



Neighborhood Risk Management
C O R P O R A T I O N

NWOs working to insure safer communities

Presented by Deborah Aschheim
Executive Director, NRMC

May 8, 2013



“Not in my kitchen !”



FEMA REPORT: New: Cooking Fires in Residential Buildings (2008-2010)

- ❖ On average, an estimated 164,500 cooking fires in residential buildings occur each year in the United States.
- ❖ Cooking was, by far, the leading cause of all residential building fires and injuries. Most often, grease in a frying pan ignites.
- ❖ Confined fires, those fires involving the contents of a cooking vessel without fire extension beyond the vessel, accounted for 94% of residential building cooking fires.
- ❖ Oil, fat and grease (51%) were the leading types of material ignited in nonconfined cooking fires in residential buildings.
- ❖ Residential building cooking fires occurred mainly in the evening hours from 4 to 9 p.m., peaking from 5 to 8 p.m., accounting for 26% of the fires.
- ❖ Residential building cooking fires peaked in November at 10% and declined to the lowest point during the summer months from June to August.



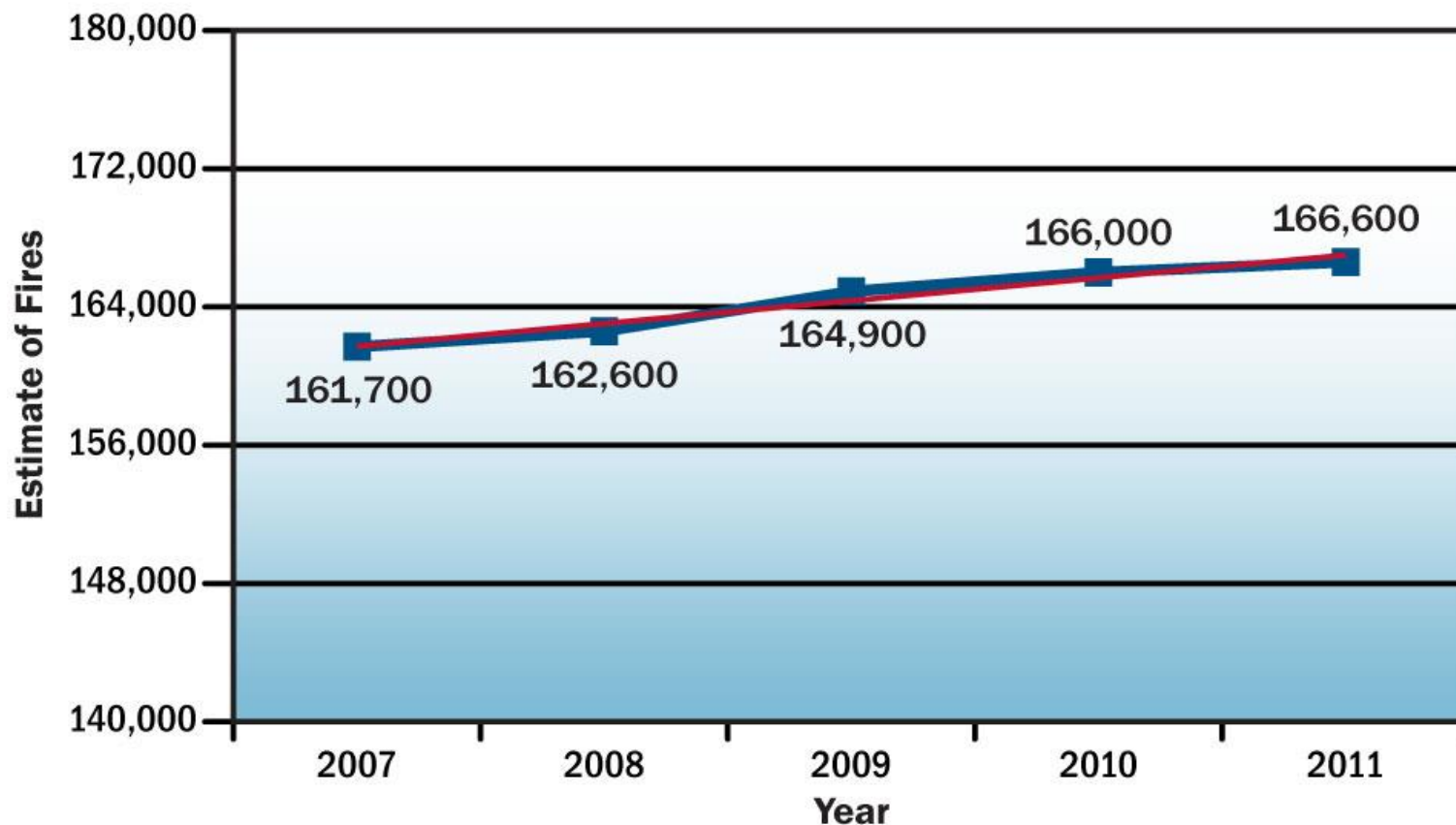
Kitchen Fires in the United States

- According to recent statistics from FEMA (Jan. 2013) for the period 2008 through 2010, kitchen fires resulted in reported losses of:
 - \$296.3 million in 2008
 - \$313.0 million in 2009
 - \$316.8 million in 2010
- These numbers do not include the unreported losses because they were “small” fires or near misses, or ancillary losses.
- Consider other factors, like an aging population, cultural factors.



Cooking Fire Statistics

Residential Building Cooking Fires



From 2008 to 2010, an estimated average of 164,500 cooking fires in residential buildings occurred in the United States each year and resulted in an estimated annual average of 110 deaths, 3,525 injuries, and \$309 million in property loss.^{1,2,3} The term **cooking fires** includes those fires that were caused by stoves, ovens, fixed and portable warming units, deep fat fryers, and open grills, as well as those fires that are confined to the cooking vessel.⁴

From 2008 to 2010, cooking was, by far, the leading cause of all residential building fires and accounted for 45 percent of all residential building fires responded to by fire departments across the nation.⁵ Additionally, cooking was the leading cause of all residential building fire injuries. Annual estimates of residential building cooking fires and their associated losses for 2008 to 2010 are presented in Table 1.⁶

Table 1. National Estimates of Residential Building Cooking Fires and Losses by Year (2008-2010)

Year	Residential Building Cooking Fires	Residential Building Cooking Fire Deaths	Residential Building Cooking Fire Injuries	Residential Building Cooking Fire Dollar Loss
2008	162,600	85	3,475	\$296,300,000
2009	164,900	105	3,350	\$313,000,000
2010	166,000	140	3,750	\$316,800,000

Sources: NFIRS 5.0, residential structure fire-loss estimates from the National Fire Protection Association's annual surveys of fire loss, and U.S. Fire Administration's residential building fire-loss estimates.

Notes: 1. Fires are rounded to the nearest 100, deaths to the nearest 5, injuries to the nearest 25, and loss to the nearest hundred thousand dollars.

2. The 2008 and 2009 dollar-loss values were adjusted to their equivalent 2010 dollar-loss values to account for inflation.

This topical report addresses the characteristics of residential building cooking fires reported to the National Fire Incident Reporting System (NFIRS) from 2008 to 2010. For the purpose of this report, the term "residential cooking fires" is synonymous with "residential building cooking

fires," as residential cooking fires commonly mean those fires caused by cooking that occur in buildings. "Residential cooking fires" is used throughout the body of this report; the findings, tables, charts, headings and footnotes reflect the full category, "residential building cooking fires."



FEMA

U.S. Department of Homeland Security • U.S. Fire Administration

National Fire Data Center • Emmitsburg, Maryland 21727

www.usfa.fema.gov/statistics/





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Kitchen Fires in the NRMC Program

- Since 2008, the NRMC program reported 83 fires, of which 61 were cooking fires. (74% of all NRMC fires.)
- These 61 cooking fires resulted in actual paid losses of \$3.87 million. This is less than the initially agreed losses of \$4.079 million. While this shows effective claims handling, the losses to the program could have been as high as \$4.079 million.

NRMCM Program - Kitchen Fires 4-1-2008 through 4-1-2013

For the 2008-2013 time period there were 83 kitchen fire claims, 61 or 73% of these were from stovetop fires. In total, 80% of the claims costs were from stovetop fires.



Total Cost versus Net Paid



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There is a simple solution to end stove top
kitchen fires.

Stove Top Fire Stoppers

Stove Top Fire Suppression Devices





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Share the information within your organization

<http://www.stovetopfirestop.com/2012/11/video/wish-tv-indianapolis-in>

<http://www.louisvillefireprotection.com/vhvideo.htm>



Why Stove Top Fire Stoppers?

- \$40 / pair (bulk purchases are less)
- Easy to install by maintenance staff – magnets.
- Encourage replacement. Develop a policy of free replacements with “don’t ask; don’t tell.”
- How many pairs of fire stoppers does the \$\$4.08 million in losses buy?
- The NRMC per loss deductible is \$5,000/occurrence; that equals \$125 pairs.



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YOUR ORGANIZATIONS GOAL

- 100% installation in all your properties by Thanksgiving 2013.
- They are the best holiday gift there is!
- Develop an effective replacement policy.



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