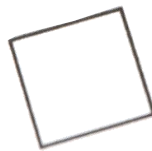
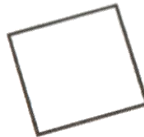
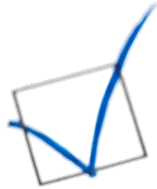


# Incident Reports

A great way to analyze and identify loss trends is to review accidents that have occurred in the past. Hopefully, your company has a collection of Injury/Accident reports that will give you enough detail to uncover the issues at hand.

The biggest benefit of having an injury report is to identify safety problems or concerns and prevent the same incident from happening again. The information gathering process for these reports, may reveal shortcomings in procedures, processes or training. Once this is done, recommendations can be made, and corrective action can take place.



Analyze • Inform • Motivate

## *What is the purpose of the Report*

A common misconception of completing an accident report is that it will try to find who is at fault for the incident. Identifying responsibility for the incident is important to the disciplinary process of the company however, it should not be the reason for an investigation. The reports primary function is to find causes to an incident or accident. Secondly is to prevent recurrence. Often, these two things go hand in hand.

Most times, when reading an accident report, we try to identify the cause of the injury or accident. The true aspect of injury / accident reporting becomes more of a tool when we use it to examine the processes, the equipment and people. As part of any investigation, we also need to look at other reports of accidents in the same area that may involve the same process, equipment or personnel. Often when conducting this type of investigation, commonalities begin to emerge that can be tracked.

## *What is involved in a good report*

Typically, injuries and accidents center around three primary areas: People, equipment, and environment. Were the people involved trained properly, or authorized to be in the area. Was the equipment correct for the task, or maintained properly? Was there anything about the environmental conditions that contributed in anyway to the incident? A good report will touch on all three of these areas, and an effective resolution will usually be within one or a combination of these three.

## *How can we help you*

The Accident/ Incident report can be an effective tool to analyze what is increasing your loss costs. **Ask our Risk Evaluation Department** for guidance in this area or a template in which you can base your company's report off of. Once established, you can identify commonalities in historical data to get better results in the future.



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## About DTRIC Insurance Risk Consulting Services

The Risk Consulting Services team at DTRIC Insurance is designed to help you reduce accidents and injuries in the workplace. Our approach involves our proven **A.I.M.** process that is easy to understand and simple to implement.



### **ANALYZE**

We start by helping you understand and assess your current situation with services including:

- Safety audits
- Property and liability hazard surveys
- Accident investigation training
- Graphical analysis
- Job hazard analysis

### **INFORM**

Keeping your team members informed is essential to success. We'll help you:

- Develop a safety committee
- Provide educational resources
- Work with your management team to develop their skills and knowledge of regulations
- Address loss trends with training on key issues
- Open communications within your organization

### **MOTIVATE**

The more safety is promoted in your workplace, the more motivated your team members will be to make safety a top priority. Whether you motivate with promotions, incentives or recognition, we'll help you develop a results-driven method to encourage safety at all times.

DTRIC's Risk Consulting Services team will work closely with you to create a program to effectively improve your bottom line.