

An accident occurs: is it work related? According to OSHA (Occupational Health & Safety Administration), an accident or illness is 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.

Securing detail surrounding an alleged accident upfront assists the insurance carrier in determining if it is work related. The following steps will assist 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.
2. Educate employees to report all injuries, no matter how minor they may seem, immediately to their Supervisor.
3. Instruct Supervisors to complete the Accident Investigation Report Form and provide witnesses with Accident Eye Witness Statement Form.
4. Review the cause of the accident to determine if further loss control measures need to be taken to avoid future accidents.
5. Make sure that you are aware of the injured employee's next doctor's visit and that you receive a Status Report indicating the restrictions prior to allowing the employee to go back to work. Supervisors and Managers forward this documentation to either the HR Department or the Safety Manager.
6. All accidents involving injury and or property damage must be documented with photographs taken.
7. **Drug test is only required if there are two opinions from management that there is a reasonable suspicion that the employee is under the influence of alcohol or drugs.**

Workplace accidents cost _____ lost productivity, employee morale, increased expenses and much more. We need to take a proactive approach to accident investigations to promote safety.