

To The Point

Arson: Preventing Deliberate Fires

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According to a recent study by the National Fire Protection Association, an estimated 261,330 intentionally set fires were reported to fire departments in the U.S. This included 49,690 structure fires. Although 19% of intentional fires involved structures, these fires accounted for 86% of direct property damage. Risk assessment and arson prevention are the foundational strategies for protecting your property.

Costlier than Accidental Fires

Compared to accidental fires, deliberately set fires can cause much more property loss—leading to much higher costs for repair and replacement—because arson fires may:

- Be set when the business location is unoccupied, delaying discovery
- Use several different points of ignition
- Be worsened or hastened by the deliberate disabling of fire alarms and sprinkler systems
- Be started at particularly vulnerable locations
- Be accelerated by flammable liquids or other agents
- Be deliberately designed to mask another crime

Properties with greater risk of deliberately set fires are schools, unoccupied buildings, businesses having financial problems, labs that perform animal experiments, newspaper buildings, and companies that perform work that isn't always welcome by the public or that is sensitive in nature.

Arson Risk Assessment

Managing the risk of arson begins with an assessment of your company or facility to identify hazards and risk potential, including:

- Considering whether your type of business and your facility potentially attract intruders or arsonists.
- Identifying likely arsonists, which could include intruders or people within your company - employees, contractors, or visitors to your facility
- Finding out if there have been other arsons in your area, and determining the local crime profile
- Assessing your current internal and external security measures
- Identifying who and what is at greatest risk, in terms of people and combustible materials

Risk Engineering Services

- Finding and reducing/eliminating possible ignition sources

It is good policy to document the findings of the risk assessment and review it regularly.

Management Action Program

With your risk assessment in hand, you can now develop a management action program to address the most serious hazards and risks. The plan should address your specific business location, the type of facility and what kinds of businesses occupy the facility.

At a minimum, the plan should include:

- Removal or securing of potential fuel sources located outside your business
- Security and protection measures for the entire site, including the perimeter, and ensuring adequate external security lighting
- Assessment of windows, doors, and other potential entry points to minimize the risk of break-ins
- Security systems and alarms, including closed circuit television
- Hiring, training, and managing an effective security team

Any business is a potential target for the crime of arson. These measures are general suggestions for minimizing hazards—they represent a good start for creating a proactive risk management plan for any commercial or industrial facility.

References

“Arson Prevention and the Protection of Premises from Deliberate Fire Raising.” RC48. 2010 Version 01, [www.stoparsonuk.org/documents/resources/RC48ArsonPreventiontheProtectionofPremises\[1\].pdf](http://www.stoparsonuk.org/documents/resources/RC48ArsonPreventiontheProtectionofPremises[1].pdf)

NFPA: Intentional Fire Fact Sheet, www.nfpa.org/-/media/Files/News-and-Research/Fire-statistics/Fact-sheets/IntentionalFactSheet.pdf

Connect With Us

For more information about protecting your facility, contact your local Chubb risk engineer or visit us at www.chubb.com/engineering.

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