ARSON FACTS

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According to the National Fire Protection Association (NFPA), arson is the leading cause of fire property damage in the United States. There are over 500,000 fires set intentionally each year, resulting in more than $2 billion in property damage. Helping clients understand causes and signs of arson is another value-added service of a professional insurance agent.

The FBI defines arson as "any willful or malicious burning or attempting to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle or aircraft, personal property of another, etc." Arson is not limited to buildings and personal property. According to FEMA (Federal Emergency Management Association) nearly 28,000 intentional vehicle fires are set each year. The U.S. Fire Administration records show that these fires result in an average of 40 deaths, 75 injuries, and $169 million in damage annually.

In 2025, California law enforcement made 151 arrests of suspected arsonists. The January wildfires, purported to have been started by an arsonist, destroyed 18,000 structures and caused 440 deaths. Over 200,000 people were forced to evacuate. Only a few dozen homes had been rebuilt as of January 2026.

Many Californians have been unable to return home – even if their residence is still standing. The ash from urban fires can be dangerous due to materials in buildings and vehicles that may become toxic when exposed to heat. This was brought to light with the many health issues suffered by first responders after 9-11.

Contrary to what one might think, according to NFPA statistics, revenge and not profit is the major motivating factor in arson cases. Serial arsonists may be seeking a "thrill." Some fires are set to cover another crime. It is interesting to note there is not a link between poor economic times and an increased number of arsons.

Some other interesting arson facts are that most arsonists are male (86%), and about half of intentional fires are set by children. Matches and lighters are the most common ignition sources. Arson is the cause of 33% of dormitory fires and 15% of residential fires. Although most arson-related injuries occur inside buildings, 75% of intentionally set fires are outside. Most residential fires are set in the bedroom, while fires in public buildings are most likely to be set in bathrooms.

Arson is sometimes called a victimless crime. This is certainly not the case. In addition to direct fire damage, arson can lead to loss of jobs when businesses are forced to shut down, as well as injury and loss of life. One disturbing finding is that nearly two-thirds of intentionally set fires occurred in occupied buildings. Many victims in California had no fire insurance on their homes and businesses.

There are ways your insureds can decrease their chances of being victims of arson. Firewood and other flammable materials, such as paint, should be stored out of sight and away from the sides of buildings. Neighborhood watch programs may also be a deterrent, or help in early detection if a fire has been set.

Differentiating between fires that are accidental or intentional can be difficult, and should be left to professionals, such as the Federal Bureau of Alcohol, Tobacco and Firearms (ATF). ATF agents are trained in arson investigation. If arson is suspected, law enforcement should



be notified immediately. Evidence of exterior damage to the building can be a clue to arson. Other clues are footprints and broken windows. Arson usually involves use of an accelerant such as gasoline. The presence of matches, rags, or gasoline cans can be evidence of an intentional fire. Successful prosecution of arson cases is often dependent on preservation of evidence by first responders.

Arson is a crime that impacts all of us. Knowing the facts about arson and educating your clients is another value-added service of the true insurance professional.

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