

STRUCTURAL BUILDING COMPONENTS MAGAZINE

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Publisher's Message



Safety & Insurance by Kirk Grundahl

I suspect that as your insurance renewal has come around, the changes taking place in the insurance market have come as a shock. Perhaps you catch yourself saying, "Not long ago, everyone was competing for our business, now we are having a very difficult time even getting a quote." The same has been true as our industry has navigated down the path of

redeveloping the industry insurance program. What seems like a very simple process is extremely difficult and complex in today's marketplace. Our goal remains to provide the WTCA membership with a solid program that will allow them to have access to insurance based on their true risk and loss potential. In order to achieve this goal, we will all have to assert patience as we work through the issues that face us. Nevertheless, we will persist until there is a resolution for our future.

Clearly, one of the challenges that faces us in putting this program together is both the perceived and actual risk our industry has and the resulting litigation and/or insurance payouts that may occur. The reaction of WTCA has been to provide tools to our membership to reduce that risk.

CUSTOMER SAFETY

One of the greatest risks of loss that we have is in how our customers use or misuse our products. In this process we also face a virtual lack of control over what is done in the field, yet at times, we are held accountable for inappropriate actions by those installing our products. This is precisely why WTCA has created the Jobsite Safety Package, which includes the following documents: Checklist for Handling, Installing and Bracing Trusses, the Jobsite Warning Poster, Always Diagonally Brace for Safety, Web Member Permanent Bracing: Brace it For Stability, and Construction Loading. Our first goal with the Jobsite Safety Package is to fulfill our obligation to safety education, minimizing the potential for accidents on the jobsite. There is a good chance that if the techniques suggested in the Jobsite Safety Package are employed, the probability of an accident is reduced significantly.

First, we believe that if you use these products, you are less likely to face a claim that may result in a lawsuit filed against you in the first place. Secondly, if you do end up in court, these products are designed to reflect the process that is actually happening on the jobsite. The pictures in the documents, for instance, can be used to demonstrate that if the installation had been done correctly, the accident would have been far less likely to occur.

TRUSS PLANT SAFETY WE CAN CONTROL

Safety in our manufacturing operations is equally important as safety at the jobsite. Fortunately, we have far greater control over this, yet the insurance industry still views our industry as an injury waiting to happen. Since this is the case, we are going to need to be even more proactive than we have been in the past. To that end, we are developing a safety certification program, which is being modeled after the very successful WTCA Truss Technician Certification Program. Our initial goals for this program follows:

- Develop a certification program for plant employees and safety professionals in the structural building component (roof and floor trusses, wall panels, I-joists, stairs, etc.) industry.
- Identify, collect, and assimilate OSHA standards, requirements, and training as they apply to the structural building component and supporting industries.
- Distill OSHA standards and requirements into industry specific information.
- Provide training and tools to help identify the advantages of implementing a Safety & Health program: eliminating accident costs, securing certifications required to participate in an industry insurance program, boosting employee morale, avoiding OSHA fines, and “doing the right thing.”
- Provide training and tools to help simplify and facilitate the implementation process; strategic safety planning and work site analyses.
- Provide an easy-to-use archive or library of industry specific equipment and OSHA standards, some of which companies are required to have accessible to their employees.
- Provide a comprehensive Safety and Health Manual covering industry specific issues only. The manual will be customizable, printable and in digital format with navigation and search tools. A quick-reference, “hot topics” safety poster will be created.
- Provide record-keeping software.
- Provide topic-specific online training courses with quizzes and certification.
- Provide annual review of OSHA standards and apply changes to the library, manual, training and certification modules as required.

As stated, not long ago, our risk management and insurance work was much easier. It is in difficult times that our motivation and resolve must become stronger. With hard work and patience, the use of the programs we have developed, and help with programs we are developing, we will achieve a solid industry program that will allow industry members to get insurance based on our true risk and loss potential. Your thoughts, help and participation will aid in getting us there more quickly.

[SBC HOME PAGE](#)

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