

The Katarina Church in Stockholm



Fire on May 17, 1990



Katarina kyrka brinner. Foto: Olle Johansson, 1990.

The following day



Insurance

- Insured by Skandia (present If)
- Church policy with special wording for culturally interesting buildings and inventory
- Building definition included bells, organ, altar etc,
- EML value questioned the year before the fire

Loss adjustment process

- Claim filed and Skandia said they would pay
- A month later no money was paid
- The parish called Skandia, who said that you have not substantiated your claim
- The parish understood nothing and had to ask for help from a consultancy

Loss negotiations

- Representatives of Skandia didn't know their own wording – claimed organ should be covered by inventory sum insured
- Decision to rebuild the church – more feelings than logic behind the decision
- Tender process for reconstruction
- Valuation of inventory
- Deal with insurer to pay the sum requested

Problems

- EML breakthrough for Skandia – helped them with negotiations with reinsurers
- No list of inventory – interviews with church staff, many of them old
- Many pieces of inventory impossible to value and replace
- Member of the parish started to raise funds for the reconstruction

Result

- Church was reconstructed with "old fashioned" material but with modern methods
- Fire separation of the tower and fire alarm in all fire cells
- New interior but acceptable to the parish
- Reconstruction finished in 1995
- All parties satisfied