

FIRE MARKS

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The first fire insurance company in the United States was founded by Ben Franklin in 1752. The company was called The Philadelphia Contributionship and was known as the Hand in Hand Society. Prior to 1752, relief against destruction of homes and businesses by fire was by independent fire fighting companies who would compete for the rewards offered by building owners. Not only did the competing fire companies vie to be first at the scene and claim their reward, but designed various schemes including all out street fights in order to impede a competitor. Many a time the fire fighters were "duking it out" on the street while in the background a building burned away. Later the fire companies would contract with an insurance company to fight fires at their insured buildings. These fire companies upon hearing the trumpet blower(s) sound the alarm would race recklessly to the site of a burning building and would fight the fire only if they were contracted with the particular insurance company who insured the building. In order to more efficiently identify or "mark" the properties, they were obligated to protect and to be sure they didn't fight a fire on a non-contracted building, the use of "fire marks" came into being.

Consistent with their name, the Hand in Hand Society mark featured four hands clasped together in a circle with the policy number at the bottom of the mark. Thus when citizens bought an insurance policy they not only received a paper contract but also a metal fire mark which they posted on their building so as to be very visible for fire fighters.

As always, competitors sprang up in Philadelphia and other cities also experienced the establishment and growth of fire insurance companies. Also, even at this early stage of the industry, underwriting considerations were applied to potential purchasers of coverage. Ben Franklin's company would not write coverage for buildings which had trees in close proximity. Franklin's reasoning was that not only did the trees attract lightning but also impeded fire fighters in extinguishing the fire. Another company, however, sprang up whose underwriting guides allowed for writing houses and buildings surrounded by trees. They became known as the Green Tree Company and their fire mark featured a green leafed tree.

Many beautiful and varied fire marks were designed and used in many countries around the world. A book written by Mr. Belan catalogs photos and markings of the thousands of varied fire marks produced from the 1700s through the early 1900s. In the 1930s, collectors of fire marks established the Fire Mark Circle in the U.K. and in the 1950s the Fire Mark Circle of the Americas was established by collectors in North America. Since many reproductions have been made of the original fire marks, anyone interested in beginning a collection is warned to thoroughly investigate a mark before purchase. Many authentic, interesting marks are available through auctions by the Fire Mark Circle members for prices ranging from \$75 to \$500. In fact, many original fire marks can still be seen attached to old buildings in larger cities.

The history of the fire insurance industry and the fire fighting companies is a fascinating study and only by becoming aware of its history can insurance people fully understand the significance of this industry to the progress of our country.