

Accident Investigations

Should a workplace accident occur involving employees, property damage, subcontractors, or the general public, an employer may want to conduct an accident investigation to find the accident's root cause and implement corrective measures to prevent future accidents. According to the *CTSI Loss Control Prevention Manual's* [Accident Investigations Section G](#):

A good investigation identifies accident cause(s) and allows the supervisor to take steps to prevent the same accident from happening again. This proactive approach by management to prevent accidents, rather than simply filing claims, helps reduce the total number of claims and related costs. Accident reduction also helps improve efficiency and profitability by reducing lost time, work interruption, equipment repairs, and other indirect costs that are often associated with employee accidents. It has been estimated that the indirect costs of employee accidents are often 5 to 10 times more than the direct/claims cost of the accident.

Any investigations should be completed within 24 hours of the incident by the department head, manager, superintendent, or supervisor.

SIX BASIC QUESTIONS

An accident investigation should seek to answer six basic questions:

- Who was injured?
- Where did the accident occur?
- When did the accident/incident occur?
- What was the injured party doing?
- How were they injured?
- Why was there an unsafe act and/or an unsafe condition?

These questions provide a guide to help the investigator understand what and how the accident occurred and identify steps to prevent future similar accidents. Refer to the CTSI Accident Investigations Guidelines on page G-7 in Section G Accident Investigations of the CTSI Loss Prevention Manual for a more detailed outline of interview questions to ask during an accident investigation.



WHAT THIS MEANS FOR COUNTIES

The CTSI Loss Prevention Manual offers guidelines and sample claims forms to assist your organization in conducting an accident investigation. The CTSI Loss Control department is also available to answer questions and assist in accident investigations. For more information on conducting an accident investigation, contact CTSI at 303 861 0507.