Chubb Construction Risk Engineering

Proactive Safety Culture

CHUBB®

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Overview

Communicating the Vision of Zero Injury
Why is Zero Injury so important? Here is a list of 99.9 percent:

- 2 crash landings occur each day at O'Hare airport • 16,000 pieces of mail are lost each hour
- 20,000 drug prescriptions are incorrect each year
- 50 newborn babies are dropped at birth each day
- 32,000 missed heartbeats per person every year
- 900,000 credit cards have incorrect bills
- 2 million books are printed with the wrong cover each year

It takes more than just saying you are committed to safety. You need to put actions behind your words. Supervisors can demonstrate their commitment to safety in a number of ways. First and foremost, supervisors must follow the company's safety rules. Then, they must regularly attend safety meetings.

Also consider the following ideas:

- Take time to walk around and talk to your employees. Talk about your personal concern for safety and then listen to their concerns. Take personal action to correct unsafe situations and follow up to let employees know the outcomes.
- Review reports of near misses and injuries. This demonstrates the information's importance. Follow up on the reports to ensure that appropriate actions are taken to eliminate the causes of incidents in your organization that could result in great consequences. Be sure your follow up is a positive action rather than a punitive one.
- Integrate safety into all aspects of management planning. During the organizational planning process, including safety goals and objectives. Then, ensure that the budget includes appropriate items for safety improvement. Communicate your organization's safety performance, expectations, goals, and objectives to your employees.
- Enable employees to get involved in the safety process and encourage their participation by allowing work time for appropriate activities. Ask employees with specific skills or interests to participate in safety improvement projects and recognize efforts.

Managers at all levels of the organization can have a profound effect on the safety culture of an organization by following these suggestions. Once they see their supervisors and managers taking safety seriously, employees in turn will be more committed. And, nothing energizes an organization's safety improvement efforts more than employee involvement.

Other ways to get employees involved in your organization's safety planning and process:

- Reporting all unsafe conditions
- Attending safety meetings
- Serving on employee safety committees
- Planning and leading a safety meeting
- Participating in incident investigations and facility walk-throughs
- Engaging in conversations with supervisors and managers to share improvement ideas

Employees whose ideas and involvement are valued will increase safety performance faster than employees who are just simply following the rules. Create opportunities for employees to contribute ideas and information that will lead to safety improvement.

The Impact of Project Pre-Planning
Pre-job planning may be the most important tool of any safety program. This allows for a proactive, rather than a reactive, approach towards safety. It requires the subcontractor to demonstrate they have planned their work in advance, identified the exposures, and have given sufficient consideration as to how to control the exposures.

Subcontractors should be required to submit a Job Safety Task Analysis (JSTA) to the General Contractor (GC) or Construction Manager (CM) prior to the start of their work. Once the subcontractor submits the JSTA, a meeting should be held between the GC and the subcontractor, during which, the subcontractor reviews the plan and is provided with feedback

The JSTA should outline:

- The scope of work involved for the subcontractors activities
- The equipment to be used to facilitate the work (e.g., scaffolding, cranes),
- Identify potential exposures associated with the work of both workers and the general public
- Identify controls that will be implemented and enforced to eliminate and/or control these exposures, and
- Identify necessary safety equipment required to perform work.

Once the JSTA has been reviewed and approved, the subcontractor should be required to review the JSTA with each member of their crew prior to the start of work. The subcontractor should be required to submit the signature of each employee that attended the JSTA review to document that workers received pre-planning instructions

Tools to Measure Success
There are many tools that can be used to determine and measure the success of your safety culture. Below are a few examples:

- Loss analysis
- Benchmarking losses for frequency and severity
- Field safety inspection reports
- Production reports
- Quality reports

In reviewing these documents, you should see a positive improvement over time indicating that your safety culture has improved. These documents should be monitored at least monthly and results be made known to all employees so they can share in the success.

Field Safety Inspections
If you were asked to list the things that challenge a supervisor in terms of safety, what would they be?

1. Unexpected breakdown of key equipment
2. Loss of personnel due to minor, serious or even fatal injuries
3. “Misplaced” tools that delay production until they can be found or replaced
4. “Lost” material that must be replaced or “dug out” when found at the bottom of a pile

5. "Rework" or jobs that must be repeated two, three or more times because of careless work or accidents
6. Complaints from higher management about excessive costs, low productivity and poor morale
7. Massive "clean up campaigns" that stop all production to get things in order for a visit by customers, stockholders, fire inspectors, etc.
8. Mountains of paperwork connected with all of the above situations and the hours spent completing it
9. Explanations and paperwork required to explain the problems caused by your hours of absence from the shop doing the paperwork mentioned in number 8.

Most supervisors would welcome a reduction in any of these problems. They represent some of the greatest "stumbling blocks," obstacles, handicaps and nightmares with which supervisors must contend.

Every problem on the list above can be reduced - and in many cases, even eliminated - by regular planned safety inspections. In fact, regular planned safety inspections are probably the most effective management tool available for dealing with basic root causes for these troublesome situations. They help a supervisor reduce not only costs, but also frustrations. They can increase both productivity and peace of mind. When done carefully, conscientiously and continually, they enable more work to be done, and with less effort and worry.

There is no mystery or magic involved with these planned safety inspections. They produce the results mentioned simply because they are an essential part of effective management.

Regular Safety Inspections
The case for regular safety inspections is based on two facts:

1. normal "wear and tear" and
2. "nobody's perfect"

Any equipment, with use, will wear out: Cables fray, hoses leak, pulleys slip, and shafts wear. Normal deterioration is inevitable, even with ideal care and use. Workers may place materials or tools - and even themselves - in unsafe positions or locations. Tools can be abused, damaged and perhaps passed onto the next employee in an unsafe condition. Even though a worker is careful and conscientious, he or she is still human and may well do any of these things unknowingly, depending upon his or her degree of safety awareness.

These two facts alone create a steady flow of unsafe conditions which can cause damage, injury and even death.

Unless this steady flow of unsafe conditions is steadily "drained off," by regular safety inspections, a first line supervisor can find the site "flooded" with accidents. The delays, extra costs, wasted efforts and frustration that may result from this tide may cause many businesses to fail.

Preventing the accumulation of these accident-producing conditions is a prime responsibility of the line supervisor. It is the supervisor's duty to see that these things do not occur through negligence. One of the best accident preventatives is the safety inspection.

Additional Critical Components

Establish Yearly Safety Goals
A construction project would not start without knowing the budget and deadlines required to measure progress and success. In the same way, safety performance cannot be evaluated unless goals are established. And just as budget and deadlines for project completion are based on prior experience, the same should hold true for safety goals.

Establish Safety Expectations for Management
Just as with goal setting, the parallels for management expectations are the same with safety. Jobsite managers know what is expected of them regarding the use of manpower, scheduling, budget and quality. They should also know what is expected of them regarding safety performance, which should include:

- Project-specific safety program development, implementation and enforcement.
- Pre-job planning, addressing safety performed by the project management team. The plan should be in writing and reviewed with all employees on-site.
- Job Safety Task Analysis (JSTA) performed prior to the start of each activity or operation. As previously discussed, the JSTA should be in writing, should be reviewed by each employee involved and outlines the:
  - Scope of work
  - Equipment
  - Identifies related exposures
  - Identifies controls to eliminate or control the exposure

Establishing expectations is of little use unless there is follow-up and accountability for those expectations. To establish accountability for a specific area of responsibility, safety performance should be tied to compensation - such as a bonus or merit increase. To be effective, the manager's safety record must have an impact on the management team member's annual bonus and salary incentive, either positively or negatively.

Management Training Requirements
If management is to be taken seriously in promoting safety, it needs to have the knowledge to do so.

Project executives, Project managers, Superintendents and Supervisors should be required to attend safety training classes. This should include, at a minimum, the OSHA 30 Hour certification. This is a specific training certification/curriculum and not just a minimum number of hours of OSHA training.

There are many aspects of safety that are unique to a management position. These include such topics as:

- Accident Investigation
- Substance Abuse
- Conflict Resolution
- Loss Analysis
- Managing Subcontractors

Senior Management Involvement in Safety Audits
Conducting safety audits and inspections have already been discussed at some length. But equally important is the involvement and participation of senior management in these activities. Seeing a senior manager participating in such jobsite safety activities clearly demonstrates to management and employees that there is a strong investment and commitment to jobsite safety. Priorities set and communicated from senior management in this way make an impact on the onsite working environment and how workers prioritize safety when performing their jobs.

Senior Management Review of Accident History and Lost Time Accidents
Another demonstration of senior management interest and commitment to jobsite safety is their involvement in company-wide and project specific loss experience. Only by reviewing accident history can senior management have the information to identify problem areas and be able to make improvements. There may also be legal implications when management appears unaware of ongoing safety concerns that cause repeated accidents and injuries. Such accident record reviews should be done regularly with a follow-up meeting with field management to discuss safety performance and potential improvements.

Regarding lost time accidents, there should be face-to-face meetings by the project superintendent/manager to discuss and explain loss time accidents. All accidents should be investigated by the project management staff to determine the root causes in order to take corrective action and prevent recurrence

Senior Level Safety Committee
Another way for senior management to demonstrate commitment and to set the tone for the organization is to establish a senior level safety committee. This group then conducts periodic reviews of safety programs and policies as well as assesses safety performance.

QA/QC Program
Quality control and safety represent important concerns for project managers. Defects or failures in constructed facilities can result in high costs. Even with minor defects, reconstruction may be required and facility operations impaired. Increased costs and delays are the result.

In the worst case, failures may cause personal injuries or fatalities. Good project managers try to ensure that the job is done right the first time and that no major accidents occur on the project.

A QA/QC program - which monitors construction activities - should be in place, as well as implemented and enforced. Monitoring should be performed and documented by third-party organizations and specialized in-house forces

Risk Transfer Language
Insurance companies insuring general contractors have been working diligently with risk managers to ensure proper risk transfer language is drafted into the contracts that general contracts exercise with their subcontractors. This form of agreement is known as “hold harmless”

or indemnity agreement. In an indemnity or hold harmless agreement, one party (the indemnitor) promises to reimburse against claims or suits brought against the indemnitee by a third party.

Contractual Risk Transfer is an important tool for general contractors in today's highly litigious world. From a risk control prospective, although contractual risk transfer is an essential element for every general contractor, it is not enough for a general contractor to solely rely on when dealing with subcontractor safety requirements.

Properly written hold harmless and indemnity agreements will afford the general contractor the right to collect from the subcontractor's action. Again form a risk control prospective, this is a reactive rather than a proactive measure.

The question that should be addressed is why did the actions of the subcontractor result in a claim occurring in the first place? Where was the breakdown in safety that resulted in the accident and did it occur because the subcontractor lacked attention or detail to safety?

Dedicated Full-Time Safety Personnel
Optimally, a full-time safety manager is assigned to the project. This individual must have a minimum of 10 years construction safety experience. Additional full-time safety personnel should be assigned to the project when the workforce exceeds a pre- determined number of employees agreed to by the owner and the insurance company.

Crisis Management Plan
The purpose of a crisis management criteria/program is to prepare the company and project field management to handle the media in the event a serious accident or incident occurs on-site.

Ask most companies about their plans for crisis management and chances are that many of them will say they have a crisis management plan only to learn that what they mean is that their corporate communications department handles such things. Unfortunately, for many companies, their crisis management plan is an emergency checklist with some phone numbers.

What would you do if:
- 50 picketers showed up outside of your jobsite headquarters?
- A tower crane collapses in midtown Manhattan?
- You have to tell the news media that your jobsite has had an accident that resulted in multiple fatalities?

If you DON'T know what to do immediately - and who will do it - then you really do not have a crisis plan.

Most of us like to think we do our best when we work in the midst of a crisis, when the adrenaline is flowing and we can make vital decisions in a split second. But in a world when the wrong split-second decision can cost millions in negative publicity, not being prepared is simply not worth the risk.

Return to Work Program
A return-to-work program is a proactive way for employers to help injured workers return to productive and safe employment as soon as physically possible. Its goal is to help employees return to work more quickly and under safe conditions during the healing process after an on-the-job injury or illness. Return to work options can involve transitional duties - temporary work tasks that are meaningful and productive - and/or a gradual return to work.

Advantages of a return-to-work program for the company include:

- Reduced staff turn-over and training costs by retaining experienced and knowledgeable workers
- Reduced amounts paid out in Workers' Compensation benefits because the worker is able to return to employment earlier
- Reduced time lost because workers know that their employer will make whatever reasonable accommodation may be required to facilitate their return-to-work
- Minimized accident costs such as worker benefits, the hiring and training of replacement workers and the cost of inexperienced workers
- Decreased long-term Workers' Compensation experience rating costs
- Demonstration of concern for the best interests of workers and indication that workers are viewed as valuable members of the organization

Advantages of a return-to-work (RTW) program for workers include:

- Maintained employment providing job security, self-worth and financial independence
- Maintained financial benefits, including pension, medical and dental plans, insurance coverage and vacation credits
- Maintained contact with co-workers and friends
- Focused interest on the workplace and not the disability
- Reassurance that they are valuable workers
- Maintained dignity and self-worth by remaining productive
- Maintained job skills
- Minimized loss of physical fitness and muscle tone due to inactivity
- Earlier resumption of "normal" life supporting family members, financially and emotionally, and participating in leisure and social activities

Optimally, the RTW program will include:

- Dedicated individual assigned responsibility to manager RTW (works closely with case manager, physician, safety director and project managers to determine limitations and approved assignments)
- Identified temporary light duty positions/assignments
- Medical facility provided on-site, staffed with either an RN or EMT

Safety Management – Daily

Worksite Safety and Health Orientation

Workers can't be faulted for working in an unsafe manner if they have not been trained or instructed in the area of safety.

Safety is not all common sense: there is an element of technical information that needs to be conveyed to workers to ensure they understand what is expected of them.

Subcontractor's employees should be required to attend new employee orientation, ideally conducted by the GC/CM. This ensures that each worker is receiving uniformed safety orientation. Once the orientation has been completed, a hard hat sticker with a corresponding ID number should be issued, recorded and affixed to the worker's hard hat to document that the employee has completed the training.

New employee training and orientation provides a great opportunity to get new hires on board with your safety program and shape their safety attitudes and hone their safety skills and knowledge. During the orientation period, you have the chance to introduce new workers to the basic safety information.

New employees must be provided with orientation training which includes information covering:

- Company health and safety policies
- Company rules
- Company procedures

This orientation training must be provided prior to the employee's exposure to the work environment.

Site-Specific Safety and Health Training

The construction contractor needs to ensure that each employee entering the worksite has, through experience, training - and where required certification- the skills, and the knowledge necessary to safely perform his or her assigned tasks.

Training should include:

- An initial worksite safety and health orientation
- Phase specific training addressing foreseen hazards
- Control measures associated with each phase of work upon which the employee is active
- Continued safety and health "tool box" training

Training should be conducted by qualified personnel and should be communicated in a language understood by all employees. Make expectations clear so that employees understand from the outset that:

- Safety is job priority
- Safety performance will be evaluated along with other aspects of job performance
- Safety evaluations help determine raises, promotions and other incentives and compensation

Training Methods

- When practical, use hands-on demonstrations to ensure that new employees understand the proper procedures and possess the skill to perform them competently.
- Provide new workers with a written safety checklist that covers safety rules, procedures and precautions. Encourage them to post the checklist at the workstations and to refer to it as needed.
- Buddy up new workers with seasoned employees with good safety records for at least two weeks or until you have a comfort level and feel the new worker is ready. A buddy can reinforce and model the rules covered in orientation and is there to catch mistakes and correct unsafe behavior

Follow-Up

Follow-up on initial safety orientation by monitoring performance closely and asking and answering a lot of questions during those first few weeks and months to make sure you've gotten the safety message across. During their first few weeks and months on the job, new workers are likely to develop patterns of safety behavior that can last throughout their employment. That's why you need to make the maximum use of this valuable training time.

Inspections

Timely testing and inspections, whether administered by the owner's independent testing agency or by local building inspectors, is a key factor to the successful completion of a project. Early communication is essential in regard to minimizing delays. Consider the following when discussing each trade's testing and inspection responsibilities:

- Establish Guidelines: Identify specific project specification requirements and the amount of involvement required of the general contractor, subcontractor and inspection agency.
  - Who pays for inspections? Who pays for re-testing if work has been rejected?
  - How will coordinating between those being tested and doing the testing be done? Document routing sequences and communications lines need to be established.
- Scheduling
  - Each trade needs to be specific with regard to their own scheduling needs. Will the inspection agency be able to accommodate these timetables? Who will notify the inspection agency when the work is ready to inspect?
  - If material tests are required, how much lead time is necessary before the material is needed for fabrication or construction?
  - Where will inspections take place, the job site, a subcontractor's shop or at a testing lab? This may be important to know if there's already a demand for time at a facility other than the job site
- Documentation
  - What will the procedure for ensuring that post-bid design document changes or shop drawing changes are communicated to those doing the inspections? This will help avoid inspecting the same thing twice.
  - When tests or inspections are complete, how will notification to the general contractor or subcontractor be communicated to verify the work has been accepted?
  - What reports are submitted and at what time during the job's progress? Who receives and gets copies of inspection reports? Are O&M manuals required

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