



Construction Risk Advisor

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CONSTRUCTION INDUSTRY HAS HIGHEST SUICIDE RATE

The occupational group with the highest rate of male suicide is construction and extraction, according to a recent report by the Centers for Disease Control and Prevention (CDC).

The report was based on data from 17 states and the National Violent Death Reporting System's totals from 2012 and 2015. It found that the rate of suicide in the construction and extraction group was 53.2 per 100,000 workers in 2015, significantly higher than the suicide rate for all American workers, which was 17.3.

The CDC recommends the following considerations for decreasing the number of suicides in construction:

- Foster social connections and economic supports.
- Improve access to appropriate mental health resources, and encourage at-risk individuals to seek mental health treatment without judgment.

For more information, visit the Construction Industry Alliance for Suicide Prevention [website](#), which provides information about mental health services and other resources.

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REBUILDING IN CALIFORNIA: WHAT YOU NEED TO KNOW

Because of the shortage of skilled construction labor, close to half of all construction job postings take over six weeks to fill in California, making it the third-longest wait in the country. As a result, contractors from other states may be joining the rebuilding efforts after the recent wildfires. Before securing construction projects in California, keep these considerations in mind.

1. **Insurance could affect how you get paid.** Most people affected by the wildfires should be covered by insurance, but it isn't likely to cover the entire cost of rebuilding. And when insurance companies make progress payments for work done, they may subtract the owner's deductible from your payment. Discuss this with the owner, and make payment arrangements ahead of time.
2. **You need a 20-day preliminary notice.** If you're doing construction or demolition work in California, you should send a 20-day preliminary notice to all property owners and general contractors you're doing work for. This gives you the right to file a valid mechanics lien in the event of nonpayment.
3. **California has strict licensing requirements.** If you do contracting in California, there is a good chance you'll be denied payment without a proper license. And if you are paid, you may even be required to pay it back if the state discovers you did unlicensed work, especially if you're relying on getting paid from your client's insurance company.

Most importantly, make sure you're licensed and fully insured before considering taking on rebuilding efforts in California, or in any state.