From: Engle, Chad chad@nirma.info Subject: Accident/Incident investigation Date: January 31, 2020 at 2:03 PM

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Agenda liem

Good afternoon,

You may have noticed lately that my articles have focused on snow removal and winter related fall prevention. It's Nebraska and it's that time of year. I am aware of approximately 20 different falls that occurred during the month of January as a result of ice and snow, this figure includes both workers' compensation and liability claims.

NIRMA's Best Safety Practices, # 3. Investigate all incidents and events. There are two reasons for investigating incidents. First, we want to try to determine the cause so that we can prevent future reoccurrence. I'm certain we all can agree that we owe it to our employees to prevent them from being injured if it is possible to do so. Secondly, we investigate to document that facts surrounding the incident so that we are better prepared to defend a county or agency in the event a liability claim is filed.

The claims department has notified me that they are receiving claims where little or no investigative work has been done. In an effort to better prepare our members I have attached an "Incident/Accident Investigation Checklist" that I would like all member employees to be familiar with.

It is impossible for the NIRMA claims staff to be able to be on the scene immediately after an incident occurs. We count on our members to assist us in these cases. Many times, especially with snow and ice related claims, by the time NIRMA is aware of the incident, the scene has changed significantly and may look totally different than it did when the incident occurred. Snow and ice may have melted or more snow and ice may have accumulated, either of these can be problematic when defending a claim against a member. The best-case scenario is the first person on the scene documents the conditions with photographs and identifies exactly where the incident took place.

Please share the attached document with all county and agency employees so they know what to do in the event of an incident or accident. Feel free to contact me if you have any questions or would like discuss investigations in more detail.

Have a great weekend, Chad

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Incident/Accident Investigation Checklist

- o If necessary, provide whatever first aid you are trained to give.
- o Call 911 if needed.
- If the person is not an employee provide them with a nonemployee incident form to complete or take their statement.
- If the person is an employee have them complete an incident/accident/injury investigation report.
- Determine if there were witnesses or anyone with knowledge of the incident, obtain their contact information.
- Conduct a preliminary witness interview or have them complete an incident form.
- Take multiple photographs, preserve and document critical evidence.
- Take measurements, make diagrams, determine exactly where the incident occurred.
- Have maintenance inspect to identify and remove possible hazards.
- Download and preserve video evidence if available.
- Make no comments regarding fault.
- Do not commit to anything, if pressed simply advise that you will notify your insurance carrier.
- Provide all information to your NIRMA contact person as soon as possible, report to NIRMA as soon as possible.
- If you have questions, please call 1.800.642.6671 and ask for assistance from the claims or loss prevention department.