The returns of losses in fire districts attached annually to these reports are probably slightly less accurate than the corresponding national figures. This is, firstly, because they are in some cases prepared before the insurance payments are made, and the estimate of the brigade officer is probably not so accurate as that of the insurance adjuster. In the second place they include a figure for uninsured loss which is usually based on the owner's estimate. In very few cases have the owners of residential property accurate schedules of contents on which such an estimate can be based, and stock records in commercial buildings are often destroyed or are unreliable. It must also be noted that the returns have reference only to the fires attended by the brigades. There are, in addition, a considerable number of small fires, mostly involving damage of less than a £100 value, which are extinguished without calling the brigade. The insurance companies pay out on these fires, and the loss is therefore included in the national returns.

The recording of fire losses in fire districts is of definite value despite its comparative inaccuracy. The fire districts include most of the urban property, and this will be even more the case when the new legislation comes into force. The returns are available much earlier than the national figures, and since they cover a large percentage of the property at risk in New Zealand they serve to confirm or modify the trends indicated by the national returns. They also give some positive indication of the value of the fire protection service in any individual district and tend to encourage the brigades in their work and to justify the expenditure on the fire service by the local authorities.

Reference has been made in these reports during recent years to the sharp rise which has occurred in the national fire losses, and to the increase in the number of fires attended by the brigades. These trends are clearly shown in the following table, which covers the period since the First World War. Attention is directed to the remarkable similarity between the fire experience of the peak-loss period 1926–1931 and the years immediately following the Second World War. There is the same sudden increase in the number of fires within two years, and the concurrent heavy increase in the loss figures. It seems not unlikely that the reason for both increases is an economic one. The view is widely held that the most important economic influence on loss by fire is that arising from the fact that in times of falling prices it sometimes pays to have a fire in insured property. This may result, apart from the possibilities of incendiarism, in lesser care with respect to fire on the part of owners and those responsible for the control of property. It is possible, however, to make the deduction from the facts set out in the table that there is an even more important fire-loss factor arising from economic conditions such as unsettlement due to the war, monetary inflation, or a general state of prosperity, which should be given some consideration.

Table I—Number of Fires and Total Fire Loss in Fire Districts, 1918–49

	Number of Fire Districts.	Number of Fires.	Total Fire Loss.		Number of Fire Districts.	Number of Fires.	Total Fire Loss.
			£				£
1918–19 ..	31	416	151,158	1934–35 ..	53	753	173,172
1919–20 ..	35	480	137,772	1935–36 ..	54	765	181,296
1920–21 ..	35	540	394,704	1936–37 ..	55	812	199,592
1921–22 ..	35	531	183,619	1937–38 ..	55	859	170,167
1922–23 ..	38	589	238,313	1938–39 ..	55	905	441,489
1923–24 ..	40	741	358,024	1939–40 ..	55	892	280,278
1924–25 ..	43	828	306,114	1940–41 ..	55	849	228,929
1925–26 ..	46	898	352,638	1941–42 ..	56	792	466,589
1926–27 (9 months))	48	1,291	516,366	1942–43 ..	58	903	309,128
1927–28 ..	49	1,044	498,671	1943–44 ..	59	902	334,600
1928–29 ..	50	1,350	710,596	1944–45 ..	60	1,391	548,354
1929–30 ..	51	1,351	410,217	1945–46 ..	60	1,807	876,127
1930–31 ..	55	1,333	548,729	1946–47 ..	60	1,648	1,201,508
1931–32 ..	55	862	373,820	1947–48 ..	60	1,940	992,207
1932–33 ..	53	737	201,736	1948–49 ..	60	1,973	541,643
1933–34 ..	54	705	245,195				