

Insurance in a Climate of Change

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Director of Government Relations
Western & Pacific Region





Mill creek in flood. 1915



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Edmonton Daily Bulletin

MORNING EDITION

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VOL. VI, NO. 51. EDMONTON, ALBERTA, TUESDAY, JUNE 29, 1915. EIGHT PAGES TODAY. PRICE FIVE CENTS

RIVER AT 3 A.M. SHOWED NO SIGNS OF RECEDING HEIGHT THIS MORNING GREATLY EXCEEDS FAMOUS FLOOD OF 1898

Property Damage Likely to Reach Three-Quarters of Million Dollars

**Tons Upon Tons of Debris Pile Upon Low Level Bridge Which is Weighted Down by Two C.N.R. Trains of Ballast—
 Number of Families Affected Cannot Yet be Tabulated as it Has Been Impossible to Keep Accurate Record—
 Energetic Action of Mayor Henry and Unselfish Work of Citizens Has Probably Prevented Loss of Life and
 Much Greater Suffering—City Utilities All Out of Business Last Night After Civic Employees Had Fought
 Hard All Day**

The Saskatchewan river which had swollen in volume yesterday in a way never before experienced in the history of Edmonton had not even begun to recede at three o'clock this morning, and it was generally thought that it was gradually rising, although the increase, if any, was so slight as to be scarcely perceptible. The low level bridge at that time was still withstanding the tremendous buffeting it had received. Tons upon tons of debris were piled up against the side, thus increasing the pressure on the bridge, and the water was swirling in an angry torrent about the structure and even eating its way under the approaches. All night long loaded ballast cars, to which were attached two C.N.R. engines, stood upon the bridge, their added weight no doubt having a great deal to do with the resisting power of the bridge.

It was impossible to estimate the height of the river early this morning, but there is no doubt that it largely exceeded the height of the water during the famous flood of 1898. The amount of damage to property was largely increased last night owing to the continued rise of water, and it is now believed that three-quarters of a million dollars will be nearer the mark, rather than the half million estimated yesterday afternoon. Any figures, however, can be but approximate, for it will be impossible to tabulate all the losses for several days. In the same way it is difficult to estimate the number of families affected, for many have been looked after by friends, instead of applying for relief, and even the number of those applying for relief is not known, it being impossible to keep an accurate record of all that was done by the welfare league in providing food and accommodation.

This much may be said, that had it not been for the energetic action of Mayor Henry in providing speedy relief for the sufferers, and the unselfish way in which a large number of volunteer workers rallied round him, and toiled for hour after hour with no hope of reward but the sheer joy of doing good, the catastrophe might have taken toll of human lives. As it was, not a single life was lost, although there were narrow escapes innumerable.

Whether the water had at last reached its height it was impossible to say when the Bulletin went to press, telephonic communication with Rocky Mountain House being impossible during the night. All signs pointed, however, to the fact that the flood had spent the greater part of its force.

Apart from the damage to property, the most serious blow to the city was the complete cessation last evening of all light and power. The street railway system was held up with everything else. Citizens had to go to bed by the aid of oil and kerosene, without any light at all. Most of them, thinking the water supply would break down, had taken the precaution of filling their bathtubs and available receptacles with the precious liquid. The Bulletin presses and linotype machines, usually so well supplied by gasoline engines, which were started yesterday afternoon, and gasoline lamps were used for illumination.

The street car service was suspended shortly after ten o'clock last night, and hundreds of citizens who had travelled watch the progress of the river were compelled to walk home. They will have to walk to business this morning, too, likely to be out of commission until the water recedes considerably.

Tens of Thousands Watched Flood From Vantage Points on Hillside

River at Nine o'Clock Last Night Considerably Higher Than the Famous Flood of 1898—Many Who Thought themselves Safe Were Compelled to Move Last Night—Description of the Flooded



Money, Provisions And Clothing Needed at Once

Some 800 families are homeless in account of the flood. The welfare board have, during the day, been doing what they could to relieve the distress among those by providing soap, etc., but many of them have lost their all and are now destitute. It will require funds for the care of these people and a special appeal is being made to the people of Edmonton who have been more fortunate to come to their assistance in a time of great need.

In order to do this subscription lists have been opened at each of the banks in the city for the receiving of funds to provide for those in need.

Money alone, however, is not the only thing required, as many of those driven from their homes are in need of clothing and bedding, and any persons having such at their disposal can do much to relieve suffering. Subscriptions of this kind will be gladly received by the committee at the vacant store in the Chisholm block, at the corner of Jasper and Fourth street, where a committee will be prepared to receive the same and see that they are given to those in most need.

WORK OF RELIEF WENT ON ALL DAY WITHOUT STOP

Bennett and Donald Ross Schools Which were at First Utilized Had to be Abandoned Owing to the Rapid Rise of the Water—
 Bedding and Clothes are Badly Needed Today

The work of relief proceeded all day. The greatest need for tomorrow will be for bedding and clothes, and we would

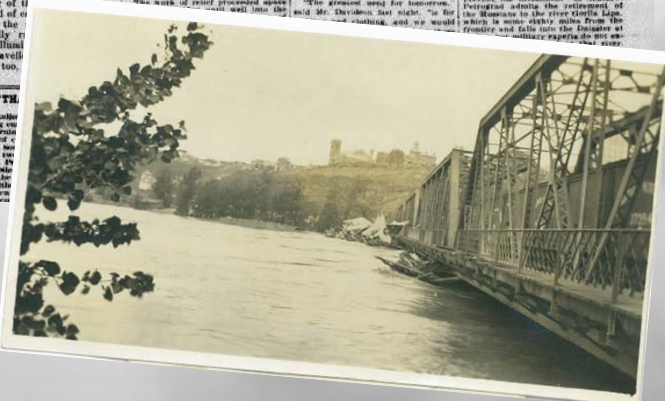
GREAT BATTLE IS NOW RAGING ON RIVER SAN

Russians Fighting to Prevent Investment of Warsaw

ITALIANS INVADE AUSTRIAN TERRITORY

Little Doing According to Reports on Western Front

By Bulletin Bureau Wire
 LONDON, June 28.—Berlin reports the fall of the Austro-German line of the Danube river, which means that the river has now crossed the Danube. The Austro-German command-in-chief of the Russian army, has apparently ordered him to reform his line along the river 1915, without interference.
 Battle Now on.
 The river has now taken the place of the Danube as the scene of a military battle in the Russian effort to prevent the investment of Warsaw. It is now only a matter of time before the Russian line will fall into the hands of the Austro-German army.



1980s

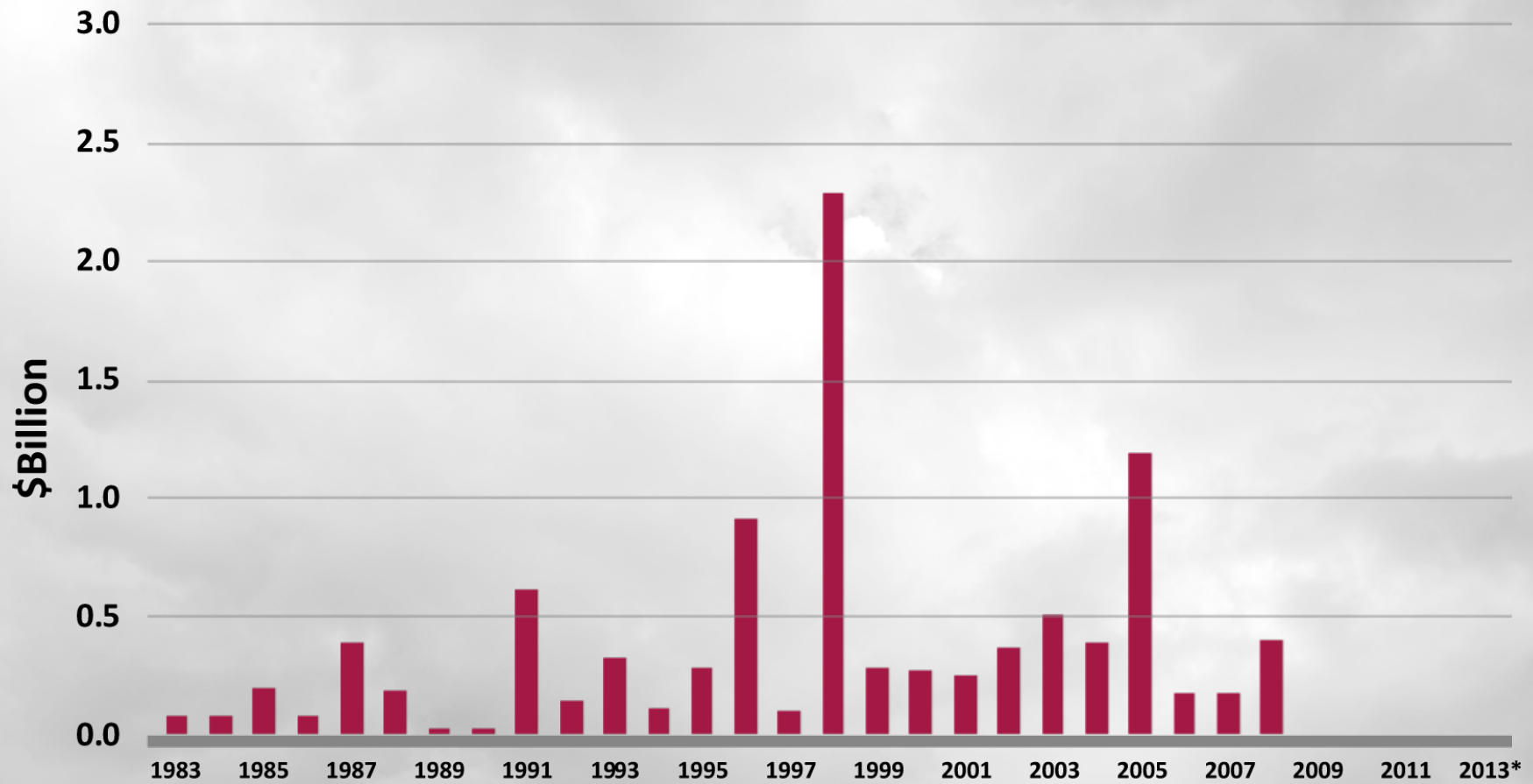
\$25 billion

2000s

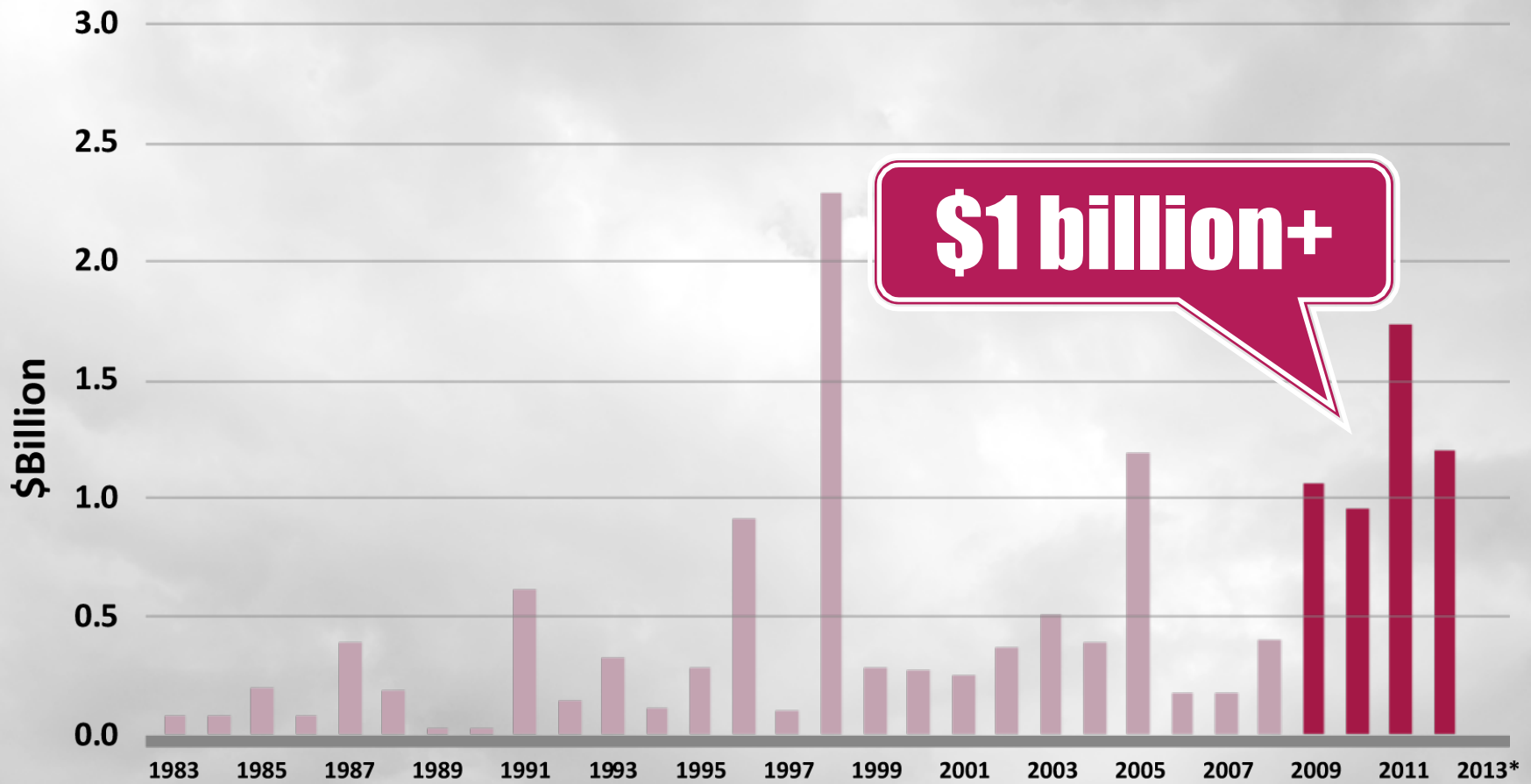
\$130 billion

“Economic losses from disasters are out of control and can only be reduced in partnership with the private sector.”

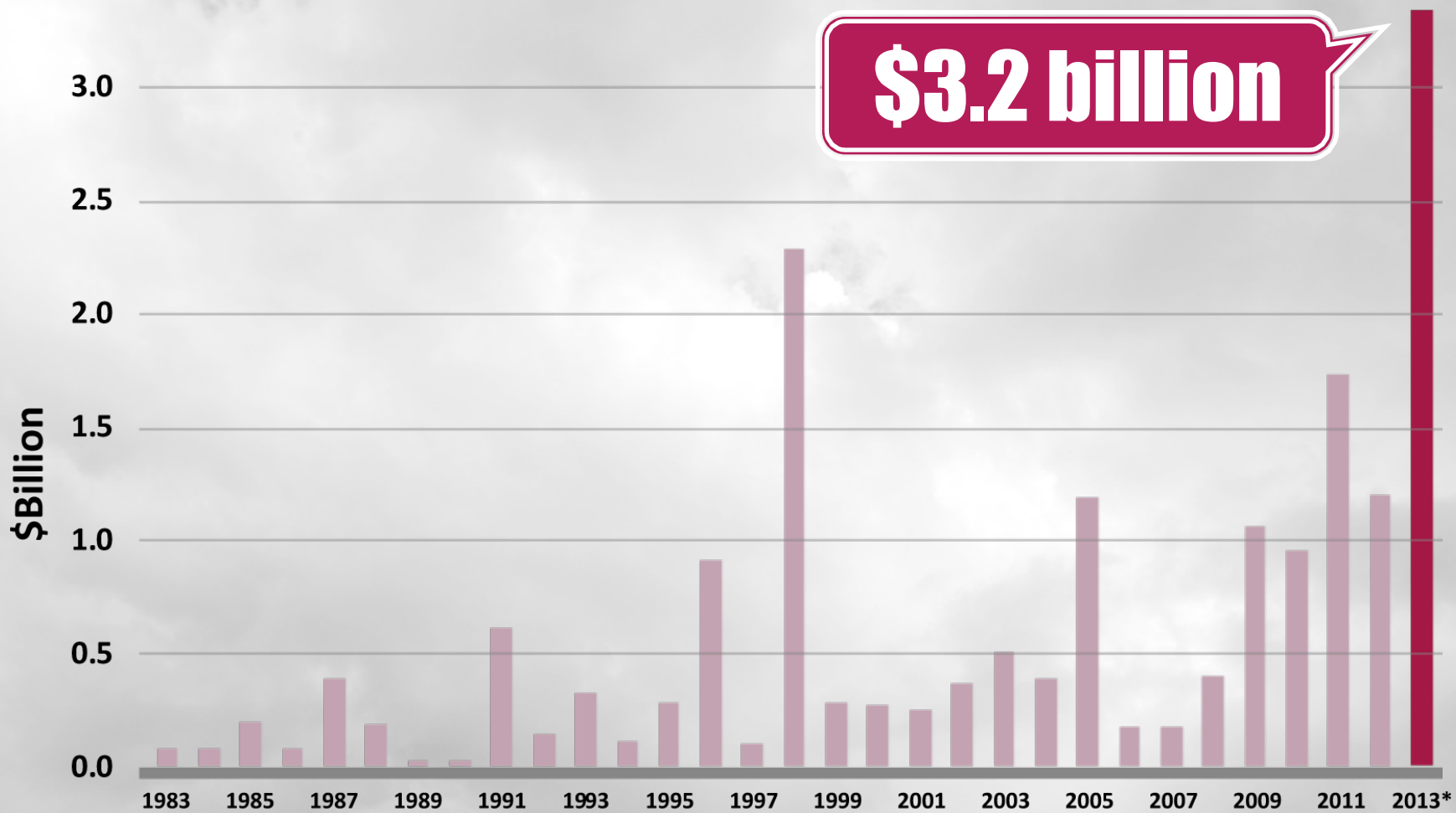
UN Secretary General



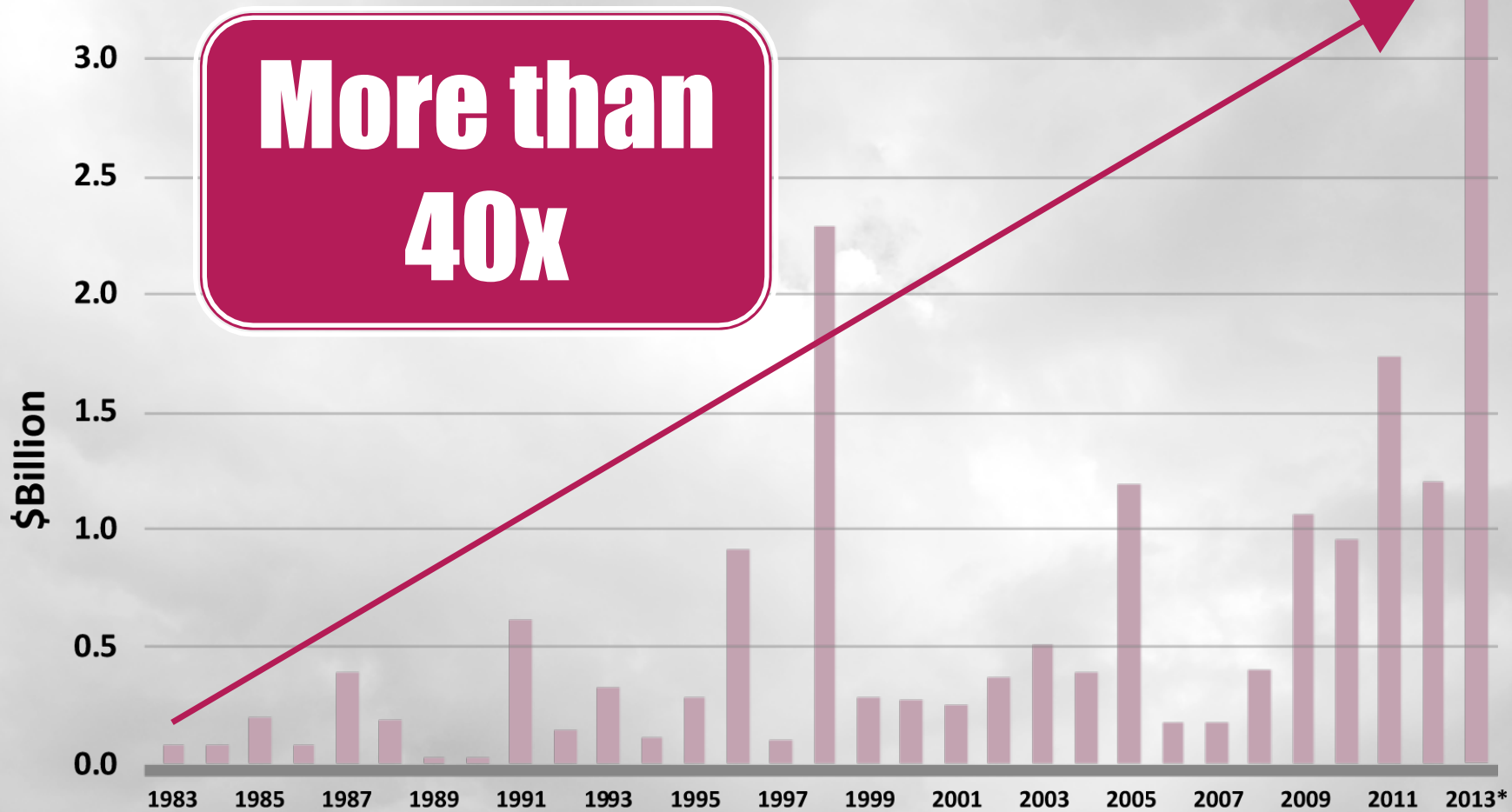
Loss & Loss Adjustment Expenses | * 2013 Jan-Jul estimated
 Source: IBC Facts Book, PCS, Swiss Re, Munich Re & Deloitte
 Values in 2012 \$ CAN



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+\$6 billion

\$1.8 billion insured losses



2014

\$568 million

IBC  BAC | Insurance Bureau of Canada
Bureau d'assurance du Canada

TELLING THE WEATHER STORY

PREPARED BY
THE INSTITUTE FOR CATASTROPHIC LOSS REDUCTION (ICLR)
FOR INSURANCE BUREAU OF CANADA (IBC)

June 2012

- 1. Update building codes**
- 2. Restrict building in flood plains**
- 3. Low-impact development policies**
- 4. Investment in infrastructure**



Cost \$68 million

Insurance in a Climate of Change



IBC

Insurance Bureau
of Canada

