

ACCIDENT INVESTIGATION
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One of the most important segments of your organization's risk management plan is the investigation of accidents, and yet they are only accomplished in a small number of cases.

A study recently analyzed nearly 2 million accidents nationally reported by about 300 companies. The results indicated that for every **ONE** serious disabling injury, there were **10 times** as many minor accidents; **30 times** as many property damage accidents; and **600 times** as many "near-misses." This means that for every **ONE** serious accident, there were **640** opportunities for similar outcomes. This information strengthens the case for the institution of a well-planned and documented accident investigation program which could result in eliminating or reducing the chances of over 600 accident opportunities.

An example of how this "near-miss" concept would play out in the fire service would be:

Your department is operating at the scene of a structure fire. As hose lines are advanced, one of the members suddenly has a problem with their SCBA. The line backs out, the person is replaced, and operations resume. That SCBA will probably be tagged, tested, and sent out for service, most likely ending the incident. A formal investigation however, could reveal several things:

- SCBA's should be inspected/tested more frequently
- There was a gap in the current inspection program
- The member was not properly trained in the use of the SCBA
- The company performing maintenance is not operating properly
- A policy for stowing SCBA's after incidents is needed or not working as planned

Discovery of any of these items could well prevent a future tragedy, but without a formal investigation program, it probably will not be noticed.

Similarly, vehicle accidents and firefighter injuries, no matter how minor, should receive the same attention as a major incident. Sometimes the difference between a minor accident and a catastrophic one is only a matter of luck and no fire officer would like to depend on luck for the safety of their people.

For further information on developing an in-house accident review policy, please contact the Emergency Services Insurance Program, Loss Control Services Division.