



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

NRMC StoveTop FireStop Initiative

Progress Report

March 2014



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

Our mission at NRMC is to provide our members with the tools they need to reduce their loss-related exposures and hazards so that they in turn can devote more of their limited resources to their affordable housing missions.

In July 2013, NRMC embarked on our “Eliminate Kitchen Fires: Install StoveTop FireStops in your Properties in time for the 2013 Holidays”. We based this initiative on our review of the injuries and costs associated with cooking fires. By February 15, 2014, these safety devices had been installed in more than 85% of insured units. Since July 1, 2013, no NRMC member has reported a kitchen fire in any residence where STFS had been installed! We gave our members and their residence the best possible holiday gift: Safety!

Not only have these devices saved our program from fire-related loss expenses, but our members know that they have saved lives! In addition, NRMC’s 2014 renewal received favorable pricing directly linked to this initiative.

If your organization has not yet installed these safety devices, now is the time to install them in all your properties. Please take a few minutes to review these materials and familiarize yourself with the information you need to begin your organizations STFS Initiative.

For more information, please contact NRMC.

March 2014



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: June 2013

NRMC WHITE PAPER

Fire Safety and the NRMC Program of Insurance: In support of StoveTop FireStops

Dear NRMC Member and Property Manager.

By now, you should have received your NRMC Member Report that covers your organization's performance during Policy Years 2011 and 2012 (April 1, 2011 through March 31, 2013.) That Report includes your organization's reported installation of StoveTop FireStops. NRMC has established a goal for the current Policy Year (PY 2013) 100% installation of these devices in all the properties of our members. This goal is an essential step in our loss mitigation efforts, something which will not only benefits your properties and the lives of your residents, but will enable us to reduce our loss expenses.

This Report 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 me.

Deb

P.S. Congratulations to those members who have StoveTop FireStops installed in 100% of the units in their properties! See pages 4 and 5 of the attached. I will be following up with you to see if you have joined the ranks of The Installed.

Fire Safety and the NRMC Program of Insurance: In support of StoveTop FireStops



Which Kitchen is in your Property?



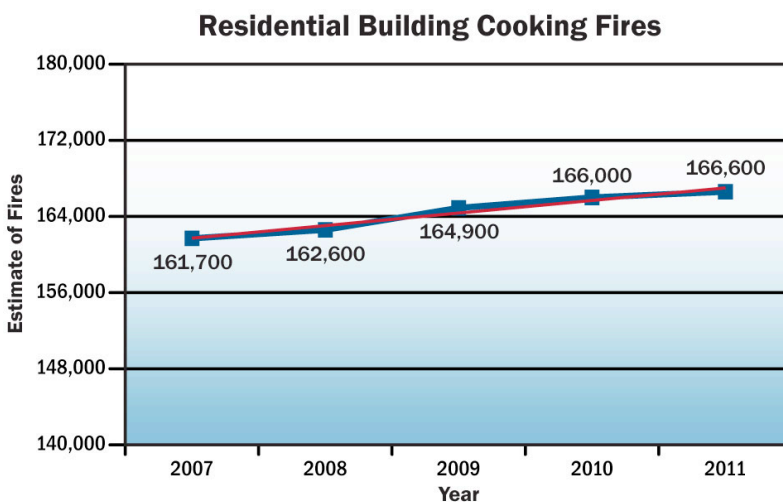
-

According to a January 2013 FEMA Study¹, during the period from 2008 to 2010, cooking and kitchen fires were, by far, the leading cause of all residential building fires and injuries in the United States. These fires happen most often when grease in a frying pan ignites. That FEMA report, *New: Cooking Fires in Residential Buildings (2008-2010)* also reported:

- 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.

¹ Source: <http://www.usfa.fema.gov/statistics/reports/cooking.shtml>

- 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% (Thanksgiving) and declined to the lowest point during the summer months from June to August (BBQ season).



According to FEMA (Jan. 2013), for the period 2008 through 2010, kitchen fires resulted in reported losses of:

**National Estimates of Residential Building Cooking Fires and Losses by Year
(2008-2010) ²**

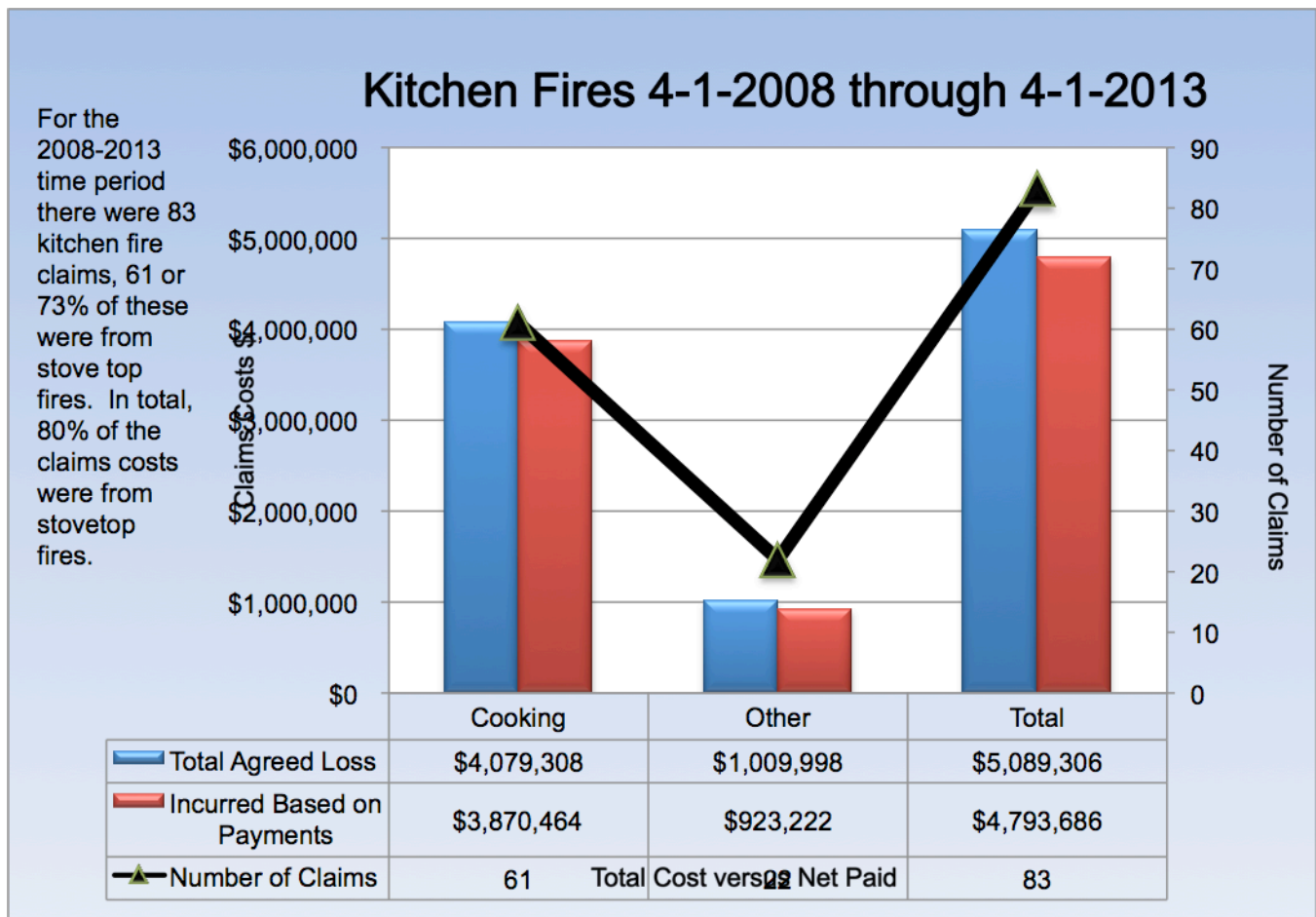
Year	Residential Building Cooking Fires	Residential Building Cooking Fire Deaths	Residential Building Cooking Fire Injuries	Residential Building Cooking Fire Dollar Loss
2008	162,600	85	3,475	\$ 296,300,000

² 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.

2009	164,900	105	3,350	\$ 313,000,000
2010	166,000	140	3,750	\$ 316,800,000

These numbers do not include the unreported losses because they were “small” fires or near misses, or ancillary losses. In addition, other facts, such as residential population and their related cooking patterns may impact the incidence of fires, as certain ethnic and age groups may be more prone to fried food cooking.

The NRMCM Program has not been immune from these trends. Since 2008, the NRMCM program reported a total of 83 fires, of which 61 were cooking fires. In other words, for the five (5) year period April 1, 2008 through March 31, 2013, 74% of all NRMCM fires originated in kitchens. These fires resulted in actual paid losses of \$3.87 million for the period, which is less than the initially agreed losses of \$4.079 million³ for the period.



³ While this shows effective claims handling, the losses to the program could have been as high as \$4.079 million.

Please Contact NRMC if you would like to review Program Kitchen Fire Losses by year or your organization's kitchen fire history.

Each NRMC member is reminded that in the event of a Property Loss or claim due to a fire, the effective member is liable for the self-insured or deductible portion of the claim. For 2013, the deductible portion is \$5,000 for each claim. And, while the insurance carriers will be called upon to pay for the portion of the claim which is above the deductible amount, the carriers will factor the losses payments that paid into the rating for our program, and our rate at renewal will be adversely impacted by losses. Therefore, not only is it in each member's best interest to install StoveTop FireStops to avoid the deductible payment, but the installation of such a device will reduce, and possibly eliminate, losses and their adverse consequences on continuing of the NRMC Program.

StoveTop FireStops



Kitchen fires caused by grease and other stove top risks can be mitigated through the installation of StoveTop FireStops and other similar fire suppression tools. These devices are affixed to the hoods above stoves and have proven to be effective in the elimination or suppression of kitchen grease fires that migrate from burning pans to cabinets and throughout the kitchen. StoveTop FireStops can be used on electric and gas stove tops as well as ceramic/glass-top ranges. They can be installed in seconds by building maintenance staff.

All Members and their Property Managers are requested to kindly review the following two demonstrations which show the beneficial impact of StoveTop FireStops and the ease with which they are installed.

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

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

In reviewing the potential impact that these devices can have on the NRMC program, we learned that based upon the data we received at the 2013 Renewal, sadly only 45% of NRMC members reported that they have these devices in their properties: not a passing grade! However, the good news is that the following 5 members have installed these devices in 100% of their properties:

Brand New Day
Cambridge Neighborhood Apartments & Housing
Foundation Communities
Oak Hill CDC
Woonsocket Neighborhood Development Corporation

And, the following 8 members have StoveTop FireStops installed in at least 65% of the units in their properties, so that 13 of our 59 members have FireStops in at least 65% of their units have earned passing grades:

Codman Square
Community Housing Partners
Madison Park
Neighborhood Housing Services of the South Shore, Inc.
Nuestra Comunidad Development Corp.
Southwest Housing Solutions
The Neighborhood Developers, Inc.
Troy Rehabilitation & Improvement Program, Inc. (TRIP)

There are many ways to procure StoveTop FireStops or other similar fire suppression devices. They are available throughout the country at many large hardware stores. In addition, NRMC has made arrangements for the purchase of StoveTop FireStops for NRMC Members at discounted prices from **Louisville Fire & Safety** [<http://www.louisvillefireprotection.com>] as set forth at the end of this Memo. When you place your order, tell them you are a member of NRMC – Neighborhood Risk Management Corp. You are also welcome to make your purchase from a vendor of your choice.

You do the math! StoveTop FireStops pay for themselves in terms of the potential savings to your organization directly (through deductible payments) and indirectly (through

reduced lower insurance premiums). And, the safety they bring – from saved lives to the peace of mind they provide residents and their families – cannot be quantified.

**The Goal for the 2013 Holiday Season:
100% Installation in all NRMC Insured Properties by
Thanksgiving 2013.**

October is National Fire Safety Month. We hope that between now and October 31, each of our Members will develop their plan of StoveTop FireStops, so that their properties can begin the 2013 holiday season with enhanced safety and fire protection. The best holiday gift you can give your residents is safety.

We will be working with each member on a plan of installation. In addition, each member is encouraged to develop its effective plan of replacement. It is highly recommended that each member develop a replacement plan that will encourage residents to report when a FireStop has deployed and prevented a kitchen fire. We suggest “Free Replacements” without question policy. The goal is to encourage replacement so that residents are continuously protected. You should track replacement requests to determine whether a resident is having difficulties managing their kitchen and may require intervention.

We are working with the carriers to obtain premium relief for achieving installation milestones, although our goal of 100% installation is independent of what the carriers offer. Once we reduce our kitchen fire losses, our loss history will positively impact our underwriting and rating, and in turn, reduce our premiums and deductions against the Property Retention.

* * * * *

If you have any questions or comments, please feel free to call me. Your input in making this program a complete success is greatly appreciated.

Please let me know when you have installed StoveTop FireStops in your properties so that we can measure how we achieve our goal. And, I will also be following up with our members on installation.

MENTION YOU ARE ORDERING THROUGH NEIGHBORHOOD RISK - NRMC

Louisville Fire & Safety

10908 Deering Rd.
Louisville, KY 40272
502-933-5675
502-933-9137 Fax

Estimate

Date	Estimate #
6/21/2013	2851

Name / Address
Neighborhood Risk Management Corp. (NRMC) Members

P.O. No.	Terms	Rep
	Due on receipt	

Description	Qty	Cost	Total
Pairs-StoveTop FireStop automatic vent hood fire suppressor (model 675-3D) (includes shipping/handling) Pricing is valid for any Neighborworks order of 5+ pairs through December 2013.	5	35.80	179.00
Pairs-StoveTop FireStop Microhood Automatic Fire Suppressors (model 677-1 black or 677-2 white) (includes shipping/handling) Pricing is valid for any Neighborworks order of 5+ pairs through December 2013.	5	58.90	294.50
Unit pricing is valid for all Neighborworks orders of 5+ pairs of the vent hood model and 5+ pairs of the Microhood model through December 2013.			
Orders must be placed in multiples of 5 pairs to receive free shipping. Orders typically ship 1-2 days after receipt of payment.			
Please reference estimate #2851 when placing your order. Sales tax will be added to any order shipping to KY, or IN, when applicable.			
Subtotal			\$473.50
Sales Tax (0.0%)			\$0.00
Total			\$473.50



Neighborhood Risk Management
CORPORATION

NWOs working to insure safer communities

CERTIFICATE *of* ACHIEVEMENT

THIS ACKNOWLEDGES THAT

YOUR NAME HERE

HAS INSTALLED STOVETOP FIRETOPS IN 100% OF THE PROPERTIES
INSURED THROUGH THE NRMC PROGRAM



Deborah Aschheim

NRMC Executive Director
(July 2013)



Dear Resident:

Your apartment has recently been outfitted with a StoveTop FireStop above the burners on your stove. This safety device will automatically activate and release a non-toxic powder that puts out a flame or fire in a burning pot or pan on your stove.

Kitchen fires are the leading cause of all residential building fires and injuries in the US. Kitchen fires occur when grease or other substances in a pot or pan get too hot and catch fire, causing the flames to jump out of the pot or pan. The StoveTop FireStop will put out the fire and prevent it from spreading.



Here are instructions for use of the StoveTop FireStop device

The device automatically activates when there is a fire or flame in the pot or pan. There will be a loud “POP” when it deploys. This is normal. A non-toxic chemical automatically releases and puts out the fire.

If the fire on your stove is no longer confined to the pot or pan, call 911. If possible, turn off the burners on the stove. You and all people in the apartment must leave immediately and close the front door.

If the flames or fire is contained to the pot or pan, **or** if your StoveTop FireStop device goes off:

- Immediately turn off the gas or electricity on all burners on the stove.
- Throw or put a lid on the pot or pan.
- Do **NOT** put water on the flames or try to put out the flame. If possible, put a lid on the pot or pan.
- Do **NOT** touch or move the pot until you are certain there is no flame and it is no longer hot to the touch. (To test the temperature of the pot, sprinkle a few drops of water on the pot. If it does not sizzle, the pot can be moved.)
- Always use pot holders to remove a pot or pan from the stove or oven. Never move a burning pot and never touch a warm or hot pot without a potholder or other protective device.
- If your StoveTop FireStop goes off, **IMMEDIATELY** notify the Management Office so that it can be replaced free of charge.

We suggest that you and all residents in your apartment also view the following video:

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

Do NOT remove or tamper with the StoveTop FireStop device. It is property of the **Building [owner]**.

If you have any questions, please do not hesitate to contact _____.

Estimado Residente:

Su apartamento ha sido recientemente equipado con un StoveTopFireStop encima de los quemadores de su estufa. Este dispositivo de seguridad se activará automáticamente y liberará un polvo no tóxico que emiten llamas o fuego en una olla o cacerola en la estufa.

Fuegos de cocina son la causa principal de todos los incendios de edificios residenciales y las heridas en los US. Incendios en la cocina se producen cuando la grasa u otras sustancias en una olla o sartén se ponen muy caliente y se prenden en fuego, haciendo que las llamas salten fuera de la olla o sartén. StoveTopFireStop apagará el fuego y evitará su propagación.



Aquí están las instrucciones para el uso del dispositivo del StoveTopFireStop

El dispositivo se activa automáticamente cuando se produce un incendio o llamas en la olla o sartén. Habrá un fuerte "pop" cuando se despliega. Esto es normal. Un producto químico no tóxico se libera automáticamente y apaga el fuego..

Si el fuego en la estufa ya no se limita a la olla o sartén, llame al 911. Si es posible, apague los quemadores de la cocina. Usted y toda la gente en el apartamento debe salir inmediatamente y cierre la puerta frontal.

Si las llamas o fuego está contenido en la olla o sartén, o si el dispositivo StoveTopFireStop se apaga:

- Inmediatamente apagar el gas o la electricidad en todos los quemadores de la cocina.
- Deseche o poner una tapa sobre la olla o sartén.
- **No** ponga agua sobre las llamas o trate de apagar la llama. Si es posible, coloque una tapa sobre la olla o sartén.
- **No** toque ni mueva la olla hasta que esté seguro de que no hay llama y ya no es caliente al tacto. (Para probar la temperatura de la olla, espolvoree unas cuantas gotas de agua en la olla. Está no chisporroteo, se puede mover.)
- Siempre use agarraderas para retirar una olla o sartén de la estufa o el horno. Nunca mueva una olla en llamas y nunca toque una olla caliente sin una agarradera o otro dispositivo de protección.
- Si el StoveTopFireStop se apaga, **INMEDIATAMENTE** notifique a la Oficina para que ésta le puede sustituir de forma gratuita.

Nosotros sugerimos que usted y todos los residentes en su apartamento también vean el siguiente video: <http://www.louisvillefireprotection.com/vhvideo.htm>

NO retire ni manipule el dispositivo StoveTop FireStop. Es propiedad del edificio [propietario].

Si usted tiene alguna pregunta, por favor no dude en ponerse en contacto con

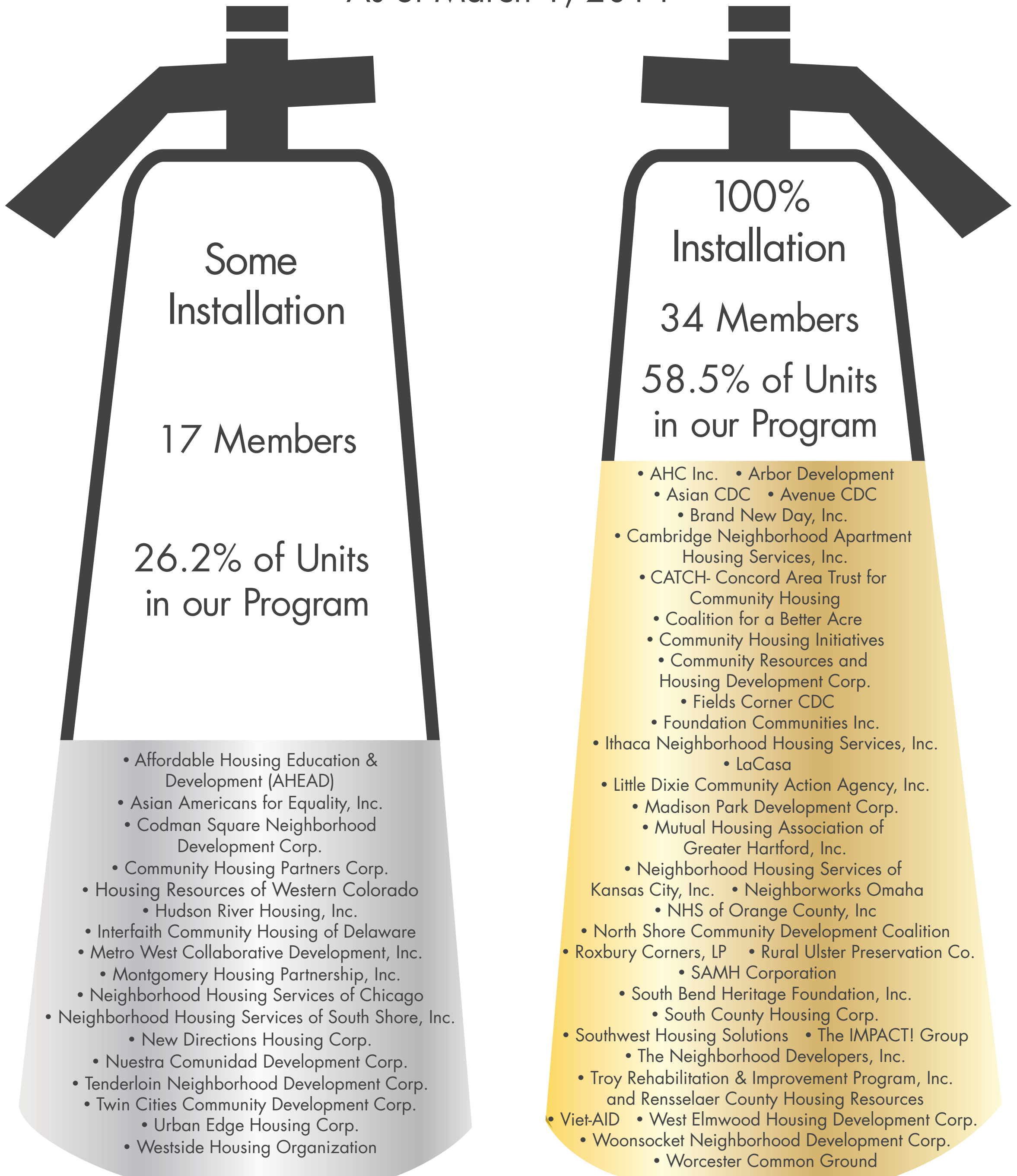
_____.



Neighborhood Risk Management
CORPORATION
NWOs working to insure safer communities

NRMC StoveTop FireStop Initiative

As of March 1, 2014



As of March 1, 2014, 85% of the units insured in the NRMC Program have installed StoveTop FireStop suppression devices. Many remaining members are in the process of installation.

Be counted among the safe members.



Neighborhood Risk Management
CORPORATION
NWOs working to insure safer communities

NRMC members are reporting that STFSs have prevented disaster. Here are some recent reports we have received:

“NRMC’s StoveTop FireStop campaign prevented a disaster. A resident in one of our high-rise, sprinklered buildings left food cooking on the stove unattended. When he returned home hours later, the only evidence of this incident was some dust and soot on the stove, counter and cabinets because of these safety devices. Without the StoveTop Fire Stop we would have had a major disaster. His home and our property was safe thanks to STFSs.”

Tenderloin Neighborhood Development (San Francisco, CA): Dec. 2013

FIRE! DON’T PANIC

Yesterday, we had a Stove Top fire in one of properties’ kitchen. **No insurance claim.**

In this particular unit, the range hood was shallow and the STFS did not hit the flames directly – hence the damage that you see in this photo. But, the STFS did contain it until it was put out by the resident and property staff. By the time the Fire Department arrived, the fire was out. The Fire Chief told us that without the STFS, this kitchen fire would have gotten away and caused major damage.”

When you look at this picture, you will see that the only damage was soot. The Fire Department removed the cabinets and put a hole in the wall to ensure that the fire was completely out. Our maintenance crew had the place cleaned up later that afternoon.

Our lesson from this incident is to make sure STFS are installed in all properties and that there is proper placement and adequately sized range hoods.

THANKS FOR SAVING OUR RESIDENTS’
LIFE AND PROPERTY.

Troy Rehabilitation and Improvement
Program
(Troy, NY: Feb. 2014)



Partners in Risk Managment



+

