

FIRE RISK MANAGEMENT AN INSURERS VIEW

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FIRE RISK MANAGEMENT AN INSURERS VIEW

Life Safety a priority – but property losses a concern

Total Paid out 2008 Fire Losses - £1.3 billion

Average loss £21,000 – doubled since 2000/1

Number of fires falling – increase in large scale fires

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Improved risk management advice from insurers

General realisation it is of mutual benefit

Is the Government doing all it can?

Life safety

Property protection

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Reactive Legislation

- Health & Safety at Work Act
- Fire Safety & Safety of Places of Sports Act
- Corporate Manslaughter Act

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- Sprinklers
 - very effective
- Building Regulations (App Doc B)
 - retail s/storey over 2000 sq mtr
 - non retail – no requirement
- Process protection
 - Kitchens
 - Machinery eg spark erosion

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Fire Service IRMP's – Result of Bain Report 2002

- F&RS shift from intervention to prevention
- Risk based approach to fire fighting resources
- Risk assessed based response
- CFOA policy on automatic fire alarms

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Building Construction

- MMC modern methods of construction
- Fire resistance – less important – cost – insulation properties



COMPOSITE PANEL FIRES

Sun Valley Poultry, Hereford – 1993 MD & BI loss: £70m



TIMBER FRAMED CONSTRUCTION



LARGE WAREHOUSE PROPERTIES



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Recognise changing market place

Risk Management

- How is the company run
- Arson / electrics 60%+

MANAGEMENT STANDARDS ?



POOR ELECTRICS



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Recognise changing market place

Building Materials

- Approved products - LPS 1501 for Innovative Construction Methods
- Standards- Means of Assessing Performance- LPS 1181
- Recognised Test houses BRE ...VDS
- Known performance

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Building Materials

Compartmentation



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Building Materials

Fire Stopping



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Scottsdale Fire Prevention Programme

- Built in protection – sprinklers
- Aggressive code enforcement
- Strong education programmes
- Reduced civilian fire fatalities 50%
- Average fire loss 90% less

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Insurers try and practice prevention

- Feel more support from Building Regs would help.
- Would make allocation of F&RS Resource Easier
- While always a balance...
- Prevention does save lives and property
- We can walk away as Insurers

...also worth checking what you are told.....

Son to father:

“Dad, is a Ferrari a red car with a small horse?”

Father:

“That’s right, but why do you ask?”

Son:

“I think there’s one trying to pass us on the right...”





THANK YOU FOR LISTENING

ANDREW MILLER