

NFPA

Revising the Standards

by Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE

The employees in the busy restaurant kitchen did not know where the fire extinguisher was located. After moving boxes and mops, it was found on the floor with no service tag. So the recommendation is ...

HAVE THE EXISTING EXTINGUISHERS INSTALLED AND DATETAGGED IN ACCORDANCE WITH NFPA 10.

This is a very common recommendation generated by a loss control inspection. But what does it mean, and where did it come from? What to do? What is NFPA anyway? And what is the 10 all about?

NFPA 10 calls for fire extinguishers to be installed with the top no more than five feet above the floor and with the bottom at least four inches above the floor. They should display an inspection tag from a qualified fire extinguisher contractor with a punch date of inspection within the year. The contractor will know the correct installation. It's in NFPA 10.

The National Fire Protection Association (NFPA) is an "international nonprofit organization ... that seeks to reduce the burden of fire and other hazards by providing consensus codes and standards designed to minimize and reduce the effects of fire." Reducing losses, especially by fire, is a major goal for insurance companies. NFPA also does extensive training and research in this field, providing statistics on all aspects of fire prevention, including cause and origin of fires. Established in 1896, NFPA had strong insurance roots as part of its foundation. At that time in history, technology was changing rapidly, often with little consistency. There was a great need for standards.

The reasons for and ways to comply with NFPA Standards and Codes may sometimes seem incomprehensible to members of the public and the insurance industry. There



are currently more than 300 codes and standards developed and published by the NFPA. The standards can be lengthy and hard to understand. When faced with complying with a recommendation or loss of their coverage, insureds (and their agents) may not like these mysterious standards and the inspectors who are citing them. An explanation is in order so everyone understands that these important codes and standards are not brought about arbitrarily.

The codes and standards are developed based on the understanding that there is a balance of risks and costs that society is willing to accept to reduce the chance of harm. They are consensus documents written by knowledgeable individuals applying current best practices and the latest technology in the fire safety field. Insurance companies have the option to require their policyholders to follow the standards, or the companies may require adherence to even stricter guidelines.

Code? Standard? What's the difference? In this context, a code tells you what should be done, be it for life safety or one like the National Electric Code. A standard tells you how to do it.

NFPA Technical Committees are comprised of interested members of the fire protection community. Professionals of varying interests are represented. They include manufacturers, installers/maintainers, insurance and



enforcing authorities. The committee's membership is comprised so that no particular interest makes up more than a third of the membership. This ensures balance to the process and its results. MSO senior field inspector, Nils Deacon, is a member of the NFPA Technical Committee on Portable Fire Extinguishers and has more than 33 years of experience in loss control.

According to Deacon, the technical committees are responsible for reviewing the standards. At their meetings, the members discuss public input that had been solicited the previous year. This is a major component of the revision process. Interested members of the public, predominantly from the fire protection industry, submit proposals to make changes in the standard. Often, the proposals are to clarify or bring the standard up to date with changes in technology. Many of the submittals come from members of the committee.

The submittals have two initial possible paths. If after discussion and a vote by the committee, it has been determined that the submittal is covered appropriately within the current standard language, the committee will issue a statement that shows the submittal has been considered but will not go on to be included in the second revision or draft process. If the committee agrees that a submittal could be part of the revision, the submittal will be continued for the second round of consideration and balloting later in the revision process.

This is all conducted through a formal voting process. Many of the votes are virtually unanimous, but some are very close. That will be noted in the notes of the meeting. If a vote is close, a submittal can gain new life by having the language tweaked to make it more acceptable to the majority who vote no.

There are various further stages to the revision process to ensure that the best possible document is produced. After all it will be the document used nationally and internationally for three to five years, depending on the individual standard.



Going back to the example cited at the beginning of this article, NFPA 10 is the National Fire Protection Association Standard for Portable Fire Extinguishers. It is one of the oldest of the NFPA Standards, and includes information for selection, installation, maintenance, recharging and testing of portable fire extinguishers. The standard also includes a list of obsolete extinguishers that should be removed from service. In 1918, the NFPA Committee on Field Practice was charged with developing a standard on what was called then 'first aid protection', now known as first line defense against limited size fires. The technical committee for the standard is specifically concerned with "the installation, maintenance and use of portable fire extinguishers and equipment." Installing and properly maintaining the proper portable fire extinguishers can mean the difference between a small fire that is easily put out, or a total property loss with potential loss of life.

Understanding the NFPA codes and standards and their importance in reducing the risk of fire loss is an important component of an insurance company's underwriting process.

This article originally appeared in the NYIA NY Connection Magazine.

