



The Signevierist

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FIRE MARKS OF THE UNITED STATES INSURERS IN CHINA

Bulau's *Footprints of Assurance* lists twenty-five American insurers that issued fire marks in China. Prior to about 1920 writing fire insurance in China was almost unknown to most of the American insurance industry with the exception of Firemen's Fund and the Insurance Company of North America. This was partly due to the fact that the American insurers were regulated by the states with the result that the industry tended to think and compete inwardly, rather than globally. Another reason was that the British and the European insurers, who had many fire insurance companies in China, had a long history of trading in Asia and a working knowledge of local business conditions. Thirdly, China had its own fire insurance companies along with thirteen different Chinese currencies. The use of US dollars, sterling, francs and Japanese yen necessitated a sophisticated home office support just to keep track of the various currencies.

There were two organizations that were mostly responsible for the US participation in the Chinese fire insurance market. The first was the American Foreign Insurance Association (AFIA) [Figure 1], a US corporation organized in 1918 and located in Shanghai, which facilitated the independent agent operation of twenty American stock companies in China. Even though the AFIA issued its own fire marks (B.492-494), it did not have its logo on any of the fourteen¹ companies listed in Bulau.



Figure 1 Bulau 492*

The second was the American Asiatic Underwriters (AAU) [Figures 2 & 3]], organized in Shanghai, China, in 1919 and reorganized in 1922 as the American Asiatic Underwriters, Federal Inc. USA. The AAU was the general agent and sometimes even the manager of eight² company marks listed in Bulau. Since the AAU was chartered in China, its fire marks are listed in China (B.1173-1174), while the marks of the eight companies are listed under the individual US Company. Unlike the AFIA, the

American Asiatic Underwriters included its logo (AAU) on the marks of the companies it represented.



Figure 2 Bulau 1174



Figure 3 Bulau 339

The fire mark of the American International Underwriters (AIU) Corporation (B.495) [Figure 4] is an extension of the AAU management into the United States in order to write insurance for American businesses to cover their risks outside the United States. These risks were not only limited to China but also to South America and other Asian nations. Both the American Asiatic Underwriters and the American International Underwriters were forerunners of the present day American International Group (AIG). I am unable to determine if the twenty fifth company in Bulau, Merchants Fire Assurance Corporation (B.490), was affiliated with either the AFIA or the AAU.



Figure 4 Bulau 495

Reviewing the various publications from China and the US concerning the above American underwriters in China a number of observations are evident:

1. Of the twenty-five American companies that issued Chinese fire marks, fifteen issued both US and Chinese marks, while ten issued only Chinese marks.
2. Without factual documentation, it appears that all the original American Chinese fire marks were manufactured in Shanghai, China. The North River and United States Fire did reproduce their Chinese marks in 1936, which were distributed to their agents
3. The Boston, National Fire of Hartford and the Niagara Fire represented by the AFIA do not have a Chinese fire mark listed in Bulau.
4. The marks of three early AFIA member companies, Firemen's Fund, Great American and Hartford Fire, bear the AAU logo. These three companies were affiliated with both the AFIA and the AAU.

Although no fire marks of the American insurers in China has appeared in the Addenda, there are a total of ten such insurers, if not more, for which no Chinese fire mark has been found. There's a strong probability that such a Chinese mark will surface in the future.

祝你好运找到它 [Good luck to you finding it.]

* Fire mark photos courtesy of the New York City Fire Museum

1. The fourteen AFA insurers that issued a Chinese fire mark were the American of Newark, Continental of NY, Fidelity-Phenix, NY, Fire Association of Philadelphia, Firemen's of Newark, Glens Falls, Home, INA, New Hampshire, Phoenix of Hartford, Providence Washington, Springfield F&M, St. Paul F&M and Westchester Fire, NY.
2. The eight AAU insurers that issued a Chinese fire mark were Agricultural, Fireman's Fund, Globe & Rutgers, Great American, Hartford Fire, Hudson, North River and United States Fire.

P.S. After having put the article almost to print Bill Evenden sent me a copy of a fire mark he recently acquired. You could have knocked me over with a feather; it was a heretofore unknown American insurer in China, The Philadelphia Fire and Marine Insurance Company. That makes twenty-six American insurers. The mark is included with this issue as Addendum US-PC-1.

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## **UNITED FIREMEN'S INSURANCE COMPANY OF NASHVILLE FIRE MARK: THE GOOD & THE BAD**

In The Signevierist, Issue No. 2011-3, Bob Shea wrote about the information he uncovered in his research on the company which issued the fire mark shown in Footprints of Assurance as No. 429. Bob found that Bulau was mistaken when he assigned this fire mark to the Union Fire Insurance Company of Nashville, Tennessee, founded in 1871. His excellent analysis showed that Bulau No. 429 must have been issued by the United Firemen's Insurance Company of Nashville, founded in 1852, winding up ca.1856. But what can we say about the fire mark?

We know from experience that a company that was only in business for a short time, in this case approximately 4 years, would not likely have issued more than one type (variant) of fire mark, and that they would not have had time to issue very many of them. This accounts for Bulau 429 being a very rare fire mark. Unfortunately there are many fakes or untrue reproductions on the market. Al Wills illustrated the two common ones on page 6 of his 2003 article titled "Fire Mark Reproductions" contained in the FMCA Primer. The first one is a relatively modern one of larger size and smaller letters – obviously very different from the original. For the second one he says: "The other looks good except that it does not have a 2 1/4" diagonal sprue mark at 5 o'clock". However, what he fails to point out are that the fan shaped scrolls at the top and bottom are much different than the sharp pointed top and bottom scrolls on the genuine mark. The pointed scrolls are clearly visible in the Footprints of Assurance photo of No. 429 on page 104. For clarification, I have always considered a reproduction as a facsimile of the original, whereas a fake has some details or features which are not like the original; in this case the wrong scrolls.

A side by side comparison of one of these fakes with an original is shown in Figure 1, and the reverse sides are shown in Figure 2.



Figure 1  
(3)



Figure 5

These marks belong to the Smithsonian Institution and were previously owned by INA. The sprue mark Al mentions in his article is visible on the fake mark in the left side of Figure 2. I have seen many of these over the years, some having been offered by antique dealers, but most have been in museums, FMCA sales, on eBay or other auctions. Some have this sprue mark and others do not. For some unknown reason Al assumed if it has a sprue mark at 5 o'clock on the reverse side it is genuine, and if not it was a reproduction. It is of course possible that the ones without a sprue mark were made by someone who copied one with a sprue mark. That would indeed make them a reproduction, but of a fake. On a visit to his home late in his life, I noticed he had one of these on the wall in his collection, so I asked him why he had never published the fact that this mark is not like the original because of the difference in the scrolls. While not answering, he conceded that I was probably right about it not being genuine.

Another important observation is that neither I nor any other collector I have spoken to has ever seen one of these fake marks with old house paint on them. They are either rusty or they have modern paint colors on them. I researched the 5 marks listed on the NYC Fire Museum's website and 5 that used to belong to INA, two of which are shown here in Figures 1 & 2, and 3 others which Smithsonian sold at Pook & Pook Auctions in Nov., 2010. One of the 5 at the NYC Fire Museum is a fake with the wrong scrolls, and 4 appear to be genuine as they have the correct pointed scrolls. Two of these are covered with old house paint (one of these is the one shown in the book as Bulau 429) and two are rusty. Of the 5 Smithsonian marks, the only genuine one is that shown here, which can be seen is covered in flaking old house paint. The other 4 have fake scrolls, one of which is the rusty one shown here, and the 3 sold have various amounts of modern original red paint (see Pook & Pook catalog, Lots 25, 97 & 236). Years ago there was a fake one for sale in a Philadelphia Pine St. antique shop which was like new with all its modern colors.

It was also noted that the genuine marks all weigh close to 3 lbs. and the fake ones weigh approximately 5 lbs., including the one entered into the FMCA auction in 2011 and withdrawn as a fake. I should also note here that none of the genuine marks examined have visible sprue marks on the reverse side.

It is unfortunate that so many collectors have been misled to believe that these marks with fake scrolls and sprue marks on their reverse sides are genuine company issued fire marks.

Note: My thanks to Tim Winkle, Associate Curator, Division of Home and Community Life, National Museum of American History, Smithsonian Institution, for allowing me to photograph their marks.

Bill Evenden

## WHERE ARE ALL THE B120 - 121 FIRE MARKS?

Charles W. Burpee in his *A Century in Hartford being a history of The Hartford County Mutual Fire Insurance Company*, Hartford, The Case, Lockwood & Brainard Co., 1931, p. 16, writes that at the company's 1832 Annual meeting the secretary was directed to procure "tin insurance plates" with the wording "INSURED MUTUAL HARTFORD." It seems that from the beginning of the company the insured received a policy and a fire mark for \$1.

Later, on page 235, Mr. Burpee reports that after ten years of operation on September 19, 1842 the company issued 9,950 policies and paid \$1,310.49 for "insurance plates." Using the above figures the cost of each fire mark was approximately 13¢. Even if the company only issued 5,000 marks their cost would be approximately 25¢ each. What happened to all these fire marks?

Bob Shea