



Neighborhood Risk Management
C O R P O R A T I O N
NWOs working to insure safer communities

TO: All NRMC Members and their Property Managers
FROM: Deborah S. Aschheim, Executive Director
DATE: August 2014

Candle Fires, Flameless Candles and the NRMC Program of Insurance

Dear NRMC Member and Property Manager:

NRMC has established an initiative for all member properties to adopt a policy of “Open Flame Free” by eliminating open flames and burning candles, and substituting flameless candles. **Flameless candles** (also known as “battery-operated candles”) are a very cost effective way to bring safety to your residents and your properties, and enable you and our Program to reduce loss-related expenses.

This White Paper demonstrates the benefits and values of this effort and is designed to assist you in achieving our goal. In the coming weeks, I will be contacting each Member to develop your organization’s individual plan to achieve our goal.

If you have any questions, please do not hesitate to call or email me.

Cordially,

Deb

Deborah Aschheim

CANDLE FIRE SAFETY AND THE NRMIC PROGRAM OF INSURANCE: IN SUPPORT OF FLAMELESS CANDLES



Which candles are in your properties?



<https://frederickcountvmd.gov/index.aspx?NID=3184>

OPEN FLAMES AND CANDLE FIRES: The Issue

From 2007-2011, U.S. fire departments responded to an average of 10,630 residential fires per year caused by candles or an open flame¹. These fires caused an annual average of 115 deaths, 903 injuries, **and \$418 million in direct property damage**. These fires started when a combustible material such as a mattress, bedding, pillow, curtains, furniture or decorations, came into close contact to the open flame of a candle: items which are found in every home. All it takes is a slight breeze or sudden gust of wind for the open flame to ignite something in a split second!

According to the U.S. Fire Administration's National Fire Incident Reporting System, from 2007-2011:

- On average, 29 home candle fires are reported each day. (Consider the unreported incidents and the countless near misses!)
- More than half (56%) of all candle fires start when a combustible came into close contact with an open flame of a candle.

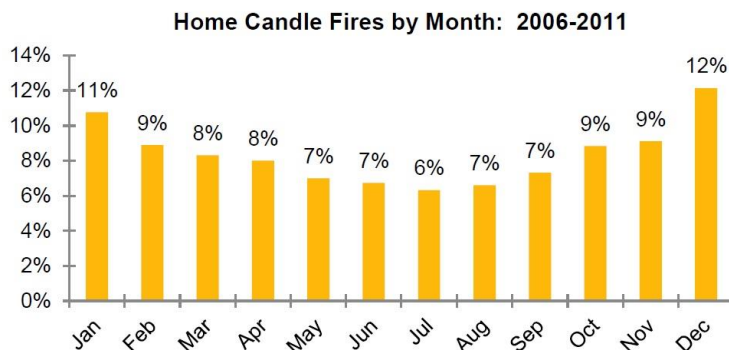
¹ Even in glass containers, open flame candles are very dangerous. The heat or flame can cause the glass to crack or shatter, with the open flame and flammable hot wax spreading and causing a fire.

ITEMS FIRST IGNITED BY CANDLES²

Mattress or Bedding	11%
Curtains / Blinds / Draperies and other window treatment	9%
Cabinetry	8%
Upholstered Furniture	6%

- In almost one-fifth (18%) of the fires, the candles were abandoned or left unattended.
- More than one-third (36%) of residential candle fires began in the bedroom, although the candle industry found that only 13% of candle users burn candles in the bedroom.
- The incidence of candle fires is directly correlated to holidays, as noted below, with the highest number of reported incidents occurring (in order) on:
 - Christmas Day – December 25
 - Christmas Eve – December 24
 - New Year’s Eve/Day – December 31 & January 1
 - Halloween – October 31
 - December 23³

December is the peak time for home candle fires. In December, 11% of home candle fires began with decorations compared to 4% the rest of the year. Candle fires are more common on weekends and peak from 6:00 to 9:00 p.m.



Source: NFPA Home Candle Fires

Candle-Related Fire Losses

According to National Fire Protection Association (NFPA), in 2011, U.S. fire departments responded to an estimated 9,100 home structure fires that were started by candles. The damage caused by these fires included:

² Source: Home Candle Fires, Fire Analysis and Research Division, National Fire Protection Association, December 2012. Based on 2006-2010 annual averages

³ Home Candle Fires- NFPA

- 90 deaths
- 870 injuries
- \$313 million in direct property damage.⁴

From 2007 through 2011, candle fires in the US resulted in the following:

National Estimates of Residential Building Candle Fires and Losses by Year

Year	Residential Building Candle Fires	Residential Building Candle Fires Deaths	Residential Building Candle Fires Injuries	Residential Building Candle Fires Dollar Loss
2007	12,700	200	1,040	\$398,000,000
2008	12,000	130	970	\$486,000,000
2009	9,600	60	790	\$603,000,000
2010	9,600	90	820	\$382,000,000
2011	9,100	90	870	\$313,000,000

Source: National Fire Protection Association

The NRMC Program has not been immune from these trends. Since April 2007, the NRMC Program has had 14 reported candle and open flames fires, with \$943,428.56⁵ in reported losses.

NRMC Fire-Related Losses (Reported for April 1, 2007 to June 30, 2014)

Origin / Cause	Total Agreed Loss ("Gross Reserve")	Incurred based on payments to date	# of Claims
Cooking/Kitchen/Stove	\$7,727,979.61	\$7,422,516.87	120
Smoking/Smoking Related	\$2,181,464.92	\$2,116,464.92	15
Candle/Open Flame	\$943,428.56	\$878,428.56	14
Electrical	\$2,013,706.47	\$1,939,529.34	20
Lightning	\$126,577.41	\$116,577.41	3
Other/Unknown [a]	\$11,429,387.25	\$11,279,390.34	42
TOTAL FIRE-RELATED LOSSES	\$24,422,544.22	\$23,752,907.44	214

[a] Includes a single claim classified as "arson" in excess of \$6.0 MM.

⁴ NFPA- Home Candle Fire 2011

⁵ Based on GROSS RESERVE

Flameless Candles

There is a very simple and inexpensive way to eliminate open flame and candle fires: Flameless Candles (also known as battery operated candles).

Flameless candles look very similar to the real thing: They run on electricity (usually a small battery) and contain an LED bulb that flickers in a similar way to a normal flame. Some styles are even coated with a thin layer of paraffin wax on the outside for a more realistic appearance, and in some cases, even the smell of burning candles. They can be used over and over again rather than having to be replaced. And they are safer for children as they are cool to the touch. **They can be purchased for as little as one dollar a piece**, and can be found at most major retailers and on-line. Chances are no one will notice that they don't actually have a flame without inspecting the candle very closely.



<http://www.batteryoperatedcandles.net>



Members are urged to introduce these safety devices and their benefits to their residents as soon as possible. Implementing a candle-free program for your properties is feasible and easy.

Flameless or Battery-Operated Candles are a must. Here are some Tips on rolling out your initiative:

- Order battery-operated candles and demonstrate them for your staff and residents.
- Use them at all of your organization's parties and social events including birthday celebrations.
- Use them for raffle and incentive prizes for your residents. Give them as door prizes for residents' meetings.
- Use them for your next birthday cake or at your next gathering.

The National Fire Protection Association (NFPA) has many FREE safety tips and strategies for you to consider in connection with Candle safety, as well as many other fire-related safety tips and handouts for your residents. Visit: <http://www.nfpa.org/safety-information/safety-tip-sheets>.

In the coming months we'll be reviewing the progress of all our members in becoming "open flame" and "candle" free. Hopefully, we will make significant progress so that our insurance carriers take notice and that our program can provide "open flame free" credits to our members.

WHICH CANDLES ARE AT YOUR PROPERTIES?



<https://frederickcountymd.gov/index.aspx?NID=3184>

We certainly hope the candles on the right!

They are flameless candles.



Neighborhood Risk Management
CORPORATION
NRMC's working to insure safer communities

CERTIFICATE of ACHIEVEMENT

THIS ACKNOWLEDGES THAT

**IS A 100% FLAME-FREE PROPERTY
INSURED THROUGH THE NRMC PROGRAM**



Deborah Aschkegins
NRMC Executive Director
August 2014

