

An Insurer's Slant



In the first instalment of his new monthly column, **Andy Miller** provides key background on the Association of Insurance Surveyors and an update from the group's recent meeting

AS SOME of you may know, I am chair of the Association of Insurance Surveyors (AiS), which was formed in December 2004 and expanded in 2010, following the merger of three separate and well established insurance surveyor associations (ABIS, AFIS and finally FISS).

AiS is truly independent and is supported entirely by our members' subscriptions. Through our collective expertise and influence, we strive for continuous improvement and technical excellence in the field of risk management/risk engineering, and we share information with our members on products, services and developments affecting best practice.

Membership costs as little as £20 per annum (£25 if overseas) and brings many benefits including access to the AiS Safe Rating List, various technical updates, an annual training day and our monthly evening lecture programme.

The monthly lectures not only showcase interesting case studies from a variety of speakers, but also provide great networking opportunities. Following excellent feedback on these sessions, we approached *FRM* about penning a monthly column to provide highlights from these sessions. As you can see, our approach was successful and I'm delighted to be able to provide an overview of our most recent meeting, in which Compco Fire Systems account manager Jim McWilliams spoke insightfully about how suppression systems have changed during his 42 years in the industry.

Jim told members that on first thought he felt not much had changed in the industry during his career, but that once he started to look back properly, he realised this was far from the case. Back when he started, he was surveying buildings that were expected to last 100 years and he worked closely with insurers. Nowadays, 90% of business is surveying sprinkler systems for new buildings.

During his career, Jim remembers seeing the introduction of standards such as BS EN 12845: 2009, Approved Document B (ADB), LPC rules for automatic sprinklers, and BS 9251: 2005 for residential and domestic premises. He explained that the creation of ADB was a landmark, because it acknowledged that sprinklers play an important role in life safety, rather than just property protection.

Certification has also grown during this period with the creation of the LPS 1048 scheme, which has led to insurers not having to visit the premises, because a certificate of compliance is issued from an approved company. Jim stressed that this gives clients considerable reassurance and has helped raise the level of life safety sprinkler systems to above those seen in Europe and the USA.

One area that has been of concern to Jim throughout his career is the ongoing maintenance of suppression systems. In his experience, this is one area that hasn't massively improved, as many buildings simply ignore the need to carry out regular tests on their systems. He used the following analogy: when your light bulb or air conditioning system breaks, you call a repair man; but if you fail to test your sprinkler system and it doesn't activate during a fire, the only telephone call you will need to make is to your lawyer!

Jim closed the session by highlighting the key constant of the past 42 years, which is that nobody has died in the UK as a result of fire in a commercial premises that's been sprinkler protected. A statistic that he hopes will long remain intact ■

Andy Miller is chairman of the Association of Insurance Surveyors and manager of technical risk control at Allianz Insurance