

# Inspection Work and Fire Insurance Risks

## Necessity of Proper Inspection to Reduce Fire Loss—Causes of Fires and Determination of Hazards.

At a recent meeting of the Insurance Club of British Columbia, held at Vancouver, Mr. Harry Howes, special agent for British Columbia, of the Continental, Fidelity-Phoenix and Fidelity Underwriters, read the following valuable paper. He said in part:

I was asked to talk to you on the subject of Inspection Work—I will have to read you a paper, for, as some wit has said, I am sorry I did not have time to prepare an extemporaneous speech.

There is no other business more interesting or more vitally important than that of Fire Inspection. The successful inspector does, or should, know something of every art, trade and business, and must keep abreast of the times, and in order to gauge the fire hazards must master the details of every new manufacturing process, as well as know the new wrinkles in farm life. For instance, some farmer discovers he can clean hogs with gasoline more pleasantly than he can scald them, and the inspector must be immediately available to estimate the new fire hazard and promulgate rules of safety. Likewise, he must know something of chemistry, of analytical chemistry, so that he may understand substances and their compositions, and of synthetic chemistry in order to appreciate what combinations of elements or substances may accidentally or otherwise build up dangerous substances. In addition to a knowledge of physics and chemistry he must know something of human nature. For instance, he is aware that in our business of fire insurance he can deal safely with the Scotchman under conditions that would be suicide were the subject an Assyrian instead.

Fires are caused in three ways—by elements, by carelessness and by design. I will not discuss design fires except to say that while we can not give this feature too much consideration, the number of design fires is greatly exaggerated. It is natural instinct to question the honesty of every fire. You hear it frequently said that the majority of fires are designed. Simple arithmetic will prove this a fallacy. In the first place the majority of fires are of known accidental cause; of fires of unknown cause, certainly all are not designed. The vast majority of fires are partial losses, while it is pretty certain the majority of crooked fires, which, of course, are well planned and timely set, are total losses. The spread of this fallacy in the popular mind reminds us of a temperance convention in Scotland some years ago. The proposed meeting was thoroughly advertised for weeks all through the country. A large hall was used, and the convention met and decided in favor of total prohibition by a large majority—but the importance of the verdict in your minds might be exaggerated until you learn there were only three persons present.

There is no doubt that careful inspection work prevents fires. I recall from school days, as punishment for uncorking the hydrogen sulphide carbon and letting the fumes permeate the building, having to stay after school and write 100 times—it seemed a million then—the words “Count that day lost whose low descending sun sees at thy hands no worthy action done.” It seems to me that after an inspector has carefully inspected a risk from cellar to garret, he can feel that it is a worthy action done, because in so doing he not only serves his principal well, but is also doing a real public service. Getting down to a dollars and cents basis, there never was a really successful insurance man who was not familiar with his own risks, and this means careful inspection. In this respect, we have learned something from the Mutuals. Know your risk and you will have less of grief, of law suits, of loss of business. You remember in the “Merchant of Venice” how Launcelot says “It’s a wise child that knows his own father,” and just so,

it’s a wise agent that knows his own risk. I assume these meetings are for self-improvement—in other words to feather our own nests. It would therefore, be appropriate, to refer you to a member of the feathered tribe, the Cuckoo bird. This bird frequently lays her egg in the nest of some other bird and then forgets about it, leaving it to some other bird to sit on the nest and hatch out a child while she goes off to afternoon tea parties or whatever it is female birds do when they are not attending to business. Recalling an actual and recent experience, one agent has a risk—a large frame building, but through his inspection and cooperation with the assured, the building is neat and clean and a safe risk. Adjoining his risk is another large frame—vacant, dirty, doors open and windows out and insured through another agent, who places the insurance and forgets about the risk, leaving it to the first agent to spend half a day looking up the owner of the exposed building to get it cleaned up and closed up in order to safeguard his own risk. The second agent resembles the Cuckoo bird.

We need not go far afield to begin inspection work. In a recent loss, we learned the fire was caused by the good lady of the house leaving her matches too close to the fire. Cogitating over this iniquity, I made it a point that day to learn where the matches were kept in my own house—why in my own house, instead of the matches being kept close to the stove, they were kept in a pasteboard box on top of it.

To inspect a risk in a limited time and get the proper perspective and retain in mind the features, requires a definite plan of operation. One simple plan that saves time and many steps, is to take the elevator to the top. Going up, you observe the construction of the elevator-shaft—after observing the roof features, you walk down observing the stairways and inspecting floor by floor, and afterward it is easy to put on the paper the results of your inspection, and this likewise should be done systematically. An authority suggests this order—Exposures, occupancy, construction, common hazards of heating and lighting; special hazards of the class; public protection; private protection; and a brief summary which represents the inspector’s opinion of the risk. In considering heating arrangements, special attention should be devoted to public buildings where frequently a dangerous condition may be neglected due to lack of responsible management. In churches and schools, a hot air furnace is a serious hazard.

In connection with exposures, there is one point on which the underwriter frequently lacks vital information—that is the comparative height of the risk and the exposure; the number of stories does not always illuminate—the exposing building may have an equal number of stories and yet be either higher or lower than the parapet of the risk; also, in the matter of public protection in outlying districts, the fire map may not show the distance to fire hall and hydrant; in such cases, this information should be furnished the underwriter.

In private protection we are familiar with the merits of the ordinary standpipe and hose; chemical extinguishers; barrels and pails; automatic sprinklers, and dry powder extinguishers. A merchant who had some dry powder extinguishers in his store regarded them with a sort of awe as if they possessed some supernatural power. He asked me how to use them in case of fire. I advised him that one plan would be to throw the dry powder out the window, turn in a fire alarm and get busy with a bucket of water another plan, and possibly a better one, would be to turn in the alarm and put out the fire with water and then throw away the dry powders. Personally, I would prefer not to have dry powder extinguishers about. Chemical extinguishers are very valuable, but they would not always suffice, as in a film fire for instance water might be required as these cellulose compositions contain enough