

## Educate property managers on how to conduct an accident investigation

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Accident patterns repeat themselves unless something is done to break the pattern. Minor injuries, as well as incidents with no injury, serve as a warning that something is wrong and must be corrected. Making sure your property managers know how to conduct an accident investigation will help reduce accidents from occurring and ultimately, your insurance costs from rising.

Immediate response is critical since a delay can make it more difficult to conduct a complete and truthful investigation. The employee and witnesses can quickly forget or alter facts - often unintentionally - as they begin to rationalize the incident. Witnesses standing around often compare observations, and inadvertently influence each other. Therefore, it is essential to investigate the incident as soon as possible and to immediately document all information obtained.

Discuss the accident with the injured person, but only after first aid or medical treatment is given. Talk with any witnesses and to those familiar with conditions immediately before and after the accident occurred. Sometimes the information provided by the witness who didn't see the accident at all, but was there either before or after the event occurred, is the best witness of all.

Small details may point to the real cause. Whenever possible, the accident site should be checked thoroughly before anything is changed. Reconstruct the events that resulted in the incident.

If an injury has occurred, take measurements and/or photographs. This is done in order document the incident scene in case of court action. The name of the person taking the photograph, and date and time the photograph was taken should be recorded.

Training property managers on how to conduct a thorough incident investigation will:

- \* Show concern for the injured party and limit potential of attorney involvement
- \* Identify the root causes of incidents
- \* Identify methods to prevent repeat incidents
- \* Provide information to make safety recommendations
- \* Identify and eliminate hazards
- \* Correct unsafe conditions
- \* Address liability issues
- \* Reduce cost of claims and future premiums

In the end, there are many positive reasons for conducting an incident investigation, and when performed properly, the results can provide important information to help prevent future incidents.

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