

After Triangle Fire, Insurers Played a Leading Role In Boosting U.S. Workplace Safety

March 25, 1911, Disaster Was NYC's Deadliest Workplace Event Before 9/11

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NEW YORK, March 18, 2011 — The tragic Triangle Shirtwaist Fire, which occurred a century ago next week, ushered in a new era of workplace safety, according to the [Insurance Information Institute](#) (I.I.I.).

Recognizing the importance of fire safety, insurers today regularly have loss control engineering units inspect policyholder workplaces to evaluate the fire protection features of the buildings. In addition, the U.S. has made great strides in constructing more fire resistant buildings and upgrading building codes, thereby reducing the incidence of fires and improving fire suppression techniques.

“The dramatic changes in the way insurers assess risk is worth acknowledging as Americans reflect on what the high-rise workplace looked like on March 25, 1911, the day 146 people tragically died in New York City because of an out-of-control fire at the Triangle Waist Company,” said Michael Barry, vice president, Media Relations, I.I.I.

The company manufactured ladies' shirtwaists, a popular garment in the early 20th century. The Triangle Fire stood as the deadliest workplace disaster in New York City's history until September 11, 2001.

“Property and casualty insurers in 2011, unlike a few P/C insurers who were operating in 1911, focus constantly on life safety, fire prevention, and having their policyholders maintain important fire protection features, especially in buildings where an occupied floor is 75 feet above the fire department's access level,” Barry added.

Moreover, insurers today allocate substantial resources to verifying the adequacy of a building's fire barriers and fire protection systems as well as the commercial policyholder's employee training and fire prevention programs. Insurers also look more intently at a building's exit arrangements, something that was rarely considered in the early part of the 20th century. Policyholders who proactively reduce their risks enjoy a lower premium rate.

Prior to March 1911, insurers in New York City and elsewhere would too often focus on selling more and larger policies rather than focusing on risk reduction. Firewalls, fire doors, fire stairs and automatic sprinklers were available to New York City factory owners in 1911. Yet neither insurers nor the government insisted on their inclusion in the workplace. Since then, the installation of automatic sprinkler systems in high-rise buildings has become commonplace, as have mandatory fire drills and workplace doors that swing outward and remain unlocked during the work day.

The origins of the Triangle Fire are believed to have been accidental; the fire swept through the 8th, 9th and 10th floors of what was then known as the Asch Building, situated at the intersection of Washington Place and Greene Street, in the Greenwich Village section of Manhattan. New York University's Brown Building sits on the site today.

State governmental workplace safety initiatives, many of which were launched soon after the events of 1911, were supplemented on the federal level in the early 1970s with the creation of the Occupational Health & Safety Administration (OSHA). Today insurers that cover high-rise buildings generally make sure their policyholders have the following safety measures in place:

- **Automatic fire sprinkler systems:** The chances of a worker dying in a fire, and the average property loss per fire, are both cut dramatically when these systems are in place. In fact, insurance companies would prefer that all multi-story buildings have automatic fire sprinkler systems, although such requirements are generally dictated by local government building codes.
- **Mandatory fire drills:** Employees working in high rise buildings are typically trained, by either their employer or the building's management team, on how to exit their building in the event of an emergency.
- **Smoke alarms and smoke detectors:** These are standard devices in almost all U.S. workplaces, whether the business is housed in a high-rise building or a single story structure.
- **Proper storage of flammable materials:** The Triangle Waist Company fire accelerated quickly because the workplace was tightly packed with wooden tables and chairs, which sat alongside sewing machines that used oil. Meanwhile, bundles of combustible cloth and tissue paper were lying everywhere when the blaze started, according to a National Fire Protection Association analysis of the historic fire. Today, no insurer would stay in business for very long if the businesses it insured habitually filled their workplaces with such obvious fire hazards.

“The commemoration of the Triangle Fire offers a grim reminder to insurers and governmental regulators of what can happen when complacency sets in,” Barry concluded. “Insurers, policyholders and public policy makers must continue to implement sound risk management practices to ensure such tragedies are not repeated.”

The I.I.I. has posted a special section dedicated to the [Triangle Fire Centennial](#). Facts and Statistics on [Fire Losses](#) as well as [Workplace Safety and Workers Compensation](#) are also available.

Other I.I.I. resources include informational backgrounders on commercial [Property Insurance](#) and [Liability Insurance](#), as well as a broad look at [Business Insurance](#).

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