

Bringing you real solutions to real claims

TAILGATE TALK



OSHA CITATIONS PLAGUE GENERAL CONTRACTORS

The PROBLEM:

OSHA inspections can be random, or, as most often occurs, the result of a serious bodily injury accident on the job site, which could have been avoided. Because operations losses can occur at anytime, during working hours and after hours, to protect against these serious injuries, job site supervisors must be diligent in inspecting jobsites on a regular basis for unsafe conditions.

Here's a list of the top 7 standards which lead to the majority of OSHA citations last year...

Top 7 Standards	Number Citations	Total Fines
Scaffolding	13,040	\$10,772,289
Fall Protection	9,345	\$10,710,554
Ladders/Stairways	3,973	\$1,832,698
Electrical	3,913	\$2,087,800
Safety Program	3,589	\$2,292,063
Excavation	3,507	\$6,858,420
Top 7 Totals	40,435	\$36,423,776
All Citations Total	50,157	\$42,481,416

These 50,157 citations represent a 9.5% increase over the 45,812 citations for the same period from 2 prior years.

These top 7 standards account for 81% of all citations and 86% of all fines for the construction industry as a whole. These same 7 standards account for 82% of all citations and 87% of all fines for residential construction (single family and multi-family).

Fall Related Citations

Note that the first 3 standards all have a common thread to them, FALL exposures. These three standards make up 53% and 55% of all citations and fines respectively for the construction industry and 55% and 65% for residential construction.

Safety Program Citations

Please note that Safety Program Standards ranked 5th in total citations and 4th in total fines. For residential construction it similarly ranked 5th in citations, but jumped to 3rd place in total fines. The same top four Safety Program citations occurred in general construction and residential construction. These top four standards were: General Program, Safety Training, Housekeeping and PPE.

The SOLUTION:

Our Homebuilders Coverage Program recognizes the importance of monitoring safety on job sites, not just the construction process and quality control. Nearly 50% of claims (property and liability) arise out of these losses on the jobsite. Our program helps the conscientious Residential General Contractor protect against these kinds of losses and OSHA citations in two proactive ways:

1st – we want all job site supervisors to complete at least the OSHA 10 Hour Training course. OSHA also has a 30 Hour Training course for builders that want to take that extra step toward ensuring safety on their jobsites.

2nd - we provide a model Safety Program on a CD to each insured Residential General Contractor that incorporates the various sections of a good Safety Program. This can be used to enhance an existing Safety Program or tailored to create a new one. Regular jobsite safety inspections and proactive use of a quality Safety Program are essential to protect against avoidable bodily injury accidents. However, the significant benefit that can be derived from having safe jobsites (e.g., OSHA Citations & Fines, Insurance Availability and Affordability, Builder Reputation, Bankruptcy Potential, Increased Construction Costs, etc.) requires proactive and full commitment of the Residential General Contractor.