



Incident Investigation & Report Writing

Presented by:
Zurich Services-Risk Engineering

For:

WHY ARE WE HERE ?



Objectives

- ✓ Review current incident response, investigation and report writing practices
- ✓ Develop a better understanding of the importance of consistent incident response, investigation and report writing
- ✓ Understanding of **why** we write incident reports and conduct incident investigations
- ✓ Understand your role in the risk management and claims process

Objectives

- ✓ Consistent incident response and reporting
- ✓ Increase loss prevention practices
 - ✓ Identify and correct potential hazards
 - ✓ Identify unsafe conditions & at risk behaviors
- ✓ Lower frequency of accidents/incidents

Fewer Reports To Write !!

Workers Compensation

- Workers compensation insurance laws were created to protect employees when they are injured in the workplace.
- WC pays for:
 - * Wage loss
 - * Disability
 - * Medical care

Liability Terms & Issues

Reasonable Care. What is reasonable to expect.

Foreseeability. If it is reasonable to expect, you must take steps to prevent, respond & mitigate.

Standard of Care. Level of care that you are held to. Not a law or written standard.

That's what insurance is for ?

- What is your insurance program?

Total Cost of Risk

Incident Response

Take Control of the Scene

- Ensure injured person(s) receives appropriate medical care
- Maintain concern for injured person's well-being
- Evaluate potential for seriousness of accident and recurrence
- Secure scene if necessary to prevent additional injuries
- Listen and observe

Incident Response

Collect & preserve sources of evidence

- Take photographs, contact surveillance
- Remove, tag, and secure object involved such as equipment, furniture, etc

Observe & identify underlying factors, symptoms

- Equipment, tools that are suspected of failure, malfunction, etc.;
- Use of unsafe work practices / behaviors;
- Unsafe conditions;

Incident Investigation

Why Conduct an Investigation

- Gather facts and details
- Evaluate and analyze of the event
- Identify hazards so they may be minimized/eliminated
- Assist in the management of potential claim
- Develop action plan to prevent future occurrence
- Protect assets of the organization

Incident Investigation

Fact Finding Mission

Not a Fault Finding Mission

Incident Investigation

Root cause/Event trigger

- The lowest (purist) reason why an accident/incident occurred.
- What triggered, or caused, the event to occur
 - At risk behavior (90%)
 - Unsafe condition (10%)
- Carelessness is usually not a root cause

Report Writing

- Document Facts Only
 - Who, what, when and where
 - Possibly how and not why
- Write report so someone can understand the events even though they were not present
- Complete all Sections of Report
 - Use NA if section not applicable
- Do Not Give Opinions
 - Avoid words that draw a conclusion
 - Avoid asking leading questions when interviewing witnesses

Report Writing

- Interview All Witnesses
- Include Witness Statements
- Secure all evidence
 - Remove, tag and secure
 - Potential for subrogation
 - Spoliation of evidence
- Write Narrative in the 3rd. Person

Photographs

- Take photos when appropriate and useful
- Photograph specific incident scene
- Photograph general area
- Photograph potential contributing factors
- Photograph potential evidence



Incident Reports

- A properly prepared incident report provides clear and concise information in an organized manner.
- Accurate reports and records are essential if an incident or action could result in a claim or litigation.
- The comprehensive and timely collection of facts is of significant value when causes and liabilities have to be determined.

Incident Reports

- Do not try to impress the reader with your vocabulary
- Reports should be kept simple, factual, and clear
- Avoid adjectives such as extremely, or very
- Writing a report is not an exercise in creative writing
- The purpose is to inform and document, not to entertain
- Try to avoid the use of jargon and abbreviations. You may know who or what a MOD, AM, RO, ATPO is; someone seeing your report for the first time, possibly years after the incident, will not know.

Report Writing

Write Narratives in 3rd. Person

- Unless incident is witnessed by report writer.
- “Guest States”, or “Guest Alleges”
- “Employee states that”
- Document specific actions taken

Report Writing

Needs Improvement

- “Kitchen”
- “On stairs”
- “Casino”

Better

- “In main kitchen next to deep fat fryer.”
- “In northeast stairwell between 2nd and 3rd floor landings.”
- “On casino floor adjacent slot bank 12 and main cage”

Report Writing

Needs Improvement

- “Employee strained back while cleaning a guest room.”

Better

- “Employee stated she strained back as she was carrying towels from her cart to the guest bathroom. The employee felt a sharp pain in her lower back.”

Report Writing

It has been proven that you do not need to have all letters in the right order in order to read something. Only the first and last letters need to be in the right place.

Incident Reports

- Review your report
- Spelling (read it backwards);
- Grammar;
- Logical
- Have others read it
- Another security officer;
- Person who was not involved;
- Manager review;



Conclusion

- Initial response to incidents “Sets the Tone” for future actions
- Written report is the most important document related to claims/litigation management
- Your actions may make or break how a claim/litigation is managed
- Consistent incident response directly relates to guest service

Thank you

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