

Insurance companies want a say in barn design

Agriculture buildings are kindling waiting for a fire to happen, an insurance executive said

BY JOHN MINER
Ontario Farmer

Stratford - In the face of more barn fires and higher losses, insurance companies want a role in how new barns are designed.

Randy Drysdale, assistant vice president of loss control with Farm Mutual Re, gave that message to the annual conference of the Canadian Farm Builders Association in Stratford.

"If we are to be business partners, we are going to have to have some say in this," Drysdale said in his presentation.

According to the OFM, in 2017, Ontario had 165 barn fires, the most since 2011, with total losses pegged at \$36 million.

It has been calculated that the average loss when livestock were involved was \$266,000.

Drysdale said from the experience of Farm Mutual Re, which reinsures Ontario's farm mutual insurance companies, that number is incredibly low. In 2018 there were three barn fires where the average loss was about \$5 million, he said.

"There is a lot of organized kindling in there and really the barns are built to burn. They are combustible structures, they are wood frame, unprotected structures, too far away from fire halls to have the fire department make a big difference to them at all," Drysdale said.

Insurance companies would like to see resilient design incorporated into new barns after there has been a loss.

"We want to look at ways we can enhance the ability for a structure to survive losses," he said.

What often happens now is farm structures are rebuilt in almost the exact same style as the building that was destroyed.

"If it burnt once, what is to prevent it from burning again?" he asked.

Drysdale said they often face pushback from farmers when they suggest measures such as adding fire separation walls or installing fire doors.

Although added protection will increase the cost of a building, he said contractors and insurance companies may have to be a little bit more forceful about the issue.

"If there are enough fires it is going to start to get to the point where it is too expensive to buy insurance. Our reinsurance costs are going up on a yearly basis and they are going up by a substantial amount," he said.

Major causes of barn fires have been found to be electrical and mechanical failures of equipment in barns, temporary portable heaters, recessed wiring, misuse of ignition sources, installation issues with clearances to



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combustibles, mobile equipment and general housekeeping practices.

But the cause of 40 to 50

percent end up being classified as undetermined.

Drysdale said insurance companies are trying to discover the cause of the undetermined fires.

"We've looked at the times fires start, we've looked at buildings, we've looked at all kinds of things and the undetermined sits there and we just can't figure it out at the moment.

"We are going to keep looking and we are going to keep digging and eventually we are going to come across it because there have been a lot of barn fires."

What is known, however, is there are steps that can be taken to reduce the risk of a

loss, he said.

Electrical panels, for instance, are often installed on plywood because it is easy and it has always been done that way. Instead they should be installed on concrete panel boards or concrete walls, he said.

His insurance company is also looking at technology that can help, such as fire suppression systems that can extinguish a blaze in individual rooms.

Drysdale said his company will be recommending their installation in all mechanical and electrical rooms in agricultural buildings, although it will not be mandatory at this point.

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