

## The origin and use of the fire mark

Volume 11, Number 4, 1944

URI: <https://id.erudit.org/iderudit/1103020ar>

DOI: <https://doi.org/10.7202/1103020ar>

[See table of contents](#)

Publisher(s)

HEC Montréal

ISSN

0004-6027 (print)

2817-3465 (digital)

[Explore this journal](#)

Cite this document

(1944). The origin and use of the fire mark. *Assurances*, 11(4), 169–172.

<https://doi.org/10.7202/1103020ar>

Article abstract

Avec l'assentiment de l'Insurance Company of North America, nous reproduisons de copieux extraits d'une étude intéressante sur les *fire marks*, ces plaques qu'autrefois les assureurs faisaient fixer aux murs de leurs assurés, afin que leurs pompiers pussent faire un choix entre les immeubles menacés par un incendie. Ainsi ils savaient où diriger leurs boyaux, en négligeant d'arroser ceux que ne garantissait pas leur compagnie. Temps lointains où les non-assurés devaient se tirer d'affaires seuls ou assister impuissants à la destruction de leurs biens! – A

## The origin and use of the fire mark

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### The Origin and Use of the Fire Mark

The Great Fire of London taught its lesson. During the very next year, 1667, the first fire insurance office was established by Dr. Nicholas Barbon. Shortly after its reorganization in 1680, the Fire Office, at is was known, formed a "company of men versed and experienced in extinguishing and preventing of fire." This was the first fire brigade in London, and—if we except the guards at King-saw, now Hangchau, China, to which Marco Polo referred—the first organized body of firemen that we know of anywhere since the time of the Roman "Matricularii" and "Cohortes Vigilum."

Naturally, the Fire Office created its brigade for just one purpose—to protect the property of those insured by the Office, thus preventing losses which the Office would be called upon to pay.

In order that the firemen might readily distinguish insured from uninsured properties, the Fire Office adopted as an indentifying mark

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a metal plate in the form of a Phoenix rising from the flames. This Fire Mark was nailed up in a prominent spot, about level with the second story windows, on all houses insured by the Office.

The idea of fire insurance took rapid root; and, with the advent of rival companies, the original Fire Office soon found it necessary to adopt a more distinctive name. According, in 1705, it assumed the name of the Phoenix Fire Office, a name obviously suggested by its Fire Mark. Under this name, it continued in existence until some time in the early part of the eighteenth century.

170

Each of the other fire insurance companies had, of course, its own fire brigade and its own Fire Mark. As a result, when an alarm was raised, all the brigades responded on the double-quick. On arriving at the scene of the fire, they looked for the Fire Mark. Whereupon all except the one brigade whose emblem appeared on the house either turned tail and went back to bed or, more frequently, remained nonchalantly in the background to cheer and jeer the firemen of the rival "office."

If the building had no insurance—and no Fire Mark—the helpless owner had to depend on the ineffectual buckets of his neighbors and friends. Needless to say, he usually got the insurance—and the Fire Mark—as soon after as possible.

All of the early Fire Marks in London were of lead with the number of the insurance policy usually stamped on. They were brilliantly painted, generally in red and gold; and, as the amount covered by a policy was usually very small, frequently the marks of five or six different companies were found upon the same risk, which must have given the old-fashioned houses a rather gay appearance. A rhyme published in 1816, referring to a certain English lord, aptly says:

*"Fir not e'en the Regent himself has endured  
(Though I've seen him with badges and orders all shine  
Till he looked like a house that was overinsured)—"*

Gradually, as business increased, and many buildings became insured in more than one company, the brigades began to unite and attend all fires. From then on Fire Marks lost their original significance, and were finally supplanted by what collectors now call Fire Plates, usually made of copper, tin or iron, and used solely as advert-

ishments. So strenuous was competition among the various companies, and so eager were they to have their Plates displayed, that one large company used to keep a man with a ladder constantly employed in putting up its Plates wherever space was available, regardless of whether it had policies on the risk or not.

Finally, in 1833, the fire brigades were all amalgamated into one company and in 1866 were turned over to the City of London. This was the beginning of the present "Metropolitan Fire Brigade of London," and in so far as that city was concerned, the end of the picturesque Fire Mark.

171

### The Fire Mark in America

The early American colonists, with their pioneer aggressiveness devoted themselves to the active phases of fire combat, neglecting fire insurance in spite of the fact that insurance was well established by that time in Europe.

Bucket brigades were in operation as early as 1696; a fire engine was brought over from London in 1718; two more were imported in 1731; and finally, the following year, a Philadelphia mechanic, Anthony Nicholls, built a very successful model which "played water higher than the highest in this city had from London."

In 1736, Benjamin Franklin and several other prominent Philadelphians established the first organized fire brigade, which continued as the Union Fire Company for over eighty years.

Other companies quickly followed until, in 1752, there were no less than six in Philadelphia, with an aggregate membership of 225, employing 8 engines, 1055 buckets and 36 ladders.

Each of these old fire companies had its own name, insignia and full regalia. A fireman was a sight wondrous to behold—resplendent in high hat, gaudy cape, huge belt and buckle with his insignia engraved thereon. Fully equipped, he proudly bore horn and axe, leather bucket and linen bag (to protect salvage from looters).

Originally, these fire companies were organized simply for mutual assistance. Each member paid for his own buckets and other paraphernalia. Their efforts were mostly confined to protection of their own members' homes. Many prominent citizens belonged.

Later, volunteer companies were formed on a purely free-lance basis, putting out whatever fires they were able and depending for pay on the bounty of the owners.

In 1752, the first American fire insurance company was formed, again under the inspiration of Benjamin Franklin. This was the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire.

172 Only five weeks after organizing, they ordered a hundred Fire Marks from John Stow who was, a year later, to recast the historic Liberty Bell. The Mark consisted of four leaden hands, clasped and crossed a la "My Lady to London," and mounted on a wooden shield. From this mark, the company became popularly known as the "Hand-in-Hand."

In 1792, the Insurance Company of North America was formed—the first American fire and marine insurance company.

Other insurance companies sprang up and new Marks appeared, some companies issuing variants of their original Marks at different periods of their existence.

Contrary to the English custom, these companies did not maintain fire brigades of their own but relief on the volunteer fire companies already flourishing. The American Fire Mark had, therefore, a very different mission.

In the first place, an insurance company's Fire Mark on a house was intended to discourage malicious arson by showing that the owner himself would not greatly suffer if the building were destroyed.

Secondly, the Fire Mark stood as a guarantee to all fire brigades that the insurance company which insured the house in question would reward handsomely the brigade extinguishing a blaze on the premises.

Stimulated by higher and more certain compensation, competition among the fire brigades waxed hot, soon reaching a stage of bloody noses and blackened eyes.

In 1871, Philadelphia inaugurated the first paid Fire Department. From that date, Fire Marks lost their usefulness and were discontinued.