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- AND MORE!

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PRESIDENT'S MESSAGE

As we draw a close to the first quarter of our new administration, we reflect upon our accomplishments thus far. Together we have already made significant strides in creating a program that will educate our customers as to their responsibilities as far as complying with plumbing codes both new and old.

We continue to educate ourselves with backflow certification and re-certification courses, gas code review programs, basic gas training courses, gas qualification courses etc. We are now looking into manufacturer ran courses and licensing training courses to be held at our training facility.

On the legislative front, we are still working diligently with our industry partners and the New York City Council to pass Intro 429. This bill proposes important amendments to the regulations governing gas piping inspections, adjustments to the scope of the gas inspections, who is authorized to perform the inspections and the procedures for reporting and correcting conditions identified during these inspections. The bill redefines Ordinary Plumbing Work to include replacement of household gas appliances. It reinstates the plumbing licensing board, allows emergency work to restore systems without a permit, and revises the definition of plumbing systems to include appliance connections rather than just the outlet of the shutoff valve.

As we welcome the warmer weather, we turn our vision to our upcoming 8th Annual Golf Outing. Your continued support is greatly appreciated to obtain the continued success of events like this and our organization at large.

Together we can make our industry better.

Daniel Vessio President Master Plumbers Council of the City of New York

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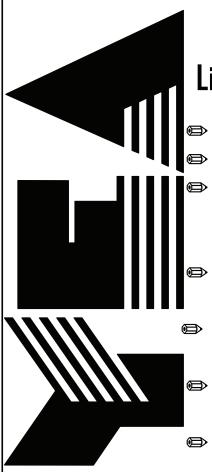
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INSURANCE – What Is It and Why Is It So Expensive?

Insurance is an essential piece to every plumbing contractor's business. There are a variety of different insurance policies that every plumbing contractor will need to have in order to work in NY, but more importantly, to protect their businesses.

Plumbing Contractors will need the following types of insurance:

General Liability: Provides coverage for bodily injury and property damage claims from third parties.

Auto: Provides coverage for liability for automobile related injuries to others or damage to own property by an automobile.

Umbrella: Provides additional limits of liability to cover underlying policies. Umbrella policies normally provide coverage over General Liability, Auto & Workers Compensation policies. Umbrella policies can be structured to provide coverage over other lines of insurance as well.

Workers Compensation: Provides coverage for employees that are injured at work.

Disability: Provides coverage for employees that can no longer work due to a disability.

Why are Insurance Premiums in NY so high?

New York Labor Law 240 is the driving force behind the high liability insurance premiums for NY Contractors.

What is Labor Law 240?

- This statute governs all premises' owners and contractors, except owners of one- and two-family dwellings (unless the owners are directly involved in the construction being completed). This law involves accidents from height, such as falls from ladders or objects falling from heights.
- Heights has been defined by the courts as the last rung on a ladder, or 10 inches.
- Labor Law 240 states that the responsibility of keeping workers safe when working from heights is placed on the owners and construction companies, but not on the worker.
- Court rulings and the interpretation of Labor Law 240 have been extremely liberal in favor of the worker.
- Contributory negligence by the worker is not a valid defense in Labor Law 240, thus creating absolute and strict liability for the owners/construction companies.

Payouts associated with NYLL 240 claims tend to be on the higher side and can negatively affect the pricing of your insurance program for many years to come. Most insurance companies use a 5 year look back regarding claims and loss history when pricing a General Liability policy.

Protection Against NYLL 240 Claims

It is extremely important that contractors take all possible precautions to protect against NYLL 240 claims. Some of these precautions include:

- Having the proper training for all employees working from heights.
- Ensuring a fall protection plan is in place.
- Adopting a "Ladder Last" Program encourages use of baker scaffolds & scissor lifts in lieu of A-Frame ladders. The majority of NYLL 240 claims arise from the use of A-Frame ladders, so minimizing the use of A-Frame ladders will help reduce the risk of having a NYLL 240 claim.
- Not allowing other contractors or third parties to use your equipment/ladders.
- Ensuring all subcontractors have proper insurance.

Subcontractor Risk Management

A key component of protection against NYLL 240 claims is subcontractor risk management. When hiring a subcontractor, there are two things that must be done. A hold harmless/indemnity agreement with all the proper language must be executed prior to the work commencing. Without a contract in place, there will be no coverage under the sub's policy. Secondly, the sub's insurance needs to be vetted for problematic and restrictive exclusions. There are many insurance companies that provide insurance in NY that exclude labor law coverage from their policies, so it is vital that all sub's policies are reviewed to ensure proper coverage.

Uninsured/Underinsured subcontractor claims tend to lead to very high rate/premium increases come renewal time. Having proper controls in place when hiring subcontractors will help prevent uninsured/underinsured subcontractor claims and thus will help keep your total cost of insurance down.

For Additional information, contact Pat Williams, Vice President at USI Insurance Services, at <u>patrick.williams@usi.com</u> or (516) 589-4176.



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Contact: Tommy Williams

T: 516-419-4095

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Contact: Pat Williams

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Workers Compensation Experience Mod: What Is It and How Does It Affect My Business?

An experience modification factor, often referred to as an "experience mod" or "E-Mod," is a numerical representation of a company's claims history compared to the industry average. It is used in Workers' Compensation insurance to adjust premiums based on the actual loss experience of the company.

How It Works

The E-Mod is calculated by comparing the actual losses of a company to the expected losses for similar companies in your industry based on classification codes, payroll and losses over time. This calculation typically includes data from the past three years, excluding the most recent year. An Experience Modification Factor (EMF) of 1.00 is considered average, while an EMF less than 1.00 is considered above average and an EMF greater than 1.00 is considered below average.

In New York, the rating bureau that calculates all EMF's is The New York Compensation Insurance Rating Board (NYCIRB).

Change in EMF Calculation

On October 1, 2022, NYCIRB changed the way it calculates an experience modification factor. The main change in the calculation was the establishment of a "variable split point." The split point defines what portion of incurred claim costs on a specific claim will be considered primary, and what will be considered secondary. The mod formula leans heavily on costs associated with small to moderately severe claims, and discounts high severity claim costs, so they don't over

skew the mod. A frequency of smaller claims will now have a higher impact than in the past, while a larger, more sever claim will have less of an impact.

Effect on Contractors

This change in EMF is having a large effect on contractors and the premiums they are paying. For example, if a plumbing contractor has an EMF of 1.00 (average) based on \$100,000 in premium, their premium will be \$100,000. If their EMF rises to 1.10, their new premium will be \$110,000, and if their EMF falls to 0.90, their premium will be \$90,000.

The EMF also influences a contractor's ability to bid on projects. A contractor with a mod below 1.00 may have the ability to bid lower on a project due to their insurance costs. Also, a General Contractor or Owner may look upon a contractor with an EMF below 1.00 more favorably, as it is indicative of a safer work environment.

Ways to Improve EMF Over Time

- 1. Improve hiring practices.
- 2. Re-evaluate safety protocols regularly.
- 3. Ofer transitional light duty to injured workers.
- 4. Ensure proper oversight of claims management.

For additional information contact Pat Williams at USI Insurance Services.

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WHY CONSTRUCTION SAFETY TRAINING & RE-TRAINING MATTERS: REAL BENEFITS FOR NYC WORKERS AND EMPLOYERS

Written by: Maria Kiropoulos Safco Services 3502 Northern Boulevard Long Island City, NY 11101 929.296.0303

In the high-pressure, fast-paced world of New York City construction, safety isn't just a buzzword—it's a lifeline. Whether you're building a high-rise in Midtown or doing a small renovation in Queens, one thing is clear: Site Safety Training (SST) isn't just about compliance. It's about protecting lives, careers, and the city itself.

Yes, we get it—training can feel like a burden. It takes time. It costs money and sometimes, it feels like you're just doing it to keep the inspector happy. But here's the truth: if safety training feels invisible, that means it's working.

Why Training Matters—To Everyone

Construction sites are the lifeline of any growing city—but in an intense metropolis like New York City, that heartbeat is rapid and under constant pressure. While precise global rankings can vary, New York City consistently ranks among the top cities for construction activity and costs. For instance, it has been identified as the most expensive city globally for construction, with an average cost of \$5,723.10 per square meter. This reflects the city's high demand for construction services and the premium associated with urban development.

In 2020, New York City's construction firms generated approximately \$85 billion in economic activity, accounting for 7.8% of the city's total economic output. This positions the city's construction sector as a critical component of its economy. The greater New York City metropolitan area, encompassing the five boroughs and surrounding regions, had the highest number of construction jobs in the United States in 2020, with 373,800 positions. This represents 4.7% of all construction employment nationwide. Now, in 2025, construction spending in New York City is projected to reach \$115 billion, marking a substantial increase from previous years. This growth is attributed to various factors, including increased demand for housing and infrastructure projects.

The construction industry in the New York City metropolitan area is expected to employ approximately 162,000 individuals in 2025, aligning with pre-pandemic employment levels. This reflects a recovery and growth in the sector, contributing significantly to the region's employment landscape.

While these figures underscore the importance of the construction industry to New York City's economy, direct comparisons to other regions or global rankings are not specified in the available data.

Therefore, the drive to meet tight timelines and budgets often overshadows a critical priority: safety. From schools and bridges to condominiums and hotels, we build the city's skyline with the hands of skilled workers who also unfortunately face daily hazards on the job. The same pressures that fuel progress can also amplify risk. Each year, thousands of jobsite injuries occur, many of them entirely preventable. Falls, unstable scaffolding, and improper equipment handling aren't just statistics—they're real and present dangers that demand continuous attention and proactive safety training.

Site Safety Training (also known as SST) and various Approved NYC DOB courses teach workers how to spot risks, how to safely handle the use of tools and even how to properly erect a scaffold the right way. Safety training, knowledge and constant awareness can mean the difference between finishing your shift or ending up in the ER.

It's not just about individual safety... unsafe sites slow down projects, rack up fines, lower employee morale and put the public in danger. In a city as dense and dynamic as New York City, one wrong move on-site could affect people walking down the street, cars passing by and/or businesses nearby.

What's the Law? Let's Break It Down

NYC's construction safety rules are some of the toughest in the country—and for good reason. Local Law 196 of 2017 laid the foundation for today's mandatory Site Safety Training (SST) requirements. Since then, things have evolved within the industry, and now many contractors require every major job site in NYC to have trained workers and supervisors.

Here's what you need:

Workers need a valid 40-hour SST card (aka the *blue card*). Supervisors need a 62-hour SST card (aka the *yellow card*). Worker Wallet needed for Training Certifications (aka the *purple card*).

All cards must come from the New York City Department of Buildings' Training Connect platform - no exceptions. This is a synchronized system where only authorized schools utilize and are able to issue authentic training and cards.

Cards expire every five years, and there is no grace period. If your card lapses, you will need to redo most of the training.

How to Renew—and What You'll Need

SST Card Renewal Guidelines

To maintain an active SST card, you must complete the required refresher training within 12 months prior to the card's expiration date. You may begin taking the necessary courses up to one year before the expiration, but not after and the card must also be printed beforehand. It is not only valid if you take the training, you must have the renewed card printed.

To renew a valid 40-Hour SST card, Worker or "Blue Card", workers must complete the following two refresher courses:

- 4-Hour Fall Prevention
- 4-Hour Supported Scaffold User & Refresher

To renew a valid 62-Hour SST card, Supervisor or "Yellow Card," supervisors must complete the following four courses:

- 8-Hour Fall Prevention
- 4-Hour Supported Scaffold User & Refresher
- 2-Hour Toolbox Talks
- 2-Hour Pre-Task Safety Meetings

Courses may be taken online or in person, but only through DOB-approved training providers. Always verify that the provider is authorized before enrolling.

Implementation of the New "Purple Card"

As of November 1, 2024, the NYC Department of Buildings (DOB) has introduced the new **Purple Worker Wallet Card**. This card is issued through the **NYC DOB Training Connect platform**, utilizing the same secure technology used for Site Safety Training (SST) cards.

The Worker Wallet Card is now required for construction workers and must be accepted by employers and inspectors as valid proof of certification for performing tasks involving specific equipment, such as scaffolds.

This new card simplifies compliance by consolidating all certification information into a single, easily accessible format, eliminating the need to carry multiple cards. Similar to the SST card, when scanned with the **Training Connect App**, the Worker Wallet Card displays the holder's verified certifications.

Training certifications included in the Worker Wallet:

- Mast Climber User/Operator and Refresher
- Climber/Tower Crane Rigger
- Rigging Supervisor
- Rigging Worker
- Supported Scaffold User
- Supported Scaffold Installer & Remover
- Suspended Scaffold User
- Suspended Scaffold Supervisor
- Periodic Gas Piping Inspector

Existing worker qualification cards issued prior to November 1, 2024, must be replaced by July 1, 2025, for any of the above-listed certification card holders to perform work that requires the qualification. The Worker Wallet Card is not replacing the SST Cards. The Worker Wallet and SST Cards will remain separate cards until further notice. However, both cards will be linked to the individual's profile in Training Connect.

Scaffolding Certification Cards

In accordance with New York City regulations, all scaffolding certifications must be renewed every four years, prior to the expiration date. As a certified scaffold user or license holder, you are now required to obtain the newly issued **Purple Scaffolding Card.** These certifications do not renew automatically, and all scaffold training must be linked to your SST card through the Training Connect system.

Please note that, similar to Site Safety Training (SST) cards, scaffolding cards **must remain valid at all times**— expired cards are not permitted on job sites.

Important: Only in-person training is accepted for issuance of the official Scaffolding Worker Wallet Card. Online training may be used **only** to fulfill SST credit requirements and does **not** qualify for scaffolding certification.

Maintaining Your Profile:

As an SST cardholder, it is your responsibility to ensure that your Training Connect profile is accurate and up to date. Verify that: all training records are correctly uploaded, you do not have multiple profiles (especially if attending courses from different training providers) and your contact information—including email, phone number, and mailing address—is current.

Keeping your profile accurate will help avoid issues during card renewal and ensure all your training is properly recorded.

The Cost of Non-Compliance

Think SST training is optional? Think again. Other than the numerous benefits that it offers workers, the New York City Department of Buildings has ramped up site inspections, and the penalties are steep. There is a \$5,000 fine per untrained worker and \$2,500 fine per violation for employers. There are also possible site shutdowns or permit issues if a worker is found on site without the proper certifications.

For contractors, ignoring SST rules is not only dangerous, it's bad for business. One untrained subcontractor can jeopardize your entire project.

Building Smarter, Building Safer

In New York City, construction moves fast—and safety enforcement moves even faster. The smart move? Stay ahead with Site Safety Training (SST).

For workers, SST means sharper skills, safer job sites, and stronger job security. For employers, it translates to fewer incidents, higher productivity, and a reputation that stands tall in a competitive industry.

Whether you're on the tools, leading a team, or managing a multi-million-dollar project—investing in safety training today is the foundation for success tomorrow.

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Image of an old thermostat, submitted by Aryeh Kaplan, AK and Sons Plumbing Corp.





Master Plumbers Council 50th Anniversary Medal, submitted by Anthony Caiazzo, J. Caiazzo Plumbing



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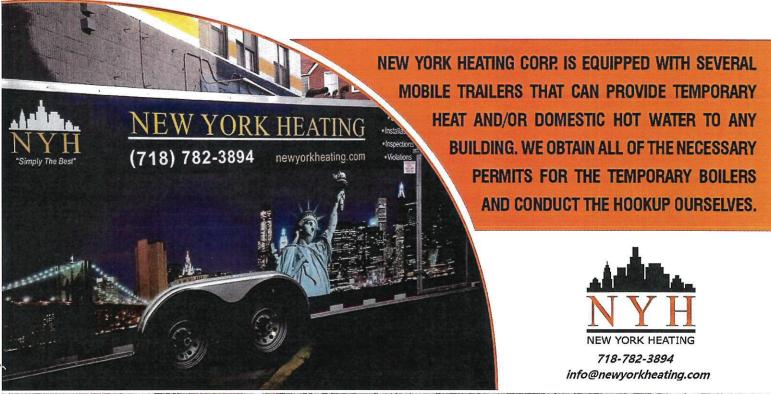
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MEMBER HIGHLIGHT: LOUIS ARENA

"If you do what you love, you'll be doing it every day for the rest of your life," says Louis Arena. As president of New York Engineering Associates (NYEA), Louis has built his career on this philosophy, combining his natural aptitude for mathematics with a patient, humble approach to leadership that has guided his firm through both growth and unprecedented challenges.

Louis's path to engineering leadership grew from a natural love of mathematics and science, nurtured by parents who emphasized education above all else. "I was always good in math and science in school," Louis recalls. "My parents always pushed me and put an emphasis on getting good grades." This early foundation, combined with his parents' dedicated examples - his father working two jobs while his mother raised Louis and his two brothers - would shape not only his career choice but his future leadership style.

A graduate of New York Institute of Technology in Old Westbury, Louis earned his bachelor's degree in mechanical engineering in 2009. Fresh out of college, he found himself involved in one of New York City's largest infrastructure projects. As a project manager for a mechanical contractor, he worked on the Croton Water Treatment Plant in the Bronx, an underground facility that would process water from the Croton reservoir. "The project itself was about a billion- two billion dollars from what I was told," he explains. "It would treat the water that came from the Croton reservoir upstate, and supply, evidently, only 10% of New York City." This early exposure to large-scale engineering projects provided invaluable experience in managing complex systems and coordinating with multiple stakeholders.

In 2010, Louis joined NYEA, marking the beginning of what would become a 15-year journey to the presidency. His greatest challenge came shortly after taking the helm in late 2019, when COVID-19 struck. "I took over the company in September of 2019 and the pandemic happened in March of 2020," Louis remembers. "I was not prepared for that at all." The crisis tested his leadership abilities immediately, forcing him to navigate the company through unprecedented circumstances.

The pandemic demanded rapid adaptation from the traditional office-based engineering firm. "We had to transition pretty quickly from file cabinets to a cloud-based server," he explains. Through careful management and government assistance, Louis proudly notes that he "didn't have to lay anyone off or not bring anybody back." This achievement speaks to his strategic thinking and commitment to his team during crisis management.

Today, his company maintains some of those pandemic-era innovations, with the entire staff working remotely on Fridays and snow days becoming virtual workdays. "It gives you peace of mind," he says. "The last thing you want is somebody getting into an accident just because you wanted them to come in."

Today, Louis leads a team of nine professionals, overseeing NYEA's comprehensive range of services. The firm's expertise spans from code and regulatory consulting to sophisticated mechanical systems, including boilers, oil tank systems, and high-pressure steam installations. Under Arena's leadership, NYEA has maintained its reputation for providing highly personalized, turn-key service while adapting to modern challenges.

Louis takes pride in his management style, which emphasizes patience and personal development. "I'm kind of easy-going," he admits. "I have some humility, and I also have patience. I'm willing to teach as long as it takes to get an employee to understand how the job needs to get done right."

This approach has proven to be particularly effective in an industry where practical experience is as crucial as theoretical knowledge. One example where this holds true is in the area of steam heating systems, which he notes are rarely covered in academic settings but remain a crucial part of New York's infrastructure.

"It's really a dead technology - no one's putting in new steam systems, but we're constantly asked to problem-solve issues in the field." This reality shapes his advice to newcomers: "Get as much real-world experience as possible."

As a member of MPC, Louis values the organization's community aspect, particularly enjoying their annual golf tournament that supports the Make-A-Wish Foundation. He appreciates the practical advice shared among members: "They're all very knowledgeable and helpful. You ask them a question, they respond and give you useful tips." This collaborative spirit aligns with his belief in the importance of continuous learning and professional development.

Louis' position is demanding, and he is thankful to his supportive wife Jacqueline, a high school calculus teacher in Queens, for her understanding. "It's long hours, but she supports me, and I appreciate that," he says. When he is not working, he loves spending time with Jacqueline and his daughter Charlotte, who is in 3rd grade. They play tennis, video games, and take family bike rides. He also loves to read; his current choice is "Rocket Men," about the Apollo mission to the moon - reflecting his continuing fascination with engineering and technology. "It's interesting to read the history of technology and how we got here today," he says.

As a leader, Louis combines technical expertise with genuine understanding of people. His story shows that successful leadership in engineering demands more than just technical knowledge - it requires adaptability, openness to learning, and the ability to maintain perspective across both professional and personal spheres.

Through Louis' leadership, NYEA continues to uphold its reputation for excellence while evolving with the times proving that doing what you love can lead to a lifetime of meaningful achievement.



GREGORY T. CHILLINO, ESQ

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Former Director of Prosecutions and Investigative Attorney for NYC Department of Buildings. 30 years of experience regarding Code, Licensing and Disciplinary Matters, OATH Hearings, Article 78's and Civil Litigation. Defended construction interests everywhere from OATH to the NYS Court of Appeals.

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To be successful in your business, you need important and timely insights on building codes, technological changes, workplace laws and regulations, and much more - all of which the MPC provides for its members. MPC members are made aware of industry changes and issues as they are happening, allowing for members to have the time and knowledge to make the proper adjustments, so that business can continue to run smoothly.

Member Types

- Master Plumber Member
- Master Associate Member (sub-member)
- Employee Co-Member (sub-member)
- Industry Affiliate Member
- Professional Member

Member Benefits:

Committees to Answer your Questions:

MPC Members has access to contact all association committees for a plethora of resources. These committees are comprised of hardworking member volunteers, who are experts in their given areas.

Network of Fellow Industry Professionals:

Join a network of fellow industry professionals who all have the same goal, to be successful and to promote our industry. Many of our board and committee members have built outstanding relationships with various key persons at city agencies.

Up to the Minute Industry Updates:

MPC offers outstanding resources to members that keeps them up to date on everything related to our industry, such as informative monthly membership meetings and daily emails with the latest industry updates.

Access to Training Resources:

Take one of many training courses at MPC's very own Robert John Daly Memorial Training Center, which opened in 2019. Courses include backflow courses (certification & re-certification), operator qualification courses, gas appliance courses, and more!

Your Voice is Heard:

Various city agencies connect with the MPC and its committees regularly to discuss issues that are important to the plumbing industry. Members are consistently asked to send their questions so that they can be brought to the appropriate party for answers, and MPC's lobbyist works diligently to provide us with the opportunity to have a meaningful dialogue with the appropriate entities that regulate our industry.

These benefits only scratch the surface of what MPC does to support its members and their businesses.

"As a MPC member you never feel alone because you have the support of a unified organization of knowledgeable leaders."

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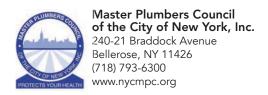
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