



Chubb Construction
Risk Engineering Services

CHUBB®

Chubb Construction Risk Engineering Services



Our goal is to assist our clients in cultivating a construction safety culture that offers every worker a safe working environment which enables them to return home safely at the end of each work day.

Chubb Construction Risk Engineering is an integrated segment within Chubb Construction Business Unit that provides value-added services to assist the construction industry in enhancing their overall safety culture. Our risk engineering professionals serve the following three key construction segment groups:

- Chubb Underwriting
- Brokers/Agents
- Construction Clients

Chubb Construction Risk Engineering provides:

- Proactive approach to safety through proper project pre-planning and ongoing project task analysis to enhance safety culture.
- Quality and timely risk engineering services.
- Coordination and monitoring of the day-to-day services provided to our construction clients by our ESIS construction field risk engineers.

- Identification of potential exposures and suggestions for appropriate controls to help mitigate exposures before they result in an accident.

Our risk engineering services are designed to meet the needs of our construction clients. Services include but are not limited to:

- Job site safety consultation assessments
- Loss analysis/trending
- Safety training
- Industrial hygiene services
- Program review

Portal, Proprietary Tools And Resources For Construction Clients

Chubb's Risk Engineering Portal provides an introduction to Chubb Construction Risk Engineering capabilities, products and services, as well as access to an online Resource Center designed exclusively for current Chubb Construction insureds.

The web-based portal is accessed through a secure website link and offers convenient 24/7 availability of the Resource Center anywhere and anytime – at the office or on the job site. Chubb clients can view, print and download proprietary products, tools and resource materials, designed by a dedicated team of Chubb Construction risk engineers. Our client Resource Center includes:

- **Construction Resource Guides:** information about areas that impact day-to-day construction operations and safety-related activities.
- **Information Sections on Cranes, Construction Defect and Water Intrusion:** valuable information that discusses proactive management in these areas, including Chubb Construction Defect Inspection and Verification Records forms.
- **Loss Analysis/Trending:** information that assists clients in analyzing losses and determining safety trends, including a sample loss analysis/trending report, which can be used to monitor and benchmark the overall safety performance of your organization and projects.
- **The Diagnostic Tune-Up:** enables clients to evaluate their organizations' safety program and overall safety culture. Focuses on evaluating management commitment, fall management, subcontractor selection/management, fleet safety, quality control/quality assurance and substance abuse, based on a series of best practice controls for each of these categories.

- **Chubb Contractor Training Programs:** Chubb risk control consultants can assist with training your staff as an adjunct to our underwriting process.
- **Construction Safety Investigator (CSI) Country Wide Tool Box Talks:** a library of Construction Safety Investigator Talks that provide construction personnel with a guide to conduct on-site safety discussions. These tools provide best practices and engage the participants in meaningful dialog. CSI's are available on a wide variety of construction-related topics.
- **Other Resources:** links to government and industry related web sites.

The Construction Risk Engineering Online Resource Center demonstrates Chubb's commitment in assisting our construction clients with their risk management needs.

Client tools and resources



Baseline Loss Analysis

There are several ways which can help to determine which direction your company's Health and Safety Program should take:

- You can address behaviors and exposures or
- You can take a historical look at your loss experience.

By taking an historical look at your loss experience, you'll be able to view the information in a variety of ways. This Baseline Loss Analysis benchmarks four important areas:

1. The frequency rate of accidents (AFR)
2. The severity rate of accidents (ASR)
3. Key loss frequency trends
4. Key loss severity trends

Baseline Loss Analysis can accurately demonstrate the most frequent and severe types of accidents, or loss leaders. The goal of this tool is to help focus your efforts in determining the root cause of accidents and taking corrective action in areas where they make the most impact.

Diagnostic Tune-up

A Ground-Up

Assessment of Your Safety Culture

Chubb's Diagnostic Tune-Up tool is designed to give you an in-depth look at your organization's strengths, limitations and improvement opportunities. There are three key components to the Diagnostic Tune-Up (DTU):

- Injury Illness Program Evaluation
- Baseline Culture Assessment
- Shop Drawing

Injury/Illness Program Evaluation

This phase of the DTU evaluates critical areas of your Injury/Illness Program relative to industry best practices.

Major areas include:

- Administration
- Planning
- Documentation
- Training
- Subcontractors
- Accountability
- Communication
- Specialized Programs

When delivered correctly, both the presenter and participants are confronted with a situation that is both relevant and common in their work environment and brings to light potentially real acts and consequences to reiterate the dangers associated with the construction industry and the importance of safety.

Baseline Culture Assessment

In this next phase, risk control consultants assess the culture of your organization, focusing on the following critical areas:

- Management Commitment
- Fall Management
- Subcontractor Selection and Management
- Quality Assurance Quality Control
- Substance Abuse
- Automobile and Fleet Safety
- Claims Management

Shop Drawing

This phase summarizes the findings of the Injury/Illness Program Evaluation and the Baseline Culture Assessment in two documents that include:

- Strengths
- Limitations
- Enhancement recommendations

The Shop Drawing provides clear recommendations based on industry best practices that will assist you in further improving overall safety culture.

Construction Resource Guides

Chubb Construction Resource Guides are a series of handbooks that contain information relating to areas that impact those engaged in the day-to-day construction operations resulting from safety related activities. The guides, which are published periodically, each contain awareness information and recognized practices intended to provide you with tools and resources that can be used to help manage safety and loss in today's construction industry.

Current available Guides:

- 20 Steps to a Successful Wrap Up
- Accident Investigation
- Conflict Resolution
- Crane Management
- Crane Critical Lift and Lift Plan
- Fall Prevention
- How Insurance Works
- Loss Analysis
- Work Zone Safety
- Fleet Management
- Construction Defect
- Water Intrusion and Mold
- Managing Subcontractors
- OSHA Inspections
- Presentation Skills
- Proactive Safety Culture
- Substance Abuse

Construction Safety Investigator (CSI) Country Wide Tool Box Talks

Safety tool box talks have been a mainstay of company safety programs and continue to be a valuable tool utilized to enlighten and educate workers regarding safety related topics.

Chubb Construction has taken a new and different approach towards safety tool box talks. Our approach engages both the presenter and participants in the information being provided and makes this important safety instrument exciting and engaging.

Following the concept of the popular television series CSI (Crime Scene Investigator), we constructed safety tool box talks that follow a similar theme. The participants are engaged in construction-related accident scenarios and become involved by presenting the facts and details of the accidents. Rather than immediately going into a discussion on preventive measures and regulations that should have been followed, we invite the participants to do a reconstructive safety evaluation.

Leading and Lagging Indicator Tools

Chubb has created two tools designed to assist in the identification of key leading and lagging indicators that impact construction safety performance and culture. The two tools can be used independently of each other, but if used together they can help to identify and aid in the management of exposures and enhancement of your overall safety culture.

Lagging Indicator Tool

This tool lets you document lagging indicators in a simple, usable format. Information gathered includes:

- Project Identification Information
- BLS Recordable and Lost Time Incident Rate Calculations including Man-Hours Worked and Number of Incidents
- Accident Cost per Man-hours Worked Calculation
- Break Out of Claims Types such as Auto, General Liability and Workers' Compensation
- OSHA Inspection and Project Citation History

Leading Indicator Tool

This tool allows you to evaluate your organization's strengths, limitations and improvement opportunities within the safety culture.

Key critical evaluation areas are based on industry best practices that focus on:

- Management Commitment
- Fall Management
- Subcontractor Selection and Management
- Quality Assurance Quality Control
- Substance Abuse
- Automobile and Fleet Safety

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