



THE CHARTERED INSTITUTE
OF LOSS ADJUSTERS

RISCAuthority Large Loss Database

A Valuable Resource for Fire Safety and Prevention

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History

Sometimes called the Large Loss Fire & Flood Database, it was established in 2009 by the Association of British Insurers (ABI) as a paper-based repository (A, B & C Loss Report forms) to pool and aggregate data for fire insights, as detailed in Section 4 of the 'Blue book' - Claims Management.

In 2014, responsibility for the database transferred to RISCAuthority (RISCA), a division of The Fire Protection Association (FPA) and the UK property insurers' fire research fund, which conducts research, creates guidance and influences on their behalf. It was migrated to a web-tool. At that time, the database was migrated to a web-based platform. In 2021, it was renamed the Fire & Flood Database when Flood was added as a covered peril.

It is a vital source containing information on a wide range of fire and flood claim losses within the UK, including:

- Causes of the incident
- Property type, use and construction features
- Firefighting strategies and tactics employed
- Loss amount

Governance

Administered by RISCA on behalf of CILA and mandated by Insurer members, under the ABI.

Purpose

To support UK insurers in researching losses and identifying emerging trends, supporting better underwriting and helping clients and stakeholders across the built environment to become more resilient and minimise losses in terms of life, disruption and cost.

The data also supports provision of evidence and statistics to government to inform, as well as challenge views and legislation, such as building regulations and changes to Fire and Rescue Services.

Submission criteria

Loss Adjusters are to log cases in the database, and update through to closure on behalf of insurers for incidents meeting the following criteria:

Commercial property policies:

Any claim, including attached policies exceeding a **£100,000** loss and/or where a **fatality** is involved

Thus, excluding household policies. Note; residential real estate claims are under commercial policies and should be submitted.

2026 upgrade

In July, a new significantly simplified and improved version of the database was launched.

Simplified - reduced from over 400 datapoints down to about 40, focused on emerging loss risks being seen such as sustainability solutions.



Improved - using new technology to deliver a more user-friendly interaction and experience.

Future developments will focus on automation, connectivity (API), data analysis and reporting.

What is the data used for?

The principal objectives are:

- to identify issues affecting the UK insurance industry and address accordingly
- to maintain and improve insurer fire protection practices and advice
- to make fire and property protection financially and technically attractive to insured parties
- to act as a support to stakeholders with interests in fire protection
- to encourage commonality with Government policy where prudent

Why the Database is important

The key objective is to validate and shape the RISCAuthority research programme. This involves enabling statistical analysis, providing insights into trends, and highlighting areas that require further research. Large loss data plays a vital role in identifying insurance issues early, allowing for proactive action to be taken. This data is especially important when supporting lobbying activities, as the FPA/RISCAuthority and ABI rely on evidence when engaging with the government, local authorities, and other stakeholders. Their goal is to influence legislation and guidance aimed at improving fire safety risk management; life safety, property resilience and minimal disruption to lives and operations. Therefore, it is crucial to have access to all complete and credible information regarding the frequency, causes, and costs of major losses.

The system also provides evidence of trends and factors influencing losses, which forms the basis for arguments supporting actions to effect change. A key feature is the ability to identify, analyse, and manage large losses, utilising both individual member company data and anonymised data from all parties. This mechanism assists members with underwriting and risk management practices, helping mitigate large losses and offering additional external educational communications, such as advice to policyholders. Sector and trade analysis are also valuable in understanding risk patterns, while the analysis of geographic dispersal patterns can reveal expanded areas of risk beyond just urban conurbations as factors change such as climate.

There has been an increase in the severity of commercial fire losses, which coincides with several changes, including modifications in fire and rescue service attendance policies, the introduction of more combustible products in construction, larger un-compartmented spaces, and the wider use of fire engineering. Insurers increasingly need to assess whether these factors are affecting the size of commercial fire losses and determine whether anything can be done to reverse or halt this trend. In this context, the system also assists with the development of predictive models to help forecast future risks.

Data collected through RISCA is used to support trade and hazard feature articles in the FPA's Fire & Risk Management journal. Additionally, this data is incorporated into some of the RISCA's other tools that are available to and used by members. Loss data has been collected historically, even before the establishment of this database, which includes Bluebook and forms A, B, and C—materials that may be familiar to some adjusters.



What role we play as adjusters

The contribution of loss data by adjusting teams is essential to the work of RISCAuthority and the support it provides to the Insurer membership.

The RISCAuthority has reported a degree of underreporting in recent years, which impacts the value that the database can add, especially in the research they undertake.

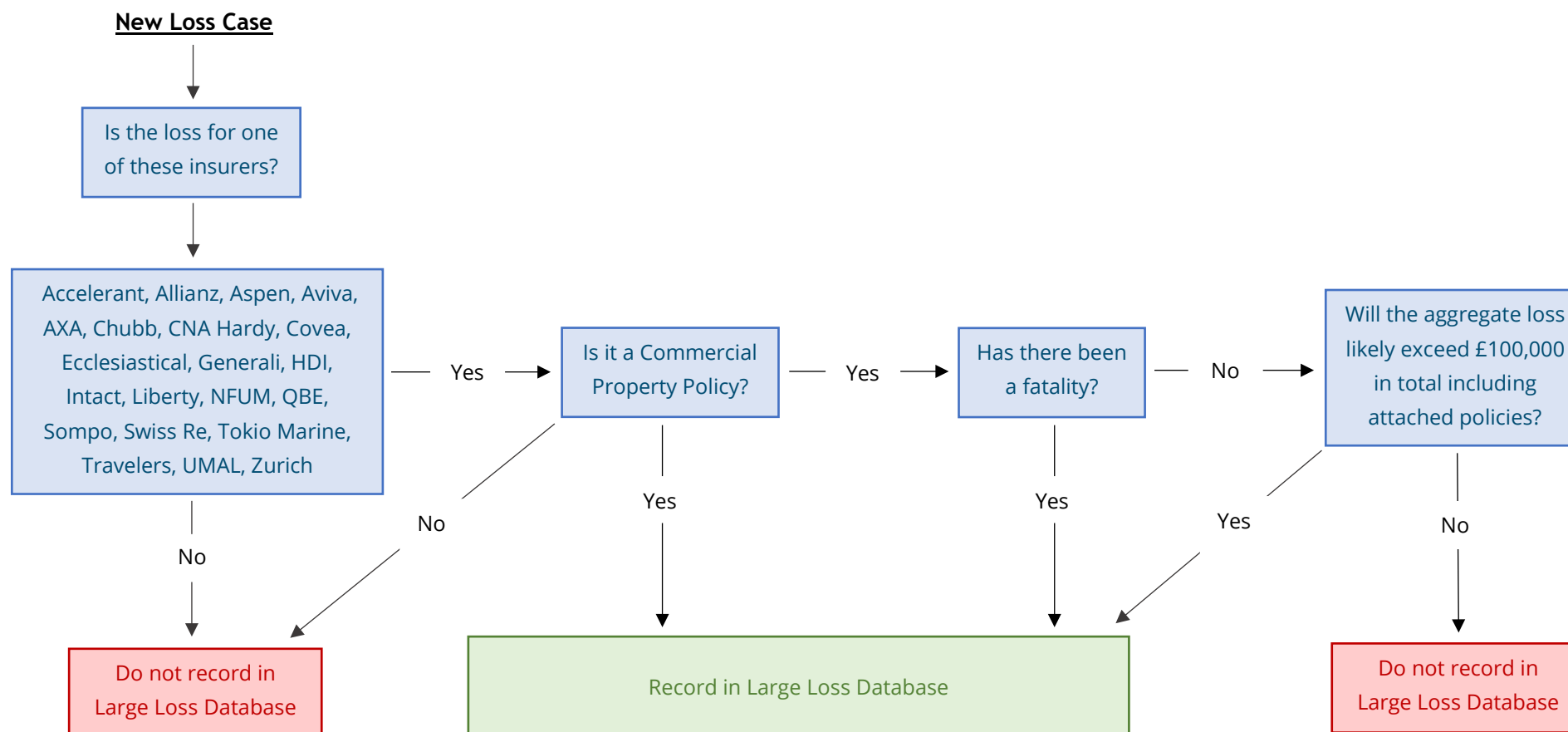
Historically, we as adjusters have recorded at least 500 cases annually, with peaks seen in 2011, 2018 and 2019 but dipping in 2023 and 2024, despite losses continuing to occur, if not at an increased rate.

The work completed by RISCAuthority is only as good as the data available.

We can assist by:

- raising awareness of the Large Loss Database
- ensuring appropriate training is provided to those who need to record data
- monitoring to ensure all losses that require recording are captured in a timely manner

The Large Loss Database is an invaluable resource for all involved in fire safety, including the loss-adjusting community. By analysing past losses, mistakes can be learnt from, fire safety practices can be improved, and ultimately, we can protect lives and property.



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