

Workers' Comp & Construction Safety: How to Reduce Job Site Injuries and Protect Your Workforce

Construction sites present a wide range of hazards, but understanding OSHA's Fatal Four and implementing proactive safety measures can help contractors reduce injuries, control Workers' Compensation costs, and protect their workforce.

The Numbers

Construction remains one of the highest-risk industries for workplace injuries:

167,100

Nonfatal occupational injuries and illnesses occurred in the U.S. construction industry in 2024.

2.2

Recordable injuries and illnesses per 100 full-time construction workers.

OSHA's Fatal Four

These four hazards account for the majority of serious injuries and fatalities on construction sites.

1

FALLS

Falls from roofs, ladders, scaffolding, floor openings, and elevated work areas.

2

STRUCK-BY-OBJECTS

Workers hit by falling tools, materials, vehicles, equipment, or flying debris.

3

ELECTROCUTIONS

Exposure to power lines, temporary wiring, damaged cords, and improperly grounded equipment.

4

CAUGHT-IN-BETWEEN

Workers crushed, pinned, squeezed, or trapped by equipment, materials, or trench collapses.



PREVENTING Falls

- Train workers on fall hazards
- Inspect ladders before use
- Maintain scaffolding properly
- Use guardrails, safety nets, and fall arrest systems
- Cover or guard floor openings
- Conduct daily site inspections



PREVENTING Struck-by Injuries

- Wear hard hats in designated areas
- Secure tools when working at height
- Store and stack materials properly
- Establish crane exclusion zones
- Use spotters for vehicles and equipment
- Maintain good housekeeping practices



PREVENTING Electrocutions

- Identify electrical hazards before work begins
- Use GFCIs on the temporary power system
- Remove damaged cords and equipment immediately
- Maintain safe distances from overhead power lines
- Follow lockout/tagout procedures
- Train employees on electrical safety



PREVENTING Caught-in-between Accidents

- Create safe work zones around equipment
- Stay clear of moving machinery
- Protect trenches with proper systems
- Never work beneath suspended loads
- Install machine guards where required
- Maintain communication between operators and ground crews



If An Injury Occurs

Construction remains one of the highest-risk industries for workplace injuries:

- ▶ Seek medical attention immediately
- ▶ Report the injury to a supervisor
- ▶ Document the incident
- ▶ Notify the Workers' Compensation insurance company
- ▶ Follow established claims procedures

Prompt reporting helps injured employees receive benefits and allows employers to investigate and address hazards quickly.

Why Workers' Comp Is Critical

Workers' Compensation insurance helps cover:

- ✓ Medical treatment
- ✓ Rehabilitation expenses
- ✓ Lost wages during recovery
- ✓ Return-to-work support

A strong safety culture combined with proper Workers' Compensation coverage helps protect employees, reduce claim costs, and keep projects moving forward.

Protect Your Business

Contact the construction experts at CCIS for a free Workers' Comp Quote:

(800) 432-2641

NOTE: The insuring agreement in a policy sets out the covered perils, assumed risks, and nature of coverage that the insurance company provides to its insured in exchange for the premiums paid. Thus, the policy's terms and conditions will determine whether coverage exists and the nature of any potential benefits.