

# RISCAuthority at work



Planning for a significant yet necessarily succinct briefing made RISCAuthority and insurers drill down to top priorities.

**Dr Jim Glockling** shares this wish-list

**I**N ANY good fairy tale, when it comes to having wishes granted, an inevitable rule of thumb is that you generally get three and the third wish is required to undo the damage caused by the poor, greedy and hasty selection of the first two. In a somewhat rare event, RISCAuthority and others from the insurance sector have been invited to talk to a meaningful government collective on 'preventing fire-related insurable losses; which is to focus on safety standards, mandatory sprinklers and the wider push to accelerate house building which may entail greater use of MMC'. The challenge now is to choose our wishes wisely and hope the third can be put to additional good use.

A poll of the RISCAuthority membership quickly reveals that we could produce a list as long as your arm, which extends far beyond the realms of fire. However, time is likely to be precious and attention spans short, and all messages will need to be succinct, instantly recognisable and appealing to the audience. Therefore the issues to take forward have been determined as follows:

- keep the message simple – address few issues well, rather than many hastily
- the chosen areas should provide benefit to an audience wider than just insurers (public safety, savings to the public purse)
- there must be evidence to support a need for change
- the government must be able to exercise influence in these areas, ie through changes in building regulations, taxation, etc

It will be no surprise to regular readers of *FRM* and to RISCAuthority members that the top three issues to date are:

- solving the automatic fire alarm (AFA) issue
- increasing mandation for, and benefit of, sprinkler systems in warehousing
- adapting building regulations to be more appropriate to addressing emerging issues with some modern methods of construction

#### **Unwanted and false alarms:**

Every effort to 'manage out' the AFA problem has failed. With over 95% of generated alarms being false, many fire and rescue services understandably no longer turn out for them without additional actions being taken (such as calling 999); some insurers no longer recognise their presence as beneficial to the protection of business and property; users, amid threats of fines for inappropriate

summoning of the rescue services, are deactivating them; and some installers are advising the public to 'go back in and check it really is a fire' following evacuation, which obviously runs contrary to everything I remember from school alarm rehearsals. The entire process has failed, wastes vast sums of money when all factors are considered and one day will almost certainly be at the heart of a life-loss event (increased financial fire loss I think we can take as read).

RISCAuthority believes the unifying factor in this is the single point (smoke or heat) detector head. Smoke detectors, by far the prevalent means of alarming for fire, will alarm on many interferences other than fire, such as steam from kettles and showers (false alarms), and non-fire related smoke such as from toasters and smoking (unwanted alarms). In most engineering/design applications, such system 'design flaws' would be considered entirely unacceptable, but for some reason they are allowed to perpetuate within the UK built environment, supported to a large extent by our own building regulations. It's not as though we are without alternatives. Most major detection manufacturers now produce, at commercially viable prices, triple point detectors. Through detection of more than one fire fingerprint species (heat, smoke, carbon monoxide, infrared), these can robustly detect fire and are difficult to fool. In many installations, changing to such detection heads requires little more than the will and a reprogramming of the alarm panel.

Our 'first wish' therefore is to amend regulation to ensure commercial properties (which include schools, hospitals and apartment blocks) are protected in future by detection systems that are 80% believable rather than 95% unbelievable, so that we may do away with the myriad 'coping strategies' that are complex, costly and confusion causing, and only exist to support inadequate and outdated equipment.

#### **Mandation of fire sprinkler systems in warehousing:**

The conclusion of a study conducted by the Centre for Economic and Business Research (CEBR) overwhelmingly demonstrated benefit in cost and environmental savings for the UK from installing sprinklers in warehouse sizes far smaller than the 20,000m<sup>2</sup> currently mandated. Commissioned by the Business Sprinkler Alliance (BSA), the study was the most detailed ever conducted. It showed that

73% of the avoidable costs are concentrated in warehouses under 10,000m<sup>2</sup> and that the 20,000m<sup>2</sup> UK threshold was inconsistent with international best practice – Germany, the Netherlands, Belgium and France have threshold ranges from 1,000 to 5,000m<sup>2</sup>.

The CEBR describes this situation as a 'market failing' where the evidence alone should ensure wider use of sprinkler systems, but for some reason this does not happen. To the insurance industry, it was always obvious that a strong case would be returned by such as study: after all it is what sprinkler systems were originally invented for.

Our 'second wish' therefore is for regulation to be changed to ensure UK trade and industry is better protected by the provision of sprinkler systems in new warehousing of a size more akin to our European cousins. This could be encouraged with tax and building rates incentives: incredibly, sprinklered warehouses currently incur higher business rates.

#### **Modern Methods of Construction:**

It is our belief that our building regulations fail to adequately address some issues emerging with the introduction of specific new building methods. The key areas are in material choices (often combustible and mainly in support of the sustainability agenda), key design details (such as combustible voids), and the scope of responsibility of our building regulations (failure to address fire ingress from outside and the absolute separation of life safety and building protection remits). Combustible materials are becoming prevalent in the

structure, insulation and cladding of buildings, and their only protection from points of potential ignition or fire spread are thicknesses of plasterboard (often breached during DIY and general wear and tear), and fire stopping packing (often poorly installed and sometimes never present). The 'on-paper' fire safety case regarding building regulations conformity is easy to make, but our experience tells us that it requires installation tolerances that are virtually impossible to guarantee on the building site, are absolutely critical to the performance of the building when on fire, and yet are uninspectable by any prospective insurer or inspector.

A most worrying revelation has been the ease with which fires may break into some MMC building types via plastic vents and fittings that require less than a five-second application of a flame from a cigarette lighter. By no stretch of the imagination should this be seen as acceptable, yet influencing the external envelope of the building remains largely off-limits for our regulations as they stand, which cater mostly for fires starting from within. Our 'third and final wish' would be to address these issues through building regulations to the point where future MMC buildings may be insured with equivalent levels of confidence as more traditional masonry structures. In the next *FRM*, we hope to feed back outcomes from the meeting. Let's hope there's a fairy godmother on our side ■

**Jim Glockling is FPA's technical director and director of RISCAuthority. For more information, view page 5**

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