Arson

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Summary

Arson and property insurance are inextricably linked. Arson is a major cause of fires. Proving arson is getting easier but proving who caused or paid for the arson is not simple. We think of arson as a property risk, but it is also a major cause of motor losses.

Arson remains the largest single cause of fire in England and Wales and research estimates that the overall annual cost of arson to the economy is £2.53bn. The human cost is also high. In the last decade there have been 2.3m deliberate fires resulting in 25,000 injuries and 900 deaths.

Property owners have a duty to prevent arson as part of their legal responsibilities on fire safety. Arson is not a specific insurance peril. False claims on insurance relating to fire are fraud, not arson.

Insurers collectively support arson prevention initiatives but arson reduction and education is not regularly included in insurer marketing budgets. The insurance industry works with the police and fire services on programmes to reduce arson. Much of this work suffers from inadequate funding and resources.

Security precautions against arson attacks are inextricably linked with other fire and theft precautions. Particularly vulnerable to arson are places of worship and schools.

Arson is a key reason for property and motor claims, but arson reduction is a “Cinderella” compared to more headline-grabbing initiatives.

Introduction

Arson is deliberately setting fire to property. It can involve loss of life: people can get badly burnt or killed in arson attacks.

Arson and insurance have an obvious connection, but arson is never listed as a specific insurance peril. It is included within the peril of fire. But false claims on insurance relating to fire are fraud, not arson.

New techniques to discover how a fire was caused make it easier to determine whether or not arson was the cause of a fire. But they are still very little help in determining who set the arson. Unless it can be proven that the insured was connected to the arson, insurers cannot refuse to pay out.

There is a separate fact file on fraudulent claims (which includes coverage of arson as insurance fraud).

Motives

Arson is most commonly for gain but is often for fun or just out of malice. The possibility of financial gain often drives arsonists, or insured people who have employed arsonists, to file fraudulent insurance claims after starting a fire.

Some arson is committed in an effort to conceal or disguise other crimes, such as theft of stock. Some may be committed by enforcers of protection rackets as a consequence of a failure to pay extortionists.
Revenge drives some arsonists. Victims’ property is often damaged or destroyed, compromising physical safety and sometimes causing personal injury. Domestic violence sometimes results in arson.

Anger and frustration are often behind the arsons perpetrated by juvenile vandals. Other reasons are boredom and peer pressure. Vandalism through fire often occurs in vacant or abandoned buildings.

Another problem is the use of arson to destroy old cars that would otherwise cost individuals and businesses money to scrap.

Political ideology motivates some acts of arson. For example, some members of the Earth Liberation Front are believed to have set fire to structures in order to spread a message of environmental protection. Politically motivated arson goes back to Nero’s burning of Rome.

Pyromania, an impulse to deliberately start fires to relieve tension, is distinct from arson. Pyromaniacs tend to fixate on institutions of fire control like fire stations and firefighters.

Whenever economic conditions worsen, there is a significant increase in arson as people attempt to solve business or personal financial crises by claiming from insurance. The worldwide recession and credit crunch is likely to lead to more arson in businesses and homes in 2008 and 2009. Some arson is not due to financial motives, but human despair. People feel that they cannot cope so believe that by destroying everything they can somehow start afresh.

**Definition of arson**

Arson, called “fire raising” in Scotland, is the crime of starting a fire for an unlawful or improper purpose. Other dictionary definitions include:

- the wilful or malicious burning or attempting to burn, with or without intent to defraud, any building, motor vehicle, aircraft or other property of another;

- unlawfully and intentionally damaging or destroying, or attempting to damage or destroy, any real or personal property by fire, explosion or incendiary device.

Some definitions extend this to add “without the owner’s consent,” which is relevant to insurance. I can pay you to burn down my business, which is perfectly legal for you and for me, unless life is endangered. To seek to claim fire insurance as a result of this is not arson, but fraud.

**Arson and the law**

Eighteenth-century common law punished arson as a felony. However, it did not regard the destruction of an unoccupied building as arson. It was generally assumed in early England that everyone had the legal right to destroy his own property in any manner he chose.

In English law, causing criminal damage was originally a common law offence. The offence was largely concerned with the protection of dwellings and the food supply, and few sanctions were imposed for damaging personal property. Liability was originally restricted to the payment of damages by way of compensation.

As time passed, specific laws were introduced to deal with particular situations. The *Malicious Damage Act 1861* was the first real attempt to codify and extend protections, and for the first time gave protection under the criminal law to personal property.

**Criminal Damage Act 1971**

In England and Wales the modern law of criminal damage is mostly contained in the *Criminal Damage Act 1971*, which redefines or creates several offences protecting property rights. The act provides a comprehensive structure including the most serious offences of arson and causing damage with intent to endanger life. Punishments vary from a fixed penalty to life imprisonment, and the court may order
payment of compensation to a victim. In Scottish law, the term “fire raising” has always been used rather than arson though the meaning of the offence is the same.

Arson is, strictly speaking, a criminal act defined by the Criminal Damage Act 1971 and only offences that meet the definition of the act can be properly termed arson. The offence of criminal damage where the property is destroyed or damaged by fire is charged as arson under section 1(3) of the act. Section 1(2) of the same act makes it an offence to destroy or damage property, intending thereby to endanger the life of another, or being reckless as to whether the life of another would thereby be endangered. If the damage is committed by fire, the offence is charged as arson with intent or being reckless as to whether the life of another would be thereby endangered.

Where the aggravated form of damaging property or arson is charged, the guidance from the Crown Prosecution Service is that specific counts should be preferred, as follows:

- intending to destroy or damage property or being reckless as to whether property would be destroyed or damaged and intending to endanger the life of another; or
- intending to destroy or damage property or being reckless as to whether property would be destroyed or damaged and being reckless as to whether life would be endangered.

The reasons for separating the allegations are:
- to assist the jury in understanding them;
- to enable the judge to know on what basis the jury has convicted and on what basis sentence should be passed.

For the offence of criminal damage or “simple arson” the property of another must be damaged. In the aggravated offence in section 1(2), it can be any property, even that belonging to the defendant.

Arson is a very serious offence, and under section 4 of the Criminal Damage Act 1971 it can be punishable with life imprisonment if it is proven that the perpetrator intended to endanger lives or was reckless enough to cause lives to be endangered.

Crime and Disorder Act 1998

The act of arson is also an antisocial activity that is included in the Crime and Disorder Act 1998. This is the legislation that introduced antisocial orders.

Regulatory Reform (Fire Safety) Order 2005

The Regulatory Reform (Fire Safety) Order 2005 introduced the need for employers, building owners and occupiers to have a greater understanding of fire safety and nominate a responsible person to ensure compliance. The order applies to virtually all premises and covers nearly every type of building, structure and open space.

The responsible person is required to:
- carry out or nominate someone to carry out a fire risk assessment identifying the risks and hazards;
- consider who may be especially at risk;
- eliminate or reduce the risk from fire as far as is reasonably practical and provide general fire precautions to deal with any residual risk;
- take additional measures to ensure fire safety where flammable or explosive materials are used or stored;
- create a plan to deal with any emergency and document findings;
- review the findings as necessary.

Although concerning fire generally, the main reason for this legislation was to reduce arson.
Case law


For an offence under section 1(2) of the Criminal Damage Act 1971 the prosecution in R v Steer (1988) had to prove that the danger to life resulted from the actual destruction of, or damage to, property.

This has now been qualified in R v Webster and others, R v Warwick (1995). A defendant may be guilty, either if he or she intended to endanger life by damage which was intended to be done or was reckless that life would be endangered by the damage.

**R v Denton (1981)**

Under the Criminal Damage Act 1971 there is a defence of believing that the owner consented, and it is immaterial whether the defendant's belief is justified as long as it is an honest belief.

In R v Denton (1981) the defendant had been asked by his employer to set fire to the employer's factory to facilitate an insurance claim. Despite this, it was held that the owner of the factory was entitled to have it burned down. The fact that somebody may have had a dishonest intent which in the end he was going to carry out, namely to claim from the insurance company, cannot turn what was not originally a crime into a crime. There is no unlawfulness under the 1971 act in burning a factory.

**R v Hunt (1977)**

In R v Hunt (1977) the defendant, wishing to highlight the lack of fire defences in an old people's home, set fire to it to demonstrate the risks. He claimed an honest belief in that by doing this he had a lawful excuse. It was held that he had not actually been acting so as to protect property. Although the court assumed that his belief was honest, it ruled that his intention was to draw attention to faulty fire defences rather than to defend the property itself.

Arson statistics

According to the Arson Prevention Bureau, each week in the UK:

- there are 2,213 arson attacks;
- arson kills two people;
- arson injures 53 people;
- 20 schools and colleges are damaged or destroyed by arson;
- 262 homes are damaged or destroyed by arson;
- 360 businesses and public buildings are damaged or destroyed by arson;
- 1,402 cars are damaged or destroyed by arson;
- arson costs the economy £53.8m (England and Wales).

Arson is thought to account for over half of all fire losses. Three out of four fires attended by the Greater Manchester Fire & Rescue Service are caused by arson and cost Manchester £37m a year.

Crime statistics

The police produce annual statistics of arson crime but these are not reliable. The way police record crimes changes each year, while the ability or willingness of local forces to conform to national guidelines is variable. There is strong suspicion that crimes such as arson, where the police have a low success ratio, are most at risk of massaging so that incidence appears lower than it really is.

There are substantial recording differences between arson recorded by the police and figures for deliberate fires recorded by fire brigades. The police need a higher level of proof to establish that the report of a fire legally constitutes arson than the fire brigades need to attribute a fire as deliberately started. Also, the police record a large proportion of fires affecting stolen vehicles as theft of vehicles.
rather than arson. And police record much arson as criminal damage, as it is easier to prove this than attempted arson.

The police only record reported offences, while the British Crime Survey reveals public perception of crime and includes unreported arson. The definition of arson in the survey is deliberate damage by fire to property belonging to the respondent, or his or her home or vehicles, except where the item that is set on fire was stolen first (this is coded as theft). So if your car is stolen but undamaged until torched, the fire authorities record it as arson, but to the police and the survey, it is only theft.

The actual figures are highly suspect, but annually over 50,000 fires are recorded by police forces as arson crimes. This leads to under one in 10 cases resulting in suspects being identified and subsequently cautioned, charged or summonsed to court. Less than one in three of those cases end up with a conviction. So for every 100 arson attacks, only three arsonists will be successfully prosecuted.

Although they publicly deny it, unless arson leads to death, injury or extensive damage, or the suspect confesses, the police will not pursue suspected arson cases. Also, as their success rate is low, unless the individual or organisation needs a crime number for insurance, they will be discouraged from filing a formal report.

Although the fire and police authorities and insurers have to work together, they all have different objectives. Proving that an insured had any involvement in the arson is often impossible. Where they strongly suspect it is fraudulent, but cannot prove it, insurers may insist on replacing property rather than paying out money, or refuse to pay out or make a low offer.

In Northern Ireland crime statistics on arson have been broadly static since 2000. In 2007–08, there were 2,244 recorded offences of arson, and 63 in the separate category of petrol bombing. In each, only 15% of crimes were solved.

The Scottish government’s Scottish crime and justice figures do not have any recent or meaningful equivalent figures.

Fire statistics

Fire statistics UK is a series of annual bulletins presenting detailed statistics on fires, casualties and false alarms attended by the fire and rescue services in the United Kingdom. But these are not complete arson figures. Many small fires are put out without them being called out. Fires in unattended buildings or in rural areas may simply be left to burn out. In the most recent year ending March 2007, there were 426,000 attended fires, 1% less than in 2005.

The figures are divided into accidental and deliberate, the latter including suspected deliberate fires. Of the 23,000 deliberate fires in buildings, 10,200 were in homes and 12,800 in other buildings, of which one in three were in private garages and sheds. The figures show the following.

<table>
<thead>
<tr>
<th>Kind of building</th>
<th>Percentage of fires that were deliberate</th>
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</thead>
<tbody>
<tr>
<td>Dwellings</td>
<td>*18%</td>
</tr>
<tr>
<td>Private garages and sheds</td>
<td>58%</td>
</tr>
<tr>
<td>Construction sites</td>
<td>56%</td>
</tr>
<tr>
<td>Recreational and cultural premises and places of worship</td>
<td>44%</td>
</tr>
<tr>
<td>Schools</td>
<td>64%</td>
</tr>
<tr>
<td>Other buildings</td>
<td>39%</td>
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</tbody>
</table>
Vehicle fires

*46% of these were in multi-occupancy buildings.

Inclusive three-year figures for 2003–05 show the annual average for all deliberate buildings and vehicle fires was 81,000.

The area with the most deliberate fires is the Northwest, followed by Yorkshire and Humberside.

Risk assessment and control

Risk assessment

The occurrence of arson can be reduced and its effects controlled if consideration is given in advance to identify potential threats and effective protection measures. An arson risk assessment should be carried out as part of the fire risk assessment procedure required by the Fire Precautions (Workplace) Regulations 1997. As arson attacks are so common, a risk assessment is required by the legislation even if a fire certificate has been issued.

The arson plan should be part of a fully integrated management programme covering all aspects of risk. The objective is that business operation and profitability is maintained whatever the threat that is presented.

A management plan to combat arson will include the following elements:

- arson risk assessment;
- security measures;
- passive and active fire protection measures;
- fire safety management procedures.

There are many ways in which an arson risk assessment may be carried out. The main consideration is that features relating to the occurrence of arson are considered in a logical and structured way.

In every organisation a named person of senior grade should be made responsible for fire safety, including protection from arson attack. This person should be appropriately trained and competent to conduct a risk assessment. As well as being responsible for ensuring that the company complies with relevant fire-related legislation this person, in some organisations, may also be responsible for health and safety and security issues.

The risk assessment should be recorded and regularly reviewed.

An arson risk assessment model

Step 1  Study the vulnerability of the buildinginternally and externally

Note the possible ways in which fires could be started deliberately. Identify the vulnerable points both inside and outside the buildings and in the external areas within the building perimeter. In addition, consider the area in which the business is located in order to assess the likelihood of an arson attack in the neighbourhood.

Step 2  Identify the fire hazards

A key element of the arson risk assessment is to identify, and reduce as far as is practical, the sources of ignition and combustible materials that are available to the opportunist arsonist.

Step 3  Identify the people who could start fires deliberately

Intruders, visitors and members of staff.

Step 4  Eliminate, control or avoid the threat
Step 5 Consider whether the existing security provisions are adequate or need improvement

Step 6 Consider whether the existing fire safety provisions are adequate or need improvement

Step 7 Allocate the risk category

Step 8 Prepare a business continuity plan and test it

Step 9 Carry out a periodic review of the assessment

Security measures

Effective security measures make a positive contribution to reducing the threat of an arson attack. Such measures include:

- perimeter protection;
- the strength of the building envelope;
- access control;
- detection of intruders;
- security lighting – particularly in yards;
- CCTV systems;
- an awareness of the activities of pressure groups who could target the premises.

Fire protection measures

All measures that are taken to protect a building from accidental fires have a part to play in reducing the effects of a deliberately started fire. These measures include:

The division of a building into individual fire compartments and the construction and lining of these using materials of suitable fire-resisting properties. This is known as passive fire protection.

The provision of appropriate and cost-effective equipment to detect and fight fires. This is referred to as active fire protection.

Neither passive nor active fire protection measures can be installed and then forgotten; they require regular inspection and maintenance. Service contracts should be established with accredited contractors for installed equipment, but the fire safety manager should also ensure that regular inspections are made of escape routes, fire doors and housekeeping standards and that suitable records of such inspections are kept.

The following steps will minimise the risk of arson:

- Remove all combustible waste and materials from open yards or at least to an area clear of buildings and perimeter fences, or store in locked skips or shelters. All hazardous goods, such as flammable substances, should be locked away separately when not in use or at the end of each day.

- Fit metal containers inside letterboxes so that they can contain any fires from lighted rags, paper or fireworks.

- Ensure that gaps under doors are too narrow for anyone to push lighted paper under the door.
Investigating losses

Fire investigation is the analysis of fire-related incidents. After firefighters extinguish a fire, an investigation is launched to determine the origin and cause of the fire or explosion. Such investigations require a systematic approach and a knowledge of basic fire science.

Fire investigation is one of the most difficult of the forensic sciences to practice. The difficulty of determining whether or not an arson fire has occurred arises because fires destroy evidence.

Fire investigators look at what is left behind after a fire and obtain information to piece together the events that occurred in the moments leading up to the fire. They use up-to-date scientific approaches to analysing a fire scene and reconstructing it to determine how the fire developed through basic fire dynamics and fire pattern analysis.

Arson detection dogs

Arson detection dogs are trained to identify all known accelerants used to start and spread fires (even if only minute particles and compounds were used). Their use can be invaluable to the investigatory teams deployed to the scene of a fire where arson is suspected. Instead of the mere 5m receptors in the human nasal cavity a dog has 222m, far superior at isolating chemical smells than the most sophisticated electronic equipment. So the dogs can identify the presence of hydrocarbons given off by flammable liquids, and can tell the difference between those produced naturally by fire and those introduced in arson. Dogs can be quicker and more accurate than forensic testing.

Underwriting and claims

Underwriting

There are very few specific underwriting considerations apart from the usual property underwriting concerns such as safety, security, fire alarms and sprinklers, construction, contents, occupation and location.

Are there any special considerations affecting the business or location that would heighten the risk of arson? For example, a mosque, a BNP office in an immigrant area or high youth unemployment.

Many arson attacks use multiple seats of fires, so this may affect the estimate of maximum total loss from any one incident.

Most arson is external, but the chances of a failing business seeing insurance as a way out is always there. Telltale signs include a sudden increase in stock levels or the addition of high-value stock, despite sales being static or falling. It can be useful to ask for monthly sales figures rather than relying on historic annual accounts.

Claims

Even after investigation, it may not be clear whether or not there is arson, and whether or not the policyholder is involved. So any large loss will involve loss adjusters. If there is a suspicion of arson, specialist arson investigators may be used. But bearing in mind the reluctance of the police to pursue arson enquiries, and the difficulty of obtaining a private prosecution, it is not economic to consider expensive specialists unless the loss is a large one.

Arson in specific places

Places of worship

Most fires in churches and associated church halls and community centres are started deliberately and can have a significant financial impact.

Churches and other places of worship are often easy targets for the arsonists: they often have poor security arrangements and valuable contents to attract an offender. It is possible that arson may be
used as a means of destroying evidence of a crime, or fires may be associated with vagrants who light fires accidentally or deliberately, possibly whilst under the influence of alcohol or drugs.

Until recently, places of worship were often left unlocked during the daytime to allow the public to enter for prayer or contemplation.

The appropriate security and fire protection measures are the same as for most places but there are a few special risk areas:

- Vestry, church office. When not in use this should be kept locked. These are areas where many arson fires are lit.
- Organ space. This is another area where arsonists light fires. If possible keep locked shut.

Much damage in this sector is uninsured as many places of worship cannot afford full protection. Often they will seek just to protect valuable or special features.

**Business premises**

Arson is an increasingly significant factor in fire losses, and industrial and commercial buildings are major targets for arsonists.

Small businesses are particularly vulnerable, as they do not have 24/7 security personnel. Every year there are 3,000 arson attacks on shops, cafés and other small businesses.

An arson attack against industry and commerce is not just a crime against property for which the insurer will pay. The losses can also involve:

- business interruption, or even closure of the company;
- loss of jobs;
- loss of facilities or amenities for the community.

It is estimated that between 40 and 80% of all businesses which suffer a serious fire fail to recover and close down.

**Farms**

Farms are particularly vulnerable to arson due to their isolated locations and open boundaries and the easy availability of readily ignitable material such as hay and straw. Every year in the UK 1,700 farm buildings and 66,000 acres of grassland are destroyed by fire. Between 40 and 50% of rural fires are started deliberately, either as vandalism or for insurance fraud.

**Homes**

Around a fifth of all arson attacks in the UK are on residential properties and over one in five fires in homes are started deliberately.

There are many different motives for arson. A home may be set on fire to cover criminal activity or because of a local disagreement, family arguments or revenge or for racial reasons. Other reasons include children playing with fire and fires started by people with psychiatric disorders. A significant number of arson fires in homes are started by the owners, either to make a fraudulent insurance claim or in an attempt to be rehoused.

Virtually all accidental fires start within a building. In contrast, 10% of malicious fires are started on the outside of the building. Malicious fires are most likely to start in lounges, living rooms and bedrooms. Refuse rooms, corridors and hallways are also prone to malicious fires.

**Multi-occupation buildings**

Buildings such as hostels, houses in multiple occupation and residential care homes have unique problems, particularly in respect to vulnerability to arson. Malicious fires are more likely to occur in buildings containing more than one household than in any other type of occupancy.

Hostels and houses in multiple occupation usually involve the use of shared facilities. In these premises there may be a degree of overcrowding, different languages may lead to misunderstandings, and
disputes can arise over shared areas. These, together with disagreements over noise, can eventually lead to arson. Rubbish left on stairways and communal landings has also been the target of deliberate fire setting. This creates a significant threat with large numbers of people trying to escape via a limited number of exits.

Schools

Seventy-five per cent of school fires are caused by arson, with 2,000 schools suffering each year. Half of those attacks happen in school hours, and 90,000 children are affected by arson at their school each year.

Most arsonists are aged 10–18, and those who set fire to schools usually have some connection to the school. This means the arsonist might be a pupil or an ex-pupil or might have brothers and sisters at the school.

It can cost millions of pounds to rebuild schools that have been burnt down and even small fires can end up costing schools tens of thousands. In some cases pupils’ valuable coursework has gone up in smoke, putting extra pressure on those who are about to take exams. Arson attacks on schools can also lead to pupils losing teaching aids, classrooms or other facilities. Some schools have been so badly damaged that pupils have had to move to another school while their old one is being rebuilt, which can cause difficulties.

After a decade of arguing over whether sprinklers would protect or cause more damage, latest official guidance is that all new school buildings must have sprinklers.

Figures from Zurich Municipal show that school fires cost the UK £74m in 2006.

Vehicles

The trends in car fires are very different for malicious and accidental causes. The number of accidental car fires has been declining whilst the number of deliberate vehicle fires has more than trebled in the past decade and these now account for over half of the 100,000-plus arson fires that fire brigades attend each year.

There are four main reasons for vehicle fires:

- deliberate burning to avoid scrap charges;
- destroying evidence when vehicles have been used in a crime;
- destruction after a car has been stolen;
- arson for pleasure.

Measures to reduce the problem include early removal by local authorities of vulnerable vehicles, collecting unroadworthy vehicles at little or no cost to the owner, community awareness schemes and targeting offenders.

Public action

Arson reduction programmes

The Communities and Local Government department provided fire and rescue authorities with £11.3m funding between 2006 and 2008 through its Fire Prevention Grant programme. This funding supports arson reduction activity and other related fire prevention work.

Arson Prevention Bureau

The Arson Prevention Bureau was established in 1991 to spearhead and co-ordinate a national campaign to reduce arson, raise awareness of the problem and bring together public and private sector organisations sharing these objectives. It is supported by insurers through the Association of British Insurers.
Arson Control Forum

Tackling arson is not just a priority for the fire and rescue service, but across agencies such as the police, Crown Prosecution Service, Forensic Science Service and others.

For this reason the Arson Control Forum was established in 2001 and provides a cross-agency approach to reducing arson.

The forum includes:
- fire and rescue and police services;
- insurance companies and associations;
- the Home Office and other government departments;
- the Confederation of British Industry;
- local authorities;
- Fire Brigades’ Union.

The aims of the forum are to:
- raise public awareness of arson prevention and investigation issues;
- reduce the number of deliberate fires and related deaths, injuries and damage;
- maintain a strategic overview of all arson prevention and investigation matters;
- develop, monitor and support initiatives improving arson prevention and detection;
- promote partnership and co-ordinate efforts amongst stakeholders to develop better policy on arson prevention and investigation;
- monitor and contribute to improvements in the recording and detection of arson in the UK;
- monitor and contribute to arson prevention and investigation work conducted by European and international bodies.

It seeks to reduce by 10% the number of deliberate fires by 31 March 2010, from 111,500 to 100,300 fires.

Local task forces

There are many local initiatives focusing on the prevention, detection and investigation of arson as well as educational initiatives.

An example is the West Midlands Arson Task Force, a partnership between the West Midlands Fire Service and West Midlands Police. The team consists of a station officer and a police sergeant, who carry out detailed arson investigations and analysis and undertake projects to improve detection and reduce arson. The aim is to stop the increase in arson and to reduce it by 10% by 2009–10.

The West Midlands Arson Task force has joined forces with Herefordshire, Shropshire, Staffordshire, Warwickshire and Worcestershire to create the West Midlands Region Arson Reduction Team (WMRART). Aims include reducing the loss of life and injury arising out of deliberate fires, reducing the number of deliberate fires across the region and reducing the commercial, economic and social consequences of deliberate fires.

Another example is the London Fire Investigation and Arson Reduction Group, set up to ensure effective communication and resources in arson reduction and arson prevention across London. The group consists of three fire investigation units, four fire investigation dog teams, an arson task force and a juvenile fire-setters intervention scheme. They are all working towards identifying arson trends and the individuals involved, as well as the origin of fires.
Juvenile fire-setters

It is estimated that children start one in every four fires in London. The London Fire Brigade’s Fire Setter Intervention Scheme aims to tackle this issue.

Children and young people start to play with fire for various reasons, ranging from natural curiosity to attention seeking. Without help and guidance, fire-setting behaviour can increase and lead to more serious consequences such as serious personal injury and damage to homes, schools and property. The juvenile fire-setter scheme is designed to address fire-setting behaviour amongst children and young people aged up to and including 17 years. A specialist team of advisers is trained to deal with children and young people who have demonstrated a fascination with fire. Since the scheme started in 2001, the brigade’s skilled advisers have visited over 700 young people in their homes. The scheme offers education and advice for both children and young people and their parents and guardians.

Arson education by theatre

Arson About by Mark Wheeler is a play that aims to deter arson attacks, performed by Stopwatch Theatre. School buildings are at risk from arson, and the play describes a typical incident that culminates in tragedy. The complete package lasts 75 minutes and is targeted at year 8. Since its launch in February 2005, Arson About has already been used by 16 of England’s 46 fire and rescue services. An evaluation by Bedfordshire and Luton Fire and Rescue Service concluded that the increase in young people’s knowledge about arson, its causes and consequences between the pre- and post-surveys was statistically significant.

SPARX is no longer produced, but a three-year tour reached a total audience of 25,000 with audiences from school year 5 to year 12. The play highlighted the dangerous consequences of arson through a dramatic one-hour live performance.

International Association of Arson Investigators

The International Association of Arson Investigators consists of approximately 9,000 fire investigation professionals from around the world, united by a commitment to the suppression of the crime of arson and to conduct good quality fire investigations. Its publication The Fire and Arson Investigator is published quarterly.

The UK chapter was formed in 2003. Its 700 members come from the fire service, the insurance industry, law enforcement, forensic science, private fire investigation, fire investigation training providers and forensic science academic establishments.

The association’s Certificated Fire Investigator programme is now running in the UK and involves a points system of qualifications, courses and experience.

Crimestoppers

Crimestoppers is an independent charity helping to find criminals and solve crimes. It has a phone number, 0800 555 111, that people can call anonymously to pass on information about crime. From April 2007 until the end of March 2008, information provided by the public led to 24 people being charged with arson.

In 2008 Crimestoppers joined forces with the Derbyshire Fire and Rescue Service to beat arsonists. Fire engines in Derbyshire display Crimestoppers signage, to encourage anyone with information about arsonists to call Crimestoppers anonymously.

Action by insurance companies

Most local authority schools are insured by Zurich Municipal and this is the only insurer known to have a programme of public action to fight arson.
Zurich Municipal is working to tackle the grass root problem of school fires by educating school-aged children about the dangers of deliberate fire setting, as the majority of arsonists are aged between 10 and 19. As an advocate of sprinkler systems it offers significant reductions on fire insurance premiums to schools that install them.

It offers an Arson Combated Together fire service tool kit, available free to fire services for use as an educational aid to raise awareness of the problem of arson amongst pupils and teachers. Research shows that after completing workshops, pupils show a clear change in attitude and accept that they have a responsibility in helping to prevent arson.

Key facts

- Arson is the key cause of fires.
- There is no specific insurance against arson.
- Arson is not the same as insurance fraud.
- Arson kills, maims, destroys and closes businesses.
- Most arsonists are children and young adults.
- There are many national and local initiatives to reduce the threat.

The author

Ian Youngman is a freelance writer and researcher specialising in insurance, risk, health and corporate issues. He publishes a range of insurance reports, undertakes bespoke research and regularly writes for a wide range of insurance and business magazines and online services.

An ACII with an honours degree in Economics from the University of Liverpool, Ian was a founder of the General Insurance Market Research Association. He also has widespread experience in the insurance industry at management level, working for brokers and an insurer.

Further information

Case law

R v Webster and others [1995] 2 All ER 168, CA
R v Warwick [1995] 2 All ER 168, CA

Legislation

- Crime and Disorder Act 1998
- Criminal Damage Act 1971
- Fire Precautions (Workplace) Regulations 1997
- Malicious Damage Act 1861
- Regulatory Reform (Fire Safety) Order 2005
Useful publications


Useful websites

Arson Control Forum
Arson Prevention Bureau
Crimestoppers
Crime reduction
Crime reduction toolkits. Arson
International Association of Arson Investigators
International Association of Arson Investigators. Certified Investigator Programme
London Fire Brigade. Fire setter intervention scheme
London Fire Brigade. Reducing arson
West Midlands Arson Task Force
Zurich Municipal. School anti-arson initiative