

1936.
NEW ZEALAND.

FIRE BRIGADES OF THE DOMINION

(REPORT ON THE) FOR THE YEAR ENDED 31ST MARCH, 1936, BY THE
INSPECTOR OF FIRE BRIGADES.

Presented to both Houses of the General Assembly by Command of His Excellency.

The INSPECTOR OF FIRE BRIGADES to the HON. MINISTER OF INTERNAL AFFAIRS.

Office of the Inspector of Fire Brigades,
Wellington, 24th October, 1936.

SIR,—

I have the honour to submit the twenty-eighth annual report for the year ending 31st March, 1936, on the working of the Fire Brigades Act, 1926.

FIRE DISTRICTS.

The Borough of Morrinsville was declared a fire district during the year, and the Dunedin Metropolitan Fire District was extended to include the boroughs of St. Kilda and Green Island. The metropolitan district now comprises the areas of the City of Dunedin and the boroughs of St. Kilda, Green Island, and Mosgiel. The number of fire districts in operation at the end of the year was fifty-four.

DOMINION FIRE WASTE.

The loss by fire in New Zealand during 1935, estimated on the same basis as previous years, was £607,410, being an increase of £41,298, or 7·3 per cent. The following table shows the fire losses in New Zealand, Great Britain, Canada, and the U.S.A. for the past nine years expressed in relation to population, which is probably the most satisfactory method for purposes of comparison.

	New Zealand Fire Loss.	Fire Loss per Head.			
		New Zealand.	Great Britain.	Canada.	United States of America.
	£	s. d.	s. d.	s. d.	s. d.
Average (1927-31)	1,332,032	18 1	5 0	17 5	16 0
1932	867,714	11 5	3 9	16 8	13 2
1933	644,781	8 4	4 7	12 11	8 10
1934	566,112	7 3	4 1	10 0	8 7
1935	607,410	7 9	4 0	8 9	8 1

In my annual report for last year the opinion was expressed that the fire losses for 1934 were probably the minimum that could be expected under the conditions existing in New Zealand. This view is confirmed by the increased losses occurring in 1935. This increase is not large enough to have any great significance. A slight but definite improvement in financial conditions occurred during the year, and this is probably reflected in slightly higher values with consequent greater payout on insured property. It is, however, rather disturbing to note that the number of outbreaks of fire on which insurance was paid increased by 13·2 per cent. and now exceeds five thousand for the first time since 1929. The number of outbreaks in urban areas is also the highest on record.

During 1936 there has been a marked increase in building-costs and in property values generally. As the fire-loss figures are based on the returns submitted by insurance companies, of amounts paid out in respect of fire, and these payments are in turn dependent on the value of the property at the time of the fire, it is to be expected that, irrespective of the increase in the number or severity of fires, there will be a substantial increase in the apparent fire loss.

It is necessary to point out that with the return of more prosperous times the conditions which caused the excessive fire wastage of the peak period of 1924-31 are likely to recur unless adequate steps are taken to prevent this. In the main the factors which contributed to the reduction in fire losses in the past few years can be best relied on to prevent an undue increase in the destruction due to fire in the future. These may be briefly set out as follows:—

1. *The Limitation of Insurance Cover in Relation to Property Value.*—The evils of over-insurance have been emphasized in these reports, and also on occasions of coronial inquiries into fires of suspicious