

## **Roofing Contractors Committed to Safety**

Wolfe Roofing & Sheet Metal, Inc. is a proud member of the RCCS Insurance Company. The RCCS Insurance Company is a captive insurance program for workers' compensation, auto, and general liability insurance lines that originated in May 2004, and now represents twenty four (24) of the country's top roofing and sheet metal contractors.

Prospective contractors are evaluated by three independent sources to meet eligibility requirements in this program. First, perspective members must fit into the stringent underwriting guidelines established by CNA Insurance, a partner in the captive program. Second, Arthur J. Gallagher, the insurance brokers evaluate a seven year loss history to analyze loss frequencies and severities. Lastly, Hettrick, Cyr & Associates, Inc. (HC&A) conducts an onsite comprehensive safety and risk control audit that focuses on employer attitude and commitment to safety, hiring practices, employee safety training records, written programs, accident investigations, OSHA citations, vehicle use policies, and includes jobsite safety audits. This is prior to acceptance into the program in which our company qualified and is currently a member of this strong group.

Once in the captive, required best practice standards focus on hiring practices, claims management systems, establishment of an effective safety committee, safety training, jobsite safety evaluations, fleet safety, and written safety programs. Highlights of the best practice standards include pre-employment drug testing for new hires, return-to-work programs, documented new hire safety orientation, weekly toolbox talks, supervisor's safety roles and responsibilities training, annual reviews of driver motor vehicle records, defensive driver training, safety counseling and disciplinary actions programs. General liability best practice standards require each member to document pre-existing conditions on all re-roofing projects, develop written emergency response plans for water infiltration, and provide OSHA 10-hour training so that supervisory personnel can identify hazardous conditions created by other trade contractors.

The RCCS Insurance Company has retained the risk control services of HC & A, a construction safety consulting firm. In addition to performing semi-annual best practice standard and jobsite safety audits, HC&A develops and distributes monthly captive newsletters, industry specific toolbox talks, claim alerts, and monthly benchmarking analysis. A claim alert is a detailed description of a recent accident that has occurred within the insurance captive program, which includes possible factors, the root cause, and corrective actions, to assist all companies in the program with corrective action solutions in reducing and eliminating work related incidents.

Members of the RCCS Insurance Company are also benchmarked against the established goals for the captive as whole, and against themselves, for frequency and severity of work related injuries, lost-workday cases, auto claims, and general liability claims. Over the past four years, the roofing contractors in the RCCS Insurance Company have made significant reductions to the established goals, which are set below industry averages. To date, the RCCS Insurance Company's loss frequency and severity averages for workers' comp, auto, and GL have been below the established goals.

As a member of the RCCS Insurance Company, each member's safety representative attends a two to three-day safety and risk control conference, two times per year. In addition to the peer to peer sharing of triumphs and pitfalls of implementing a safety culture, the safety managers have completed a 3-day Fall Protection Competent Person training conducted by Capital Safety (DBI/Sala), a 1-day Competent Person Scaffold Inspector Training conducted by ThyssenKrupp Safway Scaffold, received training in crisis management, and have worked as a team to help develop new best practice standards.

In conclusion, to demonstrate our commitment to safety as a priority on all jobsites, RCCS stands for "Roofing Contractors Committed to Safety."

*Gary D. Wolfe*  
*CHAIRMAN/CEO*