

World Fire Statistics

Information Bulletin of the World Fire Statistics

International Association for the
Study of Insurance Economics

Geneva
Association
Information
Newsletter

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TOM WILMOT'S LEGACY

Tom Wilmot, Director and founder of the World Fire Statistics Centre, died in February 2007 after a short illness. After a 3-year research study at Sussex University in 1976-79, he had in 1981 presented a proposal to a UN Working Party for a project to collect and analyse national fire cost statistics. Its acceptance led to the formation of the Centre, to a series of resulting questionnaire enquiries among participating countries, to the submission of consequent reports to the Working Party and its successor UN bodies, and then to the publication of a series of Bulletins (freely available to all who wished) summarising much of the content of the UN reports. Tom was also active in expanding the number of countries taking part in the enquiry and in publicising the Centre's work at a number of international seminars and conferences. His departure has sadly occurred just in the year when the Centre is celebrating its 25th anniversary and is looking at ways of assuring its longer term future.

The Geneva Association

The International Association for the Study of Insurance Economics, or by its short name “The Geneva Association”, is a unique world organisation formed by a maximum of 80 chief executive officers from the most important insurance companies in the world (Europe, North and South America, Asia, Africa and Australia). Our main goal is to research the growing importance of worldwide insurance activities in all sectors of the economy. We try to identify fundamental trends and strategic issues where insurance plays a substantial role or which influence the insurance sector. In parallel, we develop and encourage various initiatives concerning the evolution – in economic and cultural terms – of risk management and the notion of uncertainty in the modern economy.

The Geneva Association also acts as a forum for its members, providing a worldwide unique platform for the top insurance CEOs. We organise the framework for our members in order that they may exchange ideas and discuss key strategic issues, especially at the General Assembly where once per year over 50 of the top insurance CEOs gather. The Geneva Association serves as a catalyst for progress in this unprecedented period of fundamental change in the insurance industry and its growing importance for the further development of the modern economy. It is a non-profit organisation.

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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), upon which it reports annually to a United Nations Committee.

Apart from undertaking an annual questionnaire enquiry among national correspondents in participating countries, the Centre also makes use of relevant data published by the World Health Organization in respect of its annual causes of death enquiry, in which many of its member countries take part..

World Fire Statistics Centre (affiliated organisation of The Geneva Association):

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See also: www.genevaassociation.org/wfsc.htm

The Geneva Association Newsletter - “World Fire Statistics”, No. 23, October 2007 Information Bulletin of the World Fire Statistic Centre

This information bulletin of the World Statistics Centre appears annually. It presents statistics on national fire costs from over 20 leading countries in an effort to persuade governments to adopt strategies aimed at reducing the cost of fire. It has been published since March 1984.

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I. EDITORIAL: Tom Wilmot's Legacy

On 15th February 2007, Tom Wilmot, the World Fire Statistics Centre's founder and Director, died after a short illness a few weeks short of his 92nd birthday. Almost until the end, he had continued to work on matters concerned with the Centre, for although his previously robust physical health had begun gradually to diminish, his acute mind had remained active, pursuing a wide range of interests with a vigour which belied his years.

After active service with the British army in the Second World War, including campaigns in the Middle East and Italy, Tom shortly afterwards joined the British Insurance Association (BIA), soon becoming its Secretary General. During a career there of over 25 years, he built the Association up to become a well respected representative body for UK insurance companies, with wide-ranging activities. One of these in which he was particularly interested was the campaign to reduce fire losses, and for this purpose he was instrumental in the establishment of a network of Fire Liaison Panels up and down the country, in which representatives of the BIA, local insurance offices, the Fire Service, local authorities, industry and commerce met to plan and to implement ways of reducing fire losses in their various areas.

After he left the BIA in 1971, he embarked on a whole series of new activities, not least becoming elected as a Common Councilman on the City of London Corporation, where he took a special interest in planning matters. He also became a Research Fellow at Sussex University (with which the BIA had earlier established a close relationship), and in 1976 he was sponsored by The Geneva Association to undertake a 3-year research study into national fire costs in six European countries.

This was successfully completed and published in 1979, laying the groundwork, in terms of the establishment of methodology, of a range of national and international contacts, and of an appropriate system of data collection, for the further development of this work during subsequent decades.

In 1981 he presented, at the invitation of a UN Working Party on Building, a proposal to develop this study on a deeper and more international basis. This was approved, and on the basis of his first report the following year with initial results of the study, the Working Party asked him to proceed with this work on a continuing basis. In consequence, with the support of The Geneva Association, he then set up the World Fire Statistics Centre to act not merely as a home for his study of national fire costs but also as a base from which he could work towards his long-range objective: to persuade governments to adopt coherent strategies aimed at reducing the cost of fire to their national economies.

In the years which followed he worked energetically to expand the geographical coverage of the statistics scheme, and to publicise its existence and possible uses at a succession of international conferences and seminars, some organised by The Geneva Association and others by the European Commission. Later on, The Geneva Association kindly organised the provision and maintenance of the Centre's own website, from which copies of the latest and a series of past Bulletins can be downloaded, thus meeting many enquirers' needs with little administrative effort (a good number of others still arrive, however, by e-mail or telephone).

During the 1990s Tom also sought to obtain the support or co-operation of an appropriate larger international organisation, which might be able to assure the longer-term future of the Centre. However, these efforts unfortunately coincided with a period in which all such bodies (Including the UN, the EU and the OECD) seemed to be feeling a strain on their resources, so that while he received many expressions of interest and moral support, nothing concrete emerged.

2007 marks the 25th anniversary of the Centre's formation, celebrated by a special seminar organised by The Geneva Association and kindly hosted in Paris on 25th September by the Fédération Française des Sociétés d'Assurances. Sadly, Tom Wilmot could not be there to hear a series of speakers from different European countries speak on the value and uses of fire statistics in general, and those produced by the WFSC in particular, but he would have appreciated the kind words afterwards spoken about the desirability of safeguarding the Centre's future, and the suggestions – which will now need to be followed up – as to how this might be done.

United Nations Fire Statistics Study

The Centre presented its annual report to the UN Committee on Housing and Land Management at the meeting in Geneva in September 2007.

The following eight tables of international fire cost comparisons are based on those which appeared in the report:

II. COST OF DIRECT FIRE LOSSES – Table 1**Table 1**

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

Country	Currency	2002 Direct Losses	2003 Direct Losses	2004 Direct Losses	Percentage of GDP 2002-04
Poland	Zl	620	650	645	0.07
Singapore	\$S	115	135	120	0.07
Slovenia	SIT	5,400	2,500	4,250	0.07
Czech Republic	CzKr	4,200	2,050	1,900	0.10
Japan	Yen	485	465	515	0.10
United States	\$US	11,000	13,000	10,500	0.10
New Zealand	\$NZ			165	0.11 (2004)
Hungary	Ft				0.12 (1986-88)
Spain	Pta				0.12 (1984)
United Kingdom	£	1,700	1,550	1,250	0.13
Finland	€	175	245	235	0.15
Australia	\$A				0.16 (1992-93)
Germany	€	3,750	3,650	2,900	0.16
Canada	\$Can				0.17 (1999-2001)
Sweden	SKr	4,750	4,050	4,050	0.17
Italy	€	2,550	2,550	2,050	0.18
Netherlands	F				0.18 (1995-96)
France	€	2,650	3,350	3,050	0.19
Denmark	DKr	3,300	2,550	2,500	0.20
Switzerland	SwF				0.23 (1989)
Belgium	€				0.24 (1998-2000)
Norway	NKr	4,150	4,300	3,500	0.25
Austria	Sch				0.26 (1998-2000)

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

III. COST OF INDIRECT FIRE LOSSES – Table 2**Table 2**

Average percentage of GDP (2002-04)

Country	%
Norway	0.002
Czech Republic	0.005 [2000-02]
Sweden	0.005
New Zealand	0.007 [2004]
USA	0.007
Finland	0.008
UK	0.009
Germany	0.012
France	0.013
Italy	0.014 [1993-94]
Austria	0.016 [1998-2000]
Japan	0.016 [1985-86]
Slovenia	0.021
Canada	0.022 [1991]
Netherlands	0.027 [1995-96]
Denmark	0.029 [1993-95]
Hungary	0.029 [1992-93]
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.

IV. FIRE DEATHS – Tables 3 & 4**Table 3**

Country	Adjusted figures (fire deaths)		
	2002	2003	2004
Singapore	0	0	10
Switzerland		35	40
Spain	230		
Australia	135	135	110
New Zealand	40	40	35
UK	590	625	530
Slovenia	20	25	20
Canada	335		
Norway	65	55	55
Czech Republic	115	150	130
Poland	455	525	
Austria	40		
Sweden	145	140	70
USA	3,700	4,300	4,250
Denmark	75	90	85
Greece	145		
Ireland	60		
Japan	2,300	2,300	2,050
Finland	95	105	125
Hungary	195	210	

Population Comparisons for Fire Deaths (2002-04)**Table 4**Deaths per 100,000 persons

Country	Deaths per 100,000 persons
Singapore	0.08
Switzerland †	0.51 (2003-04)
Spain	0.61 (2000-02)
Australia	0.64
Italy	0.68 (1999-2001)
Netherlands	0.68 (1994-96)
Germany	0.74 (1999-2001)
France	0.94 (1999-2001)
New Zealand	0.96
UK	0.97
Slovenia	1.09
Canada	1.15 (2000-02)
Norway	1.27
Czech Republic	1.29
Poland	1.29 (2001-03)
Austria	1.31 (2000-02)
Sweden	1.32
Belgium	1.35 (1995-97)
USA	1.39
Denmark	1.55
Greece	1.59 (2000-02)
Ireland	1.63 (2000-02)
Japan	1.79
Finland	2.08
Hungary	2.10 (2001-03)

† Excluding firefighter deaths; deaths in buildings only.

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

V. COST OF FIRE FIGHTING ORGANISATIONS – Table 5**Table 5**Average percentage of GDP (2002.-04)

Country	%
Singapore	0.04
Slovenia	0.05
Denmark	0.08
Austria	0.11 (1994)
Norway	0.11
Belgium	0.14 (1998-2000)
Netherlands	0.15 (1994-96)
New Zealand	0.15
Sweden	0.15
Poland	0.18
UK	0.21
Finland	0.22 (2003-04)
USA	0.25
Japan	0.34
Canada	0.35 (1991)

Note: The low Danish cost is largely due to the private company, Falck, which runs many fire brigades, together with ambulance, rescue and motor breakdown services

VI. COST OF FIRE INSURANCE ADMINISTRATION – Table 6**Table 6**

Average percentage of GDP (2002-04)

Country	%
Hungary	0.01 (1987-88)
Finland	0.03
Singapore	0.03
Italy	0.04
Netherlands	0.04 (1987-88)
Spain	0.05 (1986)
Sweden	0.05
Canada	0.06 (1991)
Denmark	0.06
Germany	0.06
Slovenia	0.06
France	0.08
New Zealand	0.08 (2004)
Japan	0.09
UK	0.09
Norway	0.11
USA	0.13
Austria	0.14 (1979-80)
Belgium	0.23 (1999-2000)

VII. COST OF FIRE PROTECTION TO BUILDINGS – Tables 7 & 8**Table 7**

Estimated Cost of Fire Protection to Buildings

Country	Fire Protection‡ (%)	Currency	Cost in millions (except for Japan – billions)		
			2002	2003	2004
Australia	2.5	\$A		1,300	
Canada	3.9	\$C	3,200	3,450	3,900
Czech Republic	3.0	CzKr	4,300	4,750	5,150
Denmark	5.0	DKr	6,900	7,150	
France	2.5	€	2,400	2,450	2,650
Italy	4.0	€	4,300	4,500	4,850
Japan	2.5	Yen	730	715	730
New Zealand	2.5	\$NZ	200	240	285
Norway	3.5	NKr	5,600	5,650	6,050
Singapore	4.0	\$S	575	400	400
Slovenia	2.5	SIT	8,250	9,350	11,000
Sweden	2.5	SKr	3,900	4,100	4,400
UK	2.5	£	2,150	2,350	2,550
USA		\$US	35,500	37,500	41,500

‡ Estimated cost of building fire protection in relation to total national cost of building and construction.

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 percent for single homes to 13.2 per cent for high-rise apartments.

Fire Protection to Buildings**Table 8**Average percentage of GDP (2001-03)

Country	%
Japan	0.15
France	0.16
Slovenia	0.16
Sweden	0.16
Australia	0.17 (2003)
Czech Republic	0.18
New Zealand	0.18
UK	0.21
Singapore	0.27
Belgium	0.29 (1998-2000)
Canada	0.29
Switzerland	0.29 (1989)
Netherlands	0.30 (1993-95)
Italy	0.34
USA	0.35
Norway	0.36
Hungary	0.42 (1987-88)
Denmark	0.52 (2001-03)

VIII. UN SCHEME ENDORSED

In their session held in Geneva on September 17-18, 2007, the United Nations Committee expressed its interest in the Report, thanked Mr.Paish, 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.

IX. 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) shortly thereafter ceased to be 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.

X. EUROPEAN FIRE SAFETY ACTION

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 was 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. The European Commission was kept informed of the progress of the core group, whose role was to produce a report suggesting the best way of carrying forward the proposals. This report was in due course produced and circulated to interested parties, including the Commission. Copies are available on request from wfsc@genevaassociation.org.

Another European fire initiative, organised in 2003 by the Swedish Fire and Rescue Service (SRSA), under a contract from the European Commission’s DG III (Environment), was to study “Fire Prevention and other incidents” at the European level. This aimed to find common problems associated with fires and to prepare principles and guidance to handle these problems. A group of five countries worked on the project, which resulted in the publication of a comprehensive report, with recommendations for action, in February 2004. As a result, with the support of the Commission, an EU Fire Safety Network, composed of relevant Government representatives from EU states, has been set up to interchange information and statistics on fire safety matters, and has already held several meetings.

In a report on “Social and Economic Challenges in Distressed Urban Areas of the UNECE³ Region” presented to the meeting of the UN Committee on Housing and Land Management in September 2006, the authors drew on the 2005 WFSC report to the Committee in the following paragraph:

“For the UNECE region the annual toll of fire deaths is measured in tens of thousands The most effective way to minimize this toll is better fire protection, coupled with consumer education. To coordinate such efforts, urgent actions by governments are needed, which should include (a) collecting fire statistical data and analysis, and (b) developing a national fire safety strategy”

The Centre was represented at an International Forum organised by the Institution of Fire Engineers in Atlanta in August 2007, and spoke on “Insights into the Development of a Successful National Fire Strategy”..

1 Federation of European Union Fire Officers’ Associations.

2 Chief and Assistant Chief Fire Officers’ Association (UK); this body has now changed its name to Chief Fire Officers’ Association (CFOA).

3 United Nations Economic Commission for Europe; the region in question covers the whole of Europe, together with all the republics of the former Soviet Union, even though some are situated in Asia.

<p>If you would like to notify any additions, deletions or amendments to the current Bulletin circulation list, please send the details to The Geneva Association at the address given at the foot of the front page. There is also a facility for asking to be added to the circulation list on the Centre’s website: from which this and some earlier Bulletins may also be downloaded.</p>



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XI. CONFERENCES ORGANISED AND / OR SPONSORED BY THE GENEVA ASSOCIATION

2007

October

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|-------|--------|---|
| 8 | Turin | The New Welfare: The Counter-Ageing Society , organised by The Geneva Association, Macros Research and The Risk Institute |
| 11-12 | Rome | Montepaschi Vita Annual Forum , organised by Montepaschi Vita and The Geneva Association |
| 18-19 | Geneva | Technology, Innovation and Change in Health and Healthcare , in collaboration with the Foundation Brocher and the LSE Health |

November

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|-------|--------|--|
| 8-9 | Paris | 4th Liability Regimes Conference , a joint initiative by Munich Re, RSA, SCOR, Swiss Re, Zurich Financial Services and The Geneva Association |
| 21 | Milan | The Insurance Industry and Enterprise Risk Management: from Compliance to Value Creation , Sponsored by ANIA; Macros Risk Management and The Geneva Association |
| 26-28 | Zurich | 3rd CRO Assembly jointly organised with Swiss Re |

December

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|-------|--------|---|
| 6-7 | London | 4th International Insurance and Finance Seminar of The Geneva Association |
| 13-14 | Munich | 5th Meeting of The Geneva Association's Chief Communications Officers |

2008

January

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| 8 | New York | Joint Industry Forum for P&C Insurance Industry , co-sponsored by The Geneva Association |
| 31-1 Feb | Jakarta | 8th Asia CEO Insurance Summit co-organised by Asia Insurance Review and The Geneva Association |

February

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| 7-8 | Amsterdam | 9th Meeting of the Amsterdam Circle of Chief Economists , hosted by ING |
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April

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| 3-4 | Geneva | 24th PROGRES Seminar on Insurance Regulation and Supervision |
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May

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| 28-31 | Hamilton | 35th General Assembly of The Geneva Association (members only) |
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September

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| 15-17 | Toulouse | 35th Seminar of the European Group of Risk and Insurance Economists |
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