

CHUBB®

Chubb Construction Resource Bulletin

Pro-Active Safety Culture



Introduction	3
A Proactive Safety Culture	3
Proactive Safety Culture Elements	3
Commitment	
Core value	
Value Your Workers	
Leading By Example	
Safety Committee	
Safety Assessments	
Implementation	

Introduction to the Construction Resource Bulletin

Chubb Construction is introducing you to the Construction Resource Bulletin. These bulletins are designed to provide you with pertinent information, in an abbreviated guide format, related to construction topics that may directly affect your safety and Risk Management Programs. These Bulletins are not meant to provide you with all available resources and information specific to a topic but rather introduce you to the basic elements we feel are important allowing you to further explore and evaluate what is necessary for your organization.

A Pro-Active Safety Culture

Successful and effective organizations understand a strong safety culture, where production and safety work collaboratively and where one is not compromised for the other, creating a path that is beneficial for both the organization and the employees.

To achieve this objective, this bulletin has identified some valuable elements that should be implemented and executed throughout the organization and on each project site.

Proactive Safety Culture Elements

1. Must have complete understanding, commitment and buy-in by entire executive leadership.
 2. Safety must be a Core Value of the Organization with the mindset that all accidents are preventable, and injury free operations are possible in construction. Safety awareness and importance should be personalized, and empowerment of workers to speak up regarding safety concerns is essential.
 3. Create a project site where workers are treated as valued members of the organization. A family unity amongst the trades and management should be created and promoted where everyone is treated as a family and care for the safety and health of all those around them.
 4. Executive Management must Lead by Example
 - Executive leadership must clearly convey the importance and expectations regarding cultivation and execution of the expected safety culture.
- Communicate to all levels within the organization that safety is of critical importance to the organization, along with the moral responsibility and value the company places on every worker associated with the company and on the project site.
 - A message should be communicated and reinforced that everyone within the organization will be held accountable for the implementation and execution of a pro-active safety culture. Safety performance and culture should be measured and be part of each employee's annual safety performance evaluation.
 - Establish & monitor annual safety objectives and goals.
 - Executive management must demonstrate their commitment and sincerity regarding safety by allocating time to conduct monthly (more frequent if warranted) site safety consultations and safety walk throughs on company projects.
 - Safety culture expectations should be consistent with the same expectations mandated from subcontractors and sub tier contractors; accountability for their performance must also be implemented.
 - Pre-qualification process that evaluates the subcontractor's safety culture and performance should be included in the procurement process. Both lagging and leading indicator assessments should be evaluated.
 - Subcontractors' safety culture and performance should be evaluated and measured. This information should be utilized as criteria in the procurement and selection process of that subcontractor for future projects.
 - It should be conveyed by executive leadership that Production and Safety are of equal importance within the organization, and one can never be compromised for the other.
 - Change orders and expenses are carefully reviewed and discussed; they are not simply accepted and approved for payment. Accidents should also be treated in the same manner with no accident accepted as part of doing business. Accidents or near misses should be reviewed and discussed in detail by field management.
 - Understanding the cause of the accident/near miss, determining actions that could have been taken to prevent the incident from occurring, and determining necessary actions that need to be implemented to prevent a recurrence of the incident should be introduced as part of the project protocol.
 - Executive management should review the safety record and culture of each project with the project executive on a regular basis. This emphasizes to project management the importance of safety and how it is valued by executive management.
 - The Corporate Safety Director should report directly to the CEO or COO of the company. Management personnel must understand the level of authority the safety director carries within the organization.

5. Establish a Safety Committee comprised of representation from executive management, estimating, field operations, safety, risk management, engineering and procurement. Consideration should be given to including representation from labor. The Safety Committee should meet monthly at a minimum.
6. Project Safety Assessments should be an integral part of any risk management program and should commence at the bid stage of a project.
 - The Safety team should work with estimators from the on-set of the bid process.
 - Safety requirements/policy/cost should be identified and incorporated into the bid.
 - Safety staffing should be determined and included in project bid cost.
 - Identify and engineer safety measures/features for operations (i.e. steel erection anchor points) during the bid stage.
 - Identify and determine safety procedures and policies that will be incorporated into the Project-Specific Safety Program.
 - Pre-qualification of subcontractors to include both safety lagging and leading indicators. Determine threshold values that will be utilized.
 - Incorporate into the contract specifications, safety addenda that outline safety requirements and expectations of all contractors involved in the project.
 - Include requirement that subcontractors with 25 or more workers must staff the project with a full-time dedicated safety manager.
7. Project safety implementation:
 - Develop a Project-Specific Safety Program (PSSP). The program is developed by project management team in conjunction with safety department.
 - Monitor and evaluate in written form the safety performance and culture of subcontractors associated with each project.
 - Establish a project safety committee to include project executive, project manager, project superintendent and safety manager. Consideration should be given to include representation from labor.
 - Require subcontractors to develop and submit a Project-Specific Safety Plan.
 - Require pre-construction kick off meetings with each subcontractor to discuss and review the safety plan. Subcontractors should have a senior executive and project manager/ superintendent attend the meeting. Subcontractors should provide an overview of their SOW and means and methods and be required to discuss in detail the contents of the safety plan. (see Chubb Project-Specific Safety Plan – Bulletin)
 - Require subcontractors to develop and submit detailed Job Hazard Analysis (JHA) prior to the start of their operations. The JHA should include but not necessarily be limited to listing of each task associated with the contractor's operation, anticipated exposures that may be encountered during the performance of the task identified, and controls that will be implemented and executed to eliminate/mitigate those exposures. The JHA should be discussed and reviewed with the CM/GC in a pre-construction safety kickoff meeting.
- Daily Pre-Task Planning (PTP) should be required of each subcontractor prior to the start of the work activity for that workday. The PTP should be completed by the subcontractor Foreman and discussed with each worker engaged in the operation. Worker feedback should be solicited and their input encouraged to ensure a well-established and understood PTP is completed.
- Accidents or near misses should be reviewed and discussed in detail by field management. Understanding the cause of the accident/near miss, determining actions that could have been taken to prevent the incident from occurring, and determining necessary actions that need to be implemented to prevent a reoccurrence of the incident should be introduced as part of the project protocol.
- Develop a detailed and effective New Employee Orientation program that is specific to the project underway. All workers involved with the project should be required to attend and understand the contents and requirements discussed in the orientation.
- Workers should be empowered and encouraged to speak up and voice their concerns regarding overall safety on the project, without fear of retribution or fear of losing their job.
- Safety is everyone's responsibility on the project site. This includes the Project Executive, Project and Assistant Project Managers, Project and Assistant Project Superintendents, Safety Managers, Project Engineers and Foreman. Safety should never be considered the sole responsibility of the on-site safety manager.

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 material 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. The material presented herein 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 not intended as a substitute for legal, insurance, or other professional advice, but rather is presented for general information only. You should consult knowledgeable legal counsel or other knowledgeable experts as to any legal or technical questions you may have. Chubb, 202 Halls Mill Road, Whitehouse Station, NJ 08889-1600.

© 2026 Chubb. All rights reserved.

3/2026