

# RESEARCH GUIDE

## Fire insurance records

LMA Research Guide 48: Fire Insurance records for London based insurance companies held at London Metropolitan Archives.

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### Introduction

London Metropolitan Archives holds the records of over 80 London-based insurance companies or subsidiaries, approximately half of which were involved in insuring property against fire. These include the Hand-in-Hand Fire and Life Insurance Society (established in 1696), the Sun Insurance Office (established as the Sun Fire office in 1710) and the Royal Exchange Assurance (established in 1720).

Brief details of many of the insurance records held at LMA and elsewhere are given in H.A.L. Cockerell and E. Green, *The British Insurance Business, 1547-1970* (2nd edition, Sheffield Academic Press 1994). A summary list and detailed catalogues of all business records held by LMA are available on the open shelves in the Information Area.

### Fire Insurance Offices

Fire insurance offices were established in London from the late 17th century and in the provinces from the early 18th century. Some London-based companies, such as the Hand-in-Hand and the Westminster Fire Office, restricted their business to the London area, whilst that of the provincial based offices was initially almost exclusively local and of relatively minor significance. However, the major London based companies such as the Sun, Royal Exchange and Phoenix (the records of the Phoenix are held at Cambridge University Library, not LMA) developed substantial business throughout Britain, working through a network of provincial agents. Although their business was always concentrated in the South, by the 1780s these companies were represented in most major towns and provincial centres in England, Scotland and Wales. Insurance of property in Ireland and overseas, however, was not undertaken by London-based companies in a significant way until the 19th century.

Almost all types of property, from domestic to industrial, could be insured, with the exception of property not subject to fire risk or occupied by an unacceptable hazardous trade. Contents of property were normally specified separately. In the 18th century, the Sun had a virtual monopoly of insuring industrial property, which makes its records invaluable for the historian of the Industrial Revolution.

## Policy Registers

Substantial, if incomplete series of fire policy registers survive for the Hand-in-Hand, 1696-1865 (Ms 08674-8: 166 volumes, including supplementary series);

Sun, 1710-1863 (Ms 11936-7: 1262 volumes); and Royal Exchange, 1753-9, 1773-1883 (Ms 07252-5: 173 volumes, including supplementary series). Some other insurance companies, such as the Globe, Law Union and Rock, London and Lancashire, and London Assurance, have preserved a few individual policy registers, but the vast majority of companies whose records are deposited at LMA have no surviving policy registers at all. Nor are any policy registers known to survive for the Phoenix.

Where fire policy registers exist, they generally include the following information: policy number, name of agent/location of agency; name, status, occupation and address of policy holder; names, occupations and addresses of tenants (where relevant); location, type, nature of construction and value of property insured; premium; renewal date; and some indication of endorsements. (N. B. references to endorsements in Sun policy registers refer to Ms 12160, a series of 168 endorsement books which survive for 1728-1865). Sun fire insurance policies were renewed after five years at which time a new policy was issued under a new number.

Entries are generally arranged in a chronological i.e. policy number order. In the case of the Sun, the volume of business meant that several clerks were engaged in making entries in separate concurrent registers, each with their own allocation of batches of policy numbers. Numerical indexes, by which a given policy number can be related to an individual policy register, are available on the open shelves in the Information Area.

From 1793, a separate series of country department policy registers was used by the Sun for non-London policies (i.e. Ms 11937).

Indexes to policy registers; Hand-in-Hand, Sun and Royal Exchange The majority of the Hand-in-Hand policy registers have personal name indexes. In addition, there are topographical indexes to some registers, 1805-59, and numerical indexes, by which policies and renewals can be related to individual policy registers.

The policy registers of the Sun and Royal Exchange remain largely unindexed. However, indexes have been compiled for certain periods as follows:

A card index to personal names in Sun policy registers, 1714-1731 (Ms 17817), compiled by Alan Redstone, is available at LMA. It is arranged by county and alphabetically by name of policy holder within each county. It gives the name and occupation or rank of the policy holder or tenant; the location of the property by county, parish or village (and occasionally street or house name); and the policy register reference. It excludes London, Scotland and Wales.

A microfiche index to Sun and Royal Exchange policy registers, 1775-87 (Ms 24172), compiled by Professor R. Floud and students at Birkbeck College and financed by the ESRC, is available at LMA and at certain research institutions and libraries elsewhere. It includes personal name, trade and valuation indexes, and, for Royal Exchange policies only, an assignment index. It excludes Ms 11936/252 which was deposited subsequently. Its nature and scope are described in a companion guide by D. T. Jenkins (Ms 24174).

The long-running project "A Place in the Sun" has indexed more than 380,000 policies in over 220 registers as of March 2018, beginning in 1782 and ending in 1842. These index entries are searchable through LMA's online catalogue; an earlier tranche, no longer kept up to date, is also on

the National Archives website.

To search, type in the name/occupation/street name you are looking for along with the word "insured" into the search bar. This will produce a list of relevant results which you can click on to obtain the full document reference and policy number. These will be required to consult the registers at LMA or to order copies from us. You can use the "Advanced Search" facility to limit the date range of your search.

The index is being compiled by volunteers, who are adding new register entries to LMA's catalogue on a regular basis. It was started by the London Archive Users' Forum and was financed by the Heritage Lottery Fund, now supported by the City of London Corporation. It includes personal names, occupations and addresses of policyholders, location details of property insured and names of any other individuals mentioned. It also gives names of vessels and their masters where these occur.

Numerical indexes, which relate policy numbers to individual Sun policy registers, 1723-1863, are available on the open shelves in the Information Area (Ms 21595 and Ms 21596/1-2).

Records of insurance policies issued to individuals of Jewish origin are held at LMA. There is an important dataset by the late George Rigal published in 2013, *Jewish Surnames in London-based Insurance Policies*; an index to policyholders who were probably Jewish in the registers of London-based insurance companies from the early-18th to the mid-19th centuries. The data covers over 26,000 Jewish policy holders and draws on the policy registers of the Sun Insurance Office, Hand in Hand, Law Life, Legal and General, London Assurance, Metropolitan Life, and Royal Exchange. The data is available to search online on The Jewish Genealogical Society of Great Britain's website, and is also published in two volumes, arranged by surnames A-L and M-Z respectively, and held in LMA's Library.

### **Searches in the policy registers**

The extent of the records and relative lack of indexes make a search in the policy registers of the Sun and Royal Exchange a lengthy business when the policy number is unknown. An article by M.W. Beresford, "Building History from Fire Insurance Records", *Urban History Yearbook* (1976) suggests ways of reducing the time required for such a search. In addition, a number of registers are no longer extant or are rendered unfit for consultation by their physical condition.

### **Other records**

Board and committee minutes, agents' records, share records, endorsement books, claims records, investment records, surveyors' plans and reports, accounts, correspondence and other related records survive for some companies. Brief details are given in Cockerell and Green, *The British Insurance Business* (as above).

Please note: certain less frequently used classes of records such as minute or account books of the minor companies are stored in a separate building, and access is by prior appointment only.