



# ACCIDENT REPORT

## Accident Investigation Reporting

As the WorkSafe People™, we're experts at helping our customers keep their workers safe and their costs down. A trusted name in workers' compensation for a century, Accident Fund is financially strong and stable, rated "A-" (Excellent) by A.M. Best.

One way to promote workplace safety is through  
thorough accident investigations.

### Why Investigations Are Important

The prime objective of accident investigation is prevention. Finding the cause of an accident and taking steps to control or eliminate it can help prevent similar accidents from happening in the future. There are many factors that may cause an accident. Work environment, job constraints and worker experience can all play a part, just to name a few. These factors must be examined to determine what role each had in causing the accident. Once the causes are established, precautions can be taken to prevent a recurrence.

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## What Is an Incident Investigation?

- An organized and planned collection of the facts
- Determining the “who, what, where and when” of the accident
- Developing a remedy to correct the unsafe condition, act or work practice
- What it’s not: a means of laying blame



## Action Plan for an Investigation

Every employer should develop and frequently practice their accident investigation plan. An effective plan contains:

- Authority from senior management to conduct the necessary investigations
- Names of the individuals in charge of the investigations
- Means to quickly notify the investigating team
- Instructions on the use of special equipment to be worn or brought to the scene
- Incident investigation procedures

Employers should have the following items addressed upfront regarding accident investigation:

- What kinds of accidents must be investigated?
- Who should investigate what?
- What training should investigators have?
- Who reviews the investigation report and follows up on any observations or recommendations?
- What should be investigated: All lost-time injuries? All with more than a certain dollar amount in property damage? Any with a potential for serious injury or major financial loss?

## Conducting the Investigation

### Start at the beginning

- Permit emergency response personnel (police, firefighters, etc.) to perform their duties.
- As soon as the injured are treated, isolate the accident investigation area.

### Then what?

An accident investigation is a systematic effort to address some key questions – your job as an employer is to find the answers:

- What happened?
- When did it occur?
- Who was involved?
- How did it happen?
- Why did it happen?
- How can it be prevented in the future?

The last question is one of synthesis – pulling together all the answers of the previous questions into a coherent and comprehensive view of the event. While these are simple questions, the task of gaining satisfactory answers to them may not always be simple.

The challenge for the individuals conducting the investigation will be to gather and accumulate this information, of varying degrees of availability, quality and reliability, to uncover what truly happened.

## The Importance of Recordkeeping

It's critical that updated and accurate records be kept for each workplace accident. Some helpful tips include:

- Maintain a file on each incident.
- Keep all records, purchase orders and work orders associated with each recommendation in the file.
- A file is closed out only when all of the corrective actions have occurred.
- Keep the number of copies of the incident report restricted — three at the most.
- Circulate the report on need-to-know basis, not to curiosity seekers.

Accident investigations can provide valuable insight into the processes and procedures of a workplace. In order to capitalize upon the opportunity to gain this insight, it's important to properly conduct the investigation process in a systematic manner. Doing so promotes a consistent approach to workplace safety and the overall impact to your organization.

## Want to know more?

As your WorkSafe Consultants, we're committed to providing unrivaled loss-control services and online safety materials, including:

- Safety-training modules accessible 24/7 for policyholders' employees
- Loss control booklets and other printed materials available to print and order from our website
- Low-cost safety-training videos from our online library

Check them out today at [AccidentFund.com](http://AccidentFund.com).

## Recordkeeping Requirements

OSHA requires that injuries/illnesses must be recorded if they result in any of the following:

- Days away from work
- Restricted work
- Transfer to another job
- Medical treatment beyond first aid

Additionally, you must notify OSHA within eight hours in the event of the death of an employee or in-patient hospitalization of three or more employees. Call either your area office or the OSHA toll free number 1-800-321-6742.

Other specific reporting requirements include:

- Obtain a report on every injury requiring medical treatment.
- Record each injury on the organization's accident report form.
- Prepare a supplemental occupational injuries and illnesses record on the OSHA Form BWC-100 or on the workers' compensation report.
- Prepare an annual OSHA Form 300 (keeping the names of the injured private) and post this form from Feb. 1 through April 30.
- Maintain the records in the organization's file for five years.

## Writing the Investigation Report

The key to writing investigation reports is to present the facts in logical sequence, including information that appears factual but cannot be proven, while eliminating unsupported assumptions.

### Analysis

- Weigh all the facts, conditions, circumstances and inferences to develop a conclusion.
- Information is not added in this section of the report.

### Specific recommendations

- These are the basis for specific corrective actions to prevent additional incidents.
- Do not combine recommendations since specific recommendations permit individual assignments for corrective actions.

### Conclusion

- Only information that can be supported by the analysis is included in this section of the report.
- The conclusion is written based on the available information that is known, not what is unknown.

### Report Writing Hints

- Write the summary after the rest of the report is completed.
- Back up the summary with facts in the body of the report.
- Use drawings to support the facts.
- Avoid using jargon unless it is needed to understand what happened.
- Record the information as you receive it — don't let it pile up.

