



# The Signevierist

Issue Number 2008 - 2

The Official Newsletter of the Fire Mark Circle of the Americas

## INSURANCE in ILLINOIS BEFORE the CHICAGO FIRE

IT MUST HAVE BEEN with a sense of foreboding that the following report was made just 68 days before the Great Chicago Fire of October 8-9, 1871.

"Report  
State of Illinois,  
Auditor's Office - Insurance Department  
Springfield, August 1, 1871.

James M. Palmer, Governor of Illinois:

In accordance with the request contained in your communication of Aug. 1, 1871, I herewith submit to you a report of all matters pertaining to the Insurance Department of my office.

In presenting this report to you - it being the third annual report of this office, of the affairs and business of Insurance Companies of all classes, doing business in Illinois - I will confine myself to the of abstracts of the annual statement of the Companies, as filed in my office, for the year ending December 31, 1870, embodying therein all the facts and figures of vital importance to a correct understanding of the conditions of each Company; and also the compilation of such tables as will enable the public to compare the figures presented by the companies soliciting business, and thereby determine which are entitled to public favor and patronage.

The year 1870 was one of ill-omen to many Insurance Companies. Its fire-king made many heavy-faced and grievous-to-be-borne numerals upon the debit side of insurance ledgers, to be blotted out only in the very life-blood of the Companies. For years before, continued losses drained the coffers of many Companies, almost

to depletion; hopeful underwriters believed and hoped that during 1870 the tide might turn, and that instead of doing business at a loss, a reasonable profit might be realized. Early in the year prospects seemed bright, and the times auspicious; but soon the volume of business, which had assumed gigantic proportions, ceased to increase,.... the reports of losses came from far and near, and unexpected disaster was imminent to many. Some Companies were unable to successfully continue, and, like vessels unable to combat the storm, sank to rise no more. Whilst the disasters to Companies were almost continuous, I am glad to record the fact that no loss has been entailed during the year, by failures of Illinois Companies, upon the public as policy holders... Many Companies, weak and wavering, have been forced, by the sad experiences of the past few years, to yield and retire from business; and thereby a bitter feeling has been created, so far as rates and competition are concerned, which I hope may improve the financial status of Companies continuing in its pursuit of business...

Respectfully submitted,  
C. E. Lippincott,  
Auditor P.A."

[Source: "Reports Made To The General Assembly of Illinois At Its Twenty-Seventh Session, Convened January 4, 1871, Volume II, page 9.]

Bob Shea

ROCKFORD

## FIRE MARKS of the ILLINOIS ISURERS

THANKS TO "Google Book Search" published Illinois legislative documents are available online. Numerous Insurance Department reports are found in the different session *Reports Made To The General Assembly of Illinois*... Also available are the *Private Laws Of The State of Illinois Passed*... at the sessions of the General Assembly. Researching the *Reports and Laws* has led to a clearer picture of the incorporation dates and changes of the Illinois insurers during the 1800s. The list of Illinois insurers that issued fire marks is enclosed as a supplement. There are numerous corrections and updates to both *Footprints of Assurance* and the *Addenda*. In addition to including the reason for cessation, the changes may be found in the names of companies, even if it's only to add an apostrophe, and in organization and/or cessation dates.

A number of changes are quite unexpected and took many hours of research. For example, the American Insurance Company issued two different marks, when it operated in two different cities. The American started out in Freeport, Illinois, in 1859 and issued US-AC-1. In 1869 the state granted a change in its charter allowing it move to Chicago. While in Chicago the American issued a new mark, B295.

The two *Addenda* marks, Central of Decatur, US-CE-1, and Central of Springfield, US-CF-1, are from the "Illinois Central Insurance Company" and the "Illinois Central Mutual Insurance Company," respectively. According to the statutes, the "Central" insurers in Decatur and Springfield had the word "Illinois" preceding the name. Since there was only one "Central" in town, presumably, they did not need the word "Illinois" on the mark.

It was only by researching the Illinois *Reports and Laws* that these facts came to light. Thank you Google.

Bob Shea



## IN MEMORIAM



IT IS with a heavy heart that I inform you of the death, on April 14, 2008, of Bob Kreuzberger. Bob loved his city by the bay and with his wife, Lois, hosted two conventions in San Francisco. His collection of Japanese firefighting uniforms and membership in the Saint Francis Hook & Ladder Society were manifestations of his love for the fire service and San Francisco. We will miss you, Bob. Rest in peace.

ALSO, Margaret "Peg" MacConnell, widow of the late George "Mac" MacConnell, died on March 29, 2008. Peg was a special lady whose smile was infectious and as long time FMCA members, Peg and Mac had friends both in England and the U.S. How like her was the notice in her obituary, "In lieu of flowers, please do a good deed in Peg's name." Rest in peace, Peg.

## INSURANCE COMPANY NAMES and DATES of OPERATION

THE INSURANCE COMPANY names attributed to fire marks in *Footprints of Assurance* do not always correspond to the name of the company shown on the mark. For example, the company name for Bulau's #226 is the "Girard Fire and Marine Insurance Company." The mark shows "Girard Ins. Co. Philadelphia." and does not show "Fire and Marine" which was in its legal name. It wasn't until 1951 that the words "Fire and Marine" were deleted when the company's legal name was changed to the "Girard Insurance Company of Philadelphia."

Research shows that the word "Fire" is important from a legal standpoint. If "Fire" were in the company's incorporated name, then "Fire" would be in the name on any legal documents, which would include the insurance policy they issue. The word "Fire" would not be required in company advertising as in that venue it only represents the line of business the company was chartered to write. Around the 1860s many fire insurance companies started to expand their business from writing fire to include marine insurance, both inland and ocean marine. If this required a change in the charter, the company would sometimes delete "Fire" from its legal name. At the same time a number of insurers, for reasons unknown, especially in New York, also eliminated "Fire" from their names by amending their charters. Presumably, the term "Fire" was old fashioned or did not really reflect the lines of business the company wrote.

Knowing the legal company name is important because it may enable us to date the fire mark. For example, on page 37, Bulau shows the starting date for the Providence Washington Insurance Company as 1799. Also, Bulau 64-X-1 in the Addendum shows "Organized 1799" on the mark. However, the "Providence Washington Insurance Company" is the result of the 1815 merger of the "Providence Insurance Company" and the "Washington Insurance Company", which were incorporated in Rhode Island in 1799 and 1800, respectively. Due to the laws of merger, the legal organization date of the Providence Washington Insurance Company reverts to the oldest date of the prior companies, which is 1799. In this case the legal name enables us to at least date the mark 1815 or later.

Another example is Bulau's company name for marks #242-246; "Phenix Insurance Company," Brooklyn, New York, 1853 - 1910. The New York Statutes list the company as incorporated in 1853 as the "Phenix Fire Insurance Company" with a later amendment to the charter in 1866 deleting "Fire" from its name. Since none of the company's marks show "Fire", the starting date should be

1866. Initially most insurers only wrote fire insurance so the need to include "Fire" on the mark was superfluous. Besides, the additional word would make the die to produce the fire mark more expensive. Based only on the name on the mark, it isn't really possible to determine whether the Phenix marks were issued before or after 1866. The more accurate description of the company name and dates should be:

Phenix Fire Insurance Company, Brooklyn, New York.

1853 - 1866 deleted "Fire" from its name;  
1910 merged with the Fidelity Fire Insurance Company, NYC, with the new name "Fidelity-Phenix Fire Insurance Company."

It is my intention, where appropriate, to provide similar information in future newsletters and Addendum updates.

Bob Shea, Editor

---

## THIS AND THAT

PETER FABER has acquired an outstanding copper mark of the Home Insurance Company of New Haven. The photo in the Addendum page does not do it justice. I think Peter would be happy to send you an email copy.

<<<>>

ALSO ENCLOSED is a new unrecorded mark of the Pennsylvania Fire Insurance Company.





**2008**

**FMCA**

**Convention**

**October 30, 31 and Nov 1 & 2**

**West Palm Beach, Florida**

*Bill and Lore Esenden*

## FIRE MARKS of the ILLINOIS INSURERS

Company	City	Org.	Cessation	Reason	Bulau #
American Insurance Company	Chicago	1867	1883	reinsured by Home, NYC	<u>295</u> *
American Insurance Company	Freeport	1859	1867	moved to Chicago	AC
Bloomington Fire Insurance Company	Bloomington	1867	1871	prior to Chicago Fire, ceased business & reinsured in Merchants' of Chicago	408
Central Insurance Company	Decatur	—	—	See "Illinois Central Insurance Company"	CE
Central Insurance Company	Springfield	—	—	See "Illinois Central Mutual Insurance Company"	CF
Columbian Insurance Company	Freeport	1861	1866 ca		CC
Farmers' and Merchants' Insurance Co.	Quincy	1861	1869	insolvent and receiver appointed	<u>324</u>
Farmers' Insurance Company	Freeport	1857	1876	ceased business	<u>277</u>
Farmers Mutual Insurance Company	Kewanee	1875	1979	merged into Svea Mutual Protective Insurance Co., Orion, IL	448
Fire and Tornado Insurance Company	Freeport	1863	1867	changed name to "Continental Insurance Company"	337
Forest City Insurance Co. of Rockford	Rockford	1874	1914	reinsured by National Fire, Hartford	<u>445</u>
German Fire Insurance Co. of Peoria, IL	Peoria	1876	1918	changed to name to "Illinois Fire Insurance Company"	GB
German Insurance and Savings Institution	Quincy	1859	1893	reinsured by Manchester, England	GC
German Insurance Company	Freeport	1867	1906	Due to San Francisco earthquake reinsured by Royal, Liverpool, Eng. & receiver appointed	364
Illinois Central Insurance Company	Decatur	1861	1887	moved to Chicago, changed name "Illinois Central Insurance Company of Chicago"	CE
Illinois Central Mutual Insurance Co.	Springfield	1861	1865	name changed to "Springfield Insurance Company"	CF
Illinois Mutual Fire Insurance Company	Alton	1839	1871	failed	143
Merchants' Insurance Company	Chicago	1881	1871	failed Chicago fire	325
Mill Mutual	Chicago	—	—	reward sign, not a fire mark	MC
Peoria Marine and Fire Insurance Co.	Peoria	1855	1869	failed	PB
Republic Insurance Company	Chicago	1865	1871	failed Chicago fire	380
Rock River Mutual Fire Insurance Co.	Rockford	1852	1869	1861 dropped "Mutual Fire"; 1869 failed	<u>219</u>
Rockford Insurance Co.	Rockford	1867	1899	reinsured by American Insurance Company, Newark	403
Round Lake Volunteer Fire Department	Round Lake	—	—	not an insurance fire mark	496
Sangamo Insurance Company	Springfield	1857	1871	prior to Chicago Fire, ceased business & reinsured by Merchants' of Chicago	SD
Stephenson Insurance Company	Freeport	1861	1867		250
Traders' Insurance Company	Chicago	1865	1906	1872 reorganized; due to 1906 San Francisco earthquake a receiver was appointed	372
Western Union Insurance Company	Sterling	1857	P1869		WA
Winneshiek Insurance Company	Freeport	1861	1871	failed	326

\*Underlined Bulau # = See additional marks in the Addenda



The Pennsylvania Fire Insurance Company  
Philadelphia, Penna., 1825 - 1959 dropped "Fire"; 1970  
merged with the Commercial Union Ins. Co. of America

Material: Tinned sheet iron

Size: 7" X 3 5/16"

Description: Rectangular. No raised surface. Gold border and "Pennsylvania / Philadelphia" on black background.

Data: Most likely issued for use in the Midwest.

Credit: Bob Shea  
May 2008



Home Insurance Company  
New Haven, Connecticut, 1859 - 1871, Failed.

Material: Stamped copper

Size: 8 7/8" X 6 1/2"

Description: Rectangular with scalloped corners. Raised outer border. The center oval, same as Bulau 300, is surrounded by a raised rope border. There is superb details on the facial features and clothing of the fireman, steam engine, smoke, window mullions, door panels, and stones on the house, cobble stones and curbing.

Data: See *The Signevierist*, 2008-1, page 2.

Credit: Peter Faber  
May 2008