

FOCUS FOUR

Builders Mutual has identified our top four claim types in terms of frequency (how often the claim happens) and severity (how expensive the claim is). With the Builders Mutual Focus Four, we make it easy for you to focus efforts to prevent unnecessary injuries and fatalities – and protect your bottom line.

#1 FALLS



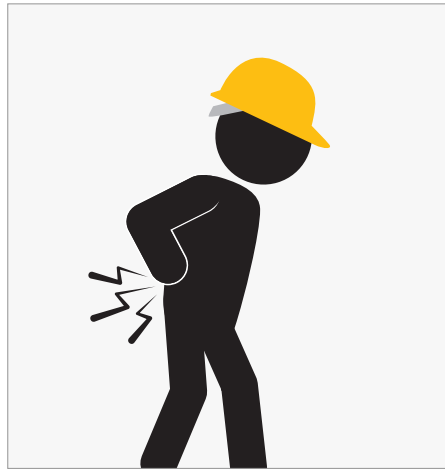
Year after year, the #1 reported job-site accident remains the same - falls.

Whether it's a fall off a ladder or improperly assembled scaffolding, missing guardrails or the lack of fall protection, falls can be devastating - even fatal. With proper training and protection, they can be prevented.

Average cost of a fall claim at Builders Mutual:

\$45,000

#2 STRAINS



Strains and sprains account for about 1/3 of injuries in construction.

Back, shoulder, hand and wrist overexertion injuries can result in significant days away from work. Completing a Job Hazard Analysis to identify hazardous tasks is one way to get in front of these preventable injuries.

Average cost of a strain claim at Builders Mutual:

\$17,000

#3 STRUCK-BY



Struck-by hazards are the 2nd highest cause of fatalities among construction workers.

Struck-by incidents occur due to flying, falling, swinging and rolling objects. Being mindful of your surroundings, wearing proper PPE, anchoring objects when not in use, and using well maintained tools are all effective in preventing struck-by injuries.

Average cost of a struck-by claim at Builders Mutual:

\$22,000

#4 VEHICLE COLLISION



Millions of workers drive or ride in a vehicle as part of their jobs, and motor vehicle crashes are the leading cause of work-related deaths in the US.

All workers who drive vehicles are at risk of crashes – whether they drive light or heavy vehicles, or whether driving is a main or incidental job duty. Having a comprehensive Driver Safety program is a crucial prevention strategy.

Average cost of a vehicle collision claim at Builders Mutual:

\$26,000

Stay focused on safety.

Your Risk Management consultant is here to work alongside you and your employees to identify job-site hazards and deliver solutions to safeguard against risks. Contact your consultant to schedule a job-site visit or safety training session.

>>> buildersmutual.com/rm

DID YOU KNOW?

When a motor vehicle accident occurs while an employee is carrying out job-related duties, in a company car or their own vehicle, the insurance claim for medical and lost wages are often covered by the employers Workers' Compensation policy, regardless of fault. Make sure to always notify your Workers' Comp carrier of all 'on-the-job' vehicle accidents.