



**BUILDERS
MUTUAL**

At work with you.

FOCUS FOUR

Focus efforts to prevent injuries caused
by Builders Mutual's top 4 claim types.

Focus efforts to **prevent injuries** and **protect your** **bottom line.**

They say that history repeats itself, but in the case of severe and common work related injuries and claims, we're betting you'd rather not have that happen.

At Builders Mutual, we reviewed claim data over a five year period and analyzed the four claim types with the greatest frequency (how often the claim happens) and severity (how expensive the claims is). We dug deeper in the data from 2012 - 2017 and determined the following about our top four claim types:

#1 FALLS

Falls, including those from ladders, scaffolds, elevated surfaces like roofs, or common slips and trips, account for nearly 3,700 claims over the last 5 years, which translates to over \$178 million in costs.

#2 STRAINS

Strain injuries are the most frequent claim received at Builders Mutual. The average cost of a strain claim is over \$20,000. For workers 40 and over, strain injuries are the most common type of injury reported.

#3 STRUCK-BY

Struck-by incidents occur most often when a person is "struck by" falling or flying objects, moving equipment like the boom of a truck, bucket of a bulldozer, or the motorized piece of equipment itself. Lumber and hand tools frequently associated with framing were most often involved in struck-by claims.

#4 VEHICLE COLLISIONS

Vehicle collisions with other vehicles account for 44% of all injuries occurring in connection with vehicles. The average cost of a workers' comp vehicle collision claim is nearly \$32,000.

#1 FALLS

LADDERS

- Use the correct ladder for the task.
- Have a competent person visually inspect a ladder before each use for any defects such as:
 - Structural damage, split/bent side rails, broken or missing rungs/steps/cleats and missing or damaged safety devices;
 - Grease, dirt or other contaminants that could cause slips or falls;
 - Paint or stickers (except warning labels) that could hide possible defects.
- Make sure that ladders are long enough to safely reach the work area. Ladders should extend 3 feet above edge and should be tied off.
- Mark or tag ("Do Not Use") damaged or defective ladders for repair or replacement, or destroy them immediately.

SCAFFOLDING

- Scaffold must be sound, rigid and sufficient to carry its own weight plus four times the maximum intended load without settling or displacement. It must be erected on solid footing.
- Unstable objects such as barrels, boxes, loose bricks or concrete blocks must not be used to support scaffolds or planks.
- Scaffold must not be erected, moved, dismantled or altered except under the supervision of a competent person. Scaffold must be at least 10 feet from electric power lines at all times.
- Scaffold must be equipped with guardrails, midrails and toeboards.
- Scaffold accessories such as braces, brackets, trusses, screw legs or ladders that are damaged or weakened from any cause must be immediately repaired or replaced.
- Scaffold platforms must be tightly planked with scaffold plank grade material or equivalent.
- A competent person must inspect the scaffolding and, at designated intervals, reinspect it.
- Rigging on suspension scaffolds must be inspected by a competent person before each shift and after any occurrence that could affect structural integrity to ensure that all connections are tight and that no damage to the rigging has occurred since its last use.
- Synthetic and natural rope used in suspension scaffolding must be protected from heat-producing sources.
- Employees must be instructed about the hazards of using diagonal braces as fall protection.
- Scaffold can be accessed by using ladders and stairwells.

#1 FALLS

STAIRWAYS, GUARDRAILS & OPENINGS

- Stairway treads and walkways must be free of dangerous objects, debris and materials.
- Slippery conditions on stairways & walkways must be corrected immediately.
- Make sure that treads cover the entire step and landing.
- Stairways having four or more risers or rising more than 30 inches must have at least one handrail.
- Erect guardrail systems with toeboards and warning lines or install control line systems to protect workers near the edges of floors and roofs.
- Cover floor holes/openings.
- Use safety net systems or personal fall arrest systems (body harnesses) when necessary.

Year after year, the
#1 reported job-site
accident remains
the same - **falls.**

#2 STRAINS

PREVENTING CONSTRUCTION STRAINS

Generally

- Instruct workers to notify their supervisor if they feel a task is beyond their capability or if they feel pain while performing a task.
- Have workers start with stretching, gently moving through a range of motions.
- Do a Job Hazard Analysis to identify hazardous tasks - your Builders Mutual Risk Management Consultant can assist you.

Planning

- Are there heavy materials that will be handled on site?
- Do workers lift more than 50 pounds without help?
- Are tools sharp and in good condition?
- Which tools require bending of the wrist?*
- Which tasks use the same motion over and over for more than 1 hour each day?
- Which jobs require work above shoulder level? At floor level?
- Which jobs require workers to stay in one position for a long time?
- Which jobs require a lot of bending and twisting?
- Are working and walking surfaces clean and dry, unobstructed, and even?
- Are aisles clear and wide enough for carts, dollies, and forklifts to pass through?

*Hands and Wrists

Performing hand-intensive tasks with a bent wrist, either up and down or side to side, creates considerable stress on the tendons and their sheaths as they are bent across the harder bones and ligaments that make up the outside structure of the wrist.

Lifting, Holding, and Handling Materials

- Use mechanical equipment for digging.
- Lift from power zone, mid thigh to mid chest.
- Use mechanical equipment to lift and move materials.
- Use a plank cart to transport planks rather than carrying by hand.
- Small crews can benefit from the use of wall jacks when lifting partitions into place.
- Use manual hand trucks to move materials over long distances; stair climbing hand trucks can be used to move materials up and down stairs. Grasping devices can be helpful when lifting.
- Use two or more people to lift heavy or awkward objects.
- Use a motorized lift for plywood, lumber and masonry.
- Use a lull or aerial lift to stage materials at high levels or onto the bed of trucks.
- Deliver grout mechanically instead of with buckets or wheelbarrows.

Working at Ground Level

- Screed concrete standing up instead of bending over.
- Change positions when working at ground level and use knee pads.
- Fasten sub-floor standing up instead of stooping over.
- Tie rebar standing up instead of stooping over.

Working Overhead

- Use a shaft extension on a hand drill to eliminate the need to reach.
- Finish drywall standing up for less wrist and arm movement.

Manual Lifting

- Keep load close to your body and in front of you.
- Lift with your legs.
- Remember to follow your feet. No upper body twisting.





#3

STRUCK-BY

Generally

- Mind your surroundings - injuries can be caused by moving equipment.
- Anchor objects not being handled or those objects being transported.
- Wear well-fitting gloves that will help prevent large splinter punctures while not posing an entanglement hazard.
- Take precautions for kickback when using saws.

Moving Equipment

- Check all equipment controls to insure proper operation before use.
- Inspect wire ropes, chains and hooks for any damage.
- Know the weight of the load that the equipment is to lift.
- Ensure that the load does not exceed the equipment's rated capacity.
- Raise the load a few inches to verify balance and the effectiveness of the brake system.
- Check all rigging prior to use; do not wrap hoist ropes or chains around the load.
- Fully extend outriggers.
- Do not move a load over workers.
- Barricade accessible areas within the equipment's swing radius.
- Watch for overhead electrical distribution & transmission lines and maintain a safe working clearance of at least 10 feet from energized electrical lines.

#4

VEHICLE COLLISIONS

- Implement Policies and Procedures—a written statement for all employees to sign detailing a commitment to reducing traffic related deaths and injuries.
- Driver Agreements signed by all drivers acknowledging the company's traffic policies, procedures, and expectations regarding the performance, vehicle maintenance and reporting of moving violations. A cell phone usage policy should be included in the Driver Agreement.
- Motor Vehicle Record (MVR) checks should be conducted periodically and clear procedures should be in place outlining the number/severity of violations an employee can incur before action is taken regarding driving privileges.
- Establish a crash reporting and investigation process, mandating that all incidents be reported to the immediate supervisor.
- Vehicle selection, maintenance and inspection protocols should be established.
- Develop a strategy to determine the course of action after the occurrence of a moving violation and/or preventable crash.
- Develop and implement a driver reward/incentive program to make safe driving an integral part of your business culture.
- Provide continuous driver safety training and communication.
- Ensure adherence to all highway safety regulations.



**STAY
FOCUSED ON
SAFETY**

Toolbox talks and safety videos are available on the Builders Mutual website and YouTube channel.

buildersmutual.com/RM
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