

Bringing you real solutions to real claims

# TAILGATE TALK



## GET ON THE OFFENSIVE PREVENTING BODILY INJURY CLAIMS!

### THE PROBLEM:

The majority of General Liability premises/operations losses in the claim experience of the Homebuilders Coverage Program are the result of bodily injury. In fact, bodily injury claims make up 94% of General Liability premises/operations losses.

Here is a list of the top 4 types of General Liability premises/operations losses resulting in bodily injury.

<u>Type</u>	<u>Percentage of total BI claims</u>
Injury to subs	44%
Visitors to jobsite	18%
Buyers visiting jobsite	13%
Claimants walking by job site	7%



### THE SOLUTION:

All of these losses could have been prevented by jobsite safety. The proper use of safety equipment, barriers, Personal Protective Equipment, and the elimination of tripping hazards associated with the last 3 claim types (above, totaling 38% of all bodily injury claims), and most importantly, overall jobsite safety awareness is key to preventing these losses from occurring.

Consider the real cost of an accident in your workplace.

It's not just the direct cost of an injury on the job...it's all of the other hidden costs as well, such as:

- ◆ Hiring a replacement for the injured worker
- ◆ Lost production time
- ◆ Low Morale resulting from lower efficiency
- ◆ Repairing or replacing damaged equipment
- ◆ Losses leading to higher premiums.

Bodily injuries on jobsite tend to be serious injuries but are also preventable. Just look in the mirror for a self evaluation of your Jobsite Safety Program. The questions you should ask to evaluate the effectiveness of your safety program are:

- ◆ Do we have an effective jobsite safety plan in place?
- ◆ Is our current jobsite safety plan being used daily and on every project?
- ◆ Is jobsite safety a priority for our jobsite supervisor?
- ◆ Is our jobsite supervisor constantly alert and identifying unsafe conditions and taking appropriate corrective actions when found?
- ◆ Do we conduct regular jobsite safety inspections using a quality safety checklist?
- ◆ What are we doing to ensure our subcontractors are following appropriate jobsite safety measures that are OSHA compliant?
- ◆ Are all visitors/buyers on jobsite properly escorted?
- ◆ Are our jobsites compliant with OSHA standards?
- ◆ Do we talk about jobsite safety on a regular basis & include it in our training sessions with subcontractors?
- ◆ Is our organization fully committed to safety on the jobsite?

The Homebuilders Coverage Program provides every client with a model Safety Program that includes a quality jobsite safety checklist. This program model is a good source of safety awareness information. It will aid you in implementing a good, effective jobsite safety program that will help you maintain safe jobsites.