



PROFESSIONAL INSURORS
AGENCY, LLC

Conducting a Workplace Accident Investigation



WHEN AN ACCIDENT OCCURS, HOW DO YOU KNOW IF IT IS WORK RELATED?

According to the Occupational Health & Safety Administration (OSHA), an injury or illness is considered work-related if "An event or exposure in the work environment either caused or contributed to the resulting condition or significantly aggravated a pre-existing injury or illness. Work-relatedness is presumed for injuries and illnesses resulting from events or exposures occurring in the work environment."

EXCEPTIONS

An injury or illness that occurs in the work environment is not work related if:

- At the time of the injury or illness, the employee was present in the work environment as a member of the general public rather than as an employee.
 - The injury or illness involves signs or symptoms that surface at work but result solely from a non-work-related event or exposure.
 - The injury or illness results solely from voluntary participation in a wellness program or in a medical, fitness or recreational activity.
 - The injury or illness is solely the result of an employee eating, drinking or preparing food or drink for personal consumption, whether bought on the employer's premises or brought in.
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EXCEPTIONS (cont.)

- The injury or illness is solely the result of an employee doing personal tasks (unrelated to their employment) at the establishment outside of assigned working hours.
- The injury or illness is solely the result of personal grooming, self-medication for a non-work-related condition, or is intentionally self-inflicted.
- The injury or illness is caused by a motor vehicle accident and occurs on a company parking lot or company access road while the employee is commuting to or from work.
- The illness is the common cold or flu; however, note that contagious diseases, such as tuberculosis, brucellosis, hepatitis A or plague, are considered work-related if the employee is infected at work.

INCIDENT RECORDING

Securing details surrounding an alleged accident upfront will assist the insurance carrier in determining compensability.

The following five steps will assist the insurance carrier in making the right decision and deter possible fraudulent claims from being reported:

1. Provide supervisor and witness questionnaire forms to all levels of management, including supervisors and foremen.
2. Educate employees to immediately report all injuries to their supervisor, no matter how minor they may seem.
3. Instruct supervisors to immediately complete the supervisor accident report form and provide co-workers involved with witness report forms. Accident site inspections should also be conducted, if applicable.
4. Review the cause of the accident to determine if further loss control measures need to be taken to avoid future accidents.
5. Provide copies of all accident report forms to Professional Insurers Agency, LLC or insurance carrier, along with the first report of injury or illness.



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Workplace accidents cost your company in lost productivity, employee morale, increased expenses and much more. Take a proactive approach to accident investigations to promote safety and build a defense against fraud.

For additional assistance in conducting an accident investigation, or to obtain the forms mentioned above, please contact your Professional Insurers Agency, LLC representative.