

Insurer believes it's time to cut our losses

A recent analysis of accidents among roofing contractors insured by the CNA insurance program that NRCA endorses revealed a number of key areas where safety planning could significantly reduce losses.

During a three year period, May 1, 1980 to April 30, 1983, 600 roofing companies insured by the NRCA/CNA program reported over 9,500 accidents. The average claim cost of these accidents was \$3,000. In all, more than \$28 million worth of losses were claimed.

Workers' compensation accounted for 51 percent of these losses. General liability expenses accounted for another 25 percent. Vehicle accidents, property damage, damage to cargo in transit, crime and products failure or completed operations problems also resulted in contractor losses, according to the study.

Many of these losses could have been prevented. Contractors could have reduced their accident frequency and severity by following some basic safety procedures and guidelines.

Keeping the worker safe

In workers' compensation claims, there are five major loss types:

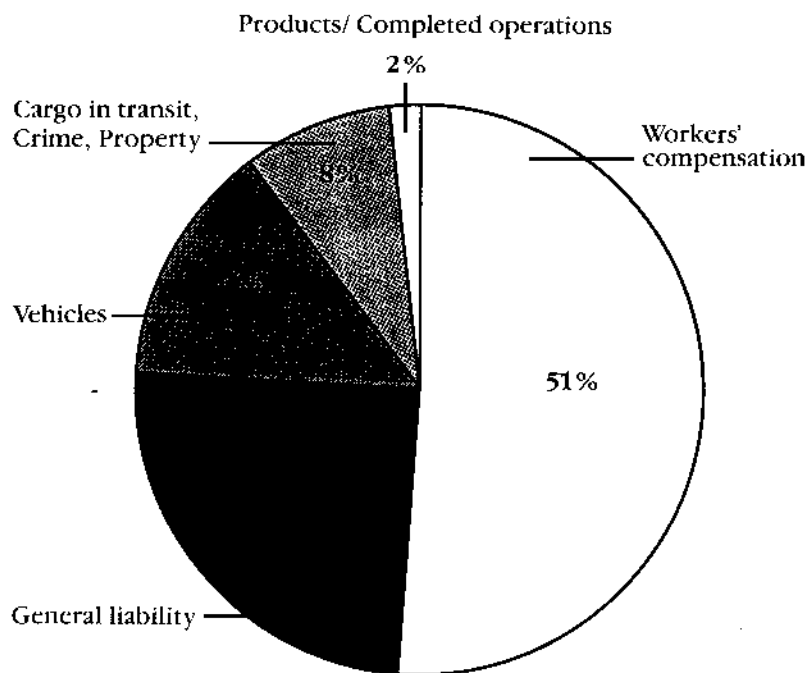
- falls from roofs, ladders, platforms and other elevated work stations;
- strains and back injuries from lifting;
- falls on level surfaces;
- blows from moving or falling objects and
- burns.

Prevention the best insurance

By Richard Gorman,
loss control account
manager, CNA Insurance

Injuries from elevated falls occur in several situations. Such falls may happen because of problems with ladders, scaffolds, stairs, roof holes or roof perimeters.

Contractors whose workers have been injured by this type of accident may find helpful advice on preventing falls in NRCA's safety education and training materials. The recently revised employee safety handbook, *Passport to Safety*, includes information on warning lines, falls from slope and falls from steep roofs. Other printed materials available include the *NRCA Suggested Minimum Safety Program Guidelines*, the *Right on Safety* films and the *Warning Line* slide presentation.



From May, 1980 through April, 1983, roofing contracting companies reported over 9,500 accidents. The majority of losses were claimed in workers' compensation and general liability, as shown in the chart above.

**Avoid back injuries
by using mechanical
aids**

Strains and back injuries from lifting objects or handling material are another workers' compensation problem. One effective way to avoid back injuries is to use mechanical aids such as hoists and other equipment to lift heavy materials.

The NRCA Safety and Health Committee is also pulling together information and training material to help control back injuries.

A third type of workers' compensation injury that causes a large number of losses for roofing contractors is falls on level surfaces.

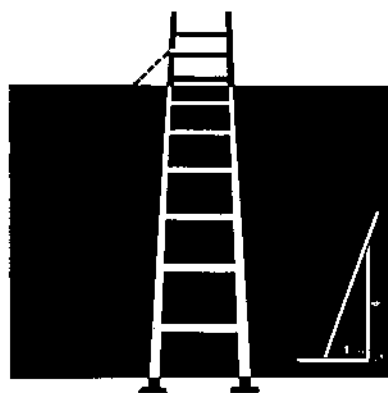
Toolbox safety talks; everyone should listen

A toolbox safety program to educate employees about the ups and downs of safety on and around the roof could keep your insurance company from nailing you for higher rates. An effective safety program also can reduce your injured workers list significantly.

NRCA and CNA Insurance designed Toolbox Safety Talk kits 10 years ago as a practical and effective way for contractors to promote safety and keep their workers informed about new safety techniques. Since that time, Association membership has changed; unfortunately, the same dangers are present and with new roofing methods, the number of rooftop dangers has increased. For this reason, NRCA continues to update its safety information.

In perusing your NRCA member packet, you may already have been alerted to an orange Toolbox Talk insert. One Toolbox Talk accompanies each mailing.

Toolbox Talks acquired their name from job-site meetings where workers would congregate around the tool storage area to listen to the contractor, supervisor or foreman give directions. These talks are meant to be short—five to 10 minutes—and informal.



Construction sites present many rough walking surfaces and debris-filled walkways. To avoid accidents, contractors should remove or repair any potential hazard such as raised edges, slick surfaces, dips, holes and debris. Foremen and supervisors should inspect jobsites regularly for such problems and correct them immediately.

The NRCA Safety and Health Committee will be providing more emphasis on controlling falls on level surfaces in the future. The Committee has already developed a *Safety and Tool Box Talk* to address this concern. (See sidebar.)

Toolbox Talks provide safety and health tips every worker should know. In addition, they give suggestions on how to present the material. It is up to the contractor, supervisor or foreman, however, to tailor the information to the particular project.

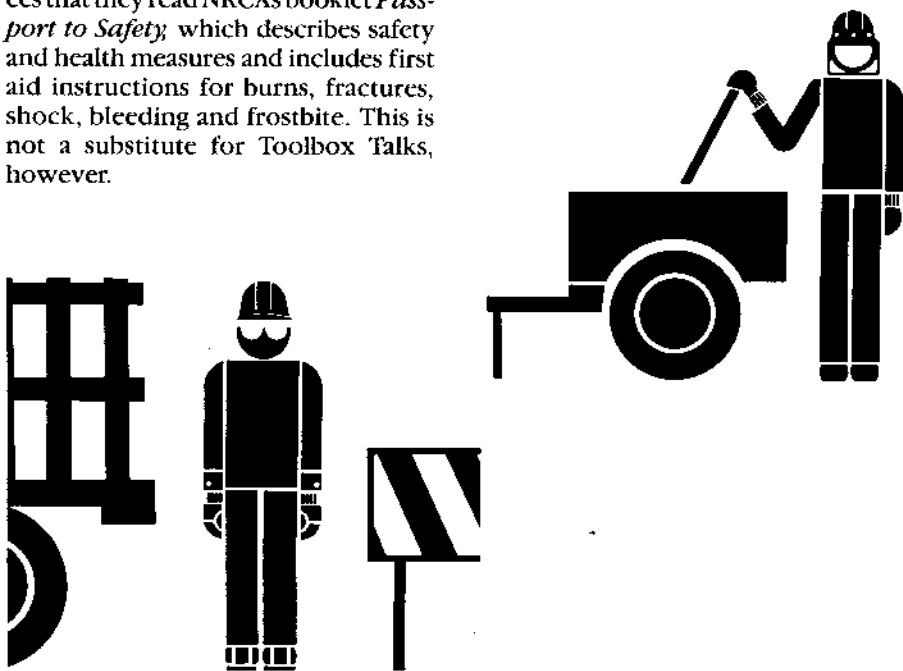
Because safety begins the first day on the job, NRCA suggests that contractors give all new employees a list of safety rules and forms to sign after they have read the information. This way no employee can say, "Sorry boss, I didn't know a roof had perimeters."

You might suggest to your employees that they read NRCA's booklet *Passport to Safety*, which describes safety and health measures and includes first aid instructions for burns, fractures, shock, bleeding and frostbite. This is not a substitute for Toolbox Talks, however.

Employee turnover is great in the roofing industry, and as new roofing techniques are developed new dangers are added. Ten minutes of talk once a month can keep your workers updated and save injuries, damages and dollars.

Among the upcoming Talks to look for are: guidelines for controlling back injury claims; a training program for employees engaged in built-up roofing work; and the minimum safety guideline checklist.

Watch out for the orange.



Foremen and supervisors should inspect jobsites for potential hazards.

We should see fewer burns as more workers use protective equipment and learn to handle hot stuff.

To control losses from injuries caused by moving or falling objects, contractors should make sure tools, equipment and roofing supplies are used and stored in ways that will prevent the equipment from falling and striking workers below. As a further precaution, workers should not be allowed under a load of supplies that is being hoisted to an upper level. More information on minimizing this hazard also can be found in current NRCA safety materials.

Burns, the most frequent and severe workers' compensation injury only a few years ago, are better controlled today because of recent safety efforts. However, burns continue to occur.

We should see fewer burns in the future as more contractors and workers use personal protective equipment and learn to handle "hot stuff" properly, using buckets with safe handles, adequately supporting pipe lines, etc. Newer roofing applications and procedures are expected to further reduce the number of burn accidents.

Reducing liability costs

Contractors can further improve their loss record by taking measures to prevent the following three types of losses covered by general liability:

- roof leaks;
- injuries to the public; or
- damage to another company's equipment or materials.

Roof leaks, a potentially costly problem, deserve the most attention. Property should be protected from water damage during all project phases. No work should be started that cannot be either completed or properly protected by the end of each day.

The *NRCA roof damage control guidelines* contain more essential information to help control these losses.



Injuries to the public, particularly slips, trips and falls occurring on level surfaces, can be prevented. Be sure walkways around or within the construction site are smooth and clear in all weather conditions. Also, use barricades, warnings and adequate lighting to protect the public from injuries at job sites.

Equipment is most often damaged when it is struck by materials thrown from roofs or when it is improperly secured in transit. "Hot stuff" can damage equipment when it spills from buckets or spurts out of loose pipe connections. Inadequately supported "hot stuff" pipelines can also be dangerous. Workers can control these hazards by safely using equipment and materials, employing proper work methods and consistently inspecting completed jobs to make sure they are done right.

Hoodlums, storms, fires and car crashes can cause losses, too

In addition to the two major accident areas—workers' compensation and general liability—losses can result from vehicle accidents, crime, other contractor losses, products failures or completed operations problems.

The most prevalent vehicle accidents are rear end collisions, collisions at intersections and collisions with fixed objects.

To control these losses, *Fleet Minimum Loss Control Guidelines* suggests selecting drivers carefully, checking their references and reviewing current driving records before hiring them. Once they are on the payroll, drivers should be trained properly to operate your vehicles.

Properly securing equipment and materials in transit will prevent damage if an accident does occur.

Crime can also deprive a contractor of equipment, vehicles, materials, time and money. A firm's assets can quickly disappear from unprotected areas such as jobsites and open yards. Burglaries and vandalism can take their toll as well. To discourage theft and vandalism, contractors should return portable tools and equipment to the shop each night, erect yard fencing with secure locks and light dark areas.

Fire and bad weather can damage buildings and their contents, and cargo in transit.

Fires are most often caused by smoking materials, spontaneous combustion or electrical arcs and overloads. Accidental fires can be minimized by proper solvent, adhesive and flammable liquid storage.

Study highlights problems

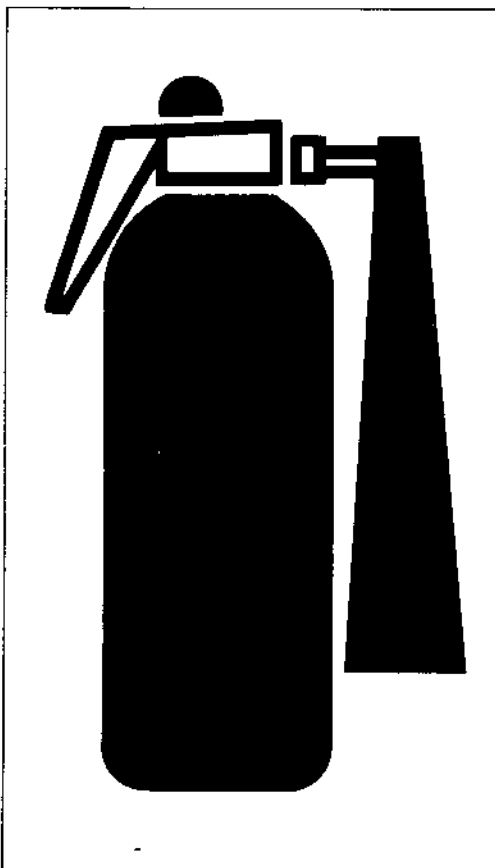
The study also found that water damage and alleged structural damage were the costliest results of alleged product failure. Completed operations losses resulted from alleged improper or defective installations.

The findings of the three-year accident analysis highlight the major potential hazards for roofing contractors insured under the NRCA/CNA program.

NRCA members should review their individual loss reports to determine the specific hazards causing problems for their firms. After identifying these potential hazards, members should implement appropriate corrective safety efforts.

The NRCA-endorsed insurance program is underwritten by the Transportation Insurance Company, the Continental Casualty Company and the American Casualty Company — three of the CNA Insurance Companies.

For more information on safety or insurance, contact CNA Program Manager James Cicero, CNA Insurance Companies, CNA Plaza — 368, Chicago, Ill. 60685. Or contact NRCA Insurance Consultants Walter Derk or Richard Lietz, Fred S. James & Company, 230 W. Monroe St., Chicago, Ill. 60606.



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