



SAFETY NEWS

A publication presented by the CRCA Health and Safety Committee

June 2005

CRSP/OSHA PARTNERSHIP RENEWED

CRCA's Chicago Roofing Safety Partnership (CRSP) and the local Region V Offices of the Occupational and Safety Health Administration (OSHA) have renewed the Partnership Agreement for another 12 months. During the past year, an agreement was reached regarding the use of kettles on the roof. Details are available through the CRCA office.

The goals of the Partnership for the next 12 months are:



- Compile statistical data on accidental/fatal trends nationwide involving roofing contractors using OSHA and BLS data sources to identify trends nationwide (comparing this information on local and national commercial roofing and residential roofing basis.)
- Begin discussions on the use of mechanical equipment outside the perimeter lines, starting with the use of roof cutters and thermoplastic heat welding machines. The partnership is setting up actual demonstrations on the use of the various types of equipment to allow a better understanding of how the equipment works and why an exemption is needed.
- Address the hazards that service/maintenance workers are exposed to and come up with solutions to address abatement of the hazards. In addition, a better method of educating these workers is needed so they have a better understanding of OSHA safety issues and regulation.
- Clarify the definition of 'residential' when covered under the interim fall protection policy.
- The partnership has agreed to continue finding areas of common interest and foster the spirit of continuing cooperation between the Roofing Industry and local OSHA offices.

CHANGES IN YOUTH EMPLOYMENT RULES

The Department of Labor's Wage and Hour Division issued new youth employment rules in December of 2004, expanding the protections of Hazardous Occupations Order No. 16 (HO 16.) The change expanded the employment rules to prohibit any worker under the age of 18 from performing any work on or about a roof or in close proximity to a roof. (Previously, the rules prohibited these minors from working in any roofing occupation.) The Department of Labor defines the following terms:

"ROOFING OCCUPATIONS" - all work performed in connection with the installation of roofs, including related metal work such as flashing, applying weatherproofing materials and substances (such as waterproof membranes, tar, slag or pitch, asphalt prepared paper, tile composite roofing materials, slate, metal translucent materials, and shingles of asbestos, asphalt, wood or other materials) to roofs of building or other structures. The term also includes all jobs on the ground relating to roofing operations such as roofing laborer, roofing helper, materials handler and tending a bitumen kettle.

"ON OR ABOUT A ROOF" - includes all work performed upon or in close proximity to a roof, including carpentry and metal work, alterations, additions, maintenance and repair, including painting and coating of existing roof; the construction of the sheathing or base of roofs (wood or metal), including roof trusses or joists; gutter and downspout work; the installation and servicing of television and communication equipment such as cable and satellite dishes; the installation and servicing of heating, ventilation and air conditioning equipment or similar appliances attached to roofs; and any similar work that is required to be performed on or about roofs.

Additional Regulations

Youth less than 18 years of age may not use roofs to access equipment or other work places and are prohibited from performing tasks associated with the installation of roofs on metal buildings. Note: The rules allow 16-17 year-olds who are employed pursuant to a bona fide apprenticeship or student-learner program to perform work that would otherwise be prohibited. Visit www.youthrules.dol.gov for more information.

MRCA DISTRIBUTES SAFETY INFO

In the May 2005 Midwest Roofing Contractors Association (MRCA) Publication of **SHARP® Notes**, the following safety topics were discussed:

Supported Scaffolding:

Are You Ready to Walk the Plank?

Supported scaffolding consists of platforms to either support the workers and their tools, building materials, or both. Although fabricated planking, such as metal, is used, the most common material found on the supported scaffolds today is solid sawn wood. The MRCA article explores the term "scaffold-grade lumber", what associations regulate it, and why it is so important for a safe scaffold. The article lists the following important points:

- Not many species of wood "make the cut" for scaffold-grade lumber because of their insufficient strength. Solid sawn wood, used only as scaffold planks, shall be selected for such use following the grading rules established by a recognized lumber grading association or by an independent lumber grading inspection agency. Plans shall be identified by a grade stamp etched into the wood.
- The two agencies, certified by the respective US Department of Commerce Board, to select scaffold-grade lumber are the Southern Pine Inspection Bureau and the West Coast Lumber Inspection Bureau.
- Normally, scaffold-grade lumber will consist of 2x10 nominal planks composed of Douglas Fir, elm, oak or a similar wood. White or yellow pine is not normally adequate because of insufficient strength. A minimum strength requirement of 1,500 lb-f/n must be met if the lumber is to be used for scaffolding planking. There are specific guidelines and tables available in Appendix A to 29 CFR 1926, Subpart L, that can aid the employer in selecting the right wood, the right spans or the length of each plank.

Teach Warehouse Workers to Work Safely

The warehouse is a common work environment, but OSHA does not have specific warehousing standards. It is up to the employer to identify the hazards, the applicable OSHA regulations, and related employee training requirements. Following are tips for two of the most frequently cited OSHA standards:

Materials Storage – to prevent stored materials from falling and injuring workers,

- Stack loads evenly and straight
- Place heavier loads on lower or middle shelves
- Remove one object at a time from shelves
- Keep aisles and passageways clear and in good repair

Back Injury Prevention Guidelines

- If possible, use powered equipment vs. manual lifting
- Reduce lifts from shoulder height and from floor height by repositioning shelves and/or bins
- Keep floors clean and free of slip or trip hazards
- Provide general ergonomics training and task-specific training
- Test the load to estimate its weight, size, and bulk, to determine the proper lifting method
- Get help if the load exceeds the maximum weight one person can lift safely
- Use your legs and keep your back in a natural position while lifting
- Don't twist while carrying a load; shift your feet and take small steps in the turning direction

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MARK YOUR CALENDARS!

The 56th Annual MRCA Convention and Trade Show will be held October 5-7, 2005 at the Gaylord Texan Resort, Grapevine, Texas
Visit www.mrca.org for more information



CRCA INDUSTRY DAY GOLF OUTING

Thursday, July 14, 2005
Silver Lake Country Club
Orland Park, IL

7:45 am registration
9:15 Shotgun Scramble

Cost: \$125 per player, includes green fees, cart, continental breakfast, hotdog & pop, drinks and door prize, (Dinner only: \$60)

Register online at [www:crca.org/crca events/](http://www.crca.org/crca events/)
golf outing or call CRCA at (708) 449-3340



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SAFE SOLUTIONS - EXPERIENCE MODIFICATION RATES

Insurance is a significant cost for roofing contractors, and workers' compensation is a substantial part of insurance. Because your experience modification rate (EMR) directly affects your premium, it is essential you understand how your EMR is calculated. Each state has certain workers' compensation premium rates, and an EMR is based solely on a roofing contractor's individual performance. Following is an explanation of EMRs and how they are calculated.

EMRs

States calculate an EMR, called a factor, for each business owner (above a given premium size depending on the state) to compare that business's loss history with the average history for that type of business. An EMR is meant to provide business owners with a financial incentive to provide a safe workplace. Having an EMR of 1.00 is average. With an EMR below 1.00, you will have earned a credit and your premium will be lower than the average in your state. If your EMR is above 1.00, you will have a debit and your premium will be higher.

A state determines its "class average losses" for roofing companies by adding all roofing losses reported in the state for the past several years (number of years varies by state) and dividing that number by the state's total roofing payroll reported from the past several years *again, number of years varies by state). The result is an average "loss rate" expressed as a percentage of payroll. The loss rate of a company is studied each year and adjusted for benefit level changes and inflation when necessary.

The class averages are used when each roofing firm is experience-rated. The firm's payroll is multiplied by its state's loss rate to calculate what "average losses" should be for a roofing firm of its size. The roofing firm's actual losses are compared with this average figure to determine whether the roofing firm is better or worse than average. The comparison is done with three years of the roofing firm's payroll and loss data to get a better picture of the roofing firm's long-term commitment to safety and ease the financial effect of an unlucky year with large losses.

The current year is left out of the experience-rate three-year period because it is not yet complete when the state calculates the EMR.

LOSSES

Note that a bad loss in a current year won't show up in the next year's factor. It first will show up in the factor for the year after the next year. In addition, once a bad loss hits the experience period, it stays there for three years. It will affect three years' EMR calculations and will, therefore, affect three years of workers' compensation premiums.

When looking at frequency or severity of accidents, actuaries reason that frequency is more significant than the dollar amount of losses when comparing an individual roofing firm's experience with average experience for the class. The rationale is that a roofing contractor can do more to prevent injuries than to control the cost after injuries have occurred. Therefore, the EMR formula gives greater weight to frequency of losses than to the dollar value of the losses.

For experience-rating purposes, losses are split into separate frequency and severity portions. The first \$5,000 of any loss is considered primary loss. All primary losses count against the roofing firm in its comparison to average performance. The remainder of any loss (the portion above \$5,000) is called excess loss. Only a fraction of total excess losses count against the roofing firm in its comparison of actual losses to average performance. The fraction used increases with the size of the roofing firm's payroll. Therefore, large roofing contractors are held more accountable for severity than small roofing contractors.

PRODUCING DATA

To generate EMRs for businesses in their states, most states contract with the National Council on Compensation (NCCI). You should work with your insurance agent or broker to confirm your accuracy with regard to calculations. EMRs are calculated using payroll and loss data contained on unit statistical cards submitted annually by insurers for each account they insure. Before unit statistical cards are submitted, make sure the insurer has deleted reserves on closed claims; updated the reserve values for open claims; and reported accurate payroll and loss data.

Note that after unit statistical cards have been submitted to NCCI, subsequent reserve reductions won't affect ERs until the following year.

For further information about NCCI, log on to www.ncci.com.

Being aware of insurance processes is an important facet of the roofing industry. Be certain you understand your EMR so you can understand its effect on your insurance.

(reprinted with permission of Leslie Kazmierowski, CPCU, NRCA's Insurance Programs Manager, May, 2005, *Professional Roofing*)

FALL PROTECTION WEBSITE ANNOUNCED

Visit OSHA's new Fall Protection website featuring the "It's A Snap" Employer Kit
www.osha.gov/Region7/overheadpowerlines/index.html

Address Correction Requested

CRCA Events

Golf Outing ~ July 14, 2005
Membership Meeting ~ Sept. 13, 2005
Membership Meeting ~ Nov. 15, 2005
Annual Awards Dinner ~ Dec. 2, 2005



**TRANSPORTING HAZARDOUS MATERIALS?
KNOW THE RULES!**

For aggregate weight of containers over 440 lbs., but less than 1000 lbs., requirements include shipping papers and emergency response information, to be within immediate reach of the driver.

When aggregate weight is greater than 1001 lbs., placards, a special hazmat license endorsement for the driver, shipping papers and registration of the vehicle as a hazardous materials transporter are all required, in addition to other special regulations.

Visit the Federal Motor Carrier Safety Administration for further clarification of hazardous materials regulations:
<http://www.fmcsa.dot.gov/safety-security/hazmat/complyhmregs.htm>

Watch for more information on this topic in the next issues of *CRCA E-News*. For more information on hazardous materials transportation, visit the website listed above or contact:

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The Illinois State Police (ISP) have stepped up roofing truck inspections, checking for violations of the hazardous materials transport laws. In Illinois, Federal Regulations are the enforcement tool used by the State Police. Specifically, 49 CFR Part 173.6 discusses hazardous material shipper and carrier responsibilities. Upon conversations with ISP representatives, caution was advised as there is no standard answer for all hazardous materials transport on Illinois Highways. Regulations are very specific to hazardous material, container size, type and weight, as well as aggregate weight.

The regulations highlight safety requirements for roofing contractors transporting hazardous materials. The state police recommend roofing contractors keep the aggregate weight of hazardous materials low to qualify for a Materials of Trade Exemption. According to ISP, this exemption may apply if:

- Aggregate weight is less than 440 lbs.
- Individual Containers less than 220 lbs. each.
- Containers are transported upright
- Containers are secured
- Containers cannot leak
- No placards required if above requirements are met.

