



Loss Prevention

**COMPI**nsiders®  
by summit

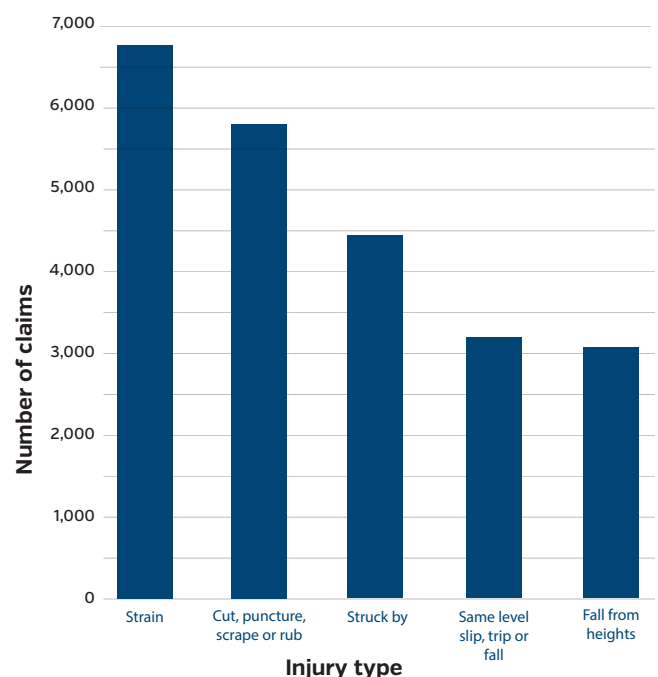
## Top Injuries in Construction

From the construction of buildings and highways, to the specialized work of plumbers and electricians, the construction industry plays a vital role in supporting our infrastructure. With the various types of construction and the wide range of jobs performed, we see a high number of employee injuries in this field. Let's look at the top claims we see in this industry based on our internal data—and some recommended measures to avoid them.

### Top five claims<sup>1</sup>

Based on lost time and medical only claims during 2017–2022 for Summit-managed insurers.

1. **Strain:** Involving lifting, twisting, pushing and pulling of materials.
2. **Cut, puncture, scrape or rub:** Using inappropriate personal protective equipment, inadequate equipment or having improperly stored materials.
3. **Struck by:** Involving improperly stored work materials or equipment.
4. **Same level slip, trip or fall:** Involving improperly stored work materials or liquid spills in stairways or walkways.
5. **Fall from heights:** Involving unstable working surfaces or misuse or failure to use fall protection equipment.

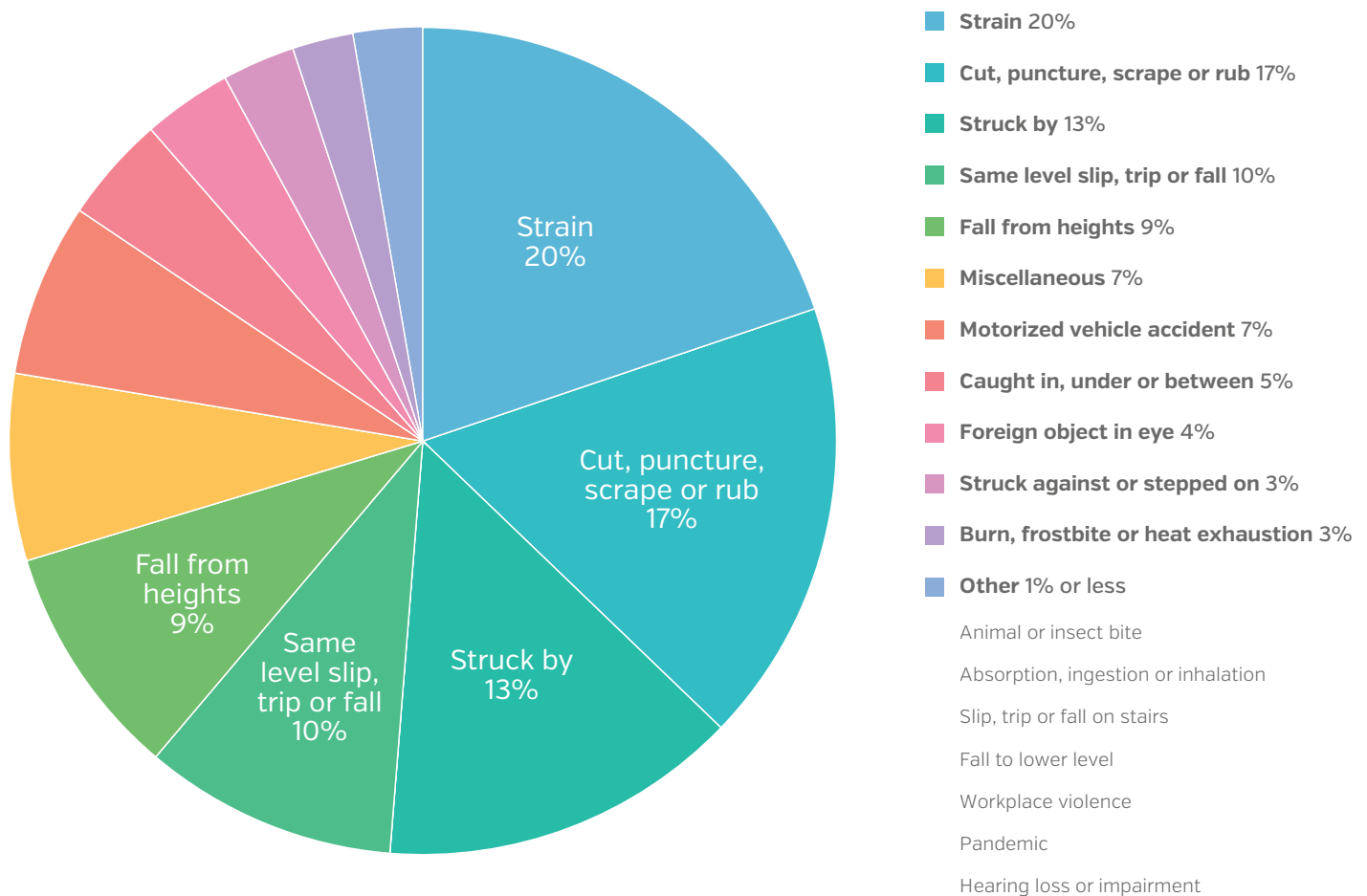


## Construction: The bigger picture

From 2017 through 2022, Summit received 138,700 workers' compensation claims, and 20% of those claims were construction related. The most common injuries by body part were lower back strain and the finger being cut, punctured or scraped. Despite its high injury rate, construction can be a safe occupation when effective risk control practices and procedures are implemented on the jobsite.

## Injuries reported in construction<sup>2</sup>

Based on lost time and medical only claims during 2017–2022 for Summit-managed insurers.



## Did you know?

- Approximately 7.5 million people are employed by the construction industry; that's about 4.8% of the U.S. workforce.<sup>2</sup>
- One of every five workplace fatalities is a construction worker.<sup>3</sup>

**Preventing strains**

- When lifting an item, keep it close to the body and use the legs for power.
- Avoid twisting, especially when bending forward while lifting. Turn by moving the feet rather than twisting the torso.
- Use forklifts to lift heavy loads. Lifting loads heavier than about 50 pounds increases the risk of injury.
- Avoid carrying loads on one shoulder, under an arm or in one hand, as this creates uneven pressure on the spine.<sup>4</sup>

**Preventing being cut, punctured, scraped or rubbed by an object**

- Use padding to reduce direct contact with hard, sharp or vibrating surfaces.<sup>5</sup>
- Wear proper apparel for the task. Loose clothing or jewelry can become caught in moving parts.
- Unplug power tools before cleaning them and when changing accessories, such as blades, bits and cutters.<sup>6</sup>
- Wear proper personal protective equipment (PPE), such as cut-resistant gloves and protective clothing.<sup>7</sup>

**Preventing being struck by an object**

- Secure tools and materials to prevent them from falling on people below.
- Lifting devices should not carry more than the manufacturer's recommended load capacity.
- Stack materials properly to prevent sliding, falling or collapse.
- Make sure that all personnel are in the clear before using dumping or lifting devices.<sup>3</sup>

**Preventing same level slip, trip or fall**

- Slippery conditions on stairways and walkways must be corrected immediately.
- Stairways and walkways must be free of objects, debris and materials.
- Tread should cover the entire step and landing.
- Stairways having four or more risers or rising more than 30 inches must have at least one handrail.<sup>8</sup>

**Preventing falls from heights**

- Position ladders so the side rails extend at least three feet above the landing.
- Inspect ladders before each use for cracked or broken parts such as rungs, steps, side rails, feet and locking components.
- Consider using aerial lifts or elevated platforms to provide safer elevated working surfaces.
- Use safety net systems or personal fall arrest systems (body harnesses).<sup>8</sup>

## Summit is here for you

Ensuring the safety of your employees is necessary to running an efficient and lucrative construction business. Your team is essential to your business's productivity and success, so it makes sense that you invest in their health and well-being.

Summit is here to support you in that goal—not only by providing premier workers' comp coverage—but also by offering resources to help educate you and your employees on safe work practices.

## Our loss prevention visits can assist in injury prevention by:

- Providing assistance and training for hazard identification, job safety analysis and incident investigations
- Conducting site surveys
- Providing recommendations

Our employers and agents have access to an extensive library of online safety training videos and supplemental materials. Insureds and agents can request login credentials by emailing [SafetyResourceRequest@summitholdings.com](mailto:SafetyResourceRequest@summitholdings.com). [Videos provided through JER HR Group LLC, dba Training Network, a Summit vendor.]

Because we understand that accidents can still happen, even if an insured has initiated safety practices, we also offer a return-to-work program called Back2work®. Benefits of using this program after a work injury include:

- Opportunities for transitional duty
- Quicker recovery
- Lower costs



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1. This information was obtained from Summit-managed insurers Bridgefield Casualty Insurance Company\*, Bridgefield Employers Insurance Company\*, BusinessFirst Insurance Company, RetailFirst Insurance Company and Retailers Casualty Insurance Company [01/01/2017 to 12/31/2022]. \*A Summit affiliate  
2. OSHA, Worker Safety Series, Construction; [www.zippia.com/advice/us-construction-industry-statistics/](http://www.zippia.com/advice/us-construction-industry-statistics/) [Accessed Mar. 13, 2023].  
3. OSHA, Construction eTool, Struck by Falling/Flying Objects; [www.osha.gov/etools/construction](http://www.osha.gov/etools/construction) [Accessed Mar. 13, 2023].  
4. OSHA, Ergonomics eTool, Solutions for Electrical Contractors; [www.osha.gov/etools/electrical-contractors/materials-handling/heavy](http://www.osha.gov/etools/electrical-contractors/materials-handling/heavy) [Accessed Mar. 13, 2023].  
5. OSHA, Ergonomics: Solutions to Control Hazards; [www.osha.gov/ergonomics/control-hazards](http://www.osha.gov/ergonomics/control-hazards) [Accessed Mar. 13, 2023].  
6. OSHA, Power Tool Safety Tips from <https://ohsonline.com/articles/power-tool-safety-tips> [Accessed Mar. 13, 2023].  
7. OSHA, Personal Protective Equipment; [www.osha.gov/personal-protective-equipment](http://www.osha.gov/personal-protective-equipment) [Accessed Mar. 13, 2023].  
8. OSHA, Worker Safety Series Construction; [www.osha.gov/sites/default/files/publications](http://www.osha.gov/sites/default/files/publications) [Accessed Mar. 13, 2023]

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders of Summit managed insurers in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Summit Consulting LLC does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Summit Consulting LLC and its managed insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them.