



# Chubb Construction Risk Engineering

The 20 Steps to a Successful Construction  
Wrap-Up Program

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# The 20 Steps to a Successful Construction Wrap-Up Program

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## Introduction

### A successful wrap-up program

#### The 20 Steps to a successful construction wrap-up program

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A wrap-up program is a controlled insurance program under which one party procures insurance on behalf of all (or most) parties performing work on a construction project or site. Typically the coverage provided under a wrap-up includes general liability and workers compensation, but could also include builder's risk and umbrella coverage.

Wrap-ups are most commonly used on a single construction project but other uses include contract maintenance on a large plant or facility or on an ongoing basis for multiple construction projects (Rolling Controlled Insurance Program).

Wrap-ups offer a number of benefits, such as potentially lower cost and reduced litigation. They can be owner controlled (OCIP) or contractor controlled (CCIP).<sup>1</sup>

The laws of some states regulate or restrict the terms of a wrap up program, and therefore it is important that a business review applicable law and obtain appropriate legal advice prior to commencing a wrap up program. State law can affect the bidding process and pricing for a wrap up, as well as the terms and conditions, and can require state approval. This document is not intended to provide any legal advice on the required or permitted terms of a wrap up insurance program under applicable state law.

Typically in the bid process, the sponsor of the wrap-up program (project owner on an OCIP or construction prime contractor on a CCIP) solicits bids from contractors requesting that the cost of insurance be excluded from the price provided under the wrap-up program. Usually a sponsor during the bid process will request that each contractor provide two separate bid quotes for the

respective work: one bid that includes the insurance cost and another that excludes the insurance cost. The sponsor or their insurance broker will review the insurance cost deductions to confirm that the appropriate insurance cost has been deducted from the bid quote.

In theory, the overall savings to the wrap-up sponsor is derived from eliminating the mark up in the contractor's bid related to its insurance cost, which would normally be included in the contractor's cost to perform its work. Considering that projects have multiple subcontractors, each subcontractor that excludes the insurance cost from its bid eliminates the mark up on its insurance cost, which has the potential to substantially reduce the overall cost absorbed by the sponsor.

Another potential savings results from the fluctuation of insurance cost for each contractor driven by that contractor's experience modification rate. Under a wrap-up, the insurance cost will be derived utilizing one experience modification rate.

### **A Successful Wrap-Up Program**

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The sponsor of a wrap-up program assumes the burden of risk resulting from losses associated with the project. Under a conventional insurance program, the sponsor would require each contractor working for it to secure their own insurance coverage and require that appropriate risk transfer language and hold harmless agreements be in place. These items protect the interest of either the owner and/or the prime contractor should a claim arise as a result of that contractor's action.

Under a wrap-up program, that protection is not afforded to the wrap-up sponsor as the sponsor assumes the cost of the insurance for claims resulting from actions of those contractors covered under the wrap-up program.

The primary goal of a successful wrap-up program is to prevent and/or control accidents from occurring on a project. The number of accidents that occur and the severity of those accidents will be the driving factors for the overall success of the wrap-up program.

Accidents result in costs; if there are no accidents, there are no claim costs. Obviously, the successful wrap-up will be the one which eliminates and/or controls both the frequency and severity of accidents. In order to achieve this, it is critical that a proactive rather than reactive safety culture be the driving force of any wrap-up project.

## **The 20 Steps to a Successful Construction Wrap-Up Program**

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### **1. Sponsor Involvement**

The shortest distance between two points is a straight line. The surest path to a successful wrap-up is one in which the sponsor is actively engaged and involved from inception to completion.

If the wrap-up sponsor leaves responsibility of managing the risk management program to others and does not take an active role, it diminishes the potential success of that program.

This doesn't mean the program will not meet its objective of lowering the overall insurance cost for the project or that the wrap up program won't be successful. The sponsor who is actively engaged in the implementation and execution of the program rather than allowing it to

be managed by others, however, sends a distinct message to all entities involved that the expectations are high, and that the demands are higher and failure to comply with safety expectations will not be tolerated.

As the sponsor, you must be active, engaged and visible. You need to be the quarterback of the team calling the plays. Demonstrate your leadership and take charge attitude, instilling in everyone the goal of making the wrap-up program successful.

In football, the quarterback is the leader on the field but he is only one part of the group. It takes all the players on the field to work as a team and do their part effectively for a successful outcome. The same approach should be taken in a wrap-up program. The sponsor has to be that quarterback and every contractor and worker on that project has to be a player doing their part effectively to reach the desired outcome.

### **2. Collaboration Between Sponsor, Construction Manager (CM), Insurance Broker and Insurance Carrier**

The Construction Management (CM) delivery method is a popular construction process used by an owner undertaking a construction project. The owner, CM and architect work collaboratively as a team to ensure the owner's expectations are incorporated into the design and specifications. Together they establish a construction budget, select qualified contractors, and through the team approach, the project is built according to approved plans and specifications. This delivery method enables the three key members (owner, architect and construction manager) to work together as team rather than adversaries, to ensure a successful outcome.

A wrap-up project should follow the same approach as the construction management delivery method. The sponsor, construction manager, insurance broker and insurance carrier should work together prior to the project going out to bid to determine the safety expectations and requirements to be implemented on the project.

A wrap-up sponsor should partner with an insurance broker and insurance carrier that have wrap-up insurance experience and have shown they can successfully insure wrap-up projects. They must tap the knowledge of these organizations to determine what risk management and safety requirements are most effective to ensure the optimum opportunity for a successful wrap-up program is achieved.

Later in this guide, we will discuss specific safety requirements for wrap-up projects.

### **3. Clearly Identify and Incorporate Safety Requirements in the Contract Specifications**

A project owner and construction manager are well-versed when it comes to change orders that may result from alterations in scope of work or unanticipated events that occurred after the project has been bid. Although at times unavoidable, yet necessary in order to move the project along, the costs associated with these change orders usually impact the project schedule and budget. Ideally, every effort possible should be made to minimize these change orders.

To avoid a similar fate, it is imperative that safety requirements and expectations are clearly identified and incorporated into the wrap-up insurance manual and contract specifications prior to putting the work out to bid.

Incorporating or changing safety requirements that may be more stringent than federal or local safety requirements after a contractor has been awarded a contract can turn out to be a costly endeavor. Incorporating proactive safety expectations and requirements into the wrap-up insurance manual prior to the bid will ensure that all bidders are aware of these requirements and bidding on a level playing field.

#### **4. Goals and Accountability: What Gets Measured Gets Done**

We are a society governed by rules and regulations. Failure to abide by these rules and regulations may result in serious consequences. Realizing the potential consequences of our actions makes us aware of our duties to act responsibly and understand the costs associated with disregarding those rules and regulations.

By nature, people tend to pay more attention and perform harder when they know that their work is being monitored and measured. We learn these traits early on in life and follow them throughout our lives, whether it's the consequences we faced with our parents if we disobeyed them, our school grades if we failed our exams, our roles and playing time on athletic teams if we didn't perform as expected, and our opportunities for success and advancement in our jobs and careers. We are accountable for our actions and performance. What gets measured gets done.

This same concept should hold true on wrap-up projects. As the sponsor of the program, your expectations should be determined and made clear to all parties involved. Realistic goals should be established and conveyed with the expectations that these goals are to be met. Failure to make the commitment to meet these expectations will not be tolerated and consequences may result.

As the sponsor, work closely with your risk management team to collectively agree on fair yet stringent expectations and goals. Communicate these expectations to all parties involved with your project and monitor the performance throughout the project life. Acknowledge and reward good performance and don't let it go unnoticed. By the same token, don't except poor performance or indifference.

When done properly, accountability has a positive effect on the safety performance of the project, both morally and economically. The sponsor sends a clear message: the safety and well being of all workers—and those who may come into contact with your project -- is important. Controlling and eliminating potential accidents will also be economically beneficial to the overall success of the project.

#### **5. Monitor the Safety Performance of the Project. Hold Regular Risk Management Meetings**

The wrap-up sponsor should require that risk management meetings be held on a regular basis throughout the life cycle of the project. The sponsor should actively participate in these meetings with the CM, broker and insurance carrier to monitor the safety and claims activity taking place on the project.

It's important to understand that loss runs are not necessarily an accurate indicator of the safety performance or culture on the project. Considering the number of workers on a large wrap-up project and the number of man-hours accumulated, accidents are not necessarily frequent occurrences in relationship to these two categories. However, merely because an accident did not occur does not mean that unsafe acts or conditions did not exist. Accidents don't occur every time a safety infraction takes place.

A sponsor sometimes gets caught up in reviewing loss runs and may not see an accident listed that resulted from a particular category and assumes it does not have any exposures in that area. That is not necessarily true.

An example may be a loss run that does not indicate a frequency in the area of falls; as a result, we may not pay particular attention to this potential exposure. Yet the safety audits of the project may identify a number of exposures related to non-compliance with proper fall management requirements, resulting in workers being exposed to potential situations that could result in a fall-related accident.

It should not be assumed that loss runs provide the complete picture of the safety performance of the project. For that reason, risk management progress meetings should be held on a regular basis to review not only the claim activity, but, more importantly, the overall safety performance and culture taking place on the project as observed by those performing the safety audits. This allows discussions to take place that allow concerns and issues to be addressed and appropriate corrective actions taken.

During these meetings, it is important to ensure that participation is not limited to insurance-related personnel. Too often, construction operation personnel (project manager and project superintendent) are excluded from claims review and safety meetings. These operation personnel are in the position to best ensure the success of the projects safety performance, yet often they do not participate in these meetings. As the sponsor of the wrap-up, you should require that the construction managers and senior field management personnel attend and participate in these meetings.

## **6. Project Specific Safety Manual**

A project specific safety manual should be developed and implemented prior to the start of the project. It is essential that the safety manual contain the safety expectations and criteria that were established and agreed upon by the sponsor and its risk management team during the onset of the wrap-up program.

This safety manual should be the minimum governing safety program for the project for each subcontractor. At no point should the safety manual be less stringent than federal, state or local safety requirements; ideally, it should be more stringent in its expectations and requirements.

The safety manual must clearly outline, but not be limited to:

- The wrap-up sponsor's safety policy statement
- Roles and responsibilities of all parties involved with the project
- Detail safety requirements associated with and pertaining to construction related activities and operations
- Disciplinary actions that will be implemented and enforced
- New employee orientation and
- Substance abuse testing.

Prior to the start of work, all contractors associated with the project must be provided with a copy of the safety manual and familiarize themselves with it.

## **7. Pre-Construction Start Up Meeting**

In order to ensure that each contractor involved with the project has a clear understanding of the project safety goals and expectations, a meeting should be held by the CM with the principal(s) of each subcontractor, prior to those contractors beginning their work.

This meeting provides the forum and sets the tone for the project to assure that the principal(s) of the subcontractors and their field management teams are aware of the safety requirements for the project.

## **8. Job Safety Task Analysis (JSTA)**

A successful construction project is one that is well-planned and executed. Pre-planning is an essential aspect of any construction project and performed on a regular basis, whether it's purchasing long lead items, performing value engineering, obtaining permits, preparing shop drawings, ordering material and manpower, or formulating construction progress schedules.

When performed correctly, pre-planning allows the project to flow smoothly and remain on schedule and on budget. If not performed correctly, a lack of pre-planning can create havoc on the project schedule, budget and coordination.

The optimum means of ensuring that a project will be performed safely is to incorporate safety pre-planning into each construction operation.

Pre-planning, if performed correctly, enables the contractor to:

- Address the work and each activity associated with it
- Identify means and methods related to work activities
- Identify potential exposures associated with the work that could result in accidents
- Determine appropriate and necessary controls to be incorporated into the activity to eliminate and/or control the exposure and
- Determine the necessary safety equipment, material and procedures necessary to perform their work safely

By contract, each subcontractor should be required to develop and submit a job safety task analysis (JSTA) to the sponsor and its CM for review.

It is critical that no contractor is allowed to start work without a signed contract nor should they be allowed to start work without submitting and reviewing with the CM, a JSTA addressing their scope of work.

### **9. Employee Orientation**

An employee orientation program should be developed specific for the project. This should provide but not be limited to:

- An overview of the project being constructed
- An in-depth review outlining the safety requirements and expectations set forth
- The emergency evacuation plan and procedures
- Disciplinary policy and procedures
- Substance abuse testing policy and
- Fall management procedures and requirements

Consideration of a bilingual project work force must also be addressed, and it may be necessary that the employee orientation be provided in more than one language.

Each person involved with the construction of the project and having access to the project site must go through the project employee orientation program.

Ideally, to ensure a consistent orientation is being provided, the delivery of the orientation should be presented by the project entity responsible for coordination and oversight of the project safety function; usually the CM or wrap-up sponsor.

### **10. Project Safety Manager**

Depending upon its size and complexity, the project should be staffed with one full-time safety manager—at a minimum—who is hired by the CM. Consideration should be given to increasing the safety staff as the project increases in manpower and magnitude.

Based on its size and complexity, the wrap-up project will likely be staffed with more than one construction superintendent and project manager. Effective management of a construction project requires a number of field management personnel to oversee the numerous subcontractors working throughout the site. This is necessary to ensure proper coordination as well as the quality of the work.

Why then would we not take the size and complexity of the project into consideration when addressing the safety management aspect of the project?

Is one person capable of effectively managing and coordinating the overall safety aspect of a project that is large enough to warrant multiple superintendents and project managers?

Consideration needs to be given to establishing a threshold number of on-site workers, in which a full-time safety manager can effectively oversee for the success of the project.

### **11. Subcontractor Pre-Qualification and Management**

Successful projects are ones in which subcontractors who are selected to perform their respected work are qualified and responsible. Selecting subcontractors solely based on the lowest bid does not always produce the desired results.

Public works projects often mandate that the contract be awarded to the lowest “responsible” bidder.

On wrap-up projects, since the sponsor is assuming the cost associated with insurance for accidents emanating from its projects, it is in the best interest of the sponsor to select subcontractors that have strong safety cultures and safety performance records.

Often subcontractors are pre-qualified to determine their experience and financial background. This could include a background check to ensure they are in good standing with federal, state and or local agencies.

A wrap-up sponsor should also pre-qualify potential subcontractors to determine their safety performance. Pre-qualification should include, but not be limited to:

- The company’s experience modification rate over the past few years
- The companies Bureau of Labor Statistics (BLS) recordable and loss time incident rates
- Their OSHA citation record and
- Their overall company safety culture and procedures

It could turn out that the lowest bidder may not be the cheapest bidder, if in fact they have a poor safety history.

Subcontractors are responsible for the safety and health of their workers and also need to ensure that they perform their work in a manner that also safeguards other project workers and/or the general public which may come into contact with their operations.

Consider requiring subcontractors to staff their operations with full time dedicated safety representatives. In situations where a subcontractor is employing 40 to 50 or more workers, a full time, dedicated safety representative should be required.

The cost for each subcontractor to provide a dedicated, full time safety representative may be prohibitive or unwarranted. At a minimum, every subcontractor must provide a qualified and or competent person to implement and ensure compliance with safety requirements. The name and qualifications of that individual, as well as that person's responsibilities, should be provided to the CM prior to the start of work.

## **12. Safety Committees**

A successful wrap-up program is achieved through participation and cooperation by all parties involved. Fostering a team concept involving representation and participation -- from management and labor -- to address the safety aspects of the project sends the message that a proactive safety culture is important.

The Safety Committee is an organizational structure in which members represent their respective groups. This allows each group to have a voice to address issues and concerns as well as to solicit input in enhancing the safety culture on the project.

Establish a Safety Committee for the project, requiring that the committee meet on a regular basis (minimum once per month recommended) throughout the course of the project. During the course of these meetings, discussions can include:

- Review of safety inspection reports to ensure safety hazards are addressed and corrected

- Evaluation of the effectiveness of the safety program and policy's discussing recommendations for improvement
- Review and discussion of accidents and near-misses that have occurred since the last meeting
- Review and discussion of the project loss analysis to determine if there may be trends
- Determination of where improvements can be made
- Record meetings and take minutes

## **13. Fall Management**

Out of 4,386 worker fatalities in private industry in calendar year 2014, 899 or 20.5% were in construction-that is, one in five worker deaths were in construction. The leading causes of worker deaths on construction sites were falls, followed by electrocution, struck by object, and caught-in/between. Falls accounted for 359 out of 899 total deaths in construction in CY 2014 (39.9%)<sup>2</sup>

Fatal falls, slips, and trips were up 10 percent in 2014 from the previous year. Falls to lower level were up 9 percent to 647 from 595 in 2013, and falls on the same level increased 17 percent. In 532 of the 647 fatal falls to lower level, the height of the fall was known. Of those cases in which the height of fall was known, four fifths involved falls of 30 feet or less (427) while about two-thirds (340) involved falls of 20 feet or less.<sup>3</sup>

Falls resulting in fatalities or serious injuries result in high costs. It is essential from a moral as well as economic standpoint that the sponsor of a wrap up, seek to eliminate and/or control the potential fall exposures that occur on construction projects.

Fall exposures can be controlled on construction projects. It takes planning, communication, engineering, training and execution. There has to



be consistency in the implementation and expectations of fall management requirements governing the project. For a successful fall management program to exist, there cannot be one set of rules for one group and another set of rules for other groups.

From the onset, a wrap-up project must determine what the trigger height will be that drives the fall management program. At a minimum, a fall exposure of six feet and greater, regardless of the trade or activity, should mandate that workers exposed at this height must be protected from the potential fall exposure. Ideally, all fall exposures should be prevented by determining if the fall exposure can be eliminated through engineering controls and/or alternative work methods.

Unfortunately, not all fall-related activities in construction are preventable and as a result, fall protection becomes the only option. If the fall hazard cannot be eliminated, the next option is to select the appropriate fall protection system.

One of the most important aspects of fall management is planning. In order to determine the appropriate corrective measures to be implemented, an assessment must be performed for every activity where a potential fall exposure exists.

A simple planning process should include, but not be limited to, the following:

- Evaluate the work activity
- Identify the fall exposures associated with the activity
- Determine who will be exposed to the fall exposures
- Evaluate the process to be done and the needs to complete the activity



- Identify what method of fall protection will be used for each exposure identified
- Educate and train the workers involved

The sponsor of the wrap-up should require 100 percent fall management at a minimum of 6 feet for all trades associated with your project. This should be outlined in the contract specifications prior to putting the project out to bid.

It is also suggested that every contractor whose work activity exposes workers to potential fall exposures be required to develop and submit for review and comment to the construction manager, a fall management plan. This plan should outline the bullet points noted above, and, at a minimum, address fall management planning.

An area that is often overlooked in a fall management plan is rescue/retrieval. Every fall management plan should address the means and methods to safely rescue/retrieve worker(s) who may be suspended from the fall arrest system after a fall has been arrested.

#### **14. Substance Abuse Testing**

A recent federal government survey revealed that the construction industry has some of the highest rates of alcohol and drug abuse.<sup>4</sup>

Among full-time construction workers between the ages of 18-49:

- More than 12 percent report illicit drug use during the past 30 days
- Almost 21 percent report illicit drug use during the past year
- Approximately 13 percent admit heavy alcohol use

According to the study, “Evaluation of Drug testing in the Workplace: Study of the Construction Industry,” which was published in the Journal of Construction Engineering and Management, construction companies that test for drugs appear to have a reduction of workplace injuries.

The use of alcohol and other substances while on a worksite greatly influences a person’s ability to perform job functions safely. With a large number of high-risk and safety-sensitive positions within the construction industry, there is the increased likelihood for work-site

accidents and injury when a worker is under the influence of drugs, alcohol or other substances.

A wrap-up sponsor should require, as part of its Drug Free Workplace Policy, the implementation of a substance abuse testing program on the project, including pre-employment, random and post-accident testing. The inclusion of a substance abuse testing program should be established at the initial stage of the wrap-up program and include review from legal counsel. In addition, in certain union environments, obstacles may be encountered because of collective bargaining agreements. In union environments, the wrap-up sponsor should engage in discussions early on with union officials in a collaborative effort to address incorporating this procedure into the project labor agreement.

#### **15. Quality Assurance/Quality Control**

A construction defect is a flaw or design mistake that reduces the value of a structure and/or may cause a dangerous condition. Most wrap-up insurance programs provide completed operations coverage, which may cover up to 10 years from the time the project is completed. There are many factors that can lead to construction defects, such as:

- Improper use of or inferior materials
- Poor workmanship/construction techniques
- Improper design of mechanical, heating ventilation and air conditioning (HVAC) and electrical systems
- Improper design and engineering analysis of site locations, soil conditions, support structures, landscaping and drainage
- Improper design or installation of building envelope systems including curtain walls, windows, roofing, weatherproofing, flashing and exterior insulation and finishing systems (EIFS).

The sponsor of a wrap-up program must ensure that appropriate procedures are in place, verifying that the project is being constructed as per plans, specification and building codes. To accommodate this, the sponsor should require that a detailed Quality Assurance/Quality Control (QA/QC) program be developed and implemented including controlled inspections be performed throughout each phase of construction, for example: pile driving, soil compaction, concrete, reinforced steel, welding, curtain wall, masonry, waterproofing, roofing, fire safing, mechanical, electrical and plumbing (MEP). Consideration should be given, requiring independent third party engineering/inspection firms be employed to perform inspections in addition to the requirement of the construction manager and respective contractors performing the work.

To control potential construction defect claims resulting from water intrusion and mold infestation, the sponsor should require that a written water intrusion and mold prevention plan be implemented and executed for the project.

#### **16. Training and Education**

Controlling accidents on a project requires a workforce that is trained and educated in the area of safety. No one should assume that safety is all common sense. There are numerous safety regulations and equipment which require workers to be provided with the training and education necessary. Training and education ensure workers are aware of requirements and knowledgeable in the use and implementation of safety equipment procedures.

The wrap-up sponsor should require that each worker involved with the project has been and continues to be provided with the appropriate safety training. Contractor field management personnel should

be required to possess documentation of advance safety training, such as (but not limited to) OSHA 30 hour training certification obtained within the last three years. In addition, each worker should also be able to produce documentation of advance safety training, such as OSHA 10 hour training certification obtained within the last three years.

Specialized training specific to exposures associated with each worker's job activities should also be required and verification of that training provided. Examples include fall protection training, confined space training, scaffolding training, excavation training and personal protection equipment training.

#### **17. Addressing the Bi-Lingual Work Force**

The sponsor needs to be cognizant of the ever-changing work force in this country. It is a safe bet that on many projects, a multitude of languages may be spoken by the workers and many of these workers may not have a working knowledge or command of the English language.

It is essential that new employee orientation training -- as well as on going safety training and communication - are designed with a bi-lingual workforce in mind. Verify that your contractors have both the written and oral capabilities to ensure that non-English speaking workers are being provided with information that they clearly understand in order to perform their tasks safely.

#### **18. Return to Work Program**

No construction worker intends to get injured on the job and lose the ability to provide for his or her family. Unfortunately, accidents do occur and often these accidents prevent the worker from performing the task he or she was originally assigned. That does not necessarily mean, however, that the

worker cannot perform another task safely while recuperating from their injury.

A return to work program should be established whenever possible on a project. Identify an individual with claims and medical experience to coordinate and monitor the return to work program. The coordinator must work closely with the medical provider to determine the capabilities and limitations of the injured party should that individual be released for light duty work. This person must work closely with the contractors to identify potential job activities available to the injured party once the medical provider has identified and determined the limitations of the injured party. Monitoring the injured party's medical progress and maintaining communication with the medical provider and the respective contractors to determine when the individual can safely return to his or her original position is integral to the success of the return to work program.

Returning an injured worker to the project in a modified activity not only helps to control claims cost, but also keeps the injured party productive. Statistics show that the longer a worker is out of work due to an injury, the longer it takes to get that individual to return, and increases the potential for third party or general liability claims to arise.

### 19. Accident Investigation

Accidents should never be accepted or viewed of as a part of routine business. Every accident is preventable and its occurrence is the result of a breakdown in communication, implementation or execution.

Accident investigation is a systematic effort to determine what happened, how and why it happened, and what must be done to prevent future

occurrences. There are numerous benefits to performing effective accident investigations including:

- Reducing worker injuries by preventing similar accidents in the future
- Identifying the root causes of accidents so that corrective actions can be taken
- Decreasing accident frequency and severity leads to decreased potential for more serious accidents and higher insurance cost.

Each accident or near miss should require that a detailed accident investigation report be completed by the respective contractor and provided to the project safety manager. The senior field manager for that contractor should be required to meet with the wrap-up sponsor and the project safety manager to discuss the accident or near miss in detail, explain the circumstances resulting in the incident and provide the corrective actions being taken to prevent re-occurrence.

This sends a clear message that accidents or near misses are taken seriously and that all measures possible are taken to prevent future accidents from occurring.

### 20. Recognition

It is understood that it is the responsibility of employers to provide a safe work environment for their employees and the responsibility of employees to abide by the safety requirements and work safely.

Everyone tends to bring attention to and reprimand offenders, whose actions go against rules and regulations, yet positive actions are often taken for granted and not noticed. As the sponsor of a wrap-up, make the effort to recognize and promote successful results and milestones. Don't allow successes to go unnoticed. When a project reaches milestones -- such as a pre-determined number of man-hours worked without a lost time accident or completing a full year with an incident rate that

meets or exceeded the established goal -- recognize that achievement.

For example, invest the time and money by throwing a safety awards luncheon to acknowledge both management and labor for a job well done. Make sure all individuals involved understand what they accomplished and the meaning of working safely, and its impact on the overall success of the project. The dollars you spend recognizing these efforts will pay dividends in the end.

### Conclusion:

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Wrap-up projects, when undertaken and managed properly, have the potential to be successful and beneficial for the sponsor of the program, as well as for all the workers involved with the construction and for those who may come into contact with the project.

The 20 components identified in this guide have been implemented and executed on most successful wrap-up projects. As a result, these projects achieved outstanding safety records and substantial savings to the wrap-up sponsor.

A successful wrap-up project will be achieved when all parties involved work as a team in a collaborative effort focused on the primary goal of providing a safe and injury-free work environment for all.

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