

# S.T.E.P. UP

## TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

# 5 STEPS TO STEP UP ACCIDENT INVESTIGATIONS!

# WELCOME!



# TODAY'S PRESENTER

Rob Neisius

Regional Manager - Risk Management Services



**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

**icw**GROUP  
Insurance Companies



# “S.T.E.P. UP” CERTIFICATE SERIES

## Safety Training & Engagement Program

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

**icwGROUP**  
Insurance Companies

# S.T.E.P. UP | Certificate Series

TO A SAFER WORKPLACE

**1** STEP UP To Safety Management

**2** Do “MORE” to STEP UP Your Safety Programs!

**3** **STEP UP Your Accident Investigations**

**4** STEP UP to a Better Safety Culture

**5** “PLAN” to STEP UP Safety Programs



# S.T.E.P. UP | Certificate Series

TO A SAFER WORKPLACE

## Your STEP UP Safety Certificate

- Complete all 5 STEPS
- Receive your “S.T.E.P. UP Safety Training & Engagement Program” Certificate!



# Topics

## Accident vs. Incident 5 Steps to Success:

- Investigate
- Analyze
- Reporting
- Actions
- Follow-up

A high-angle photograph of an industrial facility, likely a refinery or chemical plant. Several workers wearing white hard hats and high-visibility yellow safety vests are visible. They are positioned around large, complex machinery with various pipes, valves, and control panels. The floor is made of metal grating. In the background, there are yellow storage bins and other industrial equipment. The overall scene is brightly lit, typical of an indoor industrial environment.

# WHEN YOU DON'T INVESTIGATE INCIDENTS

## Cost of Ignoring Trends

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

  
**icw**GROUP  
Insurance Companies

# Cost of workplace accidents

Spells trouble for bottom line

# \$3 trillion

The annual cost to the global economy from accidents and work-related diseases.





# Cost of workplace accidents

**Accident Cost/Profit per unit =  
The number of Units required to Pay for this Claim**

---

Assume a \$5,000 Accident cost for one injury

\$100 Unit sale price (20% profit margin = \$20 Profit per unit)

## Cost in Units

- $\$5,000 / \$20 = 250 \text{ Unit to pay accident costs of that claim}$

## Cost in Production hours

- If you produce 25 units per hours = 10 hours to pay for this Accident



A high-angle photograph of an industrial facility, possibly a refinery or chemical plant. Several workers wearing white hard hats and high-visibility yellow safety vests are visible. They are positioned around large, complex machinery with various pipes, valves, and tanks. The floor is made of metal grating. The overall scene is brightly lit, and the workers appear to be engaged in a task or inspection. The image is semi-transparent, allowing the text to be overlaid.

# ACCIDENT VS. INCIDENT

Know the Difference

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

  
**icwGROUP**  
Insurance Companies

# What is an accident?



Any unplanned event resulting in:

- Personal injury
- Illness
- Property damage
- Or any combination of these

# What is an incident or near miss?

Any unplanned event **ALMOST** resulting in:

- Personal injury
- Illness
- Property damage
- Minor injury or damage (first aid/scratch/etc. )

# Root Cause

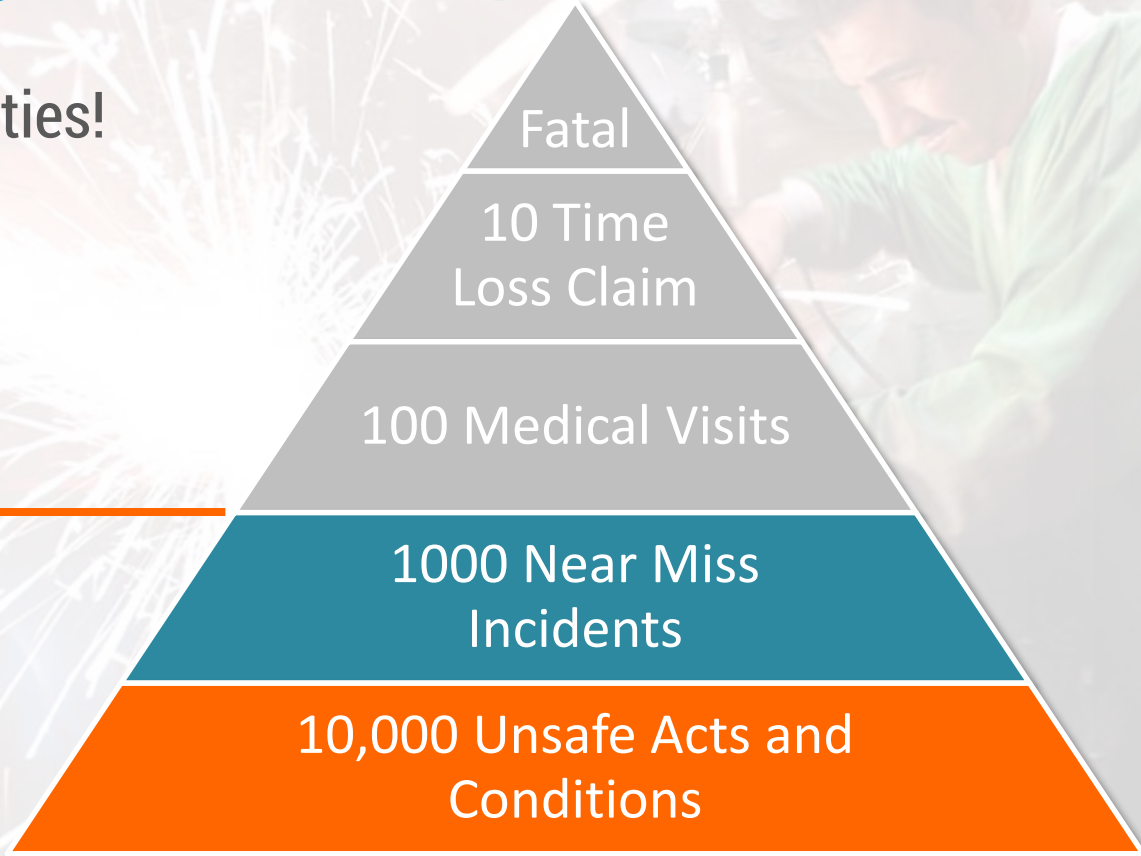
- Unsafe act
- Unsafe condition
- Combination of Both

**There may be more than  
One Root Cause  
An Analysis will help you to know**

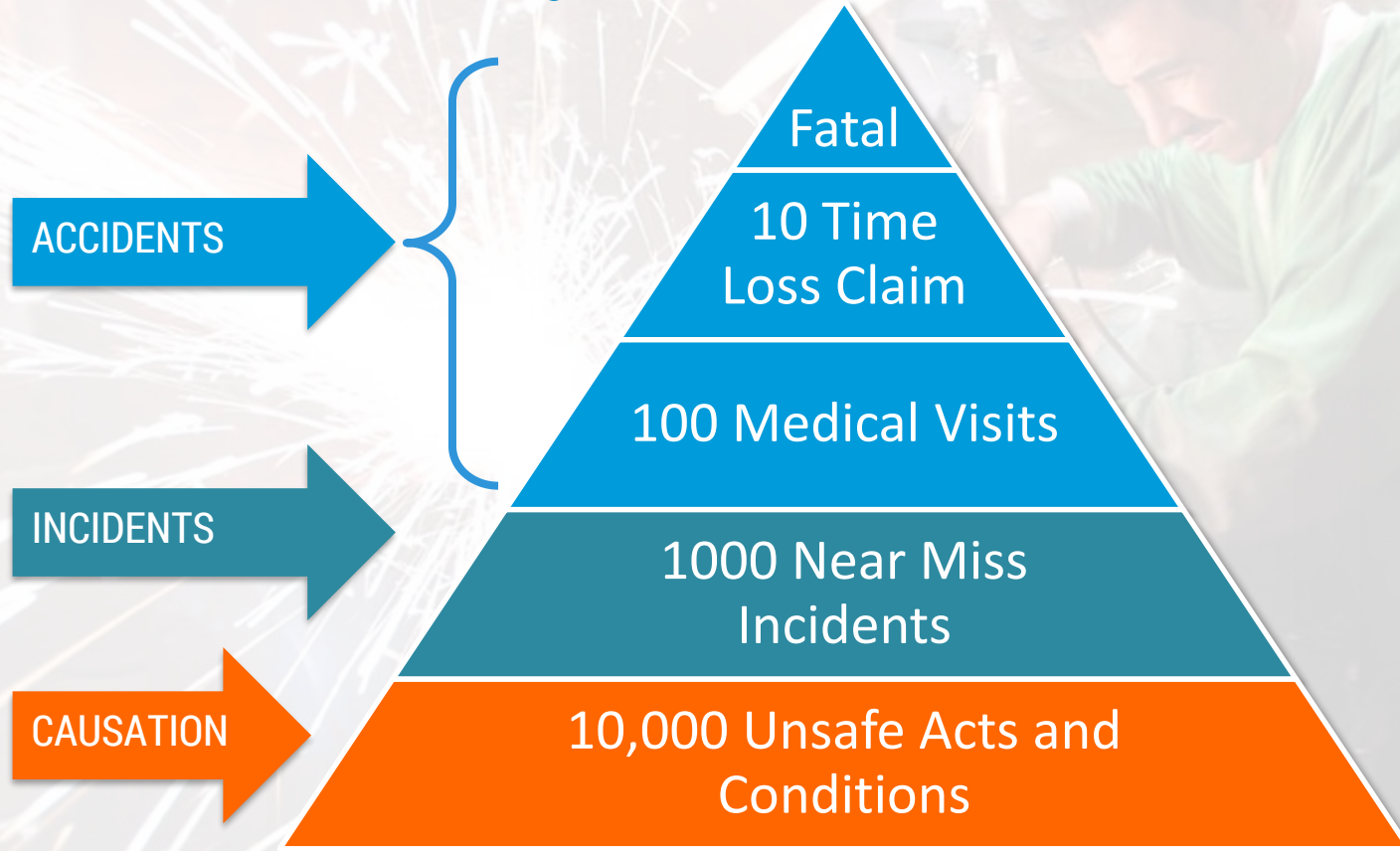
# Knowing every incident is important!

10,000 Opportunities!

Your  
opportunity  
to prevent  
accidents!



# Incident to Accident Pyramid





# 5 STEPS TO STEP UP ACCIDENT INVESTIGATIONS

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

  
**icwGROUP**  
Insurance Companies



# 5 STEPS to SUCCESS

**01**  
Investigate



**02**  
Analyze



**03**  
Report



**04**  
Act



**05**  
Follow-up





01



# Investigate

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

**icwGROUP**  
Insurance Companies

# Investigate

- **WHAT** type of injury?
- Affecting what **BODY PART**?
- **WHERE** was worker positioned?
- **HOW** were they doing their job prior to injury?
- What caused **ACCIDENT**?

**ICW GROUP**  
Insurance Companies

**S.T.E.P. UP TO A SAFER WORKPLACE**  
Accident Investigation Form

Step 3: Conduct investigation – Also see “Root Cause Analysis”

**Unsafe workplace**

- Inadequate guarding
- Unguarded equipment
- Defective safety device
- Defective equipment
- Unsafe workstation layout
- Unsafe lighting
- Inadequate ventilation
- Lack of needed PPE
- Lack of equipment / supplies
- Unsafe clothing
- Poor equipment maintenance

**Unsafe behavior**

- Used without training
- Serviced / repaired incorrectly
- Used damaged equipment
- Lifted / lowered incorrectly
- Prematurely disconnected
- Used in unintended manner
- Used in unsafe manner

**Other unsafe issues**

Why did unsafe issue exist?

Was the unsafe issue reported?

Have there been similar incidents?

Detail the events that led up to the incident.

Step 4: Preventing future incidents

What changes do you suggest?

- Guard the hazard
- Redesign workstation layout
- Provide appropriate PPE
- Perform maintenance
- Other (describe)

Plan to carry out suggestions

**ICW GROUP**  
Insurance Companies

**S.T.E.P. UP TO A SAFER WORKPLACE**  
Accident Investigation Form

Report completed by: \_\_\_\_\_  
Title: \_\_\_\_\_  
Department: \_\_\_\_\_  
Report type:  Death  Lost time  Drivisit  First aid  Near miss  
 Employee  Supervisor  Safety committee  Safety manager  Other

ID #: \_\_\_\_\_  
Date: \_\_\_\_\_

Step 1: Injured employee (complete this part for each injured employee)

Employee name: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Gender:  Female  Male  Non-disclosed  
Job title: \_\_\_\_\_  
Department: \_\_\_\_\_  
Original hire date: \_\_\_\_\_  
Time in current job: \_\_\_\_\_  
Shift hours: Start \_\_\_\_\_ End \_\_\_\_\_  
Job category:  Full time  Part time  Seasonal  Temporary

**Area of body injured**

- Eye
- Face
- Shoulder
- Upper Arm
- Elbow
- Wrist
- Thumb
- Hip
- Thigh
- Knee
- Lower leg
- Foot
- Head
- Neck
- Upper Back
- Lower back
- Hand
- Finger
- Ankle
- Toe

Injury description: \_\_\_\_\_

Step 2: Incident description

Location occurred: \_\_\_\_\_  
Incident Date/Time: \_\_\_\_\_  
Part of workday:  Regular time  Overtime  Other (describe)  
 Entering work  Leaving work  On break  
 On lunch/meal

Time reported: \_\_\_\_\_

**PPE worn at time of incident**

- Safety glasses
- Safety goggles
- Face shield
- Sound protection
- Hard hat
- Bump cap
- Respirator
- Welding hood
- Steel toe shoes
- Slip resistance
- Fall protection
- Gloves
- Other (describe)

Equipment involved: \_\_\_\_\_

Insurance Company of the West | Explorer Insurance Company | VeriTerra Insurance Company  
www.icwgroup.com | 800.877.1111



# Investigate the scene

## Fact Finding – **Not** Fault Finding

- Keep open mind
- Don't presume cause
- Interview witnesses
- Get the facts!
- Get to the Root Cause
- Keep asking "WHY?"

CAUTION

# Investigate the scene

Record details – take photos!



# Investigate the scene

## Examples:

- Guards off
- Lack of PPE
- Housekeeping issues
- Work practices
- Faulty equipment
- Lack of supervision or enforcement

**icwGROUP**  
Insurance Companies

**S.T.E.P. UP TO A SAFER WORKPLACE**  
Accident Investigation Form

**Step 3: Conduct Investigation – Also see “Root Cause Investigation Form”**

<b>Unsafe workplace</b>	<b>Unsafe behavior</b>	<b>Organizational causes</b>
<input type="checkbox"/> Inadequate guarding	<input type="checkbox"/> Used without permission	<input type="checkbox"/> Ineffective training
<input type="checkbox"/> Unguarded equipment	<input type="checkbox"/> Used excessive speed	<input type="checkbox"/> Lack of supervision
<input type="checkbox"/> Defective safety device	<input type="checkbox"/> Serviced energized equipment	<input type="checkbox"/> Deficient procedures
<input type="checkbox"/> Defective equipment	<input type="checkbox"/> Made safety device inoperable	<input type="checkbox"/> Lack of applying procedures
<input type="checkbox"/> Unsafe workstation layout	<input type="checkbox"/> Used defective equipment	<input type="checkbox"/> Inadequate communication
<input type="checkbox"/> Unsafe lighting	<input type="checkbox"/> Used equipment improperly	<input type="checkbox"/> Poor hazard assessment
<input type="checkbox"/> Inadequate ventilation	<input type="checkbox"/> Lified unsafely	<input type="checkbox"/> Inadequate hiring practices
<input type="checkbox"/> Lack of needed PPE	<input type="checkbox"/> Removed guarding	<input type="checkbox"/> Lack of accountability
<input type="checkbox"/> Lack of equipment / supplies	<input type="checkbox"/> Unsafe posture	<input type="checkbox"/> Inadequate motivation
<input type="checkbox"/> Unsafe clothing	<input type="checkbox"/> Distracted, horseplay	<input type="checkbox"/> Failed to provide proper tools
<input type="checkbox"/> Poor equipment maintenance	<input type="checkbox"/> Failed to wear required PPE	<input type="checkbox"/> Failed to correct known issues

**Other unsafe issues**

Why did unsafe issue exist?

Was the unsafe issue reported prior to incident?  Yes  No

Have there been similar incidents to this one?  Yes  No

Detail the events that led up to the injury. Include machines, parts, tools, materials, etc.

**Step 4: Preventing future incidents**

What changes do you suggest to prevent this incident/near miss from happening again?

<input type="checkbox"/> Guard the hazard	<input type="checkbox"/> Engage workers in safety	<input type="checkbox"/> Train supervisor
<input type="checkbox"/> Redesign workstation layout	<input type="checkbox"/> Provide training	<input type="checkbox"/> Enforce existing policy
<input type="checkbox"/> Provide appropriate PPE	<input type="checkbox"/> Supply reminder signage	<input type="checkbox"/> Develop new policy
<input type="checkbox"/> Perform maintenance	<input type="checkbox"/> Initiate safety communications	<input type="checkbox"/> Increase supervision
<input type="checkbox"/> Other (describe)		

Plan to carry out suggestions checked above

Insurance Company of the West | Explorer Insurance Company | Verierra Insurance Company  
www.icwgroup.com | 800.877.1111

# Avoid Investigation Pitfalls

- Reluctance to accept responsibility
- Limited interpretation of environmental cause
- Erroneous emphasis on single cause
- Allow solution to determine cause



# Accident Investigation Form

01  
Investigate



- Complete after incident
- Detail thoroughly
- Supplement for claims reporting
- Identify factors causing incident
- Recommend corrections

**ICWGROUP Insurance Companies**  
S.T.E.P. UP TO A SAFER WORKPLACE  
Accident Investigation Form

**Step 3: Conduct Investigation – Also see "Root Cause"**

**Unsafe workplace**

- Inadequate guarding
- Unguarded equipment
- Defective safety device
- Defective equipment
- Unsafe workstation layout
- Unsafe lighting
- Inadequate ventilation
- Lack of needed PPE
- Lack of equipment / supplies
- Unsafe clothing
- Poor equipment maintenance

**Unsafe behavior**

- Used without training
- Used incorrectly
- Serviced incorrectly
- Made safety adjustments
- Used equipment for unintended purpose
- Lifted improperly
- Removed safety devices
- Unsafe practices
- Distracted
- Fatigued

**Other unsafe issues** \_\_\_\_\_

**Why did unsafe issue exist?** \_\_\_\_\_

**Was the unsafe issue reported prior to the incident?** \_\_\_\_\_

**Have there been similar incidents to this one?** \_\_\_\_\_

**Detail the events that led up to the incident:** \_\_\_\_\_

**Step 4: Preventing future incidents**

**What changes do you suggest to prevent future incidents?**

- Guard the hazard
- Redesign workstation layout
- Provide appropriate PPE
- Perform maintenance
- Other (describe): \_\_\_\_\_

**Plan to carry out suggestions:** \_\_\_\_\_

**Step 1: Injured employee (complete this part for each injured employee)**

**Report completed by** \_\_\_\_\_ **ID #** \_\_\_\_\_

**Title** \_\_\_\_\_ **Department** \_\_\_\_\_

**Report type**  Death  Lost time  Drivest  First aid  Near miss  
 Employee  Supervisor  Safety committee  Safety manager  Other

**Date** \_\_\_\_\_

**Employee name** \_\_\_\_\_

**Date of birth** \_\_\_\_\_

**Gender**  Female  Male  Non-disclosed

**Job title** \_\_\_\_\_

**Department** \_\_\_\_\_

**Original hire date** \_\_\_\_\_

**Time in current job** \_\_\_\_\_

**Shift hours** Start: \_\_\_\_\_ End: \_\_\_\_\_

**Job category**  Full time  Parttime  Seasonal  Temporary

**Injury description** \_\_\_\_\_

**Area of body injured**

- Eye
- Face
- Neck
- Shoulder
- Upper Arm
- Elbow
- Wrist
- Thumb
- Hand
- Finger
- Head
- Upper Back
- Lower Back
- Hip
- Knee
- Lower leg
- Ankle
- Toe
- Foot

**Step 2: Incident description**

**Location occurred** \_\_\_\_\_

**Incident Date/Time** \_\_\_\_\_

**Part of workday**  Regular time  Entering work  Leaving work  Other (describe): \_\_\_\_\_  
 On lunch/meal  On break

**Time reported** \_\_\_\_\_

**PPE worn at time of incident**

- Safety glasses
- Safety goggles
- Face shield
- Sound protection
- Hard hat
- Bump caps
- Respirator
- Welding hood
- Steel toe shoes
- Slip resistance
- Fall protection
- Other (describe): \_\_\_\_\_
- gloves

**Equipment involved** \_\_\_\_\_

Insurance Company of the West | Explorer Insurance Company | VeriVest Insurance Company  
www.icwgroup.com | 800.877.1211



# Investigate

01  
Investigate



Control  
Unsafe  
Conditions

Inspections  
Correct conditions



Employee observations  
Meaningful feedback

Control  
Unsafe  
Acts

Provide  
Job Skill  
Training

Task completion  
Safety, quality, productivity

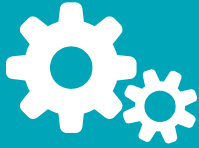


Incentive-deterrent strategy  
Consistent, fair, equitable

Motivate  
Employees



02



# Analyze

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

**icwGROUP**  
Insurance Companies

# Digging into the “W’s” (not the “H”)

- Who?
- What?
- When?
- Where?
- Why?

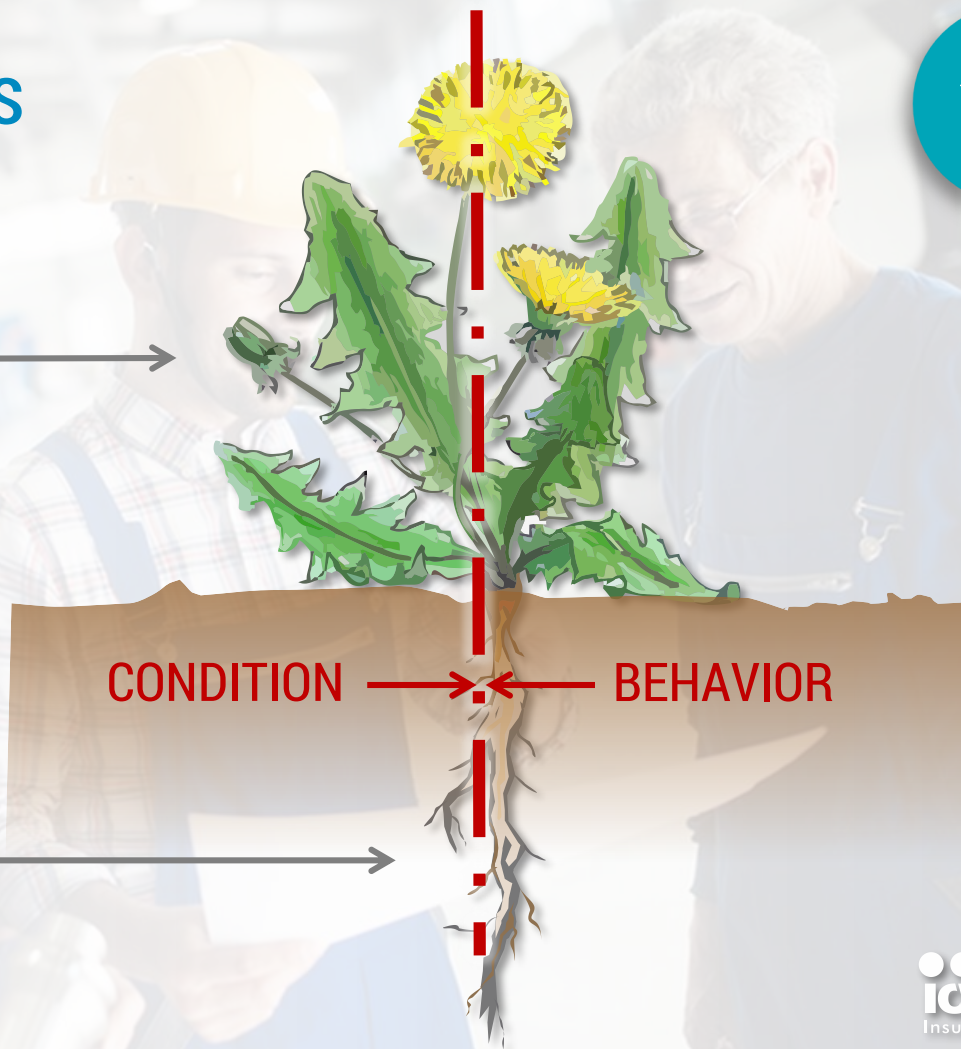
Avoid saying: “How did this happen?!”

Keep “Fact” Finding...

# 2 Focuses of Analysis

Direct cause →

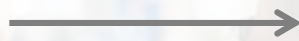
Root cause →



# Direct cause: what directly produced injury or illness

Worker cut off finger

- Not using a push block for table saw

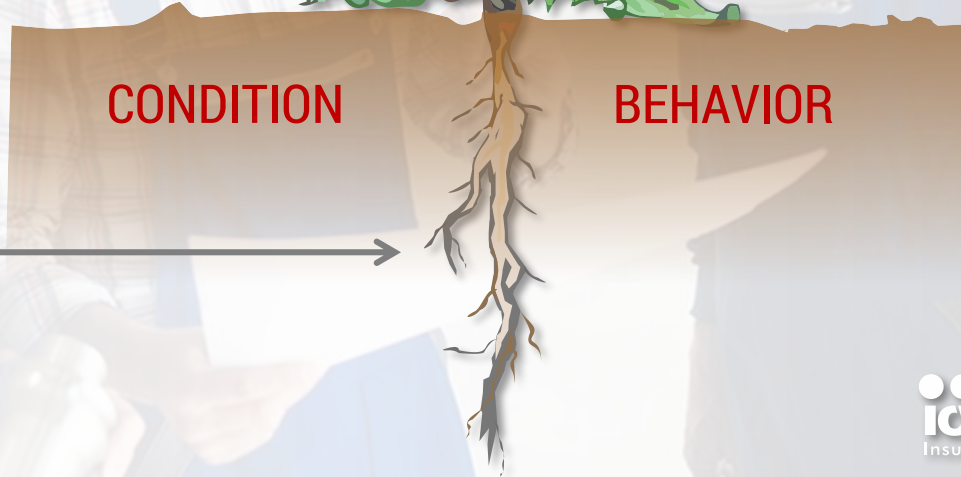
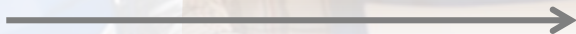


CONDITION

BEHAVIOR

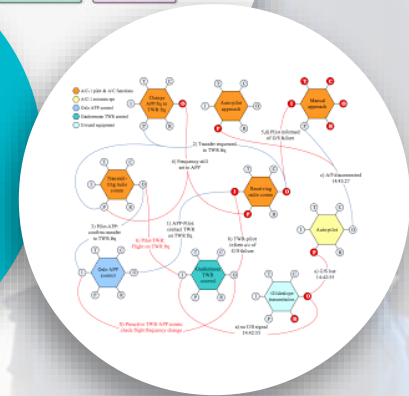
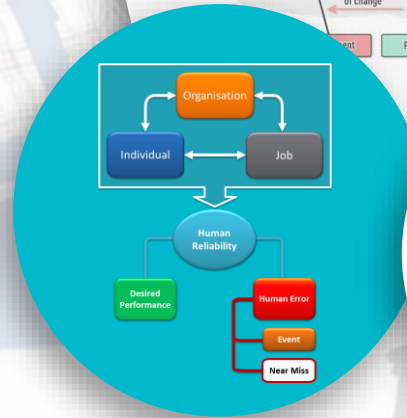
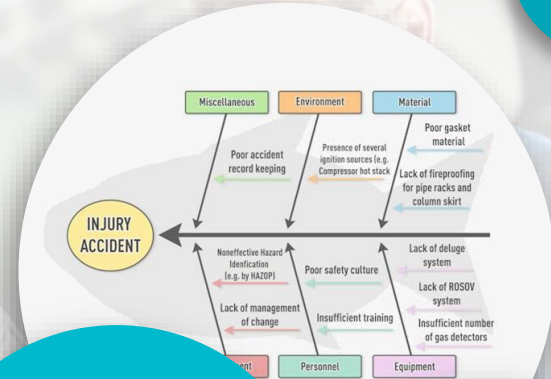
# Root cause: common trend leading to conditions

- Company doesn't own a push block
- Employees not encouraged to observe & report
- General culture is to use regardless of missing safety guards, etc.



# Investigation Techniques

- The 5 Why's
- Fishbone Analysis
- Event and Causal Factors Analysis
- Multilinear Events Sequencing
- Project Evaluation Tree
- Combination of above



# Root Cause Form

- Dig deep to get to cause
  - Equipment
  - Environment
  - People
- Suggests corrective actions
- Add your plan

**ICWGROUP**  
Insurance Companies

**STEP UP TO A SAFER WORKPLACE**  
Root Cause Investigation Form

**Dig deep to get to the cause. ID# \_\_\_\_\_**  
Complete to uncover the root cause of incidents and accidents. Review the possible corrective actions and add your own plan.

**Yes? # Section Description**

**Part 1 – Equipment was a contributing factor.**

*If Yes, complete this entire section for Part 1.*

Yes?	#	Cause	Possible corrective actions	Your plan
<input type="checkbox"/>	1.1	Defect in equipment, tool, material contributed to hazardous conditions.	Review procedures to inspect, report, maintain, repair, replace, & recall defective equipment.	
<input type="checkbox"/>	1.2	Hazardous condition was recognized but not reported.	<ul style="list-style-type: none"><li>• Train employees &amp; stress individual accountability.</li><li>• Review job procedures for hazard recognition and avoidance.</li></ul>	
<input type="checkbox"/>	1.3	Inspection procedure not in place to detect hazardous conditions.	<ul style="list-style-type: none"><li>• Develop &amp; adopt procedure to detect hazardous conditions.</li><li>• Conduct tests regularly.</li></ul>	
<input type="checkbox"/>	1.4	Existing inspection procedure did not detect hazardous conditions.	Review, improve procedures.	
<input type="checkbox"/>	1.5	The incorrect equipment, tool or material was used.	Specify correct equipment, tool or material in job procedures.	
<input type="checkbox"/>	1.6	Correct equipment, tool or material not readily available.	<ul style="list-style-type: none"><li>• Provide correct equipment, tools, or material.</li><li>• Review purchasing specs, procedures.</li></ul>	
<input type="checkbox"/>	1.7	Employees didn't know where to obtain equipment, tools or material required for the job.	<ul style="list-style-type: none"><li>• Review procedures for storage, access, delivery or distribution.</li><li>• Review job procedures for obtaining equipment, tools and material.</li></ul>	
<input type="checkbox"/>	1.8	Substitute, incorrect equipment, tools, materials used.	<ul style="list-style-type: none"><li>• Provide correct procedures, equipment &amp; material.</li><li>• Warn against substitutions.</li></ul>	

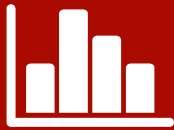
Insurance Company of the West | Explorer Insurance Company | Verterra Insurance Company  
www.icwgroup.com | 800.877.1111

1





03



# Report

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

  
**icwGROUP**  
Insurance Companies

# Report

- Evaluate for incident, accident and injury trends to focus efforts
- Download all applicable claims from [icwgroup.com/pc](https://icwgroup.com/pc)
  - Select your state

# Report

- Complete forms
- Send **ASAP** to ICW Group
  - Phone (easiest!)
  - Email, Mail, Fax
- Create incident log for non-reportable incidents
- OSHA 300 log



04



Act

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

  
**ICW GROUP**  
Insurance Companies

# Trend Analysis

04

Act



- Evaluate incident & injury trends to focus efforts
- Use 300 forms, incident logs & reports, inspection reports, etc.
- Analyze entity, facility, time, job, etc.
- Ask RM consultant!



# Take action!

- Make corrections needed
- Discuss incident prevention
- Solicit employee ideas  
(previous webinar – engage!)

04

Act



05



# Follow-up

**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

**icwGROUP**  
Insurance Companies

# Follow-up

- Did correction work?
- What is outcome?
  - More problems?
  - Solved?
- Continuously monitor (MORE – Observing, monitoring, etc.)





# Be ready when accidents happen

- Write clear policy statement
- Identify who notifies outside agencies
- Designate who investigates accidents
- Train accident investigators
- Establish investigation timetables
- Identify who receives report
- Take corrective action

# 5 STEPS to Accident Investigation SUCCESS!

**01**  
Investigate



**02**  
Analyze



**03**  
Report



**04**  
Act



**05**  
Follow-up



# Activity for after this Webinar

Review last “incident” at your company. After correcting main issue, which action did you find most effective?

- **Involving staff in solution**
  - such as soliciting ideas for corrections
- **Follow-up meeting discussion**
  - such as ways to prevent future incidents
- **Employee engagement**
  - communications, posters, training, other activities
- **Celebrating your solutions and reduced loses**
  - communications, involve workers in achievement

# YOUR S.T.E.P. UP SAFETY RESOURCES

Visit the Policyholder Center!

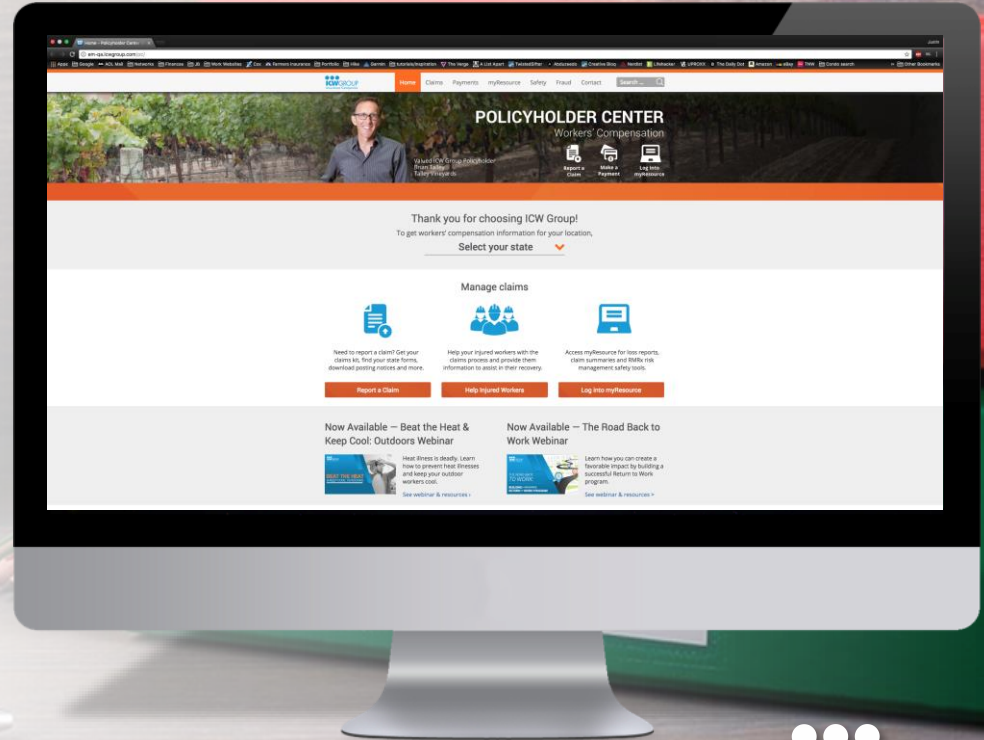
**S.T.E.P. UP**  
TO A SAFER WORKPLACE

SAFETY TRAINING & ENGAGEMENT PROGRAM  
CERTIFICATE SERIES

**icwGROUP**  
Insurance Companies

# Policyholder Center

- Claims kit
- Payments / Payroll
- Injured Worker Resources
- Fraud
- Safety > Webinars



[icwgroup.com/step-up](http://icwgroup.com/step-up)

# Policyholder Center

After webinar find:

- Forms
  - Accident Investigation
  - Root Cause Investigation
- New section for “STEP UP” Safety Manager’s Workbook
  - 5 Steps to STEP UP Accident Investigations

[icwgroup.com/step-up](http://icwgroup.com/step-up)



# S.T.E.P. UP | Certificate Series

TO A SAFER WORKPLACE

1

STEP UP To Safety Management

2

Do “MORE” to STEP UP Your Safety Programs

3

STEP UP Your Accident Investigations

4

**STEP UP to a Better Safety Culture**

5

“PLAN” to STEP UP Safety Programs



# S.T.E.P. UP | Certificate Series

TO A SAFER WORKPLACE

For the **Series Certificate**,

- Watch for **Exit Survey** after this presentation
- List those at your company who attended with you!

*Missed the first part of the series?  
View on-demand at:*

[icwgroup.com/step-up](https://icwgroup.com/step-up)





# Questions?

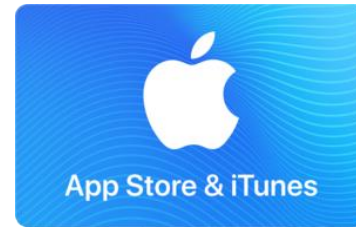
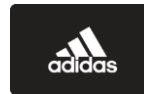
[riskmanagement@icwgroup.com](mailto:riskmanagement@icwgroup.com)

# Earn Rewards for Your Input

**Join our private feedback community!**

Earn monetary rewards for participating in short monthly surveys. Share your thoughts on how we're doing and inspire what comes next!

[icwgroup.com/feedback](https://icwgroup.com/feedback)



# Thank you!

Webinar series & materials:  
[icwgroup.com/STEP-UP](https://icwgroup.com/STEP-UP)