a re-occurrence. The cause of an accident is usually multi-faceted, so the elimination of one or more of the causes can prevent the accident from happening again and contribute to a safe working environment.

All accidents, as well as "near-misses" should be investigated. An accident investigation should be conducted regardless of the severity of the accident and the injuries and damages sustained. In most cases, a supervisor in the affected area is the best person to conduct an investigation because they are most familiar with the tools, equipment, and people involved. Experts in equipment, outside agencies, and other technical resources may also be needed to complete the investigation.

The investigation should begin as soon as practical following an accident, once medical treatment has begun and the danger caused by the accident has passed. It is important to start the accident investigation while the recollection of individuals who witnessed the accident is still fresh. Additionally, individuals should be interviewed separately, before they get a chance to "compare notes" with other bystanders. Finally, by starting the investigation quickly, the investigator can safeguard any evidence and thoroughly inspect the accident scene before the scene is cleaned up.

Begin the investigation by securing the scene, placing equipment out of service, if necessary, and taking photos and making sketches of the accident scene. Collect evidence and records and document any findings.

Because the goal of an accident investigation is to prevent recurrence, manage the fact-finding process in a neutral, non-confrontational. Analyzing the facts and asking a neutral "why" question helps find the root cause of the accident. Once you have determined the probable cause(s) of the accident, document all recommended corrective actions, the people assigned to complete them and a due date for completion.

The accident investigation should not be used to blame, punish or exonerate workers and managers, true facts will not emerge using these methods. Similarly, if you investigate an accident just to complete the paperwork and satisfy insurance requirements, you will erode confidence in the investigation and the goals of prevention and loss reduction won't be achieved.

Safety programs primarily focus on preventing accidents, but if an accident occurs, it is important to have a thorough accident investigation procedure ready to be implemented. Employees should be trained in accident investigation and all accidents and injuries should be investigated. Handled properly, accident investigation helps you look at problems, solve them, improve your safety programs, and prevent future accidents.

