

# FMR's STANDARD 4490

*Editor's Note: There has been a general industry impression that Factory Mutual Research (FMR) might be backing down from its unpopular stand to implement an approval program for construction personnel who install (and, eventually, consultants and those who design) the systems it approves for use on the buildings it insures. Even so, FMR recently released its Approved Product News, highlighting the "new approval program under development that will benefit building owners and roofing professionals." The following is taken from that publication.*

**A**t the heart of Factory Mutual's new Approval program is Standard 4490, "a set of criteria that will be used to assess roofing contractors' and installers' ability to understand the requirements and restrictions of the Factory Mutual Research Approval Guide and FM Global Property Loss Prevention Data Sheets," says the document. "The standard will also assess their specialized knowledge of particular deck systems and assemblies."

The program is being launched because, after a study of Hurricane Andrew-related losses, it was determined that "up to 60% of roofing and other structural losses" could be attributed to "human factors such as poor installation and/or design" rather than materials or systems. "The foundation of our business is loss prevention," notes George Smith, P.E., manager of FMR's Materials Section. "We believe this...will have a positive impact on how roofs are designed and installed," he added.

FMR-approved roofing professionals will be listed in the Approval Guide and provided with free access to FMR's new on-line RoofNav software tool.

## Requirements

To receive approval, a roofing contractor will have to:

- Provide verification of having been in business for at least two years.
- Pass a written exam to demonstrate that field supervisors for each approved installation have a knowledge of the FMR Approval Guide, related Property Loss Prevention Data Sheets, and an overall knowledge and expertise in

the Approval category.

- Be able to demonstrate a quality control program and ongoing training of personnel.
- Undergo periodic renewal examination of field supervisors.
- Attend industry-sponsored seminars and conferences equivalent to at least three CEUs every five years.
- Maintain satisfactory performance of the roof systems installed under the Approval program.
- Undergo an annual facilities and procedures audit.

The process, according to FMR, requires an all-day exam for certification with an initial cost estimated at \$8,000, \$1,000 for an annual audit, and \$450 for listing in FMR's Approval Guide.

Philip McKinney, CEO of Charles F. Evans Co., worked with FMR as part of a task group established by the National Roofing Contractors Association to develop FMR's program. He states that (as John Busch of Johns Manville noted at RCI's '98 convention in Dallas), roofing is "a three-legged stool: you need Approved roofing products, you need a good roof design, and you need a good installation."

Smith noted that FMR wants to show contractors how to use its guidelines because they are "in keeping with manufacturers' requirements." For certain roofing specialties, such as spray foam, torch-applied or hot bitumen, and welded structures, FMR will require approved contractors to provide proof of appropriate training.

For instance, to earn FMR approval for spray foam application, a company's field supervisors would have to complete a training program such as that offered by the Spray Polyurethane Foam Alliance or an approved manufacturer or its equivalent.

Another element of Standard 4490 is a web-based information tool FMR is calling RoofNav. The tool will provide an on-line source for FMR approvals and will be available free to approved contractors and designers and for an annual subscription fee to others. RoofNav will offer step-by-step guidance as well as the ability to track jobs to see if a design is an approved assembly. Being billed as a "roof configuration tool," RoofNav is expected to be running by early 2001.

While the NRCA has cooperated with FMR, the Midwest Roofing Contractor Association issued a position paper objecting to the standard, citing potential misuse by consultants and architects, the high cost of the program, record-keeping requirements, and intrusion caused by audits and inspections.

For more information on FMR's planned approval program for roofing professionals, contact Tom Chestnut at 781-255-4874 or e-mail [thomas.chestnut@fmglobal.com](mailto:thomas.chestnut@fmglobal.com). You can read the standard on MRCA's website, [mrca.org](http://mrca.org). ■



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