



**10 Steps Organizations Should
Take to help Increase Safety and
Reduce the Fall Fatality Rate in
the Construction Industry**

CHUBB®



971

The number of construction worker fatalities in 2017, representing 19% of the 5,147 workplace fatalities covering all U.S. industries for that year.¹

386

Representing 40% of all construction fatalities in 2017 were fall-related.¹



In 2017, the construction industry had the highest number of fatalities out of any other industry¹

Improving the overall safety performance and culture in the construction industry requires continued commitment, implementation, and execution by both management and workers.

With heightened awareness regarding the importance of safety on construction sites, along with advances in fall protection systems, statistics indicating 40% of all construction worker fatalities were fall-related in 2017 and 19% of all workplace fatalities across all U.S. industries were specifically related to the construction industry last year, is discouraging! How can awareness on the topic of worksite safety and expansion of technology systems continue to evolve yet alongside it, a growing death toll?

Improving the overall safety performance and culture in the construction industry requires continued commitment, implementation, and execution by both management and workers. This includes complete buy in and follow through when addressing and mitigating fall exposures encountered on construction sites throughout the U.S. Fall-related injuries and fatalities are not limited to large, complex or high rise projects, these exposures can also occur on small scale projects like a roof replacement. Safety standards should be consistent regardless of project size and scope.

10 key considerations for construction organizations to help increase worksite safety and reduce fatalities:

1. Organizations Should Have an Increased Sense of Urgency and Understanding in the Industry

The fatality statistics are alarming and fall fatalities continue to rise. The construction industry needs to continue to understand the urgency and importance of drastically reducing the number of fall related fatalities and injuries.

2. Both Management and Workers are Responsible for Establishing, Maintaining, and Implementing a Safety Culture

The safety culture is the responsibility of and collaboration by, both an organization's leadership and labor personnel. Safety should be considered

and established as a core value across an organization and put into action every day.

3. Make Safety Proactive, Not Reactive

Proactively implement and execute pre-job safety planning prior to the onset of the project, regardless of size. Identify and map out each stage of the project where fall related exposures are expected, or could be encountered. Collaborate with project field management and safety teams to engineer out exposures and proactively determine the appropriate safety procedures required to mitigate exposures.

1. TABLE A-1. Fatal occupational injuries by industry and event or exposure, all United States, 2017

4. Job Hazard Analysis (JHA) Must be Performed Prior to the Start of any Anticipated Fall- Related Exposures

JHA should include at a minimum:

- Description/overview of the operation taking place
- Equipment required to perform the operation
- Listing of each task associated with the operation
- Identification of anticipated exposures expected to be encountered with each of the tasks
- Determination of controls that will be implemented to mitigate the exposures identified for each task.

5. Upon Review and Acceptance of the JHA, the Contractor Performing the Operation Must Convene a Pre-Task Meeting, Attended by Each Crew Member

Confirmation and signature of all workers involved with the operation must be obtained to document participation, understanding and attendance. Keep in mind that language barriers amongst workers may be a challenge that needs to be addressed.

6. JHA Review Should Match the Duration of a Project

A JHA is usually completed at the onset of a worksite operation. However if an operation extends beyond a single day, daily review is necessary. This is of particular importance and value if new workers are assigned to the operation or conditions change in the working environment. A review that was conducted three months ago for a project that is still underway with new workers and a changing work environment isn't going to suffice.

7. Fall Protection and Safety Training Must be Provided and Documented for all Workers Involved in a Construction project

Fall protection training should include but not be limited to an overview of the anticipated fall exposures associated with the operation as well as instruction on the proper utilization and inspection of Personal Fall Arrest Systems (PFAS).

8. Project Field Supervision Must Monitor Fall Related Operations and Exposures

Field supervision should be engaged to help ensure safety measures and procedures identified in the JHA are being executed and that workers are performing tasks safely.

9. Guardrail Permit Systems Should be Implemented to Help Address Fall Exposures

Leading edge protection such as but not limited to guardrails shouldn't be removed without permission by the controlling contractor. Organizations should implement a permit system for the removal and reinstallation of guardrails on worksites. Once the work is completed for the day, inspection of the affected work area should take place to help minimize fall exposures.

10. Ladders and Scaffold-Related Accidents Remain a Leading Cause of Worker Injury and Fatalities

Proper training in the selection, set up and utilization of ladders and scaffolds must be incorporated in all aspects of a project fall management plan.

It Takes Two:

It is management's responsibility to proactively identify and assess associated exposures on a project-by-project basis. They must make every effort to mitigate exposures. If the exposure cannot be eliminated, management must provide advance training and safety equipment/systems that protect workers from any



anticipated risk. Management should also empower the workforce by supporting and encouraging workers to speak up if they see something and say no to a task that may expose them to an unsafe site environment, or if proper training and equipment have not been provided. Alternatively, workers must comply with the safety mandates established by management both across the organization and for specific projects. An effective safety culture is realized when every worker assumes the responsibility of safety on the project. Can you imagine the positive impact that could occur if every worker took the initiative to look out for one another and played the role of safety director every day?

While a number of regulations have been implemented and awareness continues to grow, there is more work to be done to further raise the standards of safety and reduce fatalities across the construction industry.

Chubb is proud to partner with our construction customers to help mitigate accidents, enhance the safety culture on projects, and deliver tailored solutions.

For more construction safety resources, visit chubb.com/us/safetyweek

Contact

George Cesarini
Senior Vice President
Chubb Construction Major Accounts
O 212.703.7081
E george.cesarini@chubb.com

CHUBB®

About Chubb

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers.

Operators and insureds are responsible for safety and risk control. Chubb is not responsible for ensuring the safety or risk control of any operation, and we are not required to make any inspections of any operations, although we may exercise our right to do so from time to

time under the terms and conditions of our insurance policies. The provision of this document to the insured, its personnel or broker, or any other facility operator is for informational purposes only. We hereby disclaim any obligation to oversee or monitor any facility's or insured's adherence to any guidance or practices set out in this document, or to any other required or otherwise reasonable safety and risk control practices. This document is advisory in nature and is offered as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. It is an overview only, and is not intended as a substitute for consultation with your insurance broker, or for legal, engineering or other professional advice. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

www.chubb.com

Chubb. Insured.SM