TEA FACTORY FIRE RISK MANAGEMENT

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DECLARATION

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In average, 2-3 no of total fire loss claims have been recorded at tea factories in Sri Lanka every year. As an Insurance Engineer, we have been experienced that financial losses were considerable high amount as result of fire losses. The objective is to determine cause of the tea factory fires and manage tea factory fire risk. I have analyzed tea factory claims which were intimated from 2005-2009 at Sri Lanka insurance. Then identify cause of the damage for each and every fire case and find out most vulnerable area/machine in the tea factory. Then carried out technical comparison of the effected dryers against the new dryer units at the current market. Then propose optimal solution for identified area to avert fire risk in the tea factory. Finally, I have performed cost benefit study regarding my solution against Insurance premium. It has been highlighted that fires which were driven from dryers are most disasters & caused heavy financial losses according to the study. Also fire risk is high in old dryer units compared to new dryer units available at the market due to its superior construction and safety aspects. My conclusion is that Infrared detector coupled with auto alarm system is very good fire risk management solution for tea factory. According to the cost benefit analysis more than 150 million value tea factories will receive cost benefit soon after they installed I.R detector system. But below 150 million sums insured tea factories also have a gradual cost benefit but intangible nature of saving as result of installation of proposed system is enormous as one fire means huge financial loss.
# TABLE OF CONTENTS

Acknowledgement ........................................ iv
Abstract .................................................. v
Contents .................................................. vi
List of Tables ............................................ vii
List of Figures ............................................ vii

1. Introduction
   1.1 Introduction ..................................... 01
   1.2 Tea production process ......................... 01

2. Literature survey
   2.1 Literature review ................................ 05
   2.2 Fire case studies ................................ 15
   2.3 Analysis of case studies ....................... 21

3. Affected System V.S New Systems
   3.1 Conventional tea heater & dryer ............ 23
   3.2 New dryers & heaters ......................... 29
   3.3 Fire vulnerability of old system ........... 33
   3.4 Suitability of new systems .................. 36

4. Tea Factory Insurance Warranties
   4.1 Tea factory warrants ......................... 37
   4.2 Technical optimal insurance solution .... 47

5. Fire Risk Assessment
   5.1 Fire risk assessment ......................... 48
   5.2 Risk conclusion ................................ 57
   5.2 Risk assessment-Example-2 ................. 59

6. Fire Risk Management
   6.1 Suitable fire detection system for dryer ... 63
   6.2 Recommendations .............................. 77
   6.3 Lightning surge protection ................... 78
   6.4 Cost Benefit Analysis ....................... 83

7. Conclusion ........................................... 91
References List ......................................... 92
Annexure ................................................ 93
LIST OF TABLES

Table 2.1 Summary cause of damages .......................... 20
Table 3.1 Conquest dryer specifications ......................... 31
Table 3.2 Tempest dryer specifications ......................... 34
Table 3.3 Comparison of old system & new system .......... 36
Table 5.1 Risk classification .................................. 57
Table 6.1 Ignition Temperature of tea ......................... 66

LIST OF FIGURES

Figure 1.1 Through unit ........................................ 02
Figure 1.2 Tea roller ........................................... 02
Figure 1.3 Tea dryer ............................................ 03
Figure 1.4 Sifting machine .................................... 04
Figure 1.5 Color sorter ......................................... 04
Figure 2.1 Tea factory claim list ............................... 06
Figure 2.2 Damage power generator .......................... 10
Figure 2.3 Damage stator ....................................... 10
Figure 3.1 Side view of dryer .................................. 24
Figure 3.2 Front section of dryer ............................... 24
Figure 3.3 Process air flow diagram ........................... 27
Figure 3.4 Internal tubes of heater ............................ 28
Figure 3.5 External heater arrangement ....................... 28
Figure 3.6 Conquest dryer ...................................... 29
Figure 3.7 Tempest dryer ....................................... 32
Figure 6.1 Spark detection Vs I.R detection .................. 68
Figure 6.2 I.R.L 800 spark detector .......................... 74
Figure 6.3 I.R detector installation ............................ 75
Figure 6.4 Auto alarm buzzer ................................... 76
Figure 6.5 Fire hose reel ....................................... 77
Figure 6.6 Lighting conductor ................................. 84