

# The Municipal RISK MANAGER

FALL 2009

A Publication of the Maine Municipal Association

**Giving Back:** *"Since 1997 more than \$13.2 million in dividends have been delivered by Risk Management Services to participating members."*

The Maine Municipal Association offers three insurance related self-funded pools for municipal and quasi-public entities in the State of Maine: the Workers Compensation Fund and the Unemployment Compensation Fund, both formed in 1978, and the Property & Casualty Pool formed in 1987. The programs are overseen by governing boards of elected and appointed municipal officials. Each year the boards review each individual program's overall loss experience to determine if dividends may be paid.



Cynthia Hanscom, Town of Greenville

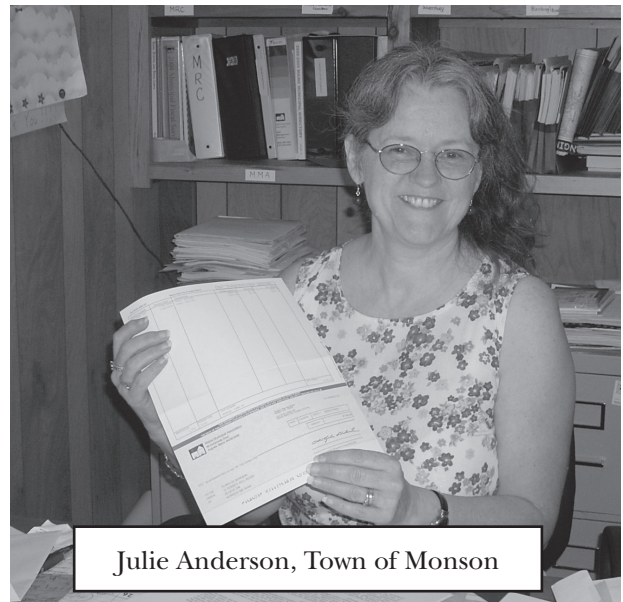
Patricia Kablitz, Director of Risk Management Services for MMA, advises that more than 90% of program participants have received dividends this year because of their good risk management practices. This year the three pools are returning in excess of **\$1.3 Million** to their members.

- The Property & Casualty Pool distributed **\$349,653** in dividends to **94%** of its Members.
- The Workers Compensation Fund distributed **\$499,276** in dividends to **91%** of its Members.
- The Unemployment Compensation Fund distributed **\$489,024** in dividends to **94%** of its Members.

To qualify for a dividend, the Member must be a current participant of the Workers Compensation Fund, Property & Casualty Pool or the Unemployment Compensation Fund and must have been a participant for three full consecutive years. If a member participates in both the Workers Compensation Fund and

the Property & Casualty Pool, they earn an additional 1% dividend in each program. Dividends are not guaranteed from year to year, and each award depends not only on the claims experience of the individual member but also on the overall claims experience of the Pool and the Fund(s).

Everyone in MMA Risk Management Services would like to take this moment to congratulate the Members who earned dividends. For more information about any of the MMA Risk Management Services programs, including online training programs and other services, please check the offerings on our website at [www.memun.org](http://www.memun.org) and click on the Risk Management Services link, or call 1 800-590-5583. 🏠



Julie Anderson, Town of Monson

# Preventing Roof Collapse

## *Ice & Snow Accumulations on Roofs*

All properly designed and constructed roofs are built to withstand a “design” ice and snow load. The design considers factors such as the type of structure, its construction and the risk to human life and safety. The “snow load” design is based on the expected frequency and severity of snowstorms. This is critical in New England where design loads can range from 40 to 70 pounds per square foot. Snow load is only a portion of the total design load which must also consider wind and the “dead load” or weight of the roof structure itself.

Municipally-owned properties have the same risk of collapse as all structures. Poor materials, construction and lack of post-construction maintenance can result in a weakened



structure. Lack of proper design or design to standards lower than today’s is not uncommon. Newer building codes provide better guidance for estimating snow loads. There are many structures in Maine built by volunteers whose enthusiasm for volunteerism far outweighed their engineering and construction abilities. Older roofs can suffer from corrosion of metal members and connectors which can reduce their ability to resist high snow loads. After construction, proper maintenance is important and any damage or leakage should be immediately repaired.

Snow and ice on a roof exerts vertical loads that can cause a roof to sag or bow downward. This loading also transfers horizontal forces that can cause walls to deflect outward at either the top or bottom of the wall. Minor sagging or deflection that occurs in a properly constructed roof usually goes unnoticed, is temporary and disappears after the load is removed. When sagging and deflection becomes permanent, there is structural deficiency and in extreme cases, the roof may collapse.

The weight of accumulated snow and ice, not the depth, is key to assessing a roof’s vulnerability. The weight of snow is determined by its water content. An inch of water depth weighs 5.2 pounds per square foot. Three to five inches of “old” snow is equal to one inch of water, so anything more than two feet of “old” snow could be dangerous. This is especially true if the roof has been previously compromised or damaged by heavy loading.

Before removing snow from a roof, you must determine what is at risk and what is the level of risk? What additional damage might be done to



the roof? Is it possible and practical with the available equipment to safely remove snow and ice? What about the safety of the person who is working on the roof? The liability of having someone else remove the snow must be considered before taking action. Removal of snow and ice

should be an infrequent, situational activity to address a singular circumstance. If a roof is in such condition that frequent snow/ice removal is required, then an engineering study should be conducted and long-term remedial action taken.



### Buildings at greater risk:

- Buildings with lightweight roofs, such as metal buildings or built-up roofs, on bar joists.
- Roof overhangs that project several feet beyond the horizontal support, if there is substantial ice buildup.
- Multilevel roofs where a lower roof is subject to an accumulation of sliding or drifting snow.
- Valleys that allow an accumulation of drifting, sliding or melting snow.
- Buildings constructed with no consideration to design load.
- Buildings with multiple additions, modification done by non-professionals.

### How to do a visual inspection:

- Look for sagging or bowing of roof rafters or purlins. Start by sighting along the ridge line and eave line. Note “dishing” of the roof.

## ROOF COLLAPSE *(cont'd)*

- Look for deflection at the top and bottom of walls. Note outward bowing.
- Look for bowing of roof truss, bottom cords or web members.
- Look for separation of ceiling joists and/or trusses from wall plates.
- Look for bowing of headers or columns.
- Look for movement of flashing around chimneys, door trims, ceiling moldings, staircases, etc.
- Investigate attic and overhead

areas for decay, rotting, insect infestation, etc.

If any of the conditions outlined above exist, the structure should be analyzed by a qualified individual such as a professional structural engineer. Remember, wood structures will usually show stress before they fail, unlike metal structures that usually



will not. Creaking or moaning in a building, observed movement, severe deflection or bowing are indicators of pending collapse. If there is any doubt about roof integrity, evacuate the area until the situation can be analyzed. ■■

## Welcome New Members!

### Property & Casualty Pool:

City of Belfast  
Town of Livermore Falls

### Unemployment Compensation Fund:

Washburn Water and Sewer District

### Workers Compensation Fund:

Washburn Water and Sewer District

## VOLUNTEER FIREFIGHTER ACCIDENTAL DEATH & DISABILITY PROGRAM

Now available for  
**\$44.61 PER VOLUNTEER**

The Volunteer Firefighter AD&D program (VFF) coverage is underwritten by The Hartford and is designed to provide insurance benefits for Fire Department activities that fall outside the coverage provided by the Maine Workers Compensation Act.

VFF is available for an annual premium of only \$44.61 per volunteer firefighter.

### FOR FURTHER INFORMATION PLEASE CONTACT:

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Maine Municipal Association  
**Risk Management Services**



HUB International New England, LLC



## [WWW.MEMUN.ORG](http://WWW.MEMUN.ORG)

Property & Casualty Pool

Workers Compensation Fund

Unemployment Compensation Fund

Loss Control

Grants & Scholarships

Best Practices

Underwriting

Certificate Requests

Schedule Changes

Supplemental Coverages

Online Claims Reporting

**Visit us and find what you are looking for.**


## Road Salt Contamination Coverage

Road salt contamination claims against Maine municipalities are more common than one may think. It is common practice for municipalities to use salt to keep roads safe for the public during the winter months. Maine has many areas that rely on private wells for their water supply. These wells are susceptible to contamination from road runoff.

At the request of several of our Property & Casualty Pool members, we are pleased to provide Road Salt Contamination as an optional coverage extension through the Property & Casualty Pool.

The program provides coverage for claims when a land owner's private water supply has been destroyed or rendered unfit for human consumption because of the application of salt or other chemicals to public roadways during winter salting and sanding operations. The limit is \$25,000 for any one claim and a \$100,000 annual aggregate or cap. Defense costs are included in these limits.

The charge for this coverage is \$15.00 per mile of roads plowed.

For more information about any of the MMA Risk Management Services optional coverage extensions, please call 1 800-590-5583. 



### IMPORTANT CHANGE

The MMA Property & Casualty Pool announces a  
New Boiler & Machinery Insurance Company...

**TRAVELERS**   
*Insurance. In-synch.<sup>SM</sup>*

### Boiler & Machinery Equipment Breakdown Effective 7/1/09

*For jurisdictional (state required) inspections, new installations  
or old replacements, please call the customer service hotline:*

**1-800-425-4119 or email: [boilinsp@travelers.com](mailto:boilinsp@travelers.com)**

**MMA Risk Management Services @ 1-800-590-5583**



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The Municipal Risk Manager is published seasonally to inform you of developments in municipal risk management which may be of interest to you in your daily business activities. The information in these articles is general in nature and should not be considered advice for any specific risk management or legal question; you should consult with legal counsel or other qualified professional of your own choice.