

Corporate Exposure: Accident Investigation

Harry P. Mirijanian



Sometimes when I am preparing this column I realize that when something appears obvious to me, it may in fact be new or difficult for others to understand or recognize the value of the topic. Accident investigation clearly falls into this category.

The primary goal of an accident investigation is to enable the organization to take appropriate steps to prevent future accidents. Completing the process takes the involvement, commitment, and—most important—the desire to conduct the review thoroughly.

Often we are asked who should complete the investigation. There is no clear single choice for who should head the team. Depending upon the accident, its magnitude, the firm's operational philosophy, location, and other factors, there may be several qualified individuals. Frequently the supervisor is too close to the incident to be objective; he or she may have even contributed to the event (but may be unwilling to recognize that). An outside consultant may not have the necessary understanding of the operation to conduct a thorough and complete review. Regardless of who heads the team, be certain that all witnesses are interviewed. As statements are taken, they may have to be overlaid to clarify the facts. It is critical that you consider all perspectives.

To begin, you must accumulate all the facts concerning the accident. A word of caution is necessary here: The initial review of the facts may lead the team to a hasty and mistaken conclusion. We have

reviewed countless allegedly thorough accident investigation reports that concluded the individual involved was "careless." Stopping at this point seems to offer the logical conclusion that nothing can be done to make individuals more attentive. We find it ludicrous when we read further on in these investigations that the recommended strategy for preventing a recurrence is to tell the individual to "be safe." To some, carelessness is just that—a state of mind where the person knew better but was simply not paying attention. As a result, the incident is not looked upon as being serious, since management believes that the likelihood of another individual being just as careless is remote. But what if there were other factors that contributed to the loss? The surroundings at the accident site could have dulled the

The most important rule: Be thorough.

individual's senses. Or perhaps the individual's inattentiveness is deeply rooted and the careless behavior is merely symptomatic of the individual's need for assistance. Remember the goal: Accident investigation is supposed to help identify factors responsible for the loss and allow management to implement corrective strategies to avoid similar occurrences. Thus, you should review each component of the activity leading to the accident without critical opinion.

Once the facts are gathered, the team's first responsibility is to take steps to prevent a similar occurrence. Afterward, the team can dissect each phase of the activity separately into human factors and mechanical issues that may have com-

bined to give rise to the accident.

An action plan is the next step; it should be endorsed by everyone in the organization. Further, we suggest that everyone in the company play an active role in implementing the new or revised procedures. There should be timetables that show when each component of the new process will be complete.

Your accident investigations should be conducted at the scene as soon as possible after the area is safe. Review the obvious: who, what, when, where, why, and how. *Who* was involved in the accident; *where* were they and *where* did the event occur? *When* did the accident happen? (Be specific.) *What* were the contributing factors (both obvious physical conditions and the more difficult-to-identify human factors)? *Why* did these contributing factors exist (lack of training, lack of involvement, carelessness; lack of concern, etc.)? *How* can a similar occurrence be avoided? (If the operation has video cameras and tape recorders, they may be helpful tools for collecting and analyzing, and possibly re-enacting the scene for further review.)

In summary, regardless of the type of accident, workers compensation, general liability, fleet, products, etc., a complete investigation is essential. Absent this review, losses will continue and the financial impact across the board could be crippling. The result of an accident investigation is reflective of the individuals involved in the process. Learning from mistakes is a key not only to effective risk management but perhaps to true personal success and satisfaction as well. ■

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