

## THE ROOFER'S EDGE

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## Workers' Comp for Roofers: Taming the Most Expensive Line You Buy

### *Class Codes, Your Experience Mod, and Why Payroll Audits Bite Roofers Hardest*

August heat means exhausted crews, and exhausted crews mean injuries. Workers' comp is usually a roofer's single biggest insurance cost — roofing carries some of the highest comp rates of any trade.

But high rates don't have to mean an out-of-control premium. This month: how roofer comp pricing actually works, and the three levers you control.

### Your Class Code and Your Mod

Roofing work is typically rated under class code 5551 — one of the most expensive codes in the book. Your premium is payroll  $\times$  rate  $\times$  your experience mod. The mod compares your claim history to similar roofers: 1.0 is average, below is a discount, above is a surcharge that follows you for three years. A roofer with \$500K payroll and a 1.35 mod pays tens of thousands more than a competitor at 0.85 — for the same crews doing the same work. Managing your mod is managing your price.

### The Payroll Audit Trap

Comp premiums start as estimates and end with an audit. Roofers get burned two ways: growth (you estimated \$400K payroll, ran \$650K, and owe a big audit bill in your slowest month) and misclassification (office staff rated as roofers because records were sloppy). Keep clean payroll records by duty, separate clerical wages, and track subcontractor certificates — any sub without proof of their own comp gets their payments added to YOUR payroll at audit. That one hurts.

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### WHY WORK WITH JAY

- 46+ years serving Kansas City contractors
- Licensed in Missouri & Kansas
- Access to 50+ admitted & E&S markets that actually write roofers
- Same-day certificates of insurance
- Risk management guidance, not just a policy

### DID YOU KNOW?

- A single \$50,000 comp claim can raise a small roofer's mod for three full years.
- Falls account for roughly one-third of all construction deaths — and roofers top the list.
- Uninsured subcontractor payments get added to your payroll at audit in both MO and KS.

### FREE COVERAGE GAP ANALYSIS

Most roofers I review have at least one serious gap — an open-roof exclusion, a missing completed ops extension, or a subcontractor condition they can't meet. Send me your dec pages and I'll give you a straight, no-obligation second opinion.

## PRO TIP

### PRO TIP FROM JAY:

Ask me for your experience mod worksheet — it's free, and errors are common. I've found closed claims still showing as open reserves, which inflates the mod. Fixing one clerical error once cut a client's comp premium 14% overnight.

## Injuries You Can Actually Prevent

The big three roofer comp claims are falls, heat illness, and ladder incidents — and all three respond to basic discipline: harnesses actually worn above 6 feet, mandatory water-and-shade breaks in August heat, ladders tied off and inspected. A written safety program with documented toolbox talks does double duty: fewer injuries, and proof for underwriters that you deserve a credit. Carriers price roofers on paper — give them the right paper.

### CLIENT WIN SPOTLIGHT

A Kansas City roofer was paying on a 1.42 mod. We pulled the worksheet and found a \$30,000 reserve on a claim that had settled for \$6,000 two years earlier. The correction dropped his mod to 1.18 — about \$11,000 a year back in his pocket.

### RECIPE OF THE MONTH: FRESH PEACH COBBLER

Toss 6 sliced peaches with 1/2 cup sugar, cinnamon, and a squeeze of lemon. Top with biscuit dough, sprinkle with coarse sugar, bake 40 min at 375°F until bubbling. Serve warm with vanilla ice cream.

## FREE ROOFING SAFETY MANUAL

Ask about my complimentary Roofing Safety & Risk Management Manual — fall protection, ladder safety, heat illness prevention, jobsite documentation, and OSHA-ready toolbox talks. A ready-to-use safety program can lower your mod and your premium. Free to clients and prospects — just call or email.

## ROOFERS ARE MY SPECIALTY — NOT MY EXPERIMENT

If your comp premium jumped at audit or your mod is over 1.0, let me pull the worksheet and shop the markets that actually want roofing accounts.

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