

Investigating accidents

Claims coordinators who are new to their jobs or who handle injury claims only once in a blue moon are sometimes a bit in the dark about what they're supposed to do beyond the basics of sending an injured employee to the doctor and filing a First Report of Injury.

Even the First Reports are sometimes incomplete. SFM claims representatives occasionally receive reports that say nothing more than, for example "employee hurt back lifting box." That isn't enough to know whether the injury is compensable. They also run into situations where claims coordinators passed up golden opportunities to get critical evidence or information.

Here are some tips. Using them means you'll receive fewer follow-up fact-finding phone calls from your claims representative, quicker decisions on compensability, and maybe even lower costs if a piece of evidence you gathered up helped build a legal case. Good investigation can also help you take steps to avoid future injuries.

Talk to the injured employee right away.

You want specifics. Not just "hurt back lifting box." How exactly did it happen? What was the employee doing? What equipment was the employee using? What else was going on? Be sure to write these specifics on the First Report of Injury. While inquiring, be sensitive not to come across like you're accusing the employee of wrong-doing.

Does the employee have a prior injury? If this was a re-injury, another employer or insurer may be responsible for part of the costs.

Talk to witnesses.

Get specifics on how the accident happened.

Take pictures.

This may be invaluable documentation of the accident site. If someone fell at, say, a construction site, then go there right away and take photos showing where the accident happened and what objects were involved.

Let your claims representative know you've taken photos.

Save broken parts.

If a ladder rung broke, save the ladder. If a machine part broke, save the broken piece. Save anything that might be useful in pursuing subrogation, in which SFM seeks recovery of costs from a third party, like the ladder-maker or machinery manufacturer. That can reduce medical and wage replacement costs.

If you get a call from someone who is not from SFM but wants to see the equipment or your photos, call your claims representative right away. You may not want the equipment inspected without your own SFM counsel present.

Be alert to "red flags."

What you have seen or heard may suggest that a claim's circumstances are questionable and need further investigation. You are closer to the situation, and any detailed information you can provide your claims representative will help make the process easier.

This detailed information or "red flags" are important in shaping the claims representative's

“action plan.” Don’t write these on the First Report. Instead, attach a separate sheet to the First Report or use the “Confidential Comments” box on the online form. Writing touchy information on a First Report can cause you big problems later.

Be proactive. Accident situations are all different, and what you should do in one is different from what you should do in another. The general idea is that you need to be proactive in finding answers to the who, what, when, where and why of an accident. Dig down. More information is better than less. Act with a sense of

urgency, or your opportunities may be gone. Find supporting evidence. Be resourceful about what sort of information may be useful to the case.

Some organizations have their claim coordinator doing all the accident investigation work. Others involve supervisors or foremen. In that case, you as claims coordinator need to be sure they understand their specific responsibilities.

If you have any questions about investigating or reporting work injuries, call your SFM claims representative at (952) 838-4200 or (800) 937-1181.