

News & Views

Incident Reporting – Too Important to Ignore!

An incident reporting system (IRS) is a fundamental component of any risk management program. An IRS helps an organization capture event data that is necessary to analyze trends, prevent similar circumstances from reoccurring and provide notice to the insurer of an event that may lead to a claim.

What is an Incident?

An incident can be defined as any condition, occurrence or happening that deviates from normal operational routine. It is an unplanned event that is inconsistent with the routine and the safe operation of the business/institution.

What information should be captured?

- Identification/contact information – name, address, telephone number, E-mail address, witnesses.
- Personal details – age, gender, marital status, employment status
- Location of loss – should include weather, housekeeping details at the time of the loss\
- Description of incident – a concise description of what happened

Who should be responsible for completing an incident report?

Incident reporting must be understood to be part of the job responsibility of all staff including management; full-time or otherwise.

When should an incident report be completed?

As soon as possible after an accident has occurred.

When should an incident be reported to the insurer?

The Conditions section of the Hospital Medical Malpractice Liability Policy reads:

Notice of Occurrence or Accident:

When an occurrence or incident on which a **claim** may be founded takes place, notice shall be given by or on behalf of the **Insured** to the Insurer or to Frank Cowan Company Limited or any of its authorized agents as soon as practicable. Such notice shall contain particulars, sufficient to identify the **Insured**, and also reasonably obtainable information respecting the time, place and circumstances of the occurrence or incident, the names and addresses of the injured, and particulars of the injuries, and the names and addresses of all witnesses.

An effective IRS is not only fundamental to an effective risk management system, it is also important to meet the insured's obligation under the insurance policy. By meeting this obligation, their Insurers can give prompt and efficient service to the client.