



International Association for the
Study of Insurance Economics

18

October 2002

World Fire Statistics

Information Bulletin of the World Fire Statistics

Geneva Association Information Newsletter

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Aims and Activities of the World Fire Statistics Centre

The Centre's main objective is to persuade governments to adopt strategies aimed at reducing the cost of fire which, although running at around 1% of GDP in most advanced countries, has generally received much less attention than the cost of crime or of road accidents. In pursuit of this objective, the Centre collects from over 20 leading countries statistics on national fire costs (see Contents above).

A further important effort is devoted to persuading the European Union to identify fire safety as a topic for collective action, leading to a European fire strategy.

The Geneva Association Newsletter on "World Fire Statistics" appears annually and is distributed free of charge. **Printed copies:** 500. Unrestricted circulation. For further information contact:

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1. United Nations Fire Statistics Study

The Centre presented its annual report to the UN Committee on Human Settlements at the meeting in Geneva in September 2002.

The following 8 tables of international fire costs comparisons appeared in the report:

TABLE 1 - Cost of Direct Fire Losses

Adjusted direct losses (in millions, except for Italy and Japan - billions)

Country	Currency	1997 Direct Losses	1998 Direct Losses	1999 Direct Losses	Percentage of GDP 1997-99
Slovenia	SIT	1,950	1,850	2,250	0.06
Japan	Yen	465	490	435	0.09
Singapore	S\$	135	110		0.09 [1997-98]
Czech Republic	CzKr	1,250	1,950	2,150	0.10
United States	\$US	9,000	9,100	10,500	0.11
Hungary	Ft				0.12 [1986-88]
Spain	Pta				0.12 [1984]
Poland	Zl	575	600	975	0.13
Finland	FMk	940	1,050	1,100	0.15
United Kingdom	£	1,150	1,350	1,450	0.15
Australia	\$A				0.16 [1992-93]
Germany	DM		5,700	6,300	0.16 [1998-99]
New Zealand	\$NZ				0.17 [1993-94]
Austria	Sch	4,950			0.18 [1995-97]
France	FF	14,500	15,000	16,500	0.18
Italy	Lit		4,150	3,350	0.18 [1998-99]
Netherlands	f				0.18 [1995-96]
Canada	\$Can	1,800	1,600	1,700	0.19
Denmark	DKr	2,350	2,350	2,250	0.20
Sweden	SKr	4,100	4,250	4,200	0.22
Switzerland	SwF				0.23 [1989]
Norway	NKr	3,350	3,000	3,900	0.30
Belgium	BF				0.40 [1988-89]

Note : Fire losses include explosion losses following fires, but exclude explosion loss where no fire occurs, eg some acts of terrorism

TABLE 2 - Costs of Indirect Fire LossesAverage percentage of GDP (1997-99)

Country	%
Norway	0.004
Finland	0.009
Slovenia	0.009
USA	0.009
Sweden	0.011
Italy	0.014 [1993-94]
Japan	0.016 [1985-86]
UK	0.016
France	0.018
Canada	0.022 [1991]
Czech Republic	0.022
Germany	0.026
Netherlands	0.027 [1995-96]
Denmark	0.029 [1993-95]
Hungary	0.029 [1992-93]
Austria	0.034 [1995-97]
Switzerland	0.095 [1989]

Note: This table must be regarded with serious reservations - the figures are produced on widely varying bases and some of the differences look too large for credibility.

TABLE 3 - Fire Deaths

Country	Adjusted figures (fire deaths)		
	1997	1998	1999
Singapore	9	11	2
Switzerland	62	41	40
Spain	260	250	
Australia	110	140	140
Austria	76	55	53
Italy	475	435	
Germany	730	650	630
France	530	580	575
New Zealand	38	53	34
Czech Republic	140	100	110
Slovenia	30	22	17
UK	760	690	650
Greece	160	145	120
Norway	68	53	61
Canada	460	370	425
Poland	570	505	560
Denmark	74	79	84
USA	4,400	4,400	3,900
Sweden	130	180	120
Japan	2,150	2,100	2,150
Finland	105	91	110
Ireland	73	61	
Hungary	255	205	190

TABLE 4 - Population Comparisons for Fire Deaths (1997-1999)Population comparisons for fire deaths

Country	Deaths per 100,000 persons
Singapore	0.18
Switzerland	0.62
Spain	0.64 [1996-98]
Netherlands	0.68 [1994-96]
Australia	0.69
Austria	0.76
Italy	0.77 [1996-98]
Germany	0.82
France	0.95
New Zealand	1.10
Czech Republic	1.13
Slovenia	1.15
UK	1.18
Belgium	1.27 [1993-95]
Greece	1.34
Norway	1.37
Canada	1.38
Poland	1.41
Denmark	1.49
USA	1.56
Sweden	1.62
Japan	1.69
Finland	1.98
Ireland	2.02 [1996-98]
Hungary	2.14

Note : Population figures used are derived from the United Nations Demographic Yearbook.

TABLE 5 - Cost of Fire Fighting OrganisationsAverage percentage of GDP (1997-1999)

Country	%
Singapore	0.03 [1996-98]
Slovenia	0.06
Denmark	0.08 [1997-98]
Austria	0.11 [1994]
Norway	0.11
New Zealand	0.13 [1996-98]
Netherlands	0.15 [1994-96]
Belgium	0.18 [1987-89]
Sweden	0.18
Poland	0.19
UK	0.22
USA	0.23
Finland	0.29 [1993-94]
Japan	0.33
Canada	0.35 [1991]
Czech Republic	0.38

TABLE 6 - Costs of Fire Insurance AdministrationAverage percentage of GDP (1997-1999)

Country	%
Hungary	0.01 [1987-88]
Singapore	0.03 [1996-98]
Finland	0.04
Netherlands	0.04 [1987-88]
Italy	0.05 [1998-99]
Spain	0.05 [1986]
Canada	0.06 [1991]
Germany	0.06 [1998-99]
Sweden	0.07
USA	0.07
Slovenia	0.08
UK	0.08
France	0.09
Norway	0.09
Denmark	0.10
Japan	0.10
Austria	0.14 [1979-80]
New Zealand	0.19 [1993-94]
Belgium	0.28 [1988-89]

TABLE 7 - Costs of Fire Protection to Buildings

Country	Fire protection (%)	Currency	Cost in millions (except for Italy and Japan – billions)		
			1997	1998	1999
Canada	3.9	\$C	2,300	2,250	2,400
Czech Republic	3.0	CzKr	3,100	3,150	3,150
Denmark	5.0	DKr	4,600	4,950	5,400
France	2.5	FF	11,000	11,500	13,000
Italy	4.0	Lit	6,350	6,450	6,750
Japan	2.5	Yen	995	875	865
New Zealand	2.5	\$NZ	175	160	170
Norway	3.75	NKr	4,700	5,050	5,250
Singapore	4.0	\$S	950	665	525
Slovenia	2.5	SIT	3,900	4,900	5,200
Sweden	2.5	SKr	2,300	2,400	2,800
UK	2.5	£	1,400	1,550	1,750
USA		\$US	31,500	34,500	35,000

Note:

In the United Kingdom, the estimated fire protection costs varied from 1 per cent for housing to 7 per cent for hospitals and office buildings, in the United States, from 2.5 per cent for housing to 12 per cent for private non-residential structures, and in Canada from 2 per cent for single homes to 13.2 per cent for high-rise apartments.

TABLE 8 - Fire Protection to BuildingsAverage percentage of GDP (1996-1998)

Country	%
Sweden	0.13
France	0.14
Slovenia	0.14
Czech Republic	0.17
New Zealand	0.17
Japan	0.18
UK	0.18
Belgium	0.21 [1987-88]
Canada	0.26
Switzerland	0.29 [1989]
Netherlands	0.30 [1993-95]
Italy	0.31
USA	0.38
Hungary	0.42 [1987-88]
Denmark	0.43
Norway	0.44
Singapore	0.51

UN Scheme Endorsed

In their session held in Geneva on September 18, 2002, the United Nations Committee expressed its interest in the Report, thanked Mr. Wilmot, invited him to present a similar report to its next session and encouraged countries which had not yet done so to participate in the study.

European Parliament and Fire Costs

Following a meeting with Sir Christopher Prout MEP and with DG III (Industry), Sir Christopher in 1994 drafted the following Motion for resolution by the European Parliament:

"Whereas fire is currently costing countries of the European Union approximately 1% of GDP,

Whereas in comparison with road safety, crime prevention and industrial safety, little or nothing is being done to monitor progress on safety measures,

Whereas the rewards have been high for Governments, such as the United States of America, which have organised a determined campaign to cut fire costs,

NOW THEREFORE

1. The European Parliament urges the Council of Ministers to make a public announcement stating their concern over the level of fire costs in the EU.
2. The European Parliament calls on the European Commission to establish a Working Party of fire experts whose terms of reference would be to recommend ways of tackling the fire problem."

Sir Christopher (now Lord Kingsland) is no longer an MEP, but in 1995 Ms Christine Crawley MEP put down a similar Motion, which went to the Environment Committee in 1996. However, only three of the twenty proposed motions before the Committee were accepted for pursuit and, although the fire resolution was “recognized to be an issue of great importance”, it was not accepted. Lord Kingsland in 1997 raised it again with the Chairman of the Environment Committee, who took it up with the Commission, only to receive a stonewalling response.

European Fire Safety Action Programme – League of Augsburg 2000

In April 1999, an international conference, “Firesafe Europe 99”, was organised in Chester, UK on behalf of FEU¹ and CACFOA² with EU financial support. This resulted in a suggested European fire safety action programme, and the Centre helped FEU to carry this forward by jointly organising an FEU/WFSC seminar in Augsburg in June 2000 on “European Fire Strategy – the Part of Statistics”.

As a result of the seminar, the “League of Augsburg 2000” was formed to develop proposals for a European fire statistical database which would meet the needs of likely users of the figures. A core group was formed from among the likely users: fire services, fire protection associations, fire equipment suppliers, fire insurers, government, industry and commerce, and academics. A questionnaire has been circulated to core group members seeking (i) views on additional fire statistics that would be useful, and (ii) information on existing statistics available for publication, and the responses re now being analysed. The European Commission is being kept informed of the progress of the core group, whose role is to produce a report suggesting the best way of carrying forward the proposals.

CFPA International Meeting, Minneapolis, May 2002

Tom Wilmot and Tony Paish spoke on progress with national fire cost statistics at the May 2002 meeting of the Confederation of Fire Protection Associations International in Minneapolis. They reported on encouraging trends in reducing the annual toll of fire deaths, the recent publication of several new national fire cost studies, and signs of a slowly gathering momentum towards the development of a European fire strategy.

1 Federation of European Union Fire Officers' Associations.

2 Chief and Assistant Chief Fire Officers' Association (UK).

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Conferences organised and /or sponsored by The Geneva Association

2002

October

- 17-18 Rome **The Paradigms of Value – The Integrated Distribution of Financial Services, CEO Forum**, organised with Montepaschi Vita
- 21-22 Munich **17th M.O.R.E. (Management of Risks in Engineering) Seminar on Risks, Vulnerabilities and Exposures in Transport (air, space, sea and land)**

November

- 21-22 Berlin **1st Conference on Health and Ageing: How Medical Progress Drives Society and Insurance**, supported by the GDV
- 27 London **The Dynamics of UK Retail Insurance**, organised with Jim Bannister Developments Ltd.

December

- 10 Paris **2nd Paris International Conference on Risk and Insurance Economics**, co-organised with the FFSA
- 11-12 Zurich **Pension Development Workgroup Meeting**, in cooperation with Fondation Avenir Suisse and Swiss Re
- 17-19 Cambridge **International Symposium on Pensions and Work: Public Policy, Ageing and Work**, co-sponsored by the Geneva Association

2003

February

- 13-14 Amsterdam **5th Meeting of Amsterdam Circle of Chief Economists, on Strategic Issues in Insurance**, hosted by ING

March

- 6-7 Vienna **Work beyond 60: Preparing for the Demographic Shock**, in cooperation with the Club of Rome and the Risk Institute
- 25 Hong Kong **2nd World Insurance Leaders Panel**
- 25-26 Hong Kong **3rd Insurance Summit in Asia**, co-organised with the Asia Insurance Review
- tba Washington **4th ASEC Seminar on Vulnerabilities in Infrastructure: Rethinking the New Service Economy**

April

- 14-15 Rotterdam **10th EALE Conference**, a joint seminar between the European Association of Law and Economics (EALE) and the Geneva Association

June

- 12-14 London **30th General Assembly of the Geneva Association** (members only)

September

- 11-12 Geneva **19th PROGRES Seminar on Regulation, Supervision and Global Trade Issues**
- 15-17 Zurich **30th Seminar of the European Group of Risk and Insurance Economist (EGRIE)**