

Safety Strategies to Help Lower Workers' Comp Claims

In this extremely competitive construction market, contractors can struggle to attract and retain skilled workers. Some businesses are hiring subcontractors to do the work, while others are pitching in to tackle the work themselves. Many companies in need of workers, however, are resorting to hiring inexperienced individuals who are less qualified and less skilled.

One of the dangers of hiring inexperienced workers is that it elevates the company's risk exposure for workplace injuries and workers' compensation claims.

Not only are these injuries detrimental to productivity and often the subject of costly workers' comp claims, but they can also damage a company's experience modification rate (EMR) which is based on a company's historical cost of injuries and future risk likelihood.

If a contractor's EMR compares unfavorably with average losses in the same industry in the state, it can indicate to insurers that the company is a bad risk and lead to higher insurance premiums. For contractors looking to bid on projects, a high EMR can make it difficult to compete for more profitable jobs.

To reduce workplace accidents, the Occupational Safety and Health Administration (OSHA) encourages employers to put a comprehensive safety program in place and foster a positive safety culture with high employee participation.

While we have seen an uptick in workplace injuries due to the ongoing labor shortage, the fact is, all workers who are on the job without adequate training, oversight or support are at risk for workplace injuries.

If your insureds are looking for ways to reduce the costs of workers' compensation insurance and remain competitive when bidding jobs, mitigating risk with a safety program is a good place to start. This article will examine the top four construction-related injuries and some safety measures to prevent them.

CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

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The "Fatal Four" Accidents

OSHA attributes more than 60% of all constructionrelated injuries and deaths to the "fatal four" accidents falls, electrocution, being struck by an object, or getting caught in or between objects.

Falls

Although they are one of the more preventable accidents, falls remain the top hazard in the construction industry.

According to OSHA, on-the-jobsite falls are typically due to exposed edges or cracks and poorly built walking or working platforms. Other circumstances involve workers who have dropped off ladders, floors, scaffolding, massive skyscraper building areas, etc.—all primarily due to a failure to deploy adequate fall safety prevention efforts.

Safety Plan

- Implementing proper fall prevention and protection equipment that includes guardrails, safety nets and harnesses.
- Properly constructed and maintained scaffolding.
- Training employees on proper use of safety equipment.

Electrocution

Because construction projects generally require some type of electrical machinery and ongoing or in-progress electrical work, electrocution risks are significantly greater on a construction site than elsewhere. As a result, electrocution injuries take OSHA's number two position in building site injuries and fatalities.

Safety Plan

- Using "lockout and tagout" techniques to ensure that electrical devices are switched off when work is being performed.
- Staying clear of power lines.
- Ensuring ground fault (grounding) protection.
- Training equipment users on the hazards associated with potential electrical shocks from heavy equipment.

Being Struck by an Object

Struck-by injuries led to approximately 8.4% of all construction personnel deaths in 2019 and remain one of the top workers' comp claim-related hazards. OSHA reports that common struck-by injuries can be attributed to something as small as a power tool rolling off scaffolding and striking a worker, to something as big as excavators, bulldozers or other heavy machinery.

OSHA notes that workers who are struck by falling objects can sustain a fatal head injury or suffer a lifetime of living with a spinal cord injury, even if they were wearing hard hats or other protective gear at the time of being hit.

While these hazards cannot be eliminated, there are ways to prevent or reduce struck-by injuries—namely putting control measures in place that employees must follow to ensure their safety.





Safety Plan

- Mandating that employees always wear hard hats and personal protective equipment (PPE) appropriate for the job.
- Training employees to be aware of the hazards around them, to know how their work impacts the work of others in the area and to take necessary precautions for safe work.

Getting Caught in or Between Objects

OSHA reports that workers who became stuck in or between two things on the job site accounted for 1.4% of all deaths in the construction industry. Caught-in/ between incidents occur when a worker's body, or part of it, becomes pinched, squeezed, or crushed in or between machinery or another object. It can also include trench collapses that can bury workers.

Safety Plan

OSHA standards require employers to take steps to protect workers from injuries related to getting caughtin/between objects, including:

- Ensuring that hand-held power tools are fitted with guards and safety switches.
- Providing a lock-out/tag-out program or equivalent system to ensure that equipment is not accidentally energized during maintenance or repair.
- Equipping heavy machinery, such as cranes, with rollover protective structures.
- Requiring that seatbelts be worn in all motor vehicles, forklifts and earthmoving equipment.

Managing the Risks with a Culture of Safety

On average, construction companies spend 3.6% of their budgets on addressing injuries and only 2.6% on safety training. If these allocations were flipped, however, they would likely see better results.

A workplace culture of safety is the key to reducing workplace injuries and controlling workers' comp claim costs for your construction industry clients. Encourage them to consider the following best practices.

Make an investment in safety. Company leadership is responsible for creating a culture of safety, communicating the importance of safety to employees and providing effective training and protective equipment to keep workers safe. This requires not only a monetary investment, but also a commitment from leaders to develop a comprehensive safety program and continuously evaluate and improve it.

Identify, assess and control hazards. OSHA provides many materials to help employers identify and evaluate workplace hazards. Throughout every stage of a project, employers need to proactively address potential hazards to worker safety. Once a hazard is identified, control it by correcting unsafe conditions as soon as possible and providing protection and oversight in the interim.

Provide ongoing safety training for all employees.

Topics can include recognition of hazards, company safety practices, protective measures, and emergency action procedures. Employees who manage groups of people should also be trained on job safety analysis, hazard control and reporting procedures. Keep employees involved and up to date through routine training sessions and encourage staff of all levels to participate in the safety program.

Investigate worksite accidents and learn from them.

After a worksite injury, illness or incident, promptly begin an investigation. Communicate with witnesses, supervisors and first responders to get a full picture of the events leading up to the accident. After all causal factors are determined, recommend corrective actions to prevent a recurrence.



Takeaway

By nature, the construction industry has a high degree of work-related injuries. Since its inception more than 40 years ago, OSHA remains a leading resource for promoting a safer workplace to help decrease injury and death statistics in industries like construction. Despite progress, however, far too many preventable injuries and fatalities still occur today.

Working with a workers' comp insurance specialist, like Amwins, can help your clients further improve safety statistics and lower their overall costs. Brokers and underwriting program managers who are experienced in workers' comp can provide a wealth of guidance, loss control resources and risk transfer options for your clients.

About the Author

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