

## SAFETY PAYS

- Fourteen thousand Americans die from on-the-job accidents every year.
- A worker is injured every 19 seconds
- Most accidents occur within an employee's first six months on a new job.



### Accident avoidance protects employees, while improving the bottom line of the business.

Jobsite accidents have a costly impact on the \$300 billion-a-year United States construction industry. Work related injuries and illnesses, including fatalities, in construction occur at a rate that is 54% higher than the rate for all industries, making it one of the most hazardous occupations.

Larger companies and organizations have long realized the enormous cost of workplace accidents and illnesses. Beyond the personal tragedy of worker injuries, the negative financial impact on the parent company can be devastating. Gone are the days when job safety was but a minor concern. No longer can the successful businessman ignore safety concerns. In today's economy, contractors, employers and individuals must pay close attention to employee health and safety.

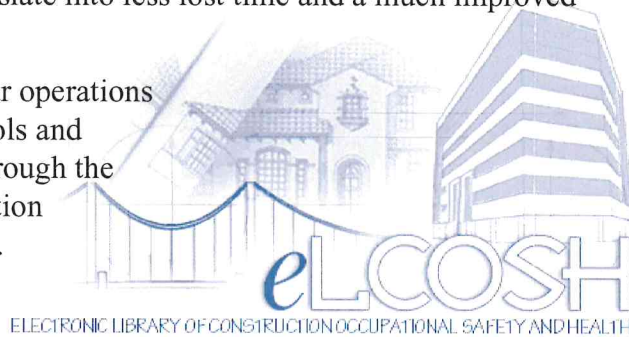
Some of the most aggressive and pro-active safety programs in use today have been developed and implemented at companies that have recognized the hidden costs of unsafe practices. Increasingly, companies have extended their concerns for safety to contractors and vendors they employ. Often contractors must compete for the right to bid work at many pro-active safety-conscious companies. Pre-qualification questionnaires regarding contractor safety and health performance have become commonplace in today's market. Performance metrics most often requested include accident and illness incident factors along with the contractor's experience modification rate (EMR) factor. Contractors having excessive accident incident rates or EMR factors in excess of 1.0, are routinely disqualified from the bid process.

It has been estimated that the average cost of workplace injuries and illnesses in the U.S. exceeds 6.5% of billable contracts. Simply stated, if a company has an average safety record, almost 7% of their bottom line profits will go toward direct and indirect workmen's compensation costs. What better way to add to bottom line profits, but to support and encourage safety in the workplace.

The Occupational Safety and Health Agency (OSHA) has promulgated many regulations and standards to protect the workforce. Many of these standards call out for specific actions on the part of employers. Those employers who embrace and put these regulations to active use have discovered a "win-win" proposition. Safer, healthier employees translate into less lost time and a much improved bottom line.

If you need help in making your operations safer, an excellent source of tools and information can be obtained through the Electronic Library of Construction Occupations Safety and Health.

([www.cdc.gov/niosh/elcosh/](http://www.cdc.gov/niosh/elcosh/))



## A Contractor's view...

### of Supplementary General Conditions

**Article 1** -The work we want performed is clearly indicated on the attached plans and specifications. The Architect, who has had plenty of college, has spent a lot of time drawing up these plans and specifications, but nobody can think of everything. Once your bid is submitted to the Owner-that's it brother! From then on, anything wanted by the Architect, the Owner, or any of his friends, or anybody else except the Contractor shall be considered as shown, specified, intended, or implied, and shall be provided by the Contractor without any expense to anyone except the Contractor.

**Article 2** -If the work is done without extra expense to the Contractor, then the work will be taken down and done over again until the extra expense to the Contractor is satisfactory to the Architect.

**Article 3** -The contract drawings are intended to be correct. If drawn wrong it should be discovered by the Contractor, corrected, and done right at his own expense. It won't cut any ice with the Owner or the Architect if the Contractor points out the mistakes which the Architect has drawn on the plans.

**Article 4** -The Contractor is not supposed to make fun of the Architect, his plans, or specifications. If he does, then the same consequence shall apply as stated in Article 3 above.

**Article 5** -Any Contractor walking around the job site with a smile on his face will be subject to a review of his bid.

**Article 6** -If the Contractor doesn't find all the Architect's mistakes prior to making his bid on this job, or if he doesn't have enough sense to know that the Architect is going to think up a bunch of new stuff that has to be done before the job can be deemed complete, then the Contractor shall provide any such items without extra expense to the Owner or Architect.

**Article 7** -Any evidence of satisfaction on the part of the Contractor shall be considered as just cause for withholding final payment.



**What's EMR and Why is it important?.** EMR (Experience Modification Rate) is a calculation based on each company's claims and costs for workers compensation (WC), measured against other companies with the same or similar activities, based on a series of codes known as SIC (standard industrial classifications).

Claims cost for all companies are compared to the NCCI database. (National Compensation Council Institute). The NCCI serves as a national database to compile WC cost information for insurance carriers. This information is used to establish the premiums an underwriter charges a customer for WC insurance and is known as the "Standard Premium". Your EMR is then multiplied against the standard premium to determine the premium you will be charged. Thus if your EMR is 1.0 or less, your WC losses are less than the average, and your premium will be reduced. If you EMR is greater than 1.0, then you are doing worse than the average, and your premium will be increased by that amount. Operations that pay attention to health and safety save money on claims as well as future premium costs.

## Want Ad Translator

**"JOIN OUR FAST-PACED COMPANY":** (translation)

We have no time to train you; you'll have to introduce yourself to your co-workers.

**"COMPETITIVE SALARY":** (translation)

We remain competitive by paying less than our competitors.

**"SEEKING ENTHUSIASTIC, HARD WORKING, PEOPLE":** (translation)

...who still live with their parents and won't mind our internship-level salaries.

**"CASUAL WORK ATMOSPHERE":** (translation)

We don't pay enough to expect that you'll dress up well.

**"MUST BE DEADLINE ORIENTED":** (translation)

You'll be six months behind schedule on your first day.

**"SOME OVERTIME REQUIRED":** (translation)

Some time each night and some time each weekend.

**"DUTIES WILL VARY":** (translation)

Anyone in the office can boss you around.

**"MUST HAVE AN EYE FOR DETAIL":** (translation)

We have no quality control.

**"PROBLEM-SOLVING SKILLS A MUST":** (translation)

You're walking into a company in perpetual chaos.

**"REQUIRES TEAM LEADERSHIP SKILLS":** (translation)

You'll have the responsibilities of a manager, without the pay or respect.



## What's Goin' On?

March 27, 2003 - **ConstruCT2003**

6<sup>th</sup> Annual Construction & Facilities Expo, Cromwell, CT

April 9-11, 2003 - **The TFM Show**

Total Facilities Management Show & Conference, Chicago, IL

April 23, 2003 - **Construction Forecast Meeting**

Construction Institute, Eastern Connecticut Regional Outlook

April 29-30, 2003 **CBIA ES&H Conference & Expo**

Aqua Turf Club, Southington, CT

Oct 19-21 2003 - **Facilities America 2003**

AFE/IFMA Combined Annual Conference, Dallas, TX



WHAT PERSON(S) SAID THE FOLLOWING?

"Blessed are the young, for they shall inherit the national debt".

"I don't make jokes. I just watch the government and report the facts".

IF YOU KNOW, YOU COULD WIN

## DINNER for TWO

Give us the correct answer and **WIN Dinner for Two**. If more than one correct entry is received, a winner will be selected at random.

The answer to the **Word Jumble** from last time was **"Peace on Earth"**. There were 3 correct responses.

Susan Stout Pipefitters Local 777

Gary Belardinelli ASML

Tom Orzech Nestle

A final winner will be selected at random.

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