

# LOSS CONTROL

## and you

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## Accident Investigations

By **Mike Huss**  
Loss Control Supervisor

Thousands of accidents occur throughout the U.S. every day. Most of these are caused by the failure of people, equipment, supplies, or surroundings to behave or react as expected. Accident investigations determine how and why these failures occur. By using the information gained through an investigation, a similar, or perhaps more disastrous, accident may be prevented. Accident investigations are an important component of health and safety programs, and an essential part of building a successful workplace safety culture.

Reasons to perform accident investigations often include:

- Fulfillment of legal requirements
- Assessing compliance with established safety procedures
- Prevention of future accidents
- Enabling the processing of worker's compensation claims
- Demonstrating concern about employee well being

An accident can be described as an unintended event that results in injury or property damage. An incident can be described as an unintended event that does not result in injury or property damage. Additionally, hazard can be described as the potential to do harm, while risk is defined as the likelihood of harm actually occurring. Other terms such as "Near miss" are used to describe incidents that could have easily ended up being serious accidents. Some jurisdictions avoid the use of the term "accident", because the term infers that the event could not have been avoided. They choose to use "incident" instead, pointing out that most events are predictable and preventable. To the extent that the risk is managed, there is less chance of an accident occurring. The depth of the investigation should be appropriate to the seriousness of the situation in terms of actual or potential injury.

### Looking to Determine Root Cause

In the past, accident investigations have typically focused on assigning blame rather than finding the underlying root cause, which if addressed, can reduce the likelihood of a similar accident.

### Choosing an Investigation Team

The investigation should be conducted by someone who is familiar with the workplace and has been trained in the accident investigation process. Typically, the immediate supervisor is involved, although the level of management participation will be influenced by the seriousness of the accident. The more serious the accident, the more likely that senior managers will participate. Worker participation also aids in effective investigation. Such workers should be familiar with the work being done. These often include, but are not limited to the health and safety representative, union representative or others. In addition, outside experts may be called upon to participate. Investigations are strengthened by the perspectives of others who are knowledgeable about the workplace and investigation procedures.



### The Accident Investigation Process

The accident investigation process includes six important steps. These include:

- Investigation of the accident
- Identification of direct & root causes
- Disclosure of findings
- Development of a corrective action plan
- Implementation
- Follow-up review and revision as necessary

### Timely Investigation

In order to perform a proper initial investigation, it should take place as soon as possible after the accident scene has been deemed safe. Tools useful to the investigator will include such items as a camera, tape measure, flashlight, investigation form, pencil, etc. The initial investigation will involve aiding the injured worker, recording

physical evidence, and then interviewing workers separately. The Six W's is one simple but proven methodology that helps field investigators build a solid understanding of the event: *Who is it about? What happened? Where did it take place? When did it take place? Why did it happen? How did it happen?*

### Discovering Immediate and Root Causes

The workplace factors are assessed to see if they have been contributing factors. Such factors include: *People, Material, Environmental, Management System and Work/Process Task factors.* In determining the cause of an accident, it is often easier to identify the immediate cause rather than the root cause. With this in mind, one commonly used approach is to employ the Three Why's technique. For example, the immediate cause of an employee slipping may be due to a wet floor. "Why did the employee get hurt?" The next why may be "Why was the floor wet?" When finding out that the organic recycling bin is leaking fluid, the next question may be: "Why is the bin leaking?" Through such process the recommendation of the committee may be to repair or replace bins so that they do not leak. Additionally, investigators may recommend temporary measures to reduce risk until the bins are replaced – perhaps relocating the bins. Another recommendation might be for a scheduled inspection of bins to make sure that they are not leaking.

While this has been a fairly simple illustration, techniques such as the Six W's and the Three Why's can be used to investigate many accidents in conjunction with the basic investigative steps.

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**Are you interested in adding Safety and Health content to your Web-site? Why not add a link to the FirstComp website? For information please contact us at: [losscontrol@firstcomp.com](mailto:losscontrol@firstcomp.com)**

## Safety News

By: [Kim Coonrod](#)  
Loss Control Manager

### Ladder Guidance Part of OSHA Fall Prevention Campaign

OSHA recently published four guidance documents as part of its campaign focusing on fall prevention in the construction industry. The documents pertain to ladder safety and include a ladder safety booklet and fact sheets on extension ladders, wooden ladders, and stepladders. Falls are the leading cause of death in construction, having caused more than a third of all construction fatalities in 2010, according to OSHA.

[OSHA Fall Prevention](#)

### NIOSH Offers Safety Tips for Residential Construction Workers

A new booklet from NIOSH describes safe work practices to help residential construction workers avoid manual material handling injuries. Residential construction workers often lift, hold, or carry heavy objects, putting them at risk for strains, sprains and soft tissue injuries.

[Simple Solutions Tips](#)

### Video Offers Ergo Tips for Truckers

The Workers' Compensation Board of British Columbia has released a video highlighting the importance of ergonomic health for truck drivers, who often sit for long periods of time.

[Ergo for Truckers](#)

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## Lessons from Losses

By: [Courtney Rosengartner](#)  
Loss Control Technician

A glass worker fell five feet from a ladder while installing windows for a car dealership. He lost his balance when he leaned forward too far. He landed on his back, hitting his shoulder and neck on the curb. Despite the fall, he continued to work the rest of the day. He waited a few days before seeking treatment when his pain became unbearable.

Fortunately, he is expected to make a full recovery with regular therapy and adequate healing time. Cost of his injury: \$125,000.

When using a ladder, always maintain three points of contact; two hands and one foot or two feet and a hand; keeping your body near the center. Always face the ladder when climbing. Falls, no matter the height, can cause a lifetime of pain or worse. We all use ladders for various tasks at home and the same rules apply. It is essential to inspect the ladder before each use and replace when the ladder is defective. The defective ladder should be marked as such to prevent someone from getting seriously injured.

[Portable Ladder Safety](#)

## Markel / FirstComp SIU

By: [Dennis V. Keenan](#)  
SIU Director

Markel is committed to acting in an honest and ethical manner in conducting business with customers, our business partners, regulatory authorities and the general public. We believe this has led to trust and integrity in the marketplace. The detection, identification, prevention, mitigation and elimination of fraud and abuse are critical to maintaining this trust and integrity. This allows us to provide affordable quality insurance and other products/services now and in the future.

The Special Investigations Unit (SIU) was created to enhance Markel's fraud protection capabilities and to ensure we are in compliance with the various state insurance department regulations. The SIU performs many diverse duties in order to protect threats perpetrated against any corporate asset. This is accomplished working with our insured's, claimants, providers of care, and enforcement authorities.

We also educate our customers to ensure they are aware of this growing problem. To expand on this the SIU is looking at providing some increased fraud education awareness to our customers so that they are aware of the "Red-Flag" indicators which could lead to fraud or abuse. This information will be provided either on a yet to be developed Internet site or through other communication vehicles. Look for this in 2014. In the meantime let's give a basic definition of fraud and some examples of fraud indicators so that you can see what might constitute fraud or abuse:

Fraud is defined as an intentional act of deception, misrepresentation or concealment committed in order to receive something of value. A few examples of fraud indicators includes (but are not limited to):

- Providing false information on an insurance application in order to acquire insurance that a person or business would not normally be able to meet underwriting guidelines.
- Inflation of services provided or costs associated with these services on a claims submission.
- Providing false information in support of normal claim development; billing for services not rendered or other irregular billing or claims practices.

If you believe that there might be some indications of fraud or abuse and you want to report it, you can either call the fraud hotline at 1-888-281-5155 or email the SIU department at: [siu@markelcorp.com](mailto:siu@markelcorp.com). The SIU is staffed with investigators and management willing to work with you. Please know that fraud and abuse adds to the cost of providing insurance and Markel/FirstComp is committed to looking out for our customers' best interests.

## Class Focus: Glaziers



[Contractors Job Site Checklist](#)

[Creating a Safety Program for Your Small Business – OSHA](#)

[Employee Safety Manual – Washington Department of Labor](#)

[Fall Protection: Options for Specialty Contractors – OR OSHA](#)

[Glass Handling, Storage and Transport – Glass and Glazing Federation](#)

[Glass Handling – Video – WorkSafe BC](#)

[Glazier \(Glass Worker\) – CCOHS](#)

[Ladder Safety – Campaign to Prevent Falls in Construction](#)

[Ladder Safety – Introduction to Basic Safety – American Ladder Institute](#)

[Preventing Cuts and Lacerations – Ohio Bureau of Workers' Compensation](#)

[Scaffold Safety – Campaign to Prevent Falls in Construction](#)

[Workplace Accidents Cut into Your Bottom Line – Glass Magazine](#)

[Worker Safety Series – Construction – OSHA](#)

## Safety Calendar

**November 2013**

[American Diabetes Month](#)

**December 2013**

["3D Month" – Drunk and Drugged Driving Prevention](#)

**January 2014**

[National Radon Action Month](#)

For information about any of FirstComp's Loss Control Services, please call (888) 500-3344 or email [losscontrol@firstcomp.com](mailto:losscontrol@firstcomp.com).