



# FOCUS FOUR

Builders Mutual has identified our top four claim types based on frequency, severity, and time lost on the job-site.

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.



## 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.

## 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.

## 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.

## VEHICLE COLLISION

Motor vehicle crashes are the leading cause of work-related deaths in the U.S.

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.



### DID YOU KNOW?

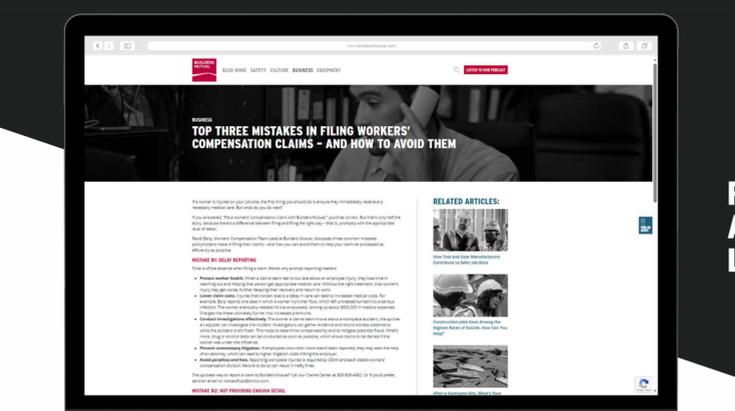
When a motor vehicle accident occurs while an employee is carrying out job-related duties, in a company car or their own vehicle, the insurance claim for medical and lost wages are often covered by the employers Workers' Compensation policy, regardless of fault. Make sure to always notify your Workers'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



## INSIGHTS FROM THE INDUSTRY EXPERTS.

Injuries that worsen due to a delay in care can lead to skyrocketing medical costs. These excessive charges ultimately funnel into increased premiums.

If a worker is injured on your job-site, the first thing you should do is ensure they immediately receive any necessary medical care. In our blog article, we discuss the next step—filing a workers' compensation claim—and share three common mistakes made when filing and how you can avoid them.



READ OUR BLOG ARTICLE TO LEARN MORE >

## 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.

### FIND YOUR CONSULTANT >

Partner with your Risk Management Consultant to improve your job-site safety practices—and your bottom line.

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PO Box 150005 Raleigh, NC 27624-0005  
800-809-4859 | [buildersmutual.com](http://buildersmutual.com)

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