Job-Site Safety Institute®

Safer jobsites, stronger risk profile

A practical safety playbook for small construction owners

Small firms carry an outsized share of the risk — and the cost

91%

of construction payroll firms have fewer than 20 employees

~50%

of all construction fatalities occur at these small firms

370

workers died from falls alone in 2024 (of 1,032 total construction deaths)

3×

the days-away injury rate at 11–49 employee firms vs. large firms

Every one of these events is a claim, a higher experience mod, and a harder renewal.

What you'll walk away able to do

1. Explain how safe work practices directly improve your insurance risk profile
2. Apply the Coordinate–Communicate–Insulate framework on every job
3. Identify the people, equipment, and outside resources you need
4. Estimate the cost to put these practices in place
5. Build the documentation insurers and OSHA expect to see

Good intentions don't automatically reach the field

WHAT OWNERS INTEND

Clear rules, PPE worn, safe setup in place, everyone looking out for one another.

GAP

WHAT HAPPENS ON SITE

PPE comes back off, briefings are forgotten, safe setup is cut when the clock runs.

1. **No one owns safety on each job** — “Everyone is responsible” means no one is — safety needs a named owner per project.
2. **Communication stops after the morning meeting** — PPE goes on when asked, then comes right back off once the meeting ends.
3. **Schedule pressure wins** — When work gets tight, safety setup is the first thing cut.

Safe work practices are the lever that moves your insurance costs

Safe work practices → Fewer / less-severe claims → Better loss runs & lower experience mod → Lower premiums, credits, easier renewals → More bids won

- **Workers' Compensation:** an experience mod below 1.0 directly discounts every premium dollar.
- **General Liability:** fewer incidents mean better pricing and fewer reserves.
- **Credit & dividend programs:** a clean loss history plus a written safety program open the door.
- **OSHA exposure:** documented safety helps you avoid fines that carriers and GCs both scrutinize.
- **Business development:** general contractors check your EMR before awarding work — safety wins bids.

Three disciplines put owner values into daily practice

COORDINATE

Own it

Organize who is responsible for safety, on every job.

COMMUNICATE

Make it stick

Keep safety active all day — not just at the morning meeting.

INSULATE

Protect it

Shield safety decisions from schedule and cost pressure.

Not a program to hang on the wall — **a set of daily operating habits.**

COORDINATE — put one name on safety for every job

✓ Name one person responsible for safety on each active project — not just the firm	**Owner · start of each job**
✓ Ask subcontractors about their safety record before hiring; weight it like cost and schedule	**Owner · selection**
✓ Put PPE rules and stop-work rights into every subcontractor contract, at the estimating stage	**Owner · bidding**
✓ Add a safety status update to your weekly owner–PM check-in	**Owner / PM · weekly**

INSURANCE PAYOFF Named accountability + subcontractor screening = fewer claims charged to your policy and cleaner loss runs.

COMMUNICATE — make safety visible and keep it live all day

Morning
Open with one specific hazard tied to that day's work

On arrival
Brief every new subcontractor crew in person

Each task
Stage PPE at the work location — accessible, not just available

Weekly
One unannounced site visit per project

Every visit
Wear your own PPE — workers follow what you do

INSURANCE PAYOFF Consistent field compliance is what actually lowers injury frequency — the number that drives your mod.

INSULATE — protect safety when the schedule squeezes

Schedule & cost pressure

- Build safety setup time into your estimates — if it's not in the schedule, it won't happen
- Tell your crew directly: speed is not the goal
- Make stop-work an expectation for everyone — not a permission slip for a few
- Never trade safety corners for schedule recovery — fix the schedule directly

INSURANCE PAYOFF The catastrophic claims come from shortcuts under pressure — insulation prevents the severity that spikes premiums.

On a small job, safety travels only as far as the owner carries it

- A name on a form changes nothing; presence on site changes everything.
- Model stop-work expectation explicitly and repeatedly — never punish the person who stops work.
- Narrate your own risk thinking out loud so crews build judgment they reuse.

Subcontractors are your weakest link — and your biggest liability gap

7 of 9 firms named subcontractor management as their top unresolved safety challenge.

CONTRACT LANGUAGE ALONE — FAILS	CONTRACT + IN-PERSON + PRESENCE + CONSEQUENCE — WORKS
Transfers liability on paper, but not accountability in practice.	Written requirements, an in-person briefing, unannounced presence, and a real consequence — together, not separately.

- Make safety track record a selection criterion, and always collect current certificates of insurance.

INSURANCE PAYOFF A sub's uncontrolled incident can still hit your loss runs, your defense costs, and your renewal.

You don't need a safety department — you need five building blocks

People

A named safety contact per project — usually you, a lead, or a PM

Equipment

PPE, fall protection, secured ladders/scaffolding, staged at the work location

Tools

A one-page hazard checklist, toolbox-talk topics, a site-visit log, sign-in sheets

Training

OSHA 10/30, task-specific, and first aid/CPR for at least one person per crew

Outside help

Your insurance company loss-control consultant, OSHA free on-site consultation, trade associations

The whole program is a few thousand dollars — most of it one-time

Estimated industry ranges — illustrative for planning.

Item	Estimated cost	Notes
PPE per worker (hard hat, hi-vis, eye/hand protection)	**$150–$300 / worker/yr**	Consumable — budget annually
Fall protection kit (harness, lanyard, anchor)	**$200–$500 / kit**	One-time, reusable
Secured ladders / basic scaffolding	**$150–$1,500 / project**	Rent or buy per job
Named safety contact	**Mostly time, not cash**	Built into existing roles
Toolbox-talk & checklist materials	**$0–$500 / yr**	Many free from OSHA/associations
Training: OSHA 10 / OSHA 30 (online)	**$60–$90 / $150–$190 per person**	One-time per worker
First aid / CPR certification	**$50–$100 / person**	Renews ~every 2 yrs
Recordkeeping (paper or simple app)	**$0–$100 / month**	Free templates work to start
Third-party safety audit / consultant	**$500–$3,000**	Optional; insurance company loss control may be no-cost

Typical first-year startup ≈ $2,000–$6,000, largely one-time — routinely offset by a single avoided claim or a lower experience mod.

If it isn't written down, it didn't happen — to OSHA or your underwriter

PROGRAM RECORDS

- ✓ Written safety program / plan *(underwriter)*
- ✓ Subcontractor safety requirements + certificates of insurance *(OSHA + underwriter)*
- ✓ Training certificates (OSHA 10/30, first aid/CPR) *(OSHA + underwriter)*

DAILY / FIELD RECORDS

- ✓ Named safety contact assignment per project *(underwriter)*
- ✓ Toolbox-talk / daily hazard briefing logs with sign-in *(OSHA)*
- ✓ Unannounced site-visit and inspection logs *(OSHA + underwriter)*
- ✓ PPE issuance records *(OSHA)*
- ✓ Incident and near-miss reports *(underwriter)*
- ✓ Stop-work reports and owner–PM safety check-in notes *(underwriter)*

Start with these seven moves — none take more than five minutes

Action	When	Who
Build safety setup time into estimates	**At bidding stage**	Owner / Estimator
Name a safety contact for each active project	**Start of every job**	Owner
Open every site meeting with one specific hazard	**Daily**	Owner / PM / Lead
Brief subcontractor crews in person on arrival	**Every new crew**	Owner / Superintendent
Stage PPE at the work location before work starts	**Start of each task**	Crew Lead
Do one unannounced site visit per project per week	**Weekly**	Owner / Safety Manager
Add safety status to owner–PM check-ins	**Weekly**	Owner / PM

A 90-day path from good intentions to a documented safety culture

30 / 60 / 90-day roadmap

30 — First 30 days

- Name safety contacts
- Stage PPE at work locations
- Start daily one-hazard briefings
- Create sign-in sheets

60 — By 60 days

- Add stop-work expectation & unannounced weekly visits
- Put safety in subcontractor contracts
- Begin the toolbox-talk log

90 — By 90 days

- Written safety program in place
- Training scheduled
- Near-miss reporting live
- Safety on every owner–PM check-in

Safer work today is a lower premium and an easier renewal tomorrow

Fewer, less-severe claims	Documented program	Strong safety record
Experience mod trends below 1.0	Qualifies for credits, dividends, and better renewal terms	Win more bids and keep your best subs

The goal isn't compliance. It's that every worker goes home — and that shows up in your numbers.

Your next step and where to get help

NEXT STEP **Pick your top three actions from the 5-minute list and assign an owner today.**

Insurance Loss Control

Partner with your consultant for a no-cost site review. It's a resource you already have — confidential support to help you build the program shown today.

Free resources

- OSHA On-Site Consultation Program — confidential and penalty-free
- Your trade association (BIA / ABC / HBA)
- Your insurance company loss-control tools and templates

Source: "Best Safety Practices Based on the Nature and Stresses of Small Construction Businesses," Job-Site Safety Institute (JSI) / University of Hawaiʻi at Mānoa and Oregon State University , June 2026.