

### NFPA Journal – Fire Losses in the US 2012 – Fire Responses Down 1%; Structure Fires Down 0.8%

Each year the National Fire Protection Association (NFPA) Journal publishes a U.S. Fire Loss Report Summary. The 2012 summary report was published in the September/October 2013 NFPA Journal. See [www.nfpajournal.org](http://www.nfpajournal.org). Bearing in mind that NFPA tracks fires reported to fire departments and not insured property losses, the 2012 summary report includes some interesting data that may be instructive to the subrogation and recovery professional:

- Structure fires have decreased from 1,098,000 structure fires in 1977 to 480,500 structure fires in 2012, an overall decrease of 56.2 percent in 35 years.
- An estimated \$9.8 billion in property damage occurred as a result of structure fires in 2012.
- Of the 480,500 structure fires in 2012, 381,000 structure fires occurred in residential properties, representing 79 percent of the total number of structure fires.
- Of the \$9.7 billion in property damage in structure fires in 2012, \$7.2 billion occurred in residential properties; of the \$7.2 billion in property damages in residential properties, \$5.8 billion occurred in one and two family homes, with about \$1.2 billion occurring in apartments.
- The average property loss per structure fire in 2012 was \$20,345 an inflation adjusted increase of 43 percent from the \$3,757 average property loss per structure fire in 1977.
- A reported structure fire occurs in the United States at the rate of one structure fire every 66 seconds.

For NFPA's complete report on fire loss in the United States during 2012 visit [www.nfpa.org/fireloss](http://www.nfpa.org/fireloss).

The property insurance industry has had a significant role in helping to make the United States safer by substantially reducing the number of structure fire occurrences. However, notwithstanding the decrease in structure fire occurrences of over 56.2 percent since 1977, even after adjusting for inflation, the average property loss per structure fire has increased by 43 percent, continuing to highlight the value the subrogation and recovery professional can bring to the property insurance industry.

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#### Related Practice Areas

- Subrogation & Recovery