

CRCA TODAY

2026, ISSUE 2

The Magazine of Roofing and Waterproofing in Illinois and Beyond

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2026, ISSUE 2

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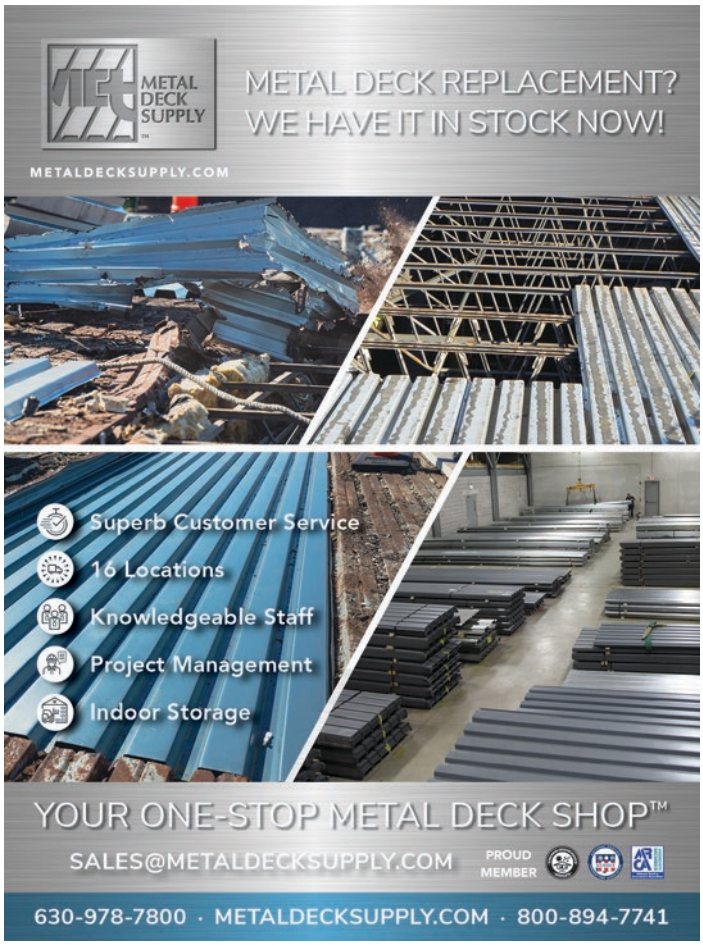
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CRCA Today Magazine: A Continuation of Success

By Gina Wormley



Gina Wormley

In the previous issue, Linda McHugh, Senior Editor of the *CRCA Today,* told the origin story of this magazine. From that first issue in 2013, as editor, Linda's expertise, attention to detail, and passion for the CRCA, was evident: she worked closely with CRCA's Marketing Committee and staff to grow a small 11-page trade publication insert into what we now know of as the *CRCA Today* magazine.

Since then, the *CRCA Today* magazine has become a staple on the desks of your office and within the last few years, available via email in your "in-box."

It's true for all of us, a lot has changed over the last thirteen years, but what has not changed is the CRCA's commitment to its members. As the incoming editor, my goal is to continue to share informative, innovative, and newsworthy stories that affect the roofing industry, and have a little fun along the way. The expert knowledge comes from YOU, the members. YOU are the heartbeat and backbone of this publication. Your insight, your experience, and your shared knowledge will keep this publication influential and meaningful in the years to come.

Moving forward, the *CRCA Today* magazine may change its look and feel, but what will *not* change is the trending legal, safety, technical, and business information it contains. Calling out to CRCA Members! I encourage your input and your feedback. Please share your experiences by sending what's happening within your business - continue to share job site photos and trends. It's through this symbiotic relationship between magazine and reader that the CRCA will continue to make this publication informative and relevant.

I look forward to continuing the *CRCA Today* magazine's journey that Linda and the CRCA began all those years ago.

Interested in becoming a CRCA Member? Want to send in your stories, features, and photos? ***Email us at info@crca.org***



Illinois Rooftop Safety for First Responders Act, Effective January 1, 2026, Presents Risks and Opportunities for Roofing Contractors

By Stephen M. Phillips



Stephen M. Phillips

Roofing contractors working in Illinois need to become familiar with the Rooftop Safety for First Responders Act. In effect January 1, 2026, the Rooftop Safety for First Responders Act requires that skylights on low-sloped roofs glazed with wire glass, plain glass, or polycarbonate plastic that are not designed and constructed to withstand a minimum dynamic test load of a least 400 pounds, must be protected with a parapet, extended masonry, or guard, or any combination thereof, that complies with the requirements of Section 1015 of the International Building Code.

In addition to skylights, unenclosed courts, and open shafts, such as elevator, ventilation and service shafts and stairwells that extend for two or more floors must be protected by a parapet, extended masonry or guard meeting the requirements of Section 1015 of the International Building Code. The Act defines "court" as an open space, other than a yard, which is unobstructed from its lowest level to the sky and bounded, in whole or part, by abutting property lines, exterior building walls, or other enclosing devices.

The Rooftop Safety for First Responders Act applies to existing buildings, new construction, new roofs, roof replacements, and renovations that increase the size of a home or business by more than 50%. Unlike the OSHA construction industry and general industry fall protection standards that are intended to protect personnel while working on the roof, the Rooftop Safety for First Responders Act is intended to provide permanent fall protection on low-sloped roofs. Low sloped roofs are defined as roofs with a slope less than two units vertical in 12 units horizontal (17% slope).

The guard requirements in Section 1015 of the International Building Code are similar, but not identical, to the guardrail requirements in the OSHA construction industry standard, 29 CFR § 1926.502 (b), and the OSHA general industry standard, 29 CFR § 1910.29 (b). OSHA standards require the height of top rails or equivalent guardrail system members to be 42 inches, plus or minus 3 inches above the walking-working surface. IBC Section 1015.3 states that required guards shall be not less than 42 inches high, measured from the adjacent walking surface.

OSHA standards require that guardrail systems withstand, without failure, a force of at least 200 pounds applied in a downward or outward direction within 2 inches of the top edge at any point along the top rail. IBC similarly requires guards to satisfy a single concentrated load of 200 pounds.

The most significant difference between OSHA and IBC requirements pertains to mid-rails and opening limitations. OSHA calls for guardrails to have midrails installed at a height midway between the top edge of the guardrail system and the walking-working surface and can withstand a force of at least 150 pounds applied in a downward or outward direction at any point along the intermediate member. IBC does not have a midrail requirement per se, but IBC 1015.4, governing opening limitations, states that guards shall not have openings that allow passage of a sphere 4 inches in diameter from the walking surface to the required height with exceptions for areas that are not open to the public, where IBC requires that guards shall not have openings that allow passage of a sphere 21 inches in diameter. The IBC 4-inch requirement is apparently intended to protect children. OSHA requires the midrail to withstand 150 pounds of

force, while IBC typically calls for 50 pounds per lineal foot per IBC Section 1607, which is incorporated in IBC Section 1015.2.

The Illinois Rooftop Safety for First Responders Act, also known as the Drew Price Act, was instigated by the fatal roof top fall of a Chicago firefighter, Andew Price. A popular and respected 39-year-old, 14-year veteran of the Chicago Fire Department, Price fell 40 feet through an unguarded light shaft while fighting a fire on a four-story building housing a restaurant and apartments in Lincoln Park on November 13, 2023.

Sponsored by Illinois State Senator Mike Porfirio (D-Lyons Township), the objective of the Rooftop Safety for First Responders Act is to reduce the risk of rooftop falls by fire fighters who are often confronted with low rooftop visibility due to smoke. The Act was passed by the Illinois Senate on Apil 9, 2025 by a vote of 51 -4 and the Illinois House on May 21, 2025, by a 93 -12 vote and signed by Governor Pritzker on August 1, 2025, becoming Public Act 104-0121.

Municipalities are required by the Rooftop Safety for First Responders Act to complete a survey no later than January 1, 2027, of buildings in their jurisdiction that have skylights and other openings in low-sloped roofs. Additional surveys are required every two years. The results of the survey are to be reported in a building inventory that is to be provided to local police and fire departments. In larger Illinois counties with a population greater than $ 1 million, the survey results are to be stored in computer-aided dispatch systems.

The Rooftop Safety for First Responders Act presents opportunities, challenges, and potential liability to roofing contractors on all buildings where roofing contractors work, especially on new construction and re-roofing projects. At the very least, a roofing contractor contemplating roofing work on a low-sloped roof should alert and advise the general contractor, building owner, architect, consultant, property manager, or other customer of the requirement to have parapets, extended masonry, or guards in place at skylights, shafts and courts and reach an agreement establishing who will be responsible for compliance.

A roofing contractor may want to propose to perform the permanent fall protection required by the Rooftop Safety for First Responders Act in conjunction with the contractor's roofing proposal. For new construction projects, roofing contractors should be certain to include in their contracts how compliance with the Act will be obtained. If the contract includes language stating that the roofing contractor's work shall comply with all applicable laws, ordinances, codes and regulations and the Rooftop Safety for First Responders Act is ignored, roofing contractors may face claims for non-compliance with the Act.

If the roofing contractor is not authorized to perform and does not intend to install the fall protection requirements of the Rooftop Safety for First Responders Act on a new construction, re-roofing or roof repair project, the roofing contractor may want to require the general contractor or building owner to certify that the building complies or will comply with the fall protection requirements of the Act and to hold harmless and indemnify the roofing contractor against any claim if the building does not comply.

Roofing contractors working in Illinois should include provisions in all their contracts regarding the requirements of the Rooftop Safety for First Responders Act. Failure to notify customers and see that steps are taken to comply with the Act could result in claims against the roofing contractor and contribute to a fall that might have been prevented.

Given roofing contractors' familiarity with OSHA guardrail requirements, some roofing contractors may want to develop the expertise and engage routinely in the business of installing required fall protection in compliance with the Rooftop Safety for First Responders Act on existing buildings, even if the contractor was not initially retained to perform roofing work.

Because the Rooftop Safety for First Responders Act is intended to provide permanent fall protection, contractors need to be certain on every building where the contractor has agreed to install the fall protection required by the Act that the installation meets or exceeds the requirements of the Act. Contractors choosing to do this work should give careful consideration in their contracts to such issues as the need for periodic inspections, maintenance requirements, warranty obligations, liability limitations, and agreements with suppliers of the equipment they install.

Stephen M. Phillips is an attorney with CRCA Associate Member Hendrick, Phillips, Salzman & Siegel. For more information, contact info@hpsslaw.com.

ICE Enforcement: A Practical Compliance Framework

By Trent Cotney



Trent Cotney

Chicago roofing contractors operate in a demanding regulatory and business environment. They manage severe weather, labor shortages, and tight production schedules. Immigration enforcement adds another source of operational risk. That risk can affect contract performance and customer relations with owners and general contractors. For that reason, roofing companies should treat immigration compliance as part of ordinary business planning so they are prepared in the event ICE shows up at a jobsite.

The starting point is to understand how enforcement typically occurs. In the employment context, one of the most common federal tools is the Form I-9 inspection. A roofing contractor may receive a Notice of Inspection that requires production of the I-9s within three (3) business days. That deadline can create immediate pressure if records are incomplete or disorganized. Weak document controls can turn a manageable inspection into a broader compliance problem. Good recordkeeping therefore remains the first and most important line of defense.

Contractors should also understand the difference between an inspection of records and physical access to a workplace. That distinction matters at a roofing office, warehouse, or active jobsite. Supervisors often want to cooperate, but unstructured cooperation can create unnecessary exposure. Management personnel should know who is authorized to communicate with federal agents, where records are maintained, and when legal counsel should be contacted. They should also understand that not every enforcement document carries the same authority. A calm and informed response reduces the chance of confusion, inconsistent statements, or consent to access beyond what the law requires.

For roofing contractors, this issue has special importance because their operations are decentralized. Work rarely occurs in a single controlled office setting. Crews move between projects. Subcontractors or sub-labor may be present. Owners and construction managers may be watching events unfold in real time. An enforcement action at a jobsite can therefore affect more than immigration compliance. It can create safety concerns and invite disputes about manpower or performance. A company that lacks a response plan may find itself trying to resolve legal questions in the field while also managing workers, customers, and the public. That is a poor setting for sound judgment.

A disciplined compliance program should begin with internal systems. Form I-9 records should be complete and maintained in an organized manner. They should not be scattered among general personnel files or left to individual branch managers without oversight. Companies should know where records are stored, who maintains them, and how they will be produced if requested. Internal audits can also be valuable, especially when conducted with counsel so that the company can identify recurring errors, correct technical defects where permitted, and improve future practices. A contractor that reviews its records before an inspection is in a far stronger position than one that first looks at its files after receiving notice from the government.

Training is equally important. The people most likely to encounter federal agents are not always lawyers or human resources professionals. In many cases, the first point of contact will be a superintendent, office manager, project manager, receptionist, or safety director. Those individuals should receive clear guidance. They should know that they are not expected to improvise. They should know who the designated company contact is, how to escalate the issue immediately, and how to document basic facts such as the time of arrival, the agency involved, the names or badge numbers of officers if available, the areas visited, and any documents requested or taken. In addition, if agents present a warrant, company personnel

should request a copy, or photograph it if permitted, and send it immediately to the contractor's designated contacts and legal counsel. Simple protocols are often more effective than lengthy policies that field personnel will not remember under pressure.

Roofing contractors must also avoid a common mistake after an enforcement event. Panic often leads employers to overcorrect. Managers may begin requesting new documents from workers, re-verifying employees without a lawful basis, or making employment decisions based on assumptions about citizenship or immigration status. That response can create separate legal risk. Employers must comply with hiring verification rules, but they must also avoid unfair documentary practices and inconsistent treatment of workers. In practical terms, a contractor should not try to solve one compliance issue by creating another. A measured response is usually the safer response.

Another important takeaway for Chicago contractors involves subcontracting. Roofing work often depends on subcontract labor, specialty crews, and rapidly assembled project teams. That structure increases the need for careful contract drafting. Subcontract agreements should require compliance with employment eligibility laws, cooperation with lawful document requests, and prompt notice if a subcontractor becomes the subject of an enforcement action that may affect labor availability. Contractors should also consider provisions that address resulting delay, disruption, replacement labor, and associated costs. These clauses will not eliminate the underlying problem, but they can reduce uncertainty when an owner asks why manpower has changed or why the work has slowed.

Prime contracts deserve similar attention. Owners often expect continuous performance even when conditions outside the contractor's control affect staffing. A prudent roofing contractor should review force majeure, delay, and change provisions to determine whether they adequately address labor disruption arising from government enforcement activity. In some cases, contractors may want language that preserves entitlement to additional time when manpower losses result from events beyond the contractor's direct control. Without that language, a contractor may face the difficult position of explaining a labor-related delay without a clear contractual basis for relief. In the current environment, that is not a remote concern.

Communication with the workforce also requires planning. Jobsite rumors spread quickly, especially in a market where many workers have heard stories about

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enforcement activity from friends, relatives, or prior employers. Unstructured communication can damage morale and create fear that affects safety and productivity. Contractors should prepare simple and lawful guidance for employees and supervisors. Workers should know who within the company is responsible for handling government inquiries. Supervisors should know not to speculate, not to argue, and not to make promises they are not authorized to make. Clear communication does not eliminate anxiety, but it can reduce confusion and preserve order.

For Chicago roofing contractors, several practical steps stand out. First, centralize responsibility for I-9 compliance and record retention. Second, train field and office leadership on basic response procedures. Third, separate immigration compliance records from ordinary personnel files and ensure they can be produced promptly if required. Fourth, review subcontract and prime contract language to account for labor disruption, delay, and notice obligations. Fifth, prepare bilingual workplace instructions where appropriate that tell employees how to direct any enforcement inquiry to the proper company representative.

The broader point is simple. Immigration enforcement should be treated as an operational and contractual risk, not only as a paperwork problem. Contractors that prepare in advance will be better able to protect their workforce, preserve project stability, and reduce legal exposure. Those that do not prepare may find that a short government notice creates a much larger crisis across several projects at once. In a business that already depends on disciplined planning, immigration compliance belongs in the same category as safety, insurance, and contract administration.

Disclaimer: This article is for general informational and educational purposes only. It does not constitute legal advice and should not be relied upon as legal advice for any specific situation.

Trent Cotney is a Partner and Construction Team Leader at Adams & Reese LLP, a CRCA Associate Member firm. He also serves as General Counsel to the Chicago Roofing Contractors Association and numerous other construction industry trade associations. You can reach him at 866.303.5868 or trent.cotney@arlaw.com.



The Importance of Benchmarking Insurance Limits for Your Company

By Philip Hayes



Philip Hayes

In an increasingly complex and volatile risk environment, determining the right amount of insurance coverage is no longer a simple box-checking exercise. Companies face evolving exposures from cyber threats and litigation trends to supply chain disruptions and regulatory scrutiny. One of the most effective—yet often underutilized—tools for optimizing insurance programs is **benchmarking insurance limits**. By comparing your coverage against peers and industry standards, benchmarking helps ensure your organization is neither underinsured nor overspending unnecessary limits.

What Is Insurance Limit Benchmarking?

Insurance limit benchmarking is the process of evaluating your company's insurance limits against those of similar organizations, typically based on factors such as industry, revenue, asset size, geographic footprint, risk profile, and claims history. The objective is to understand how your program compares to relevant peers and whether your limits align with current risk realities.

Benchmarking does not replace a formal risk assessment; rather, it complements it by adding a market perspective. When combined, benchmarking and enterprise risk analysis provide a defensible framework for insurance decision-making.

Reducing the Risk of Underinsurance

One of the most compelling reasons to benchmark insurance limits is to avoid underinsurance. In the event of a major loss—such as a catastrophic liability claim, cyber breach, or environmental incident—inadequate limits can leave a company responsible for substantial out-of-pocket costs. These gaps may threaten cash flow, damage balance sheets, or even jeopardize the company's long-term viability.

Benchmarking highlights where your limits fall below industry norms and surface potential blind spots. If peer companies with similar operations and risk exposures routinely purchase higher limits, it may signal that your organization is accepting more risk than intended.

Supporting Smarter Financial Decisions

While underinsurance poses clear dangers, overinsurance can also be costly. Insurance premiums represent a significant and recurring expense, and purchasing limits in excess of realistic exposure may divert capital from strategic investments.

Benchmarking provides objective data to support cost-effective decision-making. By understanding what comparable organizations purchase, leadership can more confidently adjust limits up or down, balancing risk transfer with retention. This data-driven approach helps justify insurance spending to senior management and boards, especially during budget reviews.

Strengthening Board-Level Risk Governance

Insurance decisions increasingly receive scrutiny at the board and executive levels, particularly in areas like cyber liability, directors and officers (D&O) coverage, and employment practices liability. Directors are expected to exercise due diligence in overseeing risk management practices, including insurance adequacy.

Benchmarking equips risk managers and finance leaders with credible, external validation of their insurance strategy. Presenting peer-based comparisons helps demonstrate that coverage decisions are thoughtful, informed, and consistent with market practices—an important factor in corporate governance and fiduciary responsibility.

Adapting to a Changing Risk Landscape

Risk landscapes evolve faster than many insurance programs. Emerging risks, social inflation, nuclear verdicts, regulatory changes, and technological dependencies all influence loss severity and frequency. Benchmarking

captures how the broader market is responding to these changes.

For example, rising litigation trends may prompt peers to increase umbrella and excess liability limits, while growing reliance on digital infrastructure may drive higher cyber limits. Without benchmarking, companies risk relying on outdated assumptions and historical purchase patterns that no longer reflect today's exposure levels.

Improving Negotiation Leverage with Insurers

Benchmarking can also enhance your position in insurance negotiations. Understanding prevailing market limits and structures gives organizations leverage when discussing terms, pricing, and capacity with underwriters. It allows buyers to ask informed questions, challenge assumptions, and avoid adopting insurer-driven limits without independent validation.

In addition, demonstrating that your limits are benchmarked and thoughtfully selected can improve underwriter confidence in your risk management discipline, which may positively influence pricing and coverage terms.

Supporting Merger, Acquisition, and Growth Strategies

Companies experiencing growth, geographic expansion, or mergers and acquisitions often face rapidly changing risk profiles. Benchmarking insurance limits during these transitions helps ensure that coverage scales appropriately with the organization.

For acquirers, benchmarking can reveal whether a target company's insurance limits are materially below market norms, signaling potential hidden risk or post-transaction insurance costs. For growing companies, it helps align insurance strategy with enterprise value and stakeholder expectations.

Turning Benchmarking into Action

Effective benchmarking is not a one-time exercise. Best practices include:

- Updating benchmarks regularly, especially after major operational or financial changes
- Using multiple peer sets when appropriate (industry, size, geography)
- Pairing benchmarking data with claims modeling and scenario analysis
- Documenting decisions and rationale for leadership and governance purposes

Working with experienced insurance advisors can further enhance the value of benchmarking by providing access to robust market data and insights into current underwriting behavior.

Conclusion

Benchmarking insurance limits is a critical component of modern risk management. It provides clarity in an uncertain environment, helps optimize insurance expense, strengthens governance, and ensures your coverage evolves alongside your business. In a world where losses can escalate unexpectedly, benchmarking offers a practical, data-driven way to align insurance limits with both risk reality and market best practices.

Ultimately, the question is not simply how much insurance your company has—but whether those limits are appropriate, defensible, and strategically aligned with your risk appetite. Benchmarking helps answer that question with confidence.

Philip Hayes is Vice President of Sales with CRCA Associate Member firm, Assured Partners and also serves on the CRCA Contracts & Insurance and Health & Safety Committees. To learn more, contact philip.hayes@assuredpartners.com.



Women Raising the Roofs: More Than an Event—It's a Movement

By Jennifer Grove



Jennifer Grove

On March 5, 2026, I had the privilege of being part of something bigger than just another industry event. The CRCA's Chicagoland Women in Roofing (CWIR) hosted "Women Raising the Roofs: Chicago Style." It was a reminder of how far we've come, and how much further we're going.

The full-day event, held in Oak Brook March 5th, drew over 80 women in attendance. The day began with conversations over breakfast, followed by hands-on demonstrations, and then a thought-provoking panel discussion with dedicated women focused on networking with industry peers and leaders.

The inaugural keynote speaker, Valeria Wright, a seasoned Project Director with J.A. Watts, Inc., spoke to attendees. Wright's presentation, "Take Credit Thursday," provided women with professional empowerment tools rooted in combating imposter syndrome and self-deprecation in the workplace, while encouraging all to claim visibility for their contributions.

As a participant, walking into that room, you could feel it immediately. The energy. The support. The shared understanding that every woman there has a story; most of them built on perseverance, grit, and proving we belong in an industry that hasn't always made space for us.

Why this event matters? For me, this wasn't just about attending—it was about connection.

Connection with women who are not only leading crews, running companies, and managing projects, but showing up every single day ready to raise the standards.

As women in roofing, we've all had moments where we've had to work a little harder to be heard, a little longer to be trusted. Events like this remind us that we're not doing it alone.

What did I take away from this event? Real Conversations. Real Impact. What stood out most wasn't just the educated speakers or the hands-on sessions—it was the conversations in-between. The honest ones. The ones about challenges on jobsites. The ones about balancing leadership, family, and expectations. The ones where you realize someone else has walked a path similar to yours. Those are the moments that will stick with me.



Left to Right: CRCA Attendees: Kim Good, Meredith Moran-Pruim, Linda Trujillo, Beth Winkler, Monica Perez, Jennifer Grove, Sarah Sutton-Shouse, Jennifer Trapane, & Kayla Quinn; photo courtesy of CRCA Staff

The future? We talk a lot about raising the roof—but what we're really doing is *raising each other*. We're building confidence. We're opening doors. We're creating opportunities for the next generation of women who won't have to fight quite as hard because of the path being paved *today*.

And that's powerful. This isn't just about one event. It's about a movement that's gaining momentum. We don't raise the roof. We raise the standard. I left that day feeling proud—proud of this industry, proud of the women in it, and proud to be part of the CRCA community that continues to push forward.

Jennifer Grove has served as President of CRCA Contractor Member TORI Construction for 19 years and is a current CRCA Board Member. Grove is also the Co-Chair for the CRCA's Chicago Women in Roofing Committee, a member of the Marketing and Industry Affairs / Technical Committee. Grove is certified CIT, CIS, CDT Jennifer Grove can be reached at jennifer@torillc.com

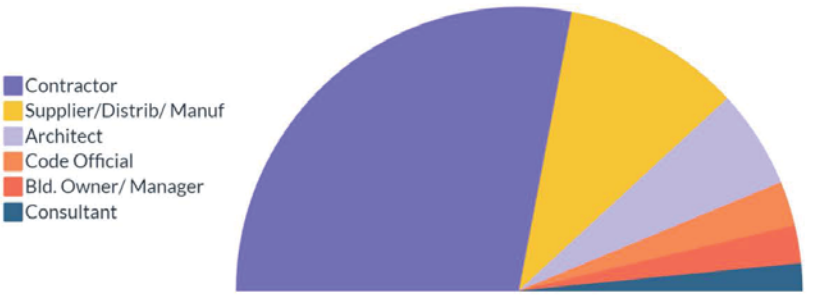
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Year Business Founded: 2013
Number of Employees: 40
Name/Title of person answering questions:
Michael A. Prate, President

What Service(s) Does Your Company Offer?

- Maintenance and repairs for both residential and commercial roofs.
- Replacement services for residential and commercial properties including:
  - Shingles
  - Cedar shakes
  - Slate
  - Clay tiles
  - Composite roofing
  - Flat roofing of all types
- High-end metalwork and historical restoration services

What Sets Your Business Apart?

Prate Roofing has one of Chicagoland's finest service and repair departments. Our market includes residential and commercial work, from the smallest roof repairs and maintenance agreements to complete removal and replacement of entire roofing systems. Our work includes residential, commercial, industrial, and historical roofing, as well as siding & fascia and gutters.

Do You Have an Interesting or Unique Business Experience That You Would Like to Share?

I've worked in the roofing industry for more than 54 years. I started my own business in 1972 and incorporated it in 1974. Rather than simply selling a job, I focus on educating my customers—at whatever level they prefer—so they can make informed decisions and choose the best solution for their budget.

List Your Favorite CRCA Event. Why?

My favorite CRCA event is the Annual Trade Show and Seminars because it offers a terrific opportunity to meet new people and reconnect with familiar faces. It's a valuable setting to exchange ideas, share successes, and discuss challenges we all face in the industry. I always leave the event with fresh insights and the latest ideas.

What Value Does CRCA Membership Bring to You?

CRCA membership helps keep us informed about important industry developments, including legal updates, new regulations, safety and OSHA requirements, and the latest products from manufacturers. It also provides a valuable network of professionals who bring different perspectives and experiences. While we may each believe we are using the best approach, connecting with others often introduces new insights and better ways of doing things.

What Advice Would You Give to a New CRCA Member?

Work harder than everyone else and put in the effort to stand out in your business. Treat your employees like family and your customers like friends. And whenever possible, give back to your community and support those who are less fortunate.

If You Could Sit Atop Any "Roof" in Chicago, What Rooftop Would It Be and Why?

I'd choose to sit atop the Chicago O'Hare control tower at O'Hare Airport to get a true behind-the-scenes view of everything happening there. While we only catch glimpses from the ground, being up there would offer a whole new perspective on the constant activity and operations.

If You Could Witness a Sporting or Concert Event from Any "Rooftop" in the World, What Event and Where?

I'd choose to watch a concert on the rooftop of The Rock Shop Inn in Lander, Wyoming. The surrounding mountains are breathtaking, and the atmosphere is relaxed, with down-to-earth people—offering a refreshing change from the pace of larger cities.

Roof Talk—Associate

Company Name: Gulfeagle Supply
Location: 135+ branches across the United States. Two branches in Chicagoland: Joliet and Itasca
Year Business Founded: 1973 in Tampa, Florida
Number of Employees: 1350+
Year Business Joined CRCA: Circa 2012
Name/Title of person answering questions: Brian Jones (Commercial Territory Manager)

What Service Does Your Company Offer?

We are committed to delivering top-quality materials with exceptional service, offering job site delivery to ensure our customers have everything they need, right when they need it. At Gulfeagle, we believe in building strong relationships with our customers and partners, and our growth is a testament to that dedication.

What Sets Your Business Apart?

We have built strong relationships with our customers, and we remain focused on providing reliable, personalized service with a deep commitment to helping them succeed. Our customers are truly our friends, and we treat them with the utmost respect.

Do You Have an Interesting or Unique Business Experience That You'd Like to Share?

A few years ago, we dealt with severe supply chain delays. This made it very difficult to properly service our customers at a level that they had become accustomed to. In addition, material prices spiked drastically due to all the shortages. This put a strain on the whole industry, but in Chicago we were happy to see everyone come together and help each other out where we could. Through the support of our vendors, we were able to ramp up our inventory levels to meet the needs of our customer base, and we worked closely with our customers to create a schedule of their needs for the whole year. We over communicated to our customer base to make sure they were well informed of material availability and price fluctuations. It was a great collaboration between our contractors and vendors, and in Chicago, we are proud to say that we were able to maintain our quoted prices without having to pass on any price increases.

List Your Favorite CRCA Event. Why?

Our favorite event is the CRCA trade show. It's a great opportunity to meet with all our customers before the roofing season kicks off. It's one of the most well-established roofing shows in the country. It's also a good opportunity to meet with all the manufacturers that we work with and rub elbows with our competitors.

What Value Does CRCA Membership Bring to You?

The CRCA is a well-respected organization across the industry and being a part of that group reflects positively on Gulfeagle Supply. Getting involved in CRCA events has helped us build strong lifelong relationships. Many individuals that we have met through the CRCA are now valued friends outside of the industry. It's an organization second to none.

What Advice Would You Give to a New CRCA Member?

Get involved in CRCA events. The more you put into it, the more you get out of it. The bonds you build will serve you well over your career.

If You Could Sit Atop Any "Roof" in Chicago, What Rooftop Would It Be and Why?

The Willis Tower. I was on the roof while inspecting a roof system one of our customers had just installed. It was awe inspiring to see all the buildings below in downtown Chicago, and the suburbs sprawling out as far as the eye could see - endless acres of roofs.

If You Could Witness a Sporting or Concert Event from Any "Rooftop" in the World, What Event and Where?

I would like to see a Cubs World Series on a rooftop outside the ballpark. Unfortunately, I did not get the opportunity to attend the last Cubs World Series. Since Cubs' World Series comes along about every 100 years, I'm not going to hold my breath on this one!

Beyond the Policy: Unlocking the Full Value of Your Insurance Team

By Andy Metzler



Andy Metzler

For many roofing contractors, insurance is often viewed through a narrow lens—coverage placement at renewal and claims support when something goes wrong. While those functions are critical, they represent only a fraction of the value that today's insurance carriers and specialized brokers bring to the table. In reality, the right insurance partners should operate as an extension of your business—helping you manage risk, improve operations, and ultimately protect your bottom line.

Carrier Resources: More Than Just a Safety Net

Insurance companies that specialize in the roofing industry are not passive providers of coverage. They are active risk management partners. Most carriers expect, and are equipped to help, policyholders engage with their suite of safety and loss control services.

For example, auto liability carriers often provide fleet safety programs, telematics guidance, and driver training resources designed to reduce accidents and improve driver accountability. On the workers' compensation side, insurers frequently offer jobsite safety consultations, training materials, and claims management strategies that can directly impact injury frequency and severity.

Property insurers bring another layer of value through engineering services. Their risk engineers can assess your facilities, yards, and equipment to identify vulnerabilities—whether related to fire protection, storm exposure, or equipment storage—and recommend practical improvements to mitigate loss.

Specialized coverages also come with built-in expertise. Employment Practices Liability (EPLI) carriers often provide HR support, sample policies, and training tools to help reduce the likelihood of employment-related claims. Cyber insurers, increasingly important in today's environment, offer guidance on implementing dual authentication, phishing awareness training, and internal controls to prevent fraud and system breaches. Similarly, crime insurance carriers can advise on financial controls, including ACH and wire transfer protections, to safeguard against social engineering and theft.

These services are not add-ons—they are standard components of modern insurance programs, and contractors who actively engage with them are better positioned to reduce risk and control long-term costs.

The Modern Broker: Strategic Advisor, Not Just Intermediary

Just as carriers have evolved, so too has the role of the insurance broker. Today's brokers—particularly those who specialize in construction and roofing—should function as strategic advisors, not just placement agents.

A strong broker provides proactive claims management support, helping you navigate complex claims, advocate on your behalf, and ensure timely and fair outcomes. They should also assist with construction contract review, identifying risk transfer opportunities and highlighting unfavorable terms before they become costly issues.

Another critical function is the review of subcontractor insurance. Verifying proper coverage, limits, and endorsements can significantly reduce your exposure and prevent gaps that often surface during claims.

Beyond day-to-day service, brokers should keep you informed. Regular market updates—well in advance of renewal—help you understand broader industry trends, prepare for potential pricing changes, and make informed decisions. On the workers' compensation side, a knowledgeable broker will review your NCCI experience modification rating (EMR), explain the drivers behind it, and provide actionable strategies to improve it over time.

Finally, brokers should bring solutions—not just options. This includes evaluating alternative risk structures such as captives and other nontraditional programs that may offer

long-term financial and operational advantages for qualified contractors.

Maximizing the Partnership

The common thread across all of these services is engagement. The value exists—but it must be utilized. Contractors who treat their insurance program as a strategic partnership, rather than a transactional necessity, gain access to tools and insights that can materially improve safety, reduce claims, and drive profitability.

In today's increasingly complex risk environment, the question is no longer whether these resources are available—but whether you are taking full advantage of them.

Andy M. Metzler CRA, P&C, Life & Health, Series 7, Series 66 Financial & Risk Advisor, and a member of the Metzler Insurance Team. Andy is a third-generation certified risk advisor with over 15 years of experience in the insurance and financial services industry, specializing in comprehensive risk management solutions for large commercial roofing contractors. Working alongside his father Rob at Acrisure's Midwest Division, Andy leads a specialized team focused on helping commercial roofing contractors reduce their total cost of risk while building long-term financial stability. Andy's primary expertise lies in placing roofing contractors into captive insurance programs, helping clients reduce costs, gain greater control over claims, and benefit from improved long-term financial strategies.

For more information contact www.crca.org

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Energy or Urban Heat Island

By Tom Hutchinson



Tom Hutchinson

Editors' Note: As a follow up to his article in the last CRCA Today on reflective roofs, learn further about the effects of the Urban Heat Island from Hutchinson's perspective developed from his many years spent in roof system design and building envelope issues.

Where Does the Reflected Heat Go?

I remember back in 1996, on the hottest day of the year, taking taped EPDM seam samples on a roof with Dr. Walter J. Rossiter, Jr., who at the time was a researcher at the US Government's National Institute of Standards and Technology (NIST). The surface of the EPDM was blistering! Cloud cover came over and the surface temperature of the EPDM dropped in a matter of minutes to where a glove was not needed to place your hand on the membrane. You see the EPDM is only 45 mils or 0.045 inches and dissipates heat very quickly.

We then traveled to my brother's loft in Chicago. Brick streets, concrete sidewalks and brick buildings much, much thicker than 45 mil created an oven, especially at grade. Ten stories up on a roof, not so much. The urban heat island is not decreased by reflective roofs. Actually, if you are reflecting onto a brick wall, you are increasing the UHI. Oh, remember those researchers in my last article, they never thought to ask, "where does the reflected heat go?" I have seen the UV reflected on to buildings and melt the Expanded Polystyrene (EPS) behind Exterior Insulation Finish Systems (EIFS) and expand brick to where the control joint sealant is basically completely pushed out or the sealant deteriorated on recent construction (see photo below).



Photo courtesy of Hutchinson Design

The crusading researchers never thought to ask how Rooftop Unit (RTU) equipment would perform when reflected upon. Not good. RTUs become ovens and the refrigerant piping on the roof gets 'fried'.

The Copper Development Association (CDA), Samir Ibrahim[1] and the University of Virginia in their research showed that the air above a reflective roof is greater after approximately 18" than that of a dark roof. So much for the UHI story.

Energy savings potential is a result of the building type and use. A tall building with a mechanical space below the roof should not have even been in the discussion. Large warehouses, perhaps, should be included, but not when insulated to code. In the Midwest, energy savings of any significance is a moot point.

To help the readers understand more, I've compiled some facts and also questions gathered from roofing contractors over the many years I've been involved in the roofing community.

Fact:

- Frost can form on the reflective roof membrane (RRM) when the ambient temperature is above 32°F.
- RRMs are extremely slippery (more slippery and dangerous than ice) when frosty, snowed on or wet. A safety concern?
- Wind-driven ice and snow can move across RRM and off the building with low roof edge metal, often overloading docks. A safety concern?
- Reflective light can burn skin and retinas.
- White membrane visibly soils quickly.
- In reroofing involving asphalt roofing (roofs that contain bituminous materials with an RRM), heavy soiling of reflective membrane often occurs.
- TPO RRM are stiff and do not lend themselves to being taken over the top of the parapet and adhered to the wall or at tight corners.

Questions That Need to Be Addressed Include:

Q: With the history of RRM and the concerns, can a roof system with RRM be designed to perform?

A: Absolutely! As with any roof cover, a good understanding of the building's use, the interior

function, temperature, relative humidity, climate, etc., need to be known and can be designed for.

Q: What are some 'design features' for RRM that you like to implement?

A:
1. With the use of 2" thick black rubber pavers; frost melts much sooner off the membrane..
2. Use of thicker RRM sheets 60 mil or 80 mil.
3. Use of grey or tan, not white RRM roof covers.
4. Adhered RRM systems over in-seam mechanically fastened systems.
5. RhinoBond® (induction welded over traditional in-seam mechanically fastened RRM systems).
6. Use of dark color membranes:
    a. Below rooftop piping.
    b. On walls that would reflect downward: prevents 'burn lines' on the field sheet.
7. Use of coated glass-faced (CGF) ISO.
8. No hydroscopic material use.

Q: How does the reflectivity of the roof covering influence the overall building temperature and cooling performance?

A: Challenging to answer as building geometries vary widely. For buildings with occupied spaces below and insulated to code minimum requirements, the color of the roof surface has little if any, influence on the building's temperature or cooling performance. It seems evidence is anecdotal.

Q: What can an owner be looking at in terms of savings on energy with an RRM?

A: Nothing. Not worth the time to discuss, as the discussion will cost more than any savings.

Q: Does roof color play a role in improving photovoltaic performance of a roof-mounted PV array?

A: Yes, black is preferred as the reflective surface, through reflecting more energy back to the photovoltaic (PV) system. Depending on the building geometry and the angles of the sun, a black surface will not reflect as much heat toward the PV system. Prudence would suggest a discussion with the PV supplier and designer.

Q: Do RRM require maintenance?

A: Yes, all roofs require maintenance. For new roofs, it can be a requirement of the warranty. It's worth noting that arguably, an RRM requires more maintenance than say a traditional black EPD or non-reflective modified bitumen membrane to perform as intended (cleaning soiled areas etc.)

Q: What ASHRAE or IECC climate zones are better suited for dark colored roofs?

A: Energy Code requirements notwithstanding, climate zones 4 and above. Note: I have fielded numerous calls on issues in climate zone 4.

Q: Which membrane deteriorates faster in the sun (high ultraviolet)?

A: EPDM contains carbon black which has excellent UV resistant capabilities. I have building owner clients with ballasted EPDM roofs that I designed in 1986 and are still in place today.

1. Interesting enough, I have seen TPO deteriorate under dirt due to the heat build-up from the darkened surface fairly quickly. I always thought it ironic the fact that a membrane sold for hot areas couldn't take to the heat.

    Note: Since then, the manufacturers have addressed this characteristic.

2. EPDM and other non-reflective solutions are used in the Middle East due to its resistance to solar radiation.

Q: Any comment on the use of RRM over Oriented Strand Board (OSB) or on a cover board on the OSB with below deck insulation?

A: OMG yes! Do not ever, EVER take part in construction such as this!

Q: Do traditionally mechanically fastened roofs with all their fasteners cost the owner money?

A: Yes, a mechanically fastened roof has hundreds, if not thousands, of thermal shorts. Some studies suggest over 30% heat loss through the fasteners and stress plates. This is why when the roof is covered in frost or a light snow, you can see the frost or snow melting at the stress plate.

Q: Given this heat loss through the screws and plates, would the thermal value of the roof system meet current requirements of the energy code?

A: No. However, neither the IECC nor the Illinois Energy Conservation code currently does not address this issue.

All roof membranes and surfaces have their pros and cons and designers and salespeople from manufacturers

and independent reps need to know them so that proper decisions and recommendations can be made without blowback. They all need to learn not to promote products/systems without reviewing with the architects the building use, interior climate, roof use, height, etc. The concern is that many current new and young salespeople are too green to know this and do not have the experience to know this and often do little research on the products they represent and focus only on sales growth.

Again, as I ended my last article, design knowledgeably and detail correctly for the roof cover you select and you will be halfway there.

Tom "Hutch" Hutchinson, AIA, CSI, RRC, RRP is Principal / Vice President of the CRCA Associate Member Hutchinson Design Group, located in Barrington, IL. Hutchinson is a graduate of the University of Illinois with master's degrees in both architecture and civil engineering. As a licensed architect, he has received recognition globally for his expertise in roof system design and building envelope issues. He has made numerous presentations worldwide including topics such as: Keys to Sustainable Construction and Environmentally Sensitive and Energy Conscious Roofs.

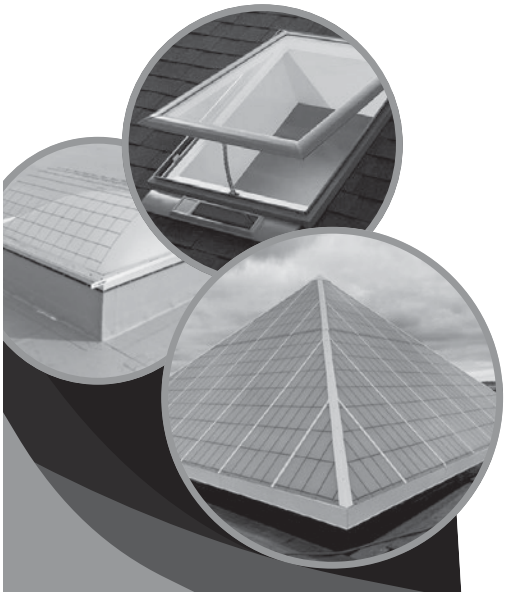
He can be reached at Info@hutchinsondesigngroup.com.

Endnotes

1. Samir Ibrahim, formerly the Director Design at Carlisle Syntec performed experiments that confirmed the CDA's result.

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Industry News

By CRCA Staff

AND

CRCA EMERGING LEADERS to Host Top Golf Gathering

CRCA's Emerging Leaders Committee is hosting one of their most popular events. ALL CRCA companies and staff are welcome at the Schaumburg, Top Golf, **Thursday, May 7**th from 6:00-9:00pm. The Emerging Leaders event offers a night of networking while "putting" around! Registration is FREE but REQUIRED. New this year? Golf Bay Sponsorships! Want a chance to promote your company and support the CRCA? These five Bay Sponsorships include a reserved golf bay, your company logo displayed during the event, and the opportunity to speak to attendees! Visit crca.org for more information and to register.

CRCA Scholarship Dinner

Each year the CRC and CRCA organizations, through the CRCA foundation, award high school graduates seeking college degrees monetary scholarships! This year's dinner is ***June 17***th at the Morton Arboretum in Lisle at 6pm. Students from all over Chicagoland come together so the CRCA can celebrate their achievements. This evening honors the roofing industry's kids who have worked hard to earn scholarships towards their future education. More information at crca.org



SAVE THE DATE! Grab your co-workers on **Thursday July 9**th**!** The Annual CRCA Golf Outing will be in full "swing"at Silver Lakes Country Club in Orland Park. This event is always sold out, so don't wait! It's a perfect way to celebrate the roofing industry all in one place. Prizes, giveaways and so much more, so join the fun! For more information and to register, visit: crca.org

The CRCA has been selected as CSI Chicago's 2026 Ally of the Year! From Ania Jablonska, CSI Chicago Chapter Awards Chair, "This recognition reflects our sincere appreciation for the collaborative spirit and support the CRCA has shown over the past year, through shared events, engaging content, and a strong commitment to partnership. Your dedication and volunteer efforts over the past year have made a meaningful impact on our chapter's success. Thanks to your contributions, we've continued to advance knowledge in building information management, construction technology, and project delivery methods, while strengthening professional connections and supporting education across the greater Chicago design and construction community." The awards celebration will be held late May in Chicago. What an honor to be named the "Ally of the Year" for 2026, thank you to all of our members who make the CRCA organization so special.

NATIONAL ROOFING DAY in D.C.

CRCA members and staff met lawmakers in D.C. during Roofing Day April 15, 2026, urging action on housing tax credits and workforce reforms they say are critical to closing a growing housing shortfall. CRCA and NRCA members met with several key congressional and senate members to discuss:

- The Essential Workers for Economic Advancement Act (H.R. 5494) is bipartisan legislation, and a market-driven solution to address workforce shortages while ensuring American workers are prioritized. It reforms the U.S. visa system to match willing employers with temporary workers to enable employers to fill positions.

- The Dignity Act (H.R. 4393) is bipartisan legislation to strengthen border security and implement numerous reforms to fix our broken immigration system. One reform provides expanded workforce training and apprenticeship opportunities for U.S. workers.
- Support a robust increase in funding for Perkins Career and Technical Education (CTE) State Grants. If granted, the funding will allow for improved and expanded CTE, ensuring more students obtain the technical education needed to close the skills gap in the workforce.



CRCA staff and members in D.C. for National Roofing Day, 2026

CRCA FIGHTS AGAINST ORDINANCES

By: Margaret Vaughn



CRCA has been heavily engaged in fighting a Chicago City Ordinance as well as legislation in Springfield, which would have a devastating impact on our members' ability to work outdoors if passed.

Chicago "Outdoor Worker Heat Protection Ordinance"

Last fall, Chicago Alderwoman Maria Hadden introduced the "Outdoor Worker Heat Protection Ordinance," which initially moved through the Committee on Workforce Development with little attention. Once CRCA became aware of the proposal, we immediately mobilized a strong opposition effort, working closely with industry experts CRCA Member, Frank Marino, and Cheryl Ambrose from NRCA.

The ordinance closely mirrored proposed federal OSHA heat regulations. These regulations were opposed by the National Rural Health Association with reasons cited at the time. Requirements are triggered at 80 degrees, while well-intentioned; these measures would have created serious unintended consequences for roofing professionals. Increased mandatory breaks would require workers to repeatedly get on and off rooftops, raising fall risks and extending work into the hottest parts of the day. Additionally, roofers cannot simply stop work mid-project, due to safety and structural integrity concerns.

The proposal also included severe penalties, such as daily $1,000 fines, potential revocation of city licenses after multiple violations, and expanded liability allowing employees to sue for triple damages and legal fees. Although there was an exemption for collective bargaining agreements, the ordinance would still have made it cost-prohibitive for reputable contractors to operate in the city, potentially driving more work to unqualified operators.

CRCA partnered with the Chicagoland Chamber of Commerce to build a broad coalition of business and construction groups. We also engaged directly with Ald. Hadden's office to communicate our concerns. Ultimately, due to insufficient support, the ordinance was withdrawn from the City Council agenda.

In February, Ald. Hadden, Frank Marino and I had a productive meeting that helped clarify the unique safety challenges of roofing work. At this time, no new ordinance has been introduced in 2026.

Springfield: HB 3762 Workplace Extreme Temperature Safety Act

In March, a previously dormant bill—HB 3762, the Workplace Extreme Temperature Safety Act—resurfaced in Springfield. This legislation proposed restrictions beginning at 79 degrees for outdoor work and as low as 32 degrees in wintry conditions.

The bill also included a "private right of action" provision, significantly expanding employer liability by allowing third parties to initiate lawsuits for alleged violations. This raised serious concerns about increased litigation and higher insurance costs for contractors.

Despite amendments intended to address CRCA concerns, the bill was still very detrimental, and we continued to oppose

the bill, working alongside a large coalition of stakeholders. Thanks to these efforts, HB 3762 did not advance and was sent back to the House Rules Committee in mid-April.

Vital for CRCA Members Staying Engaged in Elected Officials

Legislative and regulatory challenges like these can arise quickly. It is critical that CRCA continues to build and maintain strong relationships with policymakers at both the city and State levels. Each year, the CRCA hosts a Legislative Reception in Springfield during the fall veto session with a fun theme, offering members an opportunity to connect with elected officials in a more informal setting. This event has consistently drawn strong participation from legislators, and we encourage more members to get involved and make their voices heard.

For the past 30 years Margaret Vaughn has owned her own lobbying and public relations firm and has worked for the successful passage of over 100 laws. Since 1995, Vaughn has represented the Chicago Roofing Contractors Association. Prior to lobbying, Margaret served on the staffs of both the Senate President and House Minority Leader. She holds a bachelor's degree in political science from Millikin University and a master's degree in political studies from the University of Illinois.

CRCA Annual Family Night Event: A Sweet Success!

For those CRCA members and families who came out Sunday, April 12th, a good time was had by all! The CRCA hosted their annual Family Night at the Allstate Arena. Goals were scored, hot dogs were served, and fireworks popped! The Wolves ended the night with a victory against their biggest rival, the Rockford Ice Hogs. The game was well attended by adults and kids alike, thank you to all of the sponsors that made this event extra special! Interested in learning more about CRCA member events? Contact info@crca.org today!



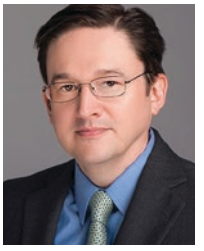
CRCA Contractor Member DCG Roofing Solutions Adds Project Manager



CRCA Contractor Member, DCG Roofing Solutions, welcomes Jorge Niño Jr. as their new Service Estimator/Project Manager. With over ten years in the commercial roofing industry, Niño holds a Project Management Certificate from Loyola University's Quinlan School of Business and an OSHA 30-Hour certification. In addition, he is currently pursuing a B.S. in Organizational Leadership and Development at National Louis University. Best of luck in your new role with DCG Roofing, and welcome to the CRCA family!

ACQ5 Awards CRCA's Own, Trent Cotney: CONSTRUCTION LAWYER OF THE YEAR





Congratulations to CRCA member, Trent Cotney, who was recently named ACQ5's 2026 Construction Lawyer of the Year. The ACQ5 Global Awards strive to recognize achievements of those who respond most successfully to the demands placed on them. These awards are the only honors given purely on voter participation, and are the single largest program of their kind in the market. In addition to this prestigious award, Cotney is Partner and Construction Practice Group Leader at the law firm of Adams and Reese, LLP and CRCA General Counsel. He also serves as a Construction Industry Advocate, a Partner and Construction Team Leader, Member of the National Construction Policy Institute and NRCA General Counsel, 3-Time Best-Selling Author, and, of course, a frequent contributor to CRCA Today Magazine. Congratulations Trent, the CRCA appreciates you being an integral part of the CRCA family.

CRCA Associate Member, Walter Payton Power Equipment Announces New Product Line





Walter Payton Power Equipment (WPPE), is proud to announce it is now an authorized dealer for HIAB Knuckleboom Cranes. WPPE has been selected as a Midwest partner

for HIAB as they launch their new dealer network. This addition strengthens WPPE's commitment to delivering innovative, high-performance lifting solutions backed by trusted service and support.

HIAB Knuckleboom cranes are known for Semi-Automatic Folding (SAF) Systems and the Automatic Greasing System. The SAF System enhances convenience and safety by allowing operators to fold and unfold the crane using a single control lever on the remote, eliminating the need to manually operate each hydraulic function individually. This streamlines operations, reduces setup time, and minimizes potential errors. "We're excited to add HIAB Knuckleboom Cranes to our portfolio of industry-leading brands," said Mike Noonan of WPPE sales. "This partnership allows us to provide our customers with even more advanced lifting solutions, supported by the service and expertise they've come to expect from Walter Payton Power Equipment."

CRCA Contractor Member, Combined Roofing Services, Hosts Training



Combined Roofing hosted "Q1 Safety Day" in February at Local 11's training facility, for a full day of training with support from Local 11 and Safety Check. Before the busy season is full swing, it is always a good idea to educate employees on safety. This year's training agenda included aerial lift safety, PPE training, fall protection training, crane signaling, and knife safety, as well as a general discussion on wellness. Oh yeah, and BBQ was on the menu too. Safety and lunch- always a good combo! Thank you to all of our members who continue to put safety at the forefront of their training sessions.

Key PPE Usage and Compliance Statistics:

- Adherence Rates: Only 60% of construction workers consistently use required PPE, while the healthcare industry has a 73% adherence rate.
- Safety Impact: Correct PPE use can prevent over one-third of workplace injuries and diseases.
- Compliance Impact: Strict enforcement of PPE policies can bring compliance rates up to 90%.
- Productivity: Comprehensive PPE training and enforcement can increase productivity by 40%.

Non-Compliance Costs:

- OSHA fines for PPE violations can range from $7,000 to over $70,000 per violation

**PPE Statistics from Osha.gov website*

CRCA Associate Member SJ Mallein & Associates Hosts March Madness Watch Party

March brings the hope of spring and of course, college basketball! SJ Mallein & Associates celebrated their customers for an afternoon of fun at their NCAA March Madness watch party at Alter Brewing in Oak Brook. The annual event was a huge success. It's always great to see colleagues come together to enjoy some friendly competition and great company!



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