

# Risk Manager

Answers, resources and information to help assess and reduce risk

## Workers' Compensation Incident Report vs. Accident Investigation A Problem Well-Defined is Half Solved By Mark Nease

Some school districts often confuse a workers' compensation incident report with an accident investigation. Although each technique is an important facet of a safety program, and are practices that should be combined for best practice risk management, it is important to make a distinction between the two.

A **Workers Compensation Incident Report** is very important as it relates to timely submission of a potential claim. The ultimate purpose of the incident report is to attempt to immediately document all the pertinent information related to the injured worker, the job task leading up to the accident and the extent of the worker's injury. The key is to pursue this information in a timely manner so that a claim could be filed through the insurance carrier.

Sometimes when an incident report is completed, the person completing the report may erroneously leave out pertinent details that may be necessary to assist in identifying the root causes of the accident.

In fact, some organizations allow the injured employee to complete the incident report form so that it can be sent to the business office for processing. After all, who knows better about the accident than the injured employee? If an employee completes their own incident report form, there is a chance that an unbiased account of the situation may not be obtained. To validate an accurate account of the situation, an accident investigation must be performed.

An **Accident Investigation** is also very important as it relates to defining a problem, identifying causes of loss and ultimately selecting the best corrective controls to reduce the risk of a recurrence.

Accident investigations are "blueprints" for determining the actions, circumstances and/or conditions that contributed to the accident. Personnel should be trained to perform this procedure and provided with the appropriate equipment to effectively accomplish this task. Accident investigation kits may contain such items as graph paper, report forms, a disposable camera and a tape measure.

Factual data is collected through photos and sketches. Both the injured person and witnesses should be interviewed. The supervisor may also be interviewed because they may have indirectly contributed to the accident by not providing appropriate training or enforcement of policies and procedures.

A thorough accident investigation report is then devised, giving an accurate account of the facts. This report can then be submitted to the organization's safety committee so that it can be analyzed for preventive controls. Finally, the report can be placed on file within the school district for a permanent documentation of the accident.

For further information, CM Regent, LLC has additional information on its website, including an accident investigation form.

1. Go to [www.cmregent.com](http://www.cmregent.com)
2. Click on "Forms" at the top of the page.
3. Under the subheading, "**Risk Management**", click on "[RiskMgmt Accident General Investigation Form](#)".

Risk Management Consultants at CM Regent are available to discuss these or any of your Safety or Risk Management concerns. It is important communication and we value the feedback and opportunity to speak with you and act as a partner in your cost control measures.

---

For additional information or training on best practices and safety management within your school entity, please contact Director of Risk Management Sharon Orr at (866) 401-6600, ext. 7152 or [sorr@cmregent.com](mailto:sorr@cmregent.com).