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Society of Fire Protection Engineers

New Jersey Chapter

FUSIBLE LINK

JUNE 2007

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Special Executive Assistant to The Board

Vicki Serafin

President's Message

Our next meeting will be the last for the NJSFPE year. It is our annual meeting with the election of officers for the upcoming year. The May meeting technical presentation was an update of a previous presentation several years ago describing the state of the insurance industry. It was extremely interesting to see the changes and the similarities that exist today.

Our next meeting presentation will be a look at combustible dust explosions and what you need to know in order to design mitigation strategies if this type of exposure exists in a particular operation.

I hope you are all enjoying the change in the weather and plan on attending the June Meeting.

Best Regards

Glenn Deitz
NJSFPE Chapter President

June Chapter Meeting—It's on the 11th

The final NJ Chapter meeting of the season will be held on the second Monday in June. This is also our annual meeting where we will elect our officers and board of directors for the 07/08 term. John Cholin will speak about combustible dusts and the chapter will hand out 30th anniversary portfolios to all that attend the meeting. All this, including an enhanced meal, makes the June meeting a "must" attend event. We hope to see as many of you there as possible.

<http://www.sfpe.org/Chapters/NewJersey.aspx>

NJ SFPE Membership Meeting Minutes May 7, 2007

The meeting was called to order at 6:00 by our President, Glenn Deitz; after the salute to the flag Glen asked for introductions by all present as is our custom.

The General Meeting Minutes for our April membership meeting were published in the May edition of the *Fusible Link*, Ed Armm our secretary asked if there were any questions, as there was none a motion was made and carried to approve them as published. The Treasurer's Report for May was read by Robert Murray our treasurer, a motion was made and carried to accept the report as written.

Rich Reitberger reported that our technical seminar will be held on Tuesday, May 22 from 8:30 am to 3:00 pm at the Holiday Inn Newark Airport. The hotel is located at 160 Frontage Road, Newark, NJ phone 973-589-1000. Here is link to the hotel for directions; <http://www.ichotelsgroup.com/h/d/hi/1/en/hotel/ewria/transportation>.

Rich also reminded everyone that our joint golf outing will be June 25th and again will be held at the US Military Academy West Point.

Ed Armm, our secretary, recently represented the Automatic Fire Alarm Association of New Jersey at their annual meeting. Ed who is the vice president of the AFAANJ informed us that he was twice honored, first to accept the State Association of the Year Award for the AFAANJ and secondly with a Service Award that was presented to him. Ed reminded us that SFPE members are always welcome at AFAANJ meetings, to find out more about the AFAANJ you can go to www.AFAANJ.org.

Paul McGrath of City Fire spoke about his next "Fire Facts" Seminar to be held this week on Friday, May 11 at Seton Hall University. The speaker is Bob Davidson of Davidson Code Concepts whose topic will be the recent changes to New Jersey's fire and building codes. Bob is very knowledgeable concerning NJ codes as he is a retired fire sub-code official, Bob is a speaker much in demand throughout New Jersey. City Fire Equipment Company sponsors a number of these "Fire Facts"

seminars at Seton Hall each year, they are free to AHJ's and Sub-Code Officials and Paul turns the open seats over to those of us in the industry a week or two prior to the seminars.

Jerry Naylis reminded everyone that the International Code Council will be meeting May 21 – 26 in Rochester, New York. Jerry asked those present that have good relationships with local code officials to urge them to vote in favor of residential fire sprinklers. Jerry read from a four-page handout from the homebuilders' coalition full of misinformation. The handout greatly exaggerated the cost for home fire sprinklers among other scare and propaganda tactics hoping to get a no vote on residential sprinklers. These things make one wonder just how much a human life is worth, to the homebuilders associations it appears not much.

Tonight we had three speakers all providing a slightly different perspective look at an 'Insurance Industry Updates' Our first speaker was Brad Hart, following him was Steve Fomchenko and the closing speaker was Mike Newman.

Brad Hart who is a Senior VP with the Lockton Company opened with his presentation "The Global Property Marketplace". Brad's presentation covered a historical snap shot of 2006, a review of the 2006 industry results, 1st quarter 2007 observations, and a look forward, he finished with summary comments. He used a one-word descriptor for 2005/2006 which was turbulent. The insurance industry suffered losses of \$60 - \$80 Billion from KR & W, the depth and breadth of the loss was staggering. Brad reported that all industry segments were impacted and that no major retail or reinsurance provider was untouched, the storms wiped out many reinsurance funds. Brad showed the losses suffered by the major retail Insurers and reinsurers in 2005 and early 2006, he put up a chart showing the current figures against last years and the difference was easy to see.

Brad showed that the figures from January and February of 2007 reflect a period of relative stability following record swing

from 2005 losses to 2006 profitability, yet the availability of retail; reinsurance & retrocessional "Cat" capacity remains tight. He projected that record profitability will drive new capital to enter market, as much as \$17 Billion of new capital entered the marketplace in 2006 and greater then \$38 Billion over last 18 months. He predicted that competitive but "educated" overtones will emerge with retail & reinsurers displaying prudent aggregate management; pricing & capacity f(x) = catastrophe load & underwriting info.

Brad explained that there are two markets, non-catastrophe exposed vs. catastrophe exposed in reference to carrier positioning, global capacity and pricing. Currently the uncertainty remains within the industry due to the following variables; the 2007 hurricane season, the science of climatology, the rating agency factor, terrorism & pending TRIEA expiration, the "alternative" market of which sidecars include; "cat" bonds; etc and finally with the public sector intervention into property insurance as seen in Florida.

Brad closed reminding us that softening in the global market is not anticipated for "Cat" perils, that loss control & engineering data are paramount, he stressed that we must keep an eye on the wild cards we have no control over and finally the start of the 2007-hurricane season is June first.

Our next speaker was Steven Fomchenko, Chief Property Underwriter – Americas for XL Insurance Company. Steven's presentation for tonight included underwriting steps, secondary modifiers in RMS, portfolio impact, factors that may increase available capacity and finally terrorism models. He laid out the steps in underwriting as the submission being received and cleared, the participation determined with program terms and values being scrubbed as engineering is now seeking secondary modifiers and if necessary, site survey scheduled to obtain missing data for RMS and engineering review. They also depend on model results (for wind and earth movement as well as terrorism) completed at account level and

portfolio level after which an engineering review is completed and the underwriter determines capacity for the client/prospect. Finally, a quote will be prepared.

Some of the secondary modifiers are building maintenance, roof system (concrete, single ply membrane, etc.), roof pitch (gable roof), parapet parameters, anchorage (mechanical connection between roof framing and wall structure) and anchored equipment. Other factors that may impact a portfolio are the use of an aggregate monitoring tool (Wind/EQ/Terrorism), company limits, portfolio's are also rating agency sensitive and each client is measured for impact to the portfolio. Each area has its own limitations and based on risk.

When it comes to terrorism factors include bomb scenarios such as 5 Ton, 10 Ton etc. with more sensitivity to urban areas. Also included are considerations to multi-line results (property, workers comp...) and finally account/portfolio impact.

Finally Michael Newman, PE, Manager-Property Loss Prevention for Johnson & Johnson Risk Management gave his presentation entitled "The State of the Property Insurance Market a Customer Viewpoint". Mike explained that his presentation details how his company views the property insurance market and the challenges it presents in today's business climate. The views Mike presented are based on J&J's business

situation and insurance needs and should be viewed as one of many ways to meet the challenges of the post 9/11 and post Katrina property insurance market.

After an overview of J&J and their earnings Mike explained the way J&J structures their insurance, it is a combination of J&J Insurance Subsidiary which is captive and commercial insurance, what happens if a loss occurs, what kind of deductibles they had/have based on the local deductible, corporate deductible and captive retention. Their primary layer is their captive reinsurance and commercial reinsurance increasing to their excess layer of commercial insurance.

In the "good old days" J&J carried all risk coverage including earthquake, flood and terrorism coverage was all included with blanket limits. They enjoyed a lower corporate deductible with no location percentage deductibles for Nat Cat for PR Wind and Quake. Finally they provided only basic information for underwriting and enjoyed a lower premium structure. After September 11, 2001 and Hurricane Katrina all that changed. Now J&J finds that terrorism coverage is excluded, they have lower limits with a higher corporate deductible. They also now face location percentage deductibles for natural catastrophe for Puerto Rico including wind and quake, they must provide more detailed information to underwrite risk and find varying underwriter interest in J&J.

They now have a higher premium structure and periodically review the economics of purchasing primary commercial property insurance.

J&J Risk Management found changes the last time they had to renew insurance, natural catastrophe perils became a key component with other key hazards such as flammable liquids and warehouses. Maximum foreseeable loss estimates (MFLs) continue to drive reinsurance costs and business continuity planning continues to increase in importance, they find that the more underwriting information the better! Natural catastrophe has become a key cost driver making modeling a critical issue, earthquake has become very tough, especially for additional capacity. They report some relief on percentage deductibles, however, terrorism still a separate cover even though pricing is improving. Their deductible pressure has stabilized and their premiums are also relatively stable even after large loss. Mike admitted that they have had some coverage improvements and are making progress in some countries toward one worldwide rate. This concluded Mike's presentation, our other two speakers returned to the podium and after a short Q & A period the meeting concluded at 8:05

Respectfully submitted by email on May 24, 2007 by Ed Armm, Secretary.

The Cost to Retrofit Sprinklers in High Rise Buildings

There has been a lot of discussion of late about possible legislation that would require automatic sprinklers to be retrofitted in high rise buildings, apartment high rises etc., and sprinkler installation in new residential house construction. As expected there have been calls on both sides of why this is needed and on the other side as to why it shouldn't be legislated. Those on the side to not install or retro fit have been quoting huge costs to install sprinklers in these types of units. Costs so huge, they are almost 10 times what the actual cost would be.

The following are parts of an extract from an

e-mail written by Vinny Fichera, the Executive Director of the NJFSAB. It covers the results of a study on the costs of installing sprinkler systems in these types of occupancies. You may find this information quite informative:

My organization is presently working with survey data compiled by the NJ DCA to finalize a cost impact study on High Rise Retro-Fit. This data has been requested by DCA Commissioner Susan Bass Levine and Governor Corzine, who are presently considering regulations requiring high rise sprinkler retro fit in NJ. As you know, my

organization is comprised of contractors, union installers, suppliers and manufactures. We are confident in our cost estimates. Our cost data is based on connecting the sprinkler systems to the existing standpipe. This standpipe is assumed to have an adequate water supply, including fire pump. For residential buildings, we are looking at costs of \$6 to \$7 per square foot. Based on a "unit" size of 850sqft to 1500sqft, budgets should be more in the range of \$5525 to \$9750 per unit. Even big, luxury units in the 3000-3500sqft range don't approach the \$30,000 figure as quotes by certain opponents to this legislation.

Society of Fire Protection Engineers
New York & New Jersey Chapters



Annual Golf Tournament
MONDAY June 25, 2007
West Point Golf Course
West Point, NY
845-938-2435
www.usma.edu

FOR THE BENEFIT OF THE SCHOLARSHIP FUND
Outing Highlights Include:

- Limited Openings to the First 144 player reservations – no exceptions
- 7-8 a.m. Continental Breakfast & Registration - 8:30 a.m. Shotgun Start
- Greens Fees & Cart Included - Four Person Scramble Format
- BBQ Buffet following play – performance and door prizes
- Prize Sponsors and Donations are Welcomed

\$125 Per Person
\$140 If Payment is Received After June 11th

Make checks Payable To: "NJ Chapter SFPE"

-----COMPLETE, DETACH & SUBMIT PORTION BELOW -----

	NAME	COMPANY / UNIT	PHONE or EMAIL
Cart 1			
Cart 1			
Cart 2			
Cart 2			

Amount enclosed: \$ _____ Group Contact: _____

Contact Phone _____

Return this portion with your payment to: NJ Chapter SFPE Golf Outing
c/o Vicki Serafin
P.O. Box 8268
Parsippany, NJ 07054

Society of Fire Protection Engineers New York & New Jersey Chapters



Tournament Sponsors

To be a part of a worthwhile program of providing scholarships to deserving fire protection students.

Green / Tee SPONSOR

\$ 200.00

Identifying sign on hole

Name to appear on sign: _____

GIFT PRIZE

Please accept _____

for use as a prize on the day of the tournament. I will bring the prize with me to the outing.

Refreshment Sponsors:

If you would like to sponsor the refreshments at the course, please call Vicki Serafin at 973-541-6771.

Note: Make checks payable to: **"NJ Chapter SFPE"**

Amount enclosed: \$ _____ Contact _____

Contact Phone _____

Return this portion with your payment to: NJ Chapter SFPE Golf Outing
c/o Vicki Serafin
P.O. Box 8268
Parsippany, NJ 07054

Society of Fire Protection Engineers New York & New Jersey Chapters



Location:

West Point Golf Course
Building 1230
West Point, NY 10996
845-938-2435

Directions:

Palisades Parkway North to the Bear Mountain Bridge Traffic Circle.

Go three quarters of the way around the circle and take 9W toward West Point.

Go 5.5 miles and take the Rte. 218 / Rte. 293 / Rte. 6 exit
(Note: You will go under a golf cart bridge just before the exit.) You can see the golf course on the right off of 9W.

Exit right off the ramp into the parking lot.

Hotel Accommodations (If needed):

Rooms available at the:

Hotel Thayer - www.thethayerhotel.com

Phone: (845) 446-4731

Holiday Inn Express, which is 2 miles away on 9W;

Phone: (845) 446-4277



One Barker Avenue, 3rd Floor
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Fire Protection ■ Code Consulting ■ Risk Control ■ Security Consulting

Position Description:

Company Description: Schirmer Engineering is internationally recognized as one of the premier fire protection engineering, life safety and security consulting firms in the world. Founded in 1939, we are one of the oldest and most trusted names in fire protection engineering, with offices located throughout the United States.

Location: Schirmer Engineering is currently looking for engineers to fill new positions in our New York Metropolitan area office located in White Plains, NY.

Minimum Education: Interested individuals should have a M.S., B.S., or Associates Degree in Fire Protection, Mechanical, or Electrical Engineering, Architecture, Architectural Engineering, or related fields. Individuals having an AIA certification, an EIT, or P.E. in Fire Protection Engineering or a related field are preferred.

Minimum Work Experience: Schirmer Engineering welcomes inquiries from

individuals from all levels of experience, although individuals having 3 to 7 years of related engineering experience are preferred. Work experience should demonstrate growth and a proportional increase in technical, project management, business development and related responsibilities.

Special Skills: Applicants should be technically oriented, with good analytical and organizational skills. Excellent communication skills (written and oral) required. Individuals should have a broad knowledge of general building construction methods, familiarity with building and life safety codes, and experience in working with contractors, architects, and/or engineers. Knowledge and background with computer fire modeling techniques and performance-based design is a plus. The selected individual must have the ability to work both independently and in a team environment. Persons with the desire for career growth and interested in participating in the development of a rapidly growing, dynamic office are encouraged to apply.

Duties and Responsibilities: Technical responsibilities will include fire protection system design, specification development, construction period services, building surveys, building code consulting, computer fire, smoke and egress modeling, plan review, accessibility consulting, and related fire protection, life safety and building code consulting services. The selected individual will also assist in the development of project proposals and participate in business development. Candidates with appropriate experience will participate in, and direct financial and technical management of assigned projects.

Contact Information: For additional information regarding Schirmer Engineering, please see our website at www.schirmereng.com. Forward confidential resumes and inquiries to:

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Meeting Dates/Programs 2006-2007

DATE	TOPIC
June 11, 2007	Combustible Dust Explosions - What you need to know - by John M. Cholin of J.M. Cholin Consultants, Inc.
June 25, 2007	Golf Outing - West Point

The NJ Chapter's summer Planning meeting will be held at the Willis offices located in Florham Park, NJ on the second floor of 25 Vreeland Road. The planning meeting will begin at 9 am on August 1. All 2007/2008 directors and officers should attend. Any chapter member may attend as well provided that they give advance notice to David Gluckman.

2007-2008 New Jersey SFPE Nominations for Officers and Directors

In Compliance with the Nomination Section of the Constitution and By-Laws of the New Jersey Chapter of the Society of Fire Protection Engineers, The Nominating Committee submits the following slate for Offices and Directors. The election will be conducted at the next Annual Business Meeting, scheduled for Monday June 11, 2007, at the Hanover Manor.

President	Dave Gluckman
First VP	John Cholin
Second VP	Ed Armm
Secretary	Rich Reitberger
Asst. Secretary	Brad Hart
Treasurer	Bob Murray
Asst. Treasurer	Rich Ravaoli

Chapter Members Vinny Fichera (Second Term), Glenn Buser (First Term), John Warnet (First Term) and Jerry Naylis (First term) remain as Board of Directors member-at large.

Chapter Member Glenn Deitz will be Immediate Past President, a voting member of the Board of Directors and Chair of the Nominating Committee. The Nominating Committee and the Board of Directors welcomes volunteers to serve in leadership capacities within the organization including Committee activities and the Board itself. No other members made their interests and willingness to serve know to the Nominating Committee prior to this report. Any member with a desire to run as a candidate for Chapter Officer or Director is encouraged to do so. They must contact the Chapter Secretary, Ed Armm (212-695-6670) at least four weeks prior to the Annual Business Meeting. In accordance with the New Jersey Chapter By-Laws, candidates must submit the signatures of five voting members of the New Jersey Chapter SFPE along with their letter of intention to run for any of the above positions. According to the calendar, the deadline is Monday May 16,

SLICER & ASSOCIATES, L.L.C.
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JMCC

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EDWARD B. ARMM, SET

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Paul J. Mc Grath
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GB Risk Consulting, LLC
 155 Moramarco Court
 Mahwah, NJ 07430
 Email: gbuserr@gbrisk.com

Investigation Into the Application of Duct Smoke Detectors in Heating, Ventilation and Air Conditioning Systems

Prepared for the Fire Detection Institute
By John M. Cholin, P.E., M.E.E., S.F.P.E
J.M.Cholin Consultants, Inc.
Part I

Preface

This report is a review, consolidation and summary of the two final reports produced by the contract researchers for the entitled project. We have incorporated into this report numerous figures from the final reports of the research contractors without endnote references. Readers interested in this project or topic should refer to the two final reports by the researchers:

“Investigation of the Application of Duct Smoke Detectors in Heating, Ventilating and Air Conditioning Systems”, James A. Milke, Frederick W. Mowrer & Jose Torero, Department of Fire Protection Engineering, University of Maryland, College Park, MD, April 5, 2002.

and

NRC-CNRC Client Report B-4117.2, “Investigation of the Application of Duct Smoke Detectors in Heating, Ventilating and Air Conditioning Systems”, Gary D. Loughheed, Ph.D. , Alan McCartney & D.W. Carpenter, National Research Council – CANADA, Ottawa, CANADA, 21 March 2003.

These reports are available from the Fire Detection Institute.

Introduction

For decades there have been requirements for the installation of duct smoke detectors on heating, ventilating and air conditioning (HVAC) ducts for the detection of fires in the HVAC system. These requirements appear in NFPA 90A. NFPA 72 includes specific design, installation and maintenance criteria for these detectors. Historically, these criteria have been developed through a consensus process that documented existing practices that were felt to be adequate, based upon empirical data. These criteria reflect the engineering judgment of experienced practitioners in the field. However, since no one can cite research that supports the prescriptive criteria in the National Fire Codes there have been serious questions regarding the efficacy of these devices

These concerns came to a head when individuals submitted public proposals for adoption into the 2002 edition of NFPA 90A, Standard for the Installation of Air-Conditioning and Ventilating Systems, by the Technical Committee on Air Conditioning. The submitters predicated these public proposals upon six (6) assumptions that, if accepted, seemed to suggest that duct smoke detectors in heating, ventilating and air-conditioning (HVAC) systems did not provide a life-safety, mission continuity or property protection benefit commensurate with the cost of installation and maintenance of the duct smoke detectors. Thus, the task arose to investigate each of the assumptions to determine if they would indeed prove true, and whether or not a basis existed for the adoption of the public proposals.

Comparative Driving Forces

The first assumption was that the driving force on the air in the HVAC system ductwork due to a fire is large compared to that produced by the HVAC system fan(s). If this is the case the interactive control of the HVAC fans rapidly becomes superfluous. If this is, indeed, the case, considerable expense is being incurred for the installation and maintenance of duct smoke detectors that does not produce a commensurate benefit. Existing work by Klote & Milke and Tamura on the control of smoke in high-rise buildings does not explicitly deal with HVAC ducts and the relative driving forces acting upon the air in HVAC ducts produced by fires. Consequently, it was unknown whether a fire of the size we generally expect to detect with duct smoke detectors could be detected and if the shutdown of the mechanical ventilating system at that stage of the fire would provide a material benefit to the occupants.

In view of this concern, research was needed to determine how large a fire must become before it exerts a “significant” driving force on the HVAC system compared to the fans. Furthermore, if the relative driving forces were important, then it would also be desirable to identify those mathematical relations and software simulations that would apply to this concern.

To be continued in the September issue of the Fusible Link

Vicki Serafin
Affiliated FM
400 Interpace Parkway, Bldg C
3rd Floor
Parsippany, NJ 07054-1196
Phone: (973) 541-6771
Fax: (973) 541-6909

MEETING NOTICE

- Date:** June 11, 2007
- Place:** Hanover Manor
16 Eagle Rock Avenue
East Hanover, NJ
- Price:** In Advance - \$22 At door - \$25
- Dinner:** 5:00-6:00 (Cash bar for mixed drinks)
Dinner at 6 PM
- Speaker(s):** John Cholin of JM Cholin Consultants, Inc.
- Topic:** Combustible Dust Explosions - What you need to know in order to design mitigation strategies

Please note for this meeting:

All officers, directors and committee chairman are requested to attend a meeting at 4:00 p.m. at the Hanover Manor.

PLEASE COMPLETE AND RETURN WITH YOUR CHECK PAYABLE TO "SFPE NJ CHAPTER" TO:

Vicki Serafin
Affiliated FM
400 Interpace Parkway, Bldg C - 3rd Floor
Parsippany, NJ 07054-1196
vicki.serafin@affiliatedfm.com

NAME: _____

COMPANY: _____ TELEPHONE: _____

ALL RESERVATIONS SHOULD BE RECEIVED BY FRIDAY, JUNE 8, 2007. TELEPHONE RESERVATIONS OR CANCELLATIONS SHOULD BE RECEIVED BY NOON OF THE MEETING DAY.



2006-2007 CHAPTER COMMITTEES

STANDING COMMITTEES

Program

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Consulting - Nick Chergotis & Peter Rullo

Arrangements

Vicki Serafin, Chairperson

Membership

Dave Gluckman, Chairman

Nominating

Rick Reitberger, Chairman
Chuck Gandy
Glenn Buser

Scholarship Fund

Chuck Gandy, Chairman
Ed Armm
Mike Machette
Dave Gluckman

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Joe Janiga, Chairman
John Warnet

Archivist

Rich Reitberger, Chairman
Nicole Davidowitch

Historian

Jim Tolos

Communications

Fusible Link—Brad Hart
Ana Crisostomo—Coordinator
Mailing/Automation/e-mail—Vicki Serafin, Chairperson

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Jim Tolos, Chairman
Joe Janiga - Co-Chairman

Career Recruitment

Al Doport, Chairman
Glenn Deitz
Dave Gluckman

Golf Outing

Richard Reitberger, Chairman
Joe Janiga

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Frank Savino, Chairman
Rich Reitberger

PE Examination

John Cholin, Chairman
Joe Janiga
Mike Newman
Chuck Gandy

Chapter Seminar/Field Trip

Richard Reitberger, Chairman
Dave Gluckman
Joe Janiga

Legislative

Rich Reitberger, Chairman
Vinnie Fichera
Jerry Naylis

Finance

Rich Reitberger - Chairman
John Cholin
Bob Murray

SFPE Spring Seminar Results - 55 Attendees

The NJ Chapters spring seminar on Chemical, Biological, Nuclear, and Radiological threats including Pandemics and what NJ is doing to prepare for these threats was held at the Holiday Inn at Newark Airport on May 22nd. Fifty-five (55) people attended and learned a great deal as to the current state of these threats and what can be and has been done to mitigate them. All speakers did a great job on these very topical subjects.