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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



Improved risk management advice from insurers

General realisation it is of mutual benefit

Is the Government doing all it can?

Life safety

Property protection



Reactive Legislation

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



- Sprinklers

- very effective

- Building Regulations
 (App Doc B)
- Building Regulations retail s/storey over 2000 sq mtr
 - non retail no requirement

- Process protection
- Kitchens
- Machinery eg spark erosion



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



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



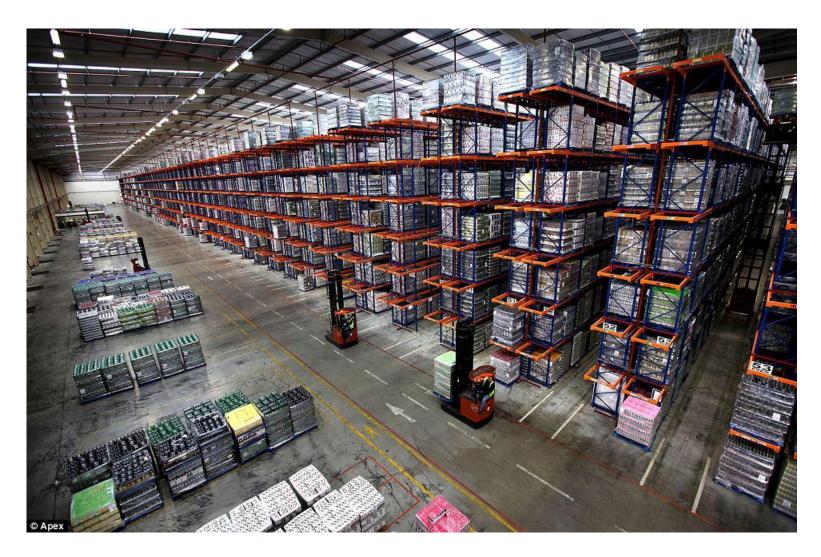


TIMBER FRAMED CONSTRUCTION





LARGE WAREHOUSE PROPERTIES





Recognise changing market place

Risk Management

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

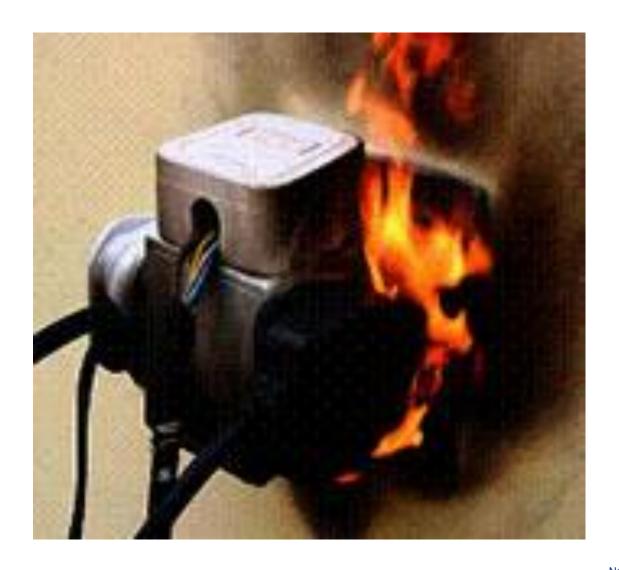


MANAGEMENT STANDARDS?





POOR ELECTRICS





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



Building Materials

Compartmentation





Building Materials

Fire Stopping





Scottsdale Fire Prevention Programme

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



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