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## **Investigate accidents to prevent recurrence and loss of facts**

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"The only good thing about an accident is what is learnt to prevent it happening a second time." Minor injuries, as well as accidents with no injury, serve as a warning that something is wrong and must be corrected. Therefore, an accident investigation should be done as soon as possible after any accident, no matter how minor. The sooner the accident is investigated, the less chance there is of a recurrence or the loss of important details.

An investigation is a formal process involving the collection and evaluation of information following an accident. An important part of the investigation process is to record the information gleaned during the investigation.

When completing the accident investigation, it is important to think about the following questions:

- \* Who had the accident?
- \* When did it happen?
- \* Where did it happen?
- \* What caused the accident?
- \* How can this accident be prevented in the future?

Photographs should be taken, whenever possible, in order to better understand the accident location and any potential liability. Photos should be taken of the specific spot where the accident took place, as well as the surrounding area to get a true understanding of where the accident happened. Cameras should be kept handy so that photographs can be taken as soon as possible.

Documentation is at the core of every step in the claims process. As this process is ongoing, document all findings, conversations, interviews and details of the accident investigation. A complete file should be maintained so that in the years to come, if the claim is litigated, all the facts are preserved.

Lisa Hartman, ARM is the director of claims and loss management at Albert Risk Management Consultants, Needham, Mass.