

There is a considerable increase in the number of fires returned as due to incendiarism, unknown causes, and in unoccupied houses, as follows:—

					Incendiarism.	Unknown Causes.	Unoccupied Houses.
1911-12	...	...	...	...	21	125	22
1910-11	...	...	...	...	12	94	15
Increase	...	...	...	...	9	31	7

Unfortunately, there has been a large increase in the amount of property destroyed by fire, insured and non-insured, as compared with the previous year:—

			Insured. £	Uninsured. £	Totals. £
1911-12	...	...	174,651	42,387	217,038
1910-11	...	...	75,708	27,989	103,697
Increase	...	...	£98,943	£14,398	£113,341

The most notable fire of the year occurred in Auckland in November last. The fire took place in a large rambling building occupied as a wholesale dry-goods warehouse, involving a loss totalling some £115,000.

Insurance Losses.

The insurance loss throughout the Dominion for the year ending 31st December, 1911, amounted to £456,489. The amount is, if anything, understated, and compares as follows:—

Year ending 31/12/11, £456,489.	Average 7 years ending 31/12/10	£421,228
„ 31/12/10, £392,670.	Loss, year ending 31/12/11	£456,489
Increase ...	£63,819	Increase ... £35,261

Fire Waste.

Adopting the same line of deduction as in previous years, and adding 33½ per cent. to the insurance loss so as to arrive at the approximate fire waste, the comparisons are as follows:—

Year ending 31/12/11, £608,652.	Average 7 years ending 31/12/10	£561,638
„ 31/12/10, £523,560.	Fire waste, year ending 31/12/11	£608,652
Increase ...	£84,092	Increase ... £47,014

The total loss caused by fire throughout the Dominion in the last eight years amounts to the great sum of £4,540,116. Taking the population of New Zealand as numbering 1,009,000 on 31st December last, the fire loss for the year then ending averaged 12s. 0½d. per capita against “10s. 2d. per head in the United States of America, and a little over 1s. 4d. per capita in Europe.” This must be, as in previous years, very near if not actually the world’s record loss per head of population; and, although the attention of the public has been periodically drawn to the matter, so far there has been no concerted movement in the direction of an endeavour to reduce this excessive loss.

Again, as in past years, an analysis of the reports sent in from various districts show that over or excessive insurance is much in evidence, and there can be no doubt that it is one of the principal factors as a cause of the heavy fire loss that prevails, inducing as it does, in addition to but entirely outside the question of the criminal moral hazard, a general carelessness in respect to fire that would not obtain otherwise. Following is an extract taken from the annual report of the General Manager of the New Zealand State Fire Insurance Office: “In comparison with other countries, this Dominion does not hold an enviable position in connection with its fire-loss rates. There are many natural features which contribute to a high loss ratio, but it seems to me that one of the worst contributing agencies is overinsurance.”

The Fire Boards are undoubtedly doing what lays within their province, but before the excessive fire waste now prevailing can be brought within reasonable bounds concerted action is necessary between the public bodies and private companies interested, and the general public must be educated up to a sense of the national loss that is going on.

Very comprehensive efforts are now being made throughout the United States of America to grapple with this problem, and in that connection the following is of interest: “In the year 1911 New York City’s contribution to the national ash-heaps was less than in former years. This was due to the extra attention that is being paid to the prevention of fires and to the educative force of the new Bureau of Fire-prevention. The bureau, a new institution, deals with the prevention of fire, inspection of buildings and their construction not only with a view to fire-resistance but also with regard to means of escape in case of fire. Throughout the country there is now a strong movement in favour of schools of instruction being formed. Fire-marshals are being appointed in the various States. These will either have such schools formed or they will send round instructions as to how fires and fire waste may be avoided, incendiaries run to the open and prosecuted, the causes of fires ascertained, and the like.”