



Construction Risk Advisor

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SURVEILLANCE MUST-HAVES

Commercial construction sites are especially susceptible to risks like fire, water damage and theft. A good surveillance system is a vital risk mitigation tool. Look for the following must-haves when choosing a surveillance system for your construction site:

- **Full perimeter protection, fencing and property signage**—These additions could make criminals think twice before committing theft or arson.
- **Video surveillance for live monitoring**—This can allow for early detection of a problem and identify perpetrators of crimes. A system that offers live monitoring may be used to notify emergency services during off hours, reducing damage, business interruption and claims costs. Some insurance companies even require a surveillance system with live monitoring on-site.
- **High-quality cameras**—Consider all-weather cameras with pan-tilt-zoom, day and night vision, power backup and two-way voice capabilities.
- **Minimized service interruption**—Choose a surveillance company that can quickly repair or replace damaged equipment.

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ADDRESSING OPIOID ABUSE

According to a 2017 study, construction workers are among the most susceptible to opioid abuse, second only to employees in the food service industry. When workers are under the influence of opioids, they put themselves, their co-workers and the general public at risk of serious injury.

Few construction company officials discuss the issue publicly, fearing negative publicity and the risk of higher insurance and workers' compensation rates. However, it's important for them to understand why opioids are a problem and take preventive measures.

Representatives from the construction industry believe the reason for excessive opioid abuse is that the aging workforce, combined with the fact that fewer young people are entering the industry, leads to older workers being expected to do more manual labor than they were in the past. Before the shortage of skilled labor, aging employees might have focused more on drawing and supervising instead of physically strenuous work. After injury, many aging workers turn to opioids to help them work through the pain.

If an employer notices a worker who might be struggling with opioid abuse, offering to help may not only prevent an accident on a job site, it can also prevent sizeable punitive damages. Some companies enforce a no-tolerance policy, and it is common for unions to offer some sort of rehabilitation program.

To prevent opioid abuse from happening to begin with, some companies issue rewards to employees for maintaining safe work environments. In return, firms with safe work histories have an opportunity to negotiate better premiums with their insurance carriers.