



## Loss-control Engineering

Loss-control engineering and fire protection engineering have their roots well founded in the insurance industry. On many projects, especially large facilities and industrial buildings, insurance companies would often provide fire protection specifications to the design team early in the process, be involved throughout the design and construction of a building, and provide additional inspection services after the building was occupied and in use.

These activities were called loss-control engineering, and were viewed by insurance companies as a sound investment. It was considered to be in the insurer's interest to protect the building,

However, over the last 10 to 15 years the Insurance Industry's involvement in fire-protection design has decreased. This shift is due, in part to the modern business environment where both the insurance companies and business corporations are continually reorganizing. Also, insurance companies can no longer expect to insure a facility for an extended time, and thus, have less incentive to make an investment in providing ongoing loss-control services. Today, organizations such as the Society of Fire Protection Engineers (SFPE) and the National Fire Protection Association (NFPA) lead the effort to provide design methods and guidelines for fire-safe buildings.

As insurers cut back on loss-control engineering services, it is more important than ever that design professionals recognize the value of the specialized benefits of fire-protection engineering. By working directly with owners, or as an integral part of a design team, fire-protection engineers and building code consultants have a greater opportunity to influence a project, to ensure appropriate fire-protection features are included at the crucial preliminary design stage, avoiding costly changes or additions later in the construction process. More cost-effective construction types, such as wood-frame, can often be include for consideration where they are normally excluded when specialists familiar with fire-resistant design methods for all materials are included in the design process.

