

# Rates watch



An assessment of workers' compensation rates in your industry

## Why your rates have gone up Here's what you can do to control future costs

### Roofing

Risk Classification  
0507-05



Technical Questions  
about safety?

Call an L&I Safety  
Specialist:  
Steve Heist,  
360-902-5582,  
or Lisa Pogue,  
360-902-5927

Questions about  
managing a claim or  
your experience or  
rates?

Call 360-902-4817

See **Page 2** to learn  
more about safety  
in your industry.

■ **The Bottom Line:** Falls in construction are the leading cause of severe injury. Roofing exposes workers to multiple fall hazards – rooftops, skylights and ladders – and a real danger of injury unless proper safety precautions are in place.

Overexertion and repetitive motion are other common causes of injury in roofing. These work-related musculoskeletal injuries (WMSDs) affect the muscles, tendons, and nerves of the back, neck, shoulder, arm, hand and wrist.

In Washington State, employers with similar operations and exposures are grouped together in the same workers' compensation risk classification. They pay premiums based on the degree of hazard their workers are exposed to.

Preventing injuries protects your employees and reduces future premiums. To learn more about your rates and risk classification, visit L&I's Web site: [www.Rates.Lni.wa.gov](http://www.Rates.Lni.wa.gov) and click on "Calculating Your Rate" or see Pages 7-8 of the *Employers' Guide to Industrial Insurance* [www.Lni.wa.gov/IPUB/101-102-000.pdf](http://www.Lni.wa.gov/IPUB/101-102-000.pdf). To learn more about safety, see [www.Lni.wa.gov/Safety/Basics/](http://www.Lni.wa.gov/Safety/Basics/).



Falls and overexertion/repetitive motion injuries accounted for 64 percent of all compensable\* claims in roof work for the five-year period ending in 2008. The severity of the injuries, medical treatment costs and lost work days drive up industrial insurance rates up for the roofing industry.

\*Compensable claims include those that result in wage-replacement benefits, permanent partial disability or death.

**Please see important claim cost facts and safety information on the reverse side.**

### Roofing

#### Membership

Roofing companies with risk classification 0507-05 report enough hours annually to equal about 2,700 full-time employees.

#### Premium rates

The base premium rate is \$5.39 per hour – the second highest rate of all construction classifications. This reflects the high costs of injury claims for roof work. Even though the risks are high, 67% of employers reporting roof work are paying less than the base rate because they have fewer injuries and better safety records for their industry. Employees pay about 21% of the total premium.

#### Injuries drive up rates

An effective workplace-safety program can save money by preventing serious injuries. Need help? L&I consultants can help you find and prevent hazards, offer ergonomic solutions and advise you on managing workers' compensation claims. Go to [www.SafetyConsultants.Lni.wa.gov](http://www.SafetyConsultants.Lni.wa.gov) or call the nearest L&I office.



## Increase safety awareness to prevent injuries, control premium costs

Safety standards for construction work (WAC 296-155) cover minimum safety requirements, including fall protection where fall hazards of 10 feet or more exist.

### Safety requirements

- Prepare a **Fall Protection Work Plan** for each location with fall hazards of 10 feet or more. It must be a written plan that is specific to the job site and available at the job site. See WAC 296-155-24505.
- See sample fall protection work plans at [www.Lni.wa.gov/Safety/Basics/Programs/FallProtectionConstruction/](http://www.Lni.wa.gov/Safety/Basics/Programs/FallProtectionConstruction/)
- Cover, secure and mark skylight and floor openings as required by WAC 296-155-505 (4).
- Conduct crew safety meetings prior to the job starting and at least weekly thereafter. Document attendance, topics discussed, hazards identified in a safety walk-around inspection at the site and actions taken to correct the hazards.

### Prepare for hot weather

When it's hot outdoors, it may be even hotter on the roof due to radiant heat, hot tar, etc. Plan for and prevent heat-related illness as required by WAC 296-62-095.

### Learn more about ergonomics

Visit [www.Ergonomics.Lni.wa.gov](http://www.Ergonomics.Lni.wa.gov) to learn how to prevent painful and expensive musculoskeletal injuries caused by typical construction work.

### Ladder safety

- Secure ladders safely by placing at the proper angle of one foot out from the base for every four feet of vertical rise.
- Extend ladders three feet above the landing surface to provide a handhold for balance when getting on and off the ladder.
- Never climb a ladder with equipment, tools or material in hand. Always face the ladder, keep hands free and maintain three points of contact when climbing up or down.
- Inspect ladders for broken rungs or defects and discard or repair according to the manufacturer's specifications.

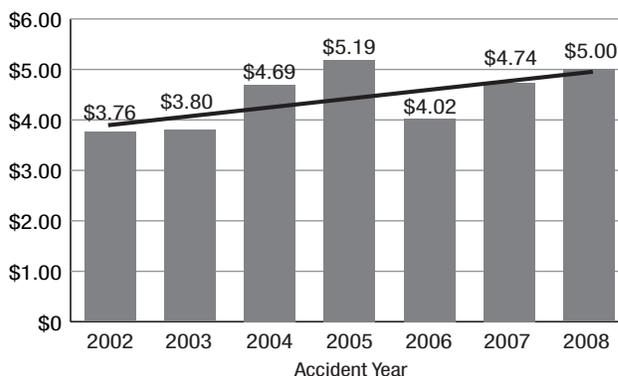
### Best practices

- Inspect the roof, and minimize exposure when conditions are slippery due to ice, snow and frost.
- Wear slip-resistant shoes.
- Stop roofing operations when storms or high winds create adverse conditions.
- Your employees see conditions firsthand that could be hazardous, so listen to their ideas.
- Encourage them to watch out for the safety of others.

**Remember! Always be proactive when working at elevations.** An incident or accident can happen very quickly and the consequences are likely to be severe.

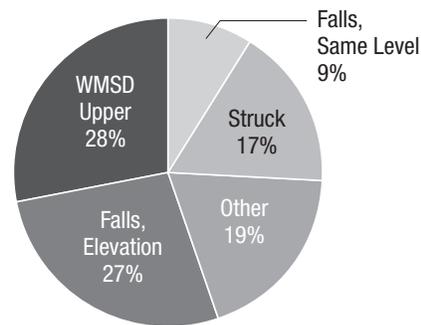
### Ultimate Claim Cost Per Hour Worked

by Accident Year for Class 0507-05 as of December 31, 2009



### Distribution of Compensable Claims

Roofing, 2004-2008



**Note:** WMSDs are work-related musculoskeletal disorders. These include injuries to the muscles, tendons and related nerves of the back, neck, shoulder, arm, hand and wrist, usually from overexertion or repetitive motion.

Compensable claims include those that result in wage-replacement benefits, permanent partial disability or death.