

Work and Covid-19

Derek Sather discusses how to minimize workplace risk as companies return to a new normal.

t is probably not news to anyone that the world will soon be divided into before coronavirus and after coronavirus. The past several months have presented one challenge after another as companies have scrambled to adjust to a world where stay-at-home orders and social distancing initially brought business operations to a halt or reduced pace. Now they are forced them to consider how to execute even the most routine of workplace tasks in the future.

Covid-19 first began seriously impacting daily life in mid-March. By the start of April, many communities across the country had instituted stay-at-home or shelter-in-place orders, preventing nonessential workers from physically going into work. The Cybersecurity & Infrastructure Security Agency (CISA) issued guidance and an accompanying list intended to support state, local and industry partners in identifying critical infrastructure sectors and essential workers. Crane, rigging and specialized transportation companies were among those listed as essential.

This was good news, but despite the "essential worker" designation, the crane, rigging, and specialized transportation sector prepared for a slowdown at best – layoffs, job cancellations or indefinite postponements, and more. Now midway through June, we know that some of those fears did come to fruition. Our insured companies did see some jobs cancelled as well as layoffs and furloughs.

American Cranes & Transport reported



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to promote risk solutions and develop new products. Joining the NBIS team with more than 20 years of experience, his role includes developing insurance agency and association partnerships and serve as a key resource for the NBIS claims and underwriting teams. at the beginning of June that U.S. construction employment rebounded by 464,000 jobs in May, but the total remained 596,000 below the latest peak in February. The industry's 12.7 percent unemployment rate was the highest for May since 2012, according to an analysis of government data by the Associated General Contractors of America (AGC). Whether or not unemployment rates will rise again as temporary federal protection measures expire remains to be seen. For now, a fair portion of companies are resuming or ramping up work again, and we are starting to see and hear from our insureds and partner organizations that new jobsite threats are emerging. We at NBIS are committed to helping our insureds and the broader industry manage risk and keep employees safe. The question on everyone's mind is: how do we move forward?

Our first recommendation isn't surprising, but it's so important that we have to mention it as first and foremost.

SAFETY IS FIRST. A culture of safety at the organizational level is of utmost importance. We call it a safety culture because it has to be a total approach. Safety has to be the first and last thing you think of because you want everyone going home at the end of every day.

Many companies have asked us about the exact approach they should take. Our answer has always been that more is better. With the possibility of virus transmission looming and piling on top of existing safety considerations, safety is more important but also more complex than ever. We can't tell you exactly the guidelines you should have in place, but there are many resources to help your company develop its own procedures and guidelines.

The bottom line is that every business, regardless of industry, will need leaders to carefully examine the specific ways their companies need to be watchful. Heavy construction companies, for example, handle tools and equipment, often creating an extra facet of sanitation requirements. Think carefully and often about every detail of your operations. **UTILIZE TECHNOLOGY.** Can you imagine how differently the COVID-19 situation would have unfolded two or three decades ago? Our technology-oriented society has enabled us to stay connected to our jobs and communities even while homebound. Conferences and meetings have migrated online, phone and email have sufficed when in-person meetings cannot occur, and online form submission systems have allowed companies to collect necessary documents, contracts and signatures in a contactless fashion.

You might ask: How can my company use technology to connect and convey information and thus reduce the potential threat of spreading the virus? From a safety perspective, there are a number of ways technology can be your friend. Some of our insureds have said that they have struggled without the ability to hold a traditional daily toolbox talk – an opportunity that would typically allow them to remind their workers of important safety topics. Why not establish the practice of sending a morning email to all staff, with a different safety topic per day?

Training and conveying new safety information can easily be moved to an online format. NBIS offers its policyholders several online training and digital education opportunities that can be completed from anywhere and within a variety of time frames. Why not establish a safety practice that requires workers to log on once every two weeks and complete a training course?

Companies can also disseminate safety information via email and online bulletins or hold virtual "toolbox talks" over Zoom. Finally, utilize scanning and programs such as DocuSign to circulate forms, contracts and other important documents. Communication may be different for a while, but that doesn't automatically mean it has to suffer or remain limited.

THE DANGERS OF DISTRACTION. The number one threat to workers in the crane, rigging and specialized transportation sector right now is not coronavirus. It's distraction. The FMCSA has shown that the odds of being involved in a safety-critical event (e.g., crash, near-crash, unintentional

RISK MANAGEMENT



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lane deviation) is 23.2 times greater for CMV drivers who engage in texting while driving than for those who do not. Smartphone use makes distracted driving a real threat.

What's less obvious is the increased threat of distraction related to national and world-wide issues. Coronavirus poses a threat to physical health as well as mental health. I personally have received a number of sad and appalling calls from colleagues sharing scary news: their own employees or those of peers they work with have succumbed to injury or even death as a result of errors caused by distraction. In my home state, there have been multiple struck-by incidences with heavy equipment, and

RESOURCES

- OSHA (www.osha.gov) has a slate of resources and guidelines for both workers and employers.
- SC&RA's Coronavirus Command Center (www.scranet.org) contains valuable industry specific information.

even a fatal fall.

Enhanced communication tools are for naught if workers are stressed and distracted. If we cannot remove the catalyst of significant and widespread distraction rooted in emotional distress, how do we effectively manage and communicate with our employees?

THE ANSWER IS LEADERSHIP. Take control and make it simple for your employees to conduct their work safely and effectively. If you see that there is confusion over, say, how to handle break times while still maintaining social distance, or whether employees should wear masks, leadership should be the final word.

Let your employees know what's expected by making rules and clearly communicating them. This will remove guesswork and stressful decision making from their minds and create a consistent environment that gives your team the space they need to execute their tasks. We recommend the SC&RA's "COVID-19 Guidelines for Safe Workplaces," which provides a number of actionable items to help guide you in the establishing of safety practices.

BE THE STRENGTH YOUR TEAM NEEDS. Offer your employees words of encouragement. Empathize with their struggle to stay focused when times are so uncertain and let them know you will work hard to make their professional responsibilities feasible. At the end of the day, there is always work to be done. Creating the atmosphere for them to focus on work by addressing how difficult it sometimes is to do just that can go a long way towards motivating your workforce.