

## Member Communication Experience

# Why Construction Injuries Persist Despite Safety Awareness

Written by: Carla Woodard, Senior Vice President of Claims, Pie Insurance

In the construction industry, safety isn't just a box to check. Whether you're leading a crew of 20 or working solo, safety is a commitment, a core value, and a promise made to every person who steps onto a jobsite. When someone gets injured, it impacts more than productivity. It affects real people, their families, and the long-term health of a business. For very small firms, even a single injury can halt operations entirely. Recent data from Pie Insurance shows that among small business decision-makers in construction, more than 28% said that 90 to 100% of accidents on the job are preventable.

But despite this understanding, preventable injuries keep happening. Some of that gap comes down to limited tech adoption and on-the-ground resistance; factors that make it hard to turn good intentions into lasting change. For microbusinesses, where the owner is often also the lead craftsman, scheduler, and safety manager, it's not just about resistance from others — it's also about having the bandwidth to prioritize safety in the middle of everything else.

Pie's data shows that only 35% of construction firms report using artificial intelligence (AI) or digital safety tools to improve jobsite outcomes. More than half (53%) say employee resistance is their biggest challenge in making safety improvements stick. For larger teams, that resistance might come from foremen or frontline crews. For microbusinesses, internal challenges include balancing safety against the urgent pressure to move faster, wear multiple hats, or push through fatigue. Even when leadership sees a path forward,



whether that's adopting a new tool or taking time for a proper walkthrough, putting that vision into practice is easier said than done.

This disconnect isn't unique to Pie's findings. According to the U.S. Bureau of Labor Statistics, construction consistently ranks among the top sectors for workplace injuries, with 1 in 5 workplace deaths occurring in the industry in 2022. A recent report from the International Labour Organization echoes these concerns, warning that without widespread adoption of proactive safety technologies, like AI-driven monitoring, hazardous industries will continue to experience preventable harm despite global advances in safety innovation. While many of these reports speak to large-scale operations, the risks are just as real for small contractors. In fact, smaller teams often

work without backup — meaning a single injury can have outsized personal and business consequences.

As someone who's spent nearly three decades in commercial insurance, partnering closely with small business owners, I've seen how this disconnect plays out. Leadership understands the importance and impact of safety, but when leadership is also the person on the jobsite laying the rebar or climbing the scaffolding, making time to act on that knowledge can be a challenge. The result is a widening gap between intention and execution, one that can leave even the most diligent business owners exposed to preventable incidents.

Whether you lead a large crew or run a one or two-person shop, there are practical ways to make safety more consistent, visible, and effective. Here are four areas where construction leaders, at any scale, can focus their attention to drive lasting safety impact:

### 1. CULTURE DRIVES COMPLIANCE

Regulations don't always prevent injuries, people do. People follow safety protocols when they trust the reasoning behind them. Building a safety-first culture means going beyond laminated posters and simple training sessions. It's about leading by example. For larger crews, that might look like showing up for toolbox talks, recognizing safe behavior, or listening to field-level concerns. For microbusinesses, it's often more personal: taking the time to double check equipment before climbing a ladder, modeling proper personal protective equipment (PPE) use even when working alone, or simply pausing to assess risk before rushing into a task.

### 2. TECHNOLOGY ADOPTION CAN START SMALL

The idea of adopting AI tools or digital safety solutions can feel daunting, especially for small construction businesses managing tight timelines, thin margins, and limited tech support. But digital tools don't need to be expensive or overwhelming to make a difference. Starting small, whether that's using a phone app for daily safety checklists, taking photos to document site conditions, or testing a fatigue-detecting wearable, can offer immediate value with minimal disruption.

McKinsey's State of AI 2024 report shows that many companies

begin their AI journeys with targeted pilots, often focused on a single workflow or function, to validate business value and build internal momentum. These small-scale initiatives are proving to deliver meaningful results, helping organizations transition from experimentation to broader adoption. For resource-constrained firms, this phased approach offers a low-risk way to prove return on investment (ROI), foster cultural buy-in, and lay the foundation for more ambitious transformation efforts in the future.

### 3. DATA IS YOUR MOST UNDERUSED SAFETY ASSET

Construction firms generate valuable insights every day, from incident reports and equipment logs to timecards and tool checkouts yet most of this data sits unused. In fact, according to Autodesk, bad data may have cost the global construction industry \$1.84 trillion in 2020 alone. For a contractor performing \$1 billion in annual work, that could mean a loss of up to \$165 million due to rework, miscommunication, and poor data quality. That's not because firms don't collect data; it's because they're unsure how to use it. While those numbers reflect large-scale operations, the underlying issue applies to every business size.

Analyzing even basic patterns, like what time of day injuries occur, which locations see the most incidents, or how weather conditions correlate with risk, can reveal actionable trends. For example, identifying a spike in late-day ladder accidents might prompt a shift to morning work for high-risk tasks. You don't need a full data science team to get started. You just need to be intentional: Decide what to track, review it regularly, and make small adjustments based on what you learn. With the right mindset, even a clipboard checklist or digital timecard can become a tool for smarter, safer operations.

### 4. REDEFINING WHAT 'TOUGH' LOOKS LIKE

In construction, safety still struggles with a perception problem. For years, toughness was sometimes defined by pushing through fatigue, working through near-misses, or skipping protocols to stay on schedule. Being "tough" on a jobsite shouldn't be about ignoring risks; it should be about owning and preventing them.

For larger teams, that leadership might come from a superintendent or foreman modeling safe behavior. But for

microbusinesses, that leader is often the owner themselves. When you take time to wear the right PPE, pause to assess a hazard, or speak openly about a close call, even if no one else is watching, it reinforces that safety isn't a formality. It's part of how the job gets done right. Research published in Buildings by MDPI found that safety-specific transformational leadership significantly improves safety performance in construction, reinforcing the idea that when leaders walk the walk, teams follow.

However, crew dynamics matter too. When workers look out for each other, speak up about unsafe conditions, and celebrate zero-incident weeks, safety becomes a shared value, not just a compliance rule. This kind of cultural shift doesn't happen overnight. But in an industry where one wrong move can change a life, building a culture where doing it right is valued as much as doing it fast isn't just smart — it's essential.

At Pie, we work with small construction business owners every day. They're deeply invested in the well-being of their teams, and often, they are the team. They believe injuries are preventable, and they're right. What they often need isn't more regulation, but more support in turning good instincts into consistent habits. The key isn't achieving perfection overnight. It's taking intentional, repeatable steps: modeling safe behavior, trying one new tool, acting on one small data insight.

At the end of the day, the safety disconnect isn't a lack of care. It's the space between knowing what's needed and having the time, tools, and trust to act on it, especially when the business depends on your hands and your decisions. Closing that gap doesn't require big budgets or big teams. It takes leadership, discipline, and the willingness to start small and build.

The real measure of progress in construction safety isn't just fewer claims or lower premiums. It's every worker, including the owner, going home safe, every single day. That's the outcome worth building toward. One jobsite. One task. One choice at a time. 🦋



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### About the Author

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As the [Pie Insurance](#) senior vice president of claims, Carla Woodard is responsible for planning and directing all aspects of Pie's claims functions and teams. This includes managing and implementing strategic internal claims and TPA programs. Woodard brings over 25 years of claims management experience to the team. Most recently, she spent 15 years at Employers Insurance as the director of claims operations. While there, she managed claims teams, designed claims processes, and led the implementation of claims management software.

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### About the Article

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