

The continuing need for a modern, progressive UK fire service

Summary

Damage caused by fire is becoming an increasing problem. The cost of fire damage in the UK in 2008 (the latest data available) was £1.3 billion, an increase of 16% on 2007 and equates to £3.4 million worth of damage every day. The challenging economic environment with higher unemployment is likely to have a significant impact on both the number and cost of fires over the coming years.

While the coalition agreement confirms the intention to reverse the previous Government's plans to force the regionalisation of the fire and rescue service, it is important that an appropriate operating structure is put in place at the earliest opportunity and that adequate resources are allocated to allow the successful operation of the service.

AXA understands the need to manage the fiscal debt and reduce Government spending; however, it is important that any coming spending reductions do not compromise the efficient operation of the fire service in the UK. Fire doesn't just cost money to repair and rebuild; it causes death and injury and any significant reduction in resource is also likely to impact response times to the protection of property (for example against flood), and road rescue.

While AXA understands the desire among the coalition Government to reduce bureaucratic targets and move away from a top down imposition of centralised rules, AXA believes that statutory targets should be introduced to reduce the economic cost of fire which can be used by local fire services to improve performance. With fire, only when the economic cost of damage is accurately measured and reported will proper consideration be given to how improvements can be made.

Other background

It is not clear what has contributed to the increased cost of fire with a number of factors likely. These include: greater use of open plan buildings that allow fire to spread more easily, more developments in out of town locations where fire can take hold without notice, longer response times brought about by heavier traffic, lower water pressure delivered by the water authorities in an attempt to minimise leakage and new building techniques, particularly the increased use of timber frame.

Arson involving businesses, schools and other premises remains a considerable problem where the detection rate is only 8% compared to 24% for all offences. School fires alone cost some £65 million in 2008 and it is of great concern that only 1% of all UK schools have sprinklers fitted. Surprisingly not all new school buildings opening now have sprinklers fitted.

Improved risk management techniques would help stem the increased damage caused by fire. All parties involved (including the Fire and Rescue Authorities, Government, Insurers and the Business community) should work together to promote good risk control procedures which will involve the distribution of good quality risk management guidance and advice alongside more visits to businesses by local fire and rescue services.