

Incident Tracking + Certificate of Insurance Tracking

Saturday, 28 June 2008

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When an incident occurs in your building are you equipped with the right tools and processes to manage the situation? Surprisingly, many buildings continue to manage their incident tracking system through cumbersome manual systems that are inefficient but, most importantly, increase risk and liability exposure. Below is an example based on real events that reveals the solution.

A Tale of Two Incidents: (dd:hh:mm)

00:00:00 The incident: A woman is helped to the guard desk by two bystanders and tells the guard that she has slipped on chocolate milk and thinks she may have broken her leg.

00:00:10 The guard follows protocol and calls for emergency services who promptly arrive and take the woman to the hospital.

Scenario 1 – the Manual System:

00:00:20 The guard hand writes an incident report and faxes it to the property manager's office. In the report the guard writes: "Yet again, a woman was helped to the guard desk by two other people saying she had fallen down an injured herself. The woman stated that she fell when she stepped in a puddle of chocolate milk that was on the floor. I asked her if she needed an ambulance and she said yes. I called 911 and she was then taken to the hospital."

00:01:10 The report sits in the property managers fax inbox for about an hour before it is picked up.

00:01:20 The property manager calls his supervisor and leaves a voice mail about the incident and files the fax away .

00:02:20 Receiving the voicemail after returning from an hour long meeting, the supervisor sends an email to the risk management consultant who immediately calls the property manager and tells him to immediately determine where the chocolate milk spill was located, take a picture of the accident site, and get the names of any witnesses. 00:02:21 The property manager rushes to the guard booth to ask him if he knew where she had slipped. Although he did not include it in his report, he said he thought it was in the retail cafeteria.

00:02:23 The property manager arrives at the cafeteria to find that the spill has already been cleaned up and that everyone who saw the incident has already left. Scenario 2 – the Technology Driven Solution: 00:00:20 The guard opens Incident Tracking and Notification system. He enters general information using a predefined set of fields, including the location (a retail cafeteria) and the same narrative as in scenario 1, and "submits" the incident report. The system automatically emails the report to the property manager and, because it involves an injury, both the risk management consultant and the regional operations manager located at the headquarters 400 miles away receive emails.

00:00:21 The risk management consultant is on the road but he still gets his email via his wireless device and immediately calls the property manager and tells him to go to the cafeteria, take a picture of the accident site, and get the names of any witnesses. The risk management consultant also sees that the guard in his narrative said "Yet again" implying that the building was negligent in maintaining the facility. The consultant edits the narrative removing the "Yet again" statement. The risk management consultant then calls the cafeteria's management to inform them of the incident and explain that situation.

00:00:23 The property manager arrives at the cafeteria and locates the spill just as it was to be cleaned up. He takes a picture with his camera and locates three people who saw the woman fall. He collects their contact information, takes a brief statement, and enters the information in the incident report. Outcomes: Scenario 1:

Three months later, the woman who fell filed a lawsuit for damages against the building owner and the management company seeking compensation for her injuries.

During discovery the guard narrative stating that "Yet again, a woman was helped" was handed over to the plaintiff's attorney and, even though the incident happened in the cafeteria the building management & owners were accused of negligence for "having an established a record of allowing a hazardous environment that endangered the public." To make matters worse, the building management utilized a paper based certificate of insurance tracking system and the retail cafeteria's insurance had expired, leaving the building management and owners as the only deep pockets to go after. In addition, the building owners & managers were only able to produce minimal documentation of the incident and could not provide evidence of internal processes designed to prevent slip and falls in their building. The retail cafeteria was forced to close down and the building management and owners settled out of court for an undisclosed amount. Their insurance premium went up significantly. Scenario 2: Three months later, the woman who fell filed a suit for damages against the building owner and the management company seeking compensation for her injuries.

During discovery, the narrative was handed over to the plaintiff's attorney (without the "Yet again") and, because the incident happened in the cafeteria – and the building could prove it – the tenant's

were liable and covered under their own insurance policy as documented in the COI module. The building management & owners were able to provide a detailed history of past events & procedures, the names of witnesses who saw the incident, a stored image of the accident site showing the spilled chocolate milk, and other documentation of the incident itself.

In the face of overwhelming evidence, the plaintiff's attorney decided not to pursue the case against the building management & owners. The tenant's insurance carrier settled out of court for an undisclosed amount.