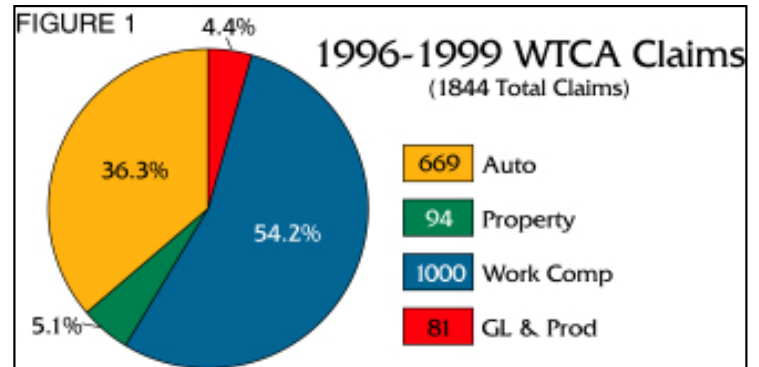


"What Types of Accidents Occur in Truss Plants" by Bob Bush

Accidents! Losses! Insurance Claims! People get hurt and property is damaged! What types of accidents occur in truss plants? Can we learn from history? If you know what kinds of losses have occurred in the past, can future losses be avoided or controlled?

For the past several years, WTCA has endorsed a property and casualty insurance program. The program covered 110 truss plants. A review of the losses these plants experienced from 1996 to 1999 provides a look at accident trends and will hopefully help to avoid future claims. The records tracked 1,844 claims. (See Figure 1.)

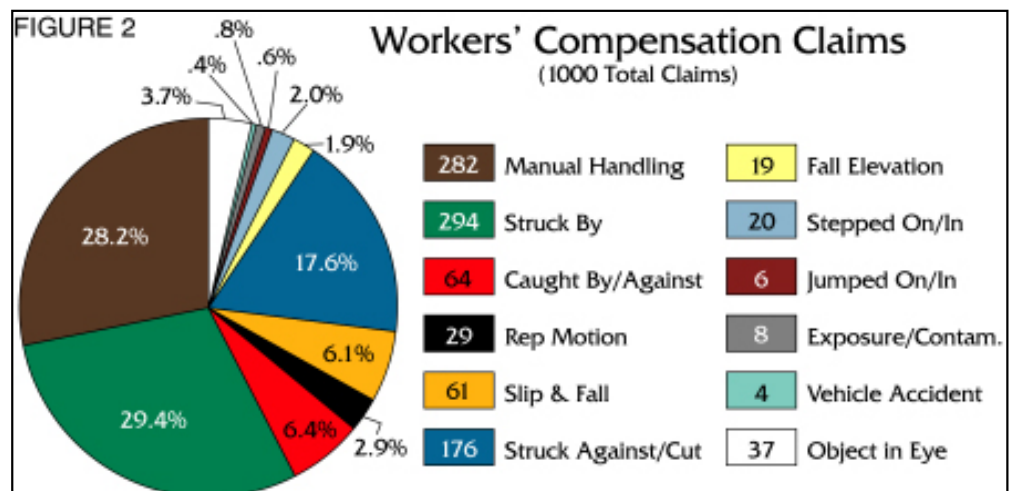


WORKERS' COMPENSATION CLAIMS

As might be expected, workers compensation led the way in the number of claims. Of the 1,844 claims reported, well over half (1000) were related to workers' compensation.

A further breakdown of the claims gives great insight to the causes. Of the 1,000 reported workers' compensation losses, 294 were people that had been struck by objects. A close second at 282 were claims that resulted from manual handling and lifting of materials. Of the total 1,000 claims, over half fall into these two categories. (See Figure 2.)

As a plant owner or manager, you should review your operations and procedures. Are you subjecting employees to situations that could cause them to be injured? Can you do something to minimize them being struck by equipment or lumber during the manufacturing process? Can you review material handling procedures to reduce loss? Are your employees wearing hard hats, steel toe shoes and gloves whenever necessary?



Do you teach proper lifting techniques—how to lift and turn to reduce back injury? Soft tissue injuries (back, muscle and tendon) are slow to heal and cost big dollars in workers' compensation claims.

The next largest number of accidents comes from a part of the body being struck against or cut. Of the 1,000 claims, 176 were in this category. These losses include mashed fingers and hands, cuts from saws or plates, splinters in hands or legs from lumber, etc. "Caught by or against" represented 64 claims. These losses come primarily from clothing being caught in moving machinery during the manufacturing process. Proper clothing and safety training can minimize these types of claims.

A further review shows 61 slip and fall claims, 37 instances of objects in eyes, 29 claims from repetitive motion and 20 from stepping in or on objects. Some prevention methods would be good housekeeping, removing loose objects from the floors, proper eye protection (safety glasses or goggles) and shifting employees from one job function to another so the work is not always repetitive and reduces stress being isolated in one area of the body.

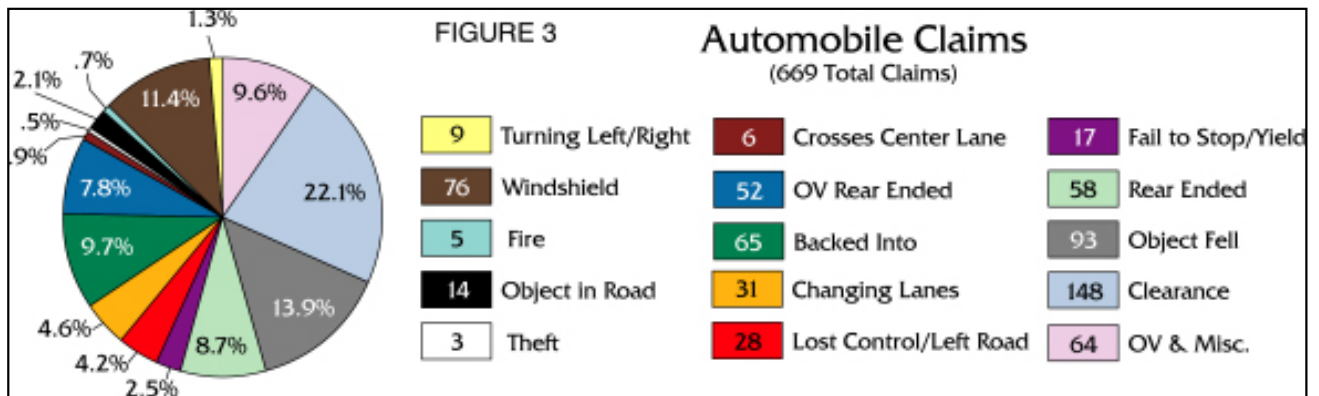
Understanding what causes these types of claims should help prompt you to find any unsafe practices to eliminate or minimize workers' compensation losses in your plant.

If you are not able to identify the hazards in your work site, request your insurance carrier to provide a loss control visit. During the visit, show the representative the losses mentioned in this article and find hazards in your operation that could lead to these types of losses. Many of the preventive steps are simple and cost little to implement.

It is also important to educate your employees on how people get hurt in truss plants. Conduct safety meetings to explain dangers that are specific to truss manufacturing and focus on the losses that are problems for the industry.

AUTOMOBILE CLAIMS

Of the 1,844 reported claims 36% or 669 were automobile related. (See Figure 3.) The vehicles on the



road present a potential hazard and opportunity for loss to your business that many truss manufacturers underestimate. It is interesting to note that, of the 669 claims, 148 had to do with clearance issues. These losses primarily occurred on trucks delivering trusses to jobsites. Trusses over-hanging from trucks struck people or objects. In one case a highway construction worker was killed by an over-hanging truss while the truck was passing through a work zone. Many of these claims could be avoided by educating drivers about the risks of travelling with these types of loads. Is it possible to have a spotter on a truck in congested areas? Drivers should review loading procedures and routes to be used in delivery. The most common claims occurred in striking trees, power lines, traffic lights and signs. Wide load signs should be posted on the delivery trucks where needed.

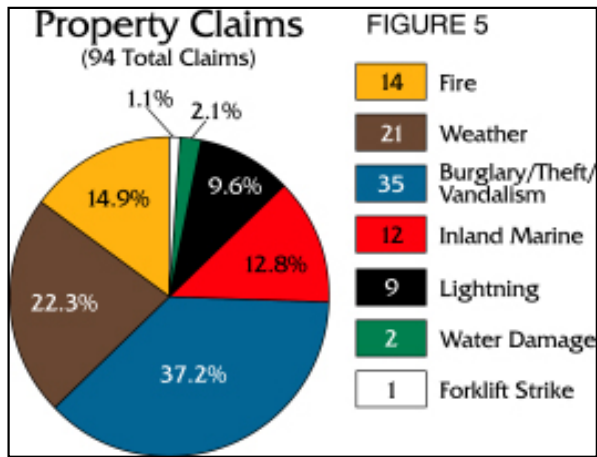
The next most frequent number of losses occurred when objects fell off vehicles and struck other autos or people. This occurred primarily in the delivery process; 93 claims of the 669 were in this category. Again, proper loading and securing of the load could eliminate this type of claim. You may want to consider an inspection procedure or checklist on all deliveries to verify that proper tie downs are in place before a vehicle can leave the premises.

Rear-end accidents accounted for 110 claims. In 58 of these accidents, plant-owned autos were rear-ended by someone; in 52 cases a truss plant auto rear-ended another vehicle. Driver training and awareness of following too closely are key elements for reducing claims. It may be advisable to have all drivers attend a defensive driving school.

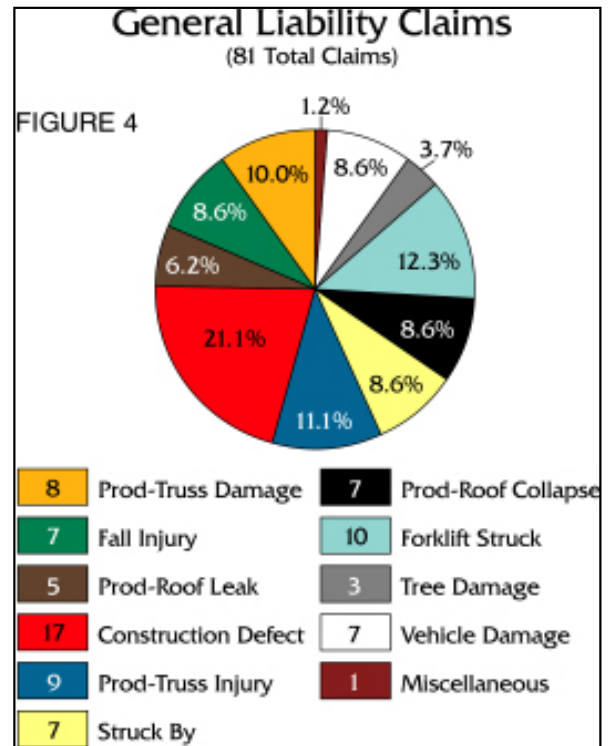
Being backed into is another key cause of loss, with 65 claims. Perhaps spotters could be used or back up alarms installed on all trucks. Usually this is an awareness issue. Training and emphasis could minimize these claims. The bulk of the remaining claims are made up by improper lane changes (31), lost control and left the road (28) and failure to stop (17).

GENERAL LIABILITY & PROPERTY CLAIMS

While these types of claims are smaller in number, the average cost incurred in their defense and resolution is much greater than workers' compensation and auto claims.



General liability losses accounted for 81 claims (this does not include 100 claims which were shown at a \$0 reserve by the carrier); 17 were construction defect claims where truss plants were brought into multi-party suits which are extremely difficult and expensive to resolve. The next largest number of liability losses were forklift damage to property of a third party. Surprisingly there were only eight product liability losses. (See Figure 4.)



The records show 94 property claims with over one-third (35) being burglary, theft or vandalism. Thirty (30) were weather related—wind, hail, ice, lightning, etc. Twelve were inland marine, which would be physical damage loss to forklifts or equipment. (See Figure 5.)

History does repeat itself. When we have a good understanding of why losses have occurred in the past, we can control losses in the future. Spend some time reviewing this data and looking at your own operation as to how future claims could be controlled. Watch WOODWORDS for future articles on safety ideas that can be implemented in your facility, as well as for information on seminars designed to provide methods to control losses.

Bob Bush has been in the insurance business for over 30 years as an insurance company underwriter and underwriting manager. He has been a principal in Broussard, Bush and Hurst since 1980. He is a national consultant on a number of insurance programs for trade group associations including WTCA.

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