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## **Finding aid to the Fireman's Fund Insurance Company Records SFH 438**

Finding aid prepared by Katherine Ets-Hokin

San Francisco History Center, San Francisco Public Library

2017

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**Language of Material:** English

**Contributing Institution:** San Francisco History Center, San Francisco Public Library

**Title:** Fireman's Fund Insurance Company Records

**creator:** Fireman's Fund Insurance Company

**Identifier/Call Number:** SFH 438

**Physical Description:** 2 Cubic Feet One small flat box, one small pamphlet box, one oversized flat-file, one oversized framed item, one glass plate box.

**Date (inclusive):** 1898-1940, circa 1970

**Date (bulk):** 1898-1906

**Abstract:** In 1863 William Holdredge created the Fireman's Fund Insurance Company. His company established a fireman's retirement fund with financing coming from 10% of his company's annual net profit. This simultaneously reassured his customers that they were safe from fire and encouraged the firefighters to protect the city from fire.

**Physical Location:** The collection is stored onsite.

**Language of Material:** Collection materials are in English.

**Conditions Governing Access**

The collection is available for use during San Francisco History Center hours, with photographs available during Photo Desk hours. Collections that are stored offsite should be requested 48 hours in advance.

**Publication Rights**

All requests for permission to publish or quote from manuscripts must be submitted in writing to the City Archivist. Permission for publication is given on behalf of the San Francisco Public Library as the owner of the physical items.

All requests for permission to publish from photographs must be submitted in writing to the Photo Curator. Permission for publication is given on behalf of the San Francisco Public Library as the owner of the physical items.

**Preferred Citation**

[Identification of item], Fireman's Fund Insurance Company Records (SFH 438), San Francisco History Center, San Francisco Public Library.

**Provenance**

Donated by the Fireman's Fund Insurance Company in 2015.

**Related Materials**

Researchers are encouraged to see also the catalog holdings of the San Francisco Public Library for related materials.

**Conservation Note**

During processing, the entire collection was re-folded and re-housed in acid-free folders and boxes.

**Administrative History**

In 1860s San Francisco fire was a persistent and frequent threat to the city's wooden structures. Volunteer firefighters received no compensation for their work which made them inconsistent and unreliable. The city suffered fires so frequently that insurance companies were wary of insuring San Francisco businesses. In 1863 William Holdredge created the Fireman's Fund Insurance Company to insure San Franciscans against fire. His new company established a fireman's retirement fund with financing coming from 10% of his company's annual net profit. This simultaneously reassured his customers that they were safe from fire and encouraged the firefighters to protect the city from fire.

The 1870s brought three devastating fires to the country, all insured by the Fireman's Fund. Beginning in 1871 with the Great Chicago Fire, in 1872 a massive fire burned Boston, and in 1875 the mining town of Virginia City (Nevada) burned to the ground. Each fire brought enormous losses to the Fireman's Fund Company but they paid out their claims and continued to grow while many of their competitors folded. By January 1906 Fireman's Fund had 6,000 agents and offered marine and the first national auto insurance policies.

The April 18, 1906 San Francisco Earthquake proved too much for the Fireman's Fund. The company's headquarters and records were destroyed during the Earthquake and Fire but the firm accepted each claimant's word as evidence of their coverage. Estimates put client claims at \$11.2 million which exceeded their assets by \$4.2 million. To compensate for the company's gap in assets they paid half the claim in cash and half in stock settling 8,600 claims without litigation. After the earthquake claims were paid Fireman's Fund distributed its remaining assets to stockholders and went out of business.

The company was immediately succeeded by the debt free Fireman's Fund Corporation with identical leadership. The new corporation appropriated all of its predecessor's ongoing business and agency network and continued to grow and profit throughout the twentieth century. In 1982 the corporation moved its headquarters to Novato.

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**Scope and Content**

The Fireman's Fund Insurance Company was founded in San Francisco in 1863 and paid policy holders half cash and half stock after the 1906 Earthquake. The collection consist of ephemera, photos, framed art, glass plates and realia.

**Arrangement**

The Collection is arranged in 3 series. Series 1: Ephemera, Series 2: Graphic Materials, Series 3: Realia. Series 2 has 3 sub-series. Sub-series 2.1 Photos, Sub-series 2.2: Framed Art, Sub-series 2.3: Glass Plates.

**Subjects and Indexing Terms**

Fireman's Fund Insurance Companies.

Fireman's Fund Insurance Company.

Earthquakes -- California -- San Francisco -- Photographs.

San Francisco Earthquake and Fire, Calif., 1906.

Fireman's Fund Insurance Company

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**Series 1 Ephemera**

box 2, envelope 1	<b>Automobile Tour Book circa 1920</b>
box 2, envelope 2	<b>Calendar 1898</b>
box 2, envelope 3	<b>Calendar 1899</b>
box 2, envelope 4	<b>Calendar 1927</b>
box 2, envelope 5	<b>County Atlas 1897</b>
box 2, envelope 6	<b>Fire Alarm Card, Copy of Policy circa 1900</b>
box 2, envelope 7	<b>Fireman's Insurance Co. Policy Reproduction/Photocopy 1899</b>

**Series 2 Graphic Materials**

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**Sub-Series 1 Photos**

box 1, folder 1 oversize-folder 1	<b>Early Fireman's Fund Photos</b> <b>Home Mutual Insurance Co. of California, Fireman's Fund Insurance Agents and Cars 1864-circa 1925</b> <b>Location</b> This file is located in M43 flat file drawer 2.
box 1, folder 2	<b>Photos of San Francisco Including Fireman's Fund Interests 1895-1949</b> <b>Scope and Content</b> Images include the Fireman's Fund Building, 1906 Earthquake, Fireman's Fund plane with C.C. Wright, Fireman's Fund cars and agents, Golden Gate Bridge, S.S. Columbia, and S.S. Glensslin.
box 1, folder 3	<b>Stereoviews of 1906 San Francisco Earthquake Ruins 1906</b>

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**Sub-Series 2 Framed Art**

	<b>Physical Description:</b> 1 oversize itemsWood and gesso Fireman's Fund advertising sign.26.5 inches by 35 inches
frame Framed Art, SFA-0676	<b>California's Million Dollar Company Fireman's Fund Insurance Co. after 1886</b> <b>Physical Description:</b> 1 oversize items26.5 inches by 35 inches <b>Location</b> This item is located in M43 with framed art.

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Sub-Series 3 **Glass Plates**

**Location**

These glass plates are located in the Photo Room and are listed on the photo room range list by collection number.

**1906 Earthquake Ruins, City Hall 1906**

**1906 Earthquake Ruins "Cracking Spreckles Safes" 1906**

**1906 Earthquake, View Showing Smoke in the Distance 1906**

Series 3 **Realia**

box 2, small-box 1

box 2, small-box 2

box 2, small-box 3

box 2, small-box 4

**Pocket Knife, Silver Pencil, Lapel Pin 1898-1970s**

**Four Match Safes [Lighters] Two Copper, Two Silver circa 1900**

**Paperweight 1910**

**The Fund Printing Block, Compass, Three Calendar Coins 1902**