The fire insurance industry was born in the ruins of London in the aftermath of the Great Fire of 1666. The calamity had made paupers of rich men and there was an awareness that some means must be put in place to safeguard against losses on this scale. The first fire insurance company, The Fire Office, was formed in 1680. It saw the need to protect the companies investment by providing a properly trained and equipped fire brigade and recruited men for the role. Prior to this fire protection relied on parish pumps held in local churches and manned as required by whoever was handy. The parish brigades relied largely on bucket chains and prayer with the more prosperous parishes having a water engine [as early fire engines were known].

The resulting firefighting efforts were fairly disorganised and more fires burned out than were put out. The Fire Office and the other companies which rapidly followed into this new field [The Friendly Society 1683, The Hand in Hand Fire Office 1696, The Sun Fire Office 1710, The Union 1714] saw that such a haphazard system was not acceptable to protect their insured properties and each, as part of their appeal for new customers, advertised the availability of a company fire brigade usually in the form of the “latest engine, in constant readiness” to serve their policy holders.

In order to show which properties were insured and as such entitled to the use of the company fire brigade a means of marking insured property was needed.

A mark, usually of lead, with the company emblem [very important in an age where many were illiterate] and usually the policy number impressed on it was to be fixed to each insured property. The usual point to fix a mark was at first floor level, often between the windows, to keep them in plain view but out of the reach of casual passers by. The mark served three purposes: firstly to identify the insured building, an important matter in the days before the arrival of the penny post system and the establishment of formal addresses. The early fire offices made it a condition that no premises was covered until the mark was in place.

The second reason was as a guide to the company fire brigade. It is popularly thought that insurance company brigades would only protect premises insured by their company and bearing their mark but there is clear evidence that a fire in any insured premises would be dealt with and a grant for payment from the relevant company paid afterward. Many contemporary documents and prints show firemen from different companies working together at larger fires.

The third and often forgotten use of the firemark was as a very early form of street advertising for the company and in fact in many places including Ireland they were used for this purpose long after they had ceased to fulfill their other uses.

The early companies, and the others which followed in this rapidly expanding business, soon cast their gaze beyond the Irish Sea and by 1722 the first insurance company had set up in Dublin. The Royal Exchange Assurance, founded in London in 1720, appointed an agent [Luke Gavin] in Dublin in 1722. The first Irish company, the Hibernian Insurance company, was founded on 12 March 1771, soon followed by the General Insurance company of Ireland in 1777.
Each of these companies issued marks and the marks themselves changed over the years. Policy numbers on marks are rare after around 1800 and indeed the size of the mark and in some cases the material changed [to tin] around 1810. One reason for this was the marked increase in the price of lead driven by the Napoleonic Wars where of course it was the ammunition of choice of the day!

Some companies like the Royal Exchange and the Sun changed the design of their marks frequently and again this seems to have had a certain advertising value. Another purpose of the mark in the eyes of many customers was the status conferred on the policyholder by the need to insure. It was a brightly coloured statement on the outside of your premises that you were a successful businessman or a wealthy person who owned property of high value and in some cases a policy holder might have insured with various companies for full coverage and the house or business premises might have a variety of firemarks on the outside. A piece of commentary aimed at the Prince Regent of the day, remarking on his love of decorations and medals, said that he “looked like a house that was over insured”.

As the insurance companies came to Dublin they brought their fire brigades with them. Their “engine houses” were at various points, often in the old financial quarter around Dame street. The Royal Exchange advertised:

“In case of fire, application to be made to the Engine House, Crown Alley immediately at rear of the commercial Buildings where the engines and firemen are in constant readiness, or to the engineer, No.5 College Green”

The West of England company engine was also stationed in Crown Alley and the National Assurance Company of Ireland had its engine house in Anglesea Street. Reports of the day show the fire brigades operating together at a number of large city fires. For instance at the Royal Arcade fire in College Green in 1837 along with the parish and commercial engines were the National, Globe, Union, Royal Exchange Imperial, Scottish Union and Hibernian insurance fire brigades.

The insurance company brigades were equipped with bigger and more powerful engines than the parishes and it is generally considered that at least seventeen insurance companies maintained fire brigades in Dublin in the years between 1806 and 1860. Some companies also maintained brigades outside Dublin in Limerick and Cork where the business return justified it. A report of 1799 shows the Royal Exchange:

“Engine House in Careys Lane off Patrick Street Cork in the care of Francis Geary, Instrument Maker, Paul Street, keeper”

the advertisement goes on to state;

“In return for the very distinguished preference given the Company by the City of Cork, the public are respectfully informed that for their use the Company have sent from London, at a heavy expense, two very capital Engines [an attention never before shown to the protection of this great trading City by any other existing Company] which proceeding it is hoped may ensure to them the further patronage of the City of Cork. One of the Engines is of the largest size and is allowed to be the first ever seen in this kingdom”

As for the men recruited to man these brigades little is known of their background largely due to the loss of the early records of the companies involved. In London preference was given to Thames watermen, tough independent men who understood the use of tools and
could work in the hard conditions of firefighting. Throughout the 19th century many fire brigades gave preference to ex sailors based on their experience of working under difficult conditions, following orders and ability to work at height in the days of sail. Their knowledge of ropes and knots was also valuable on the fireground.

One of the advantages of being an insurance company fireman was exemption from the "press" for the Royal Navy. Every port in Britain and Ireland was regularly patrolled by "press gangs" whose role was to find men to fill their quota of recruits for the Navy by any means they chose, including the straightforward smack on the head which took many a landlubber returning the worse for drink from a tavern, to the deck of one of his Majesties men-o-war. The insurance companies negotiated an exemption for their firemen from the Admiralty and each man carried a piece of paper which showed him to be a fireman and exempt from pressing for the Navy.

Life was not all firefighting and work. Each company held a "Day of Marching" each year when they paraded their engine and firemen through the city as an advertisement and demonstration of their prowess. The Freemans Journal of October 1811 gives details of a day of marching in Dublin by the Royal Exchange firemen.

There were two engines, the first drawn by four horses, on the top of which sat twelve firemen and the foreman dressed in pea green, plush britches and vests with gilt buttons. There were two bugles on this engine and on arriving at Dublin Castle yard "God Save the King" was played to the delight of the Viceroy and his family. The procession, we are told "was followed by an astonished and admiring multitude" Astonished, no doubt!

This report also refers to another of the distinguishing marks of the insurance company fireman. Their uniforms were designed, not for protection or utility, but as a brightly coloured advertisement for the company concerned. Each company had a distinctive pattern uniform carrying on the arm a badge showing the company emblem and the number of the individual fireman [often cast in silver and a valuable piece which the fireman would lose at the cost of his job] Jackets and trousers were brightly finished in the company colours: pea green as mentioned for the Royal Exchange and light blue for the Sun, blue with red facings for the Norwich Union and a coat of crimson with Saxon green facings for the Phoenix.

Buttons were a big feature of the uniform with often two dozen in various sizes worn on jacket, cuffs and waistcoat. The whole lot was topped off by either a leather helmet or a leather top hat. An impressive sight and again part of the "image" of the company concerned.

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**Image 1**
Phoenix Fireman 1783

**Image 2**
A member of the Atlas Fire Brigade

**Image 3**
A fireman of the Sun Fire Office 1805
As the 19th century wore on there were other fire brigades operating within the city. Each Church of Ireland parish still maintained a large and small engine in various states of repair and engines were on hand in many business premises and military barracks. As the century went by, Dublin Corporation, which first purchased an engine for the city in 1711, kept an engine and a crew of men trained to use it in Whitehorse Yard at the site of the present Civic Offices and later bought an engine for the use of the Dublin Metropolitan Police mounted unit in Kevin Street barracks. In the event of a fire each engine was sent for and the first to reach the scene [in whatever state of repair] could claim a bounty. Often it was the arrival of the trained insurance company firemen which turned the tide. By this time all fires were dealt with and the requirement to be insured as a prerequisite for the services of the company engines had long passed.

By the early 1860s a decision had been made to provide Dublin with a municipal fire brigade and in 1862 the Dublin Fire Brigade was founded by act of parliament. The new brigade operated within the Dublin Corporation area [basically within the canals] and some of the insurance companies decided to keep their fire engines and fire brigades. For a number of years after the foundation of the city fire brigade it was still common for the insurance brigades to “turn out” to fires and as late as 1868 both the National and the Royal Exchange were still turning out to assist the city brigade. In fact at an inquiry into a major fire in Westmoreland street in 1866 Captain Ingram, the Chief of the Dublin Fire Brigade, admitted that he regarded the engines of the National Assurance Company and the Royal Exchange Assurance Company as “part and parcel” of his brigade. It was a fine and justified compliment to the men of the insurance fire brigades.

After the foundation of the D.F.B the insurance companies gradually got rid of their now redundant fire engines and brigades. In some cases the engines were sent to smaller towns in Ireland in order to help establish local fire services. In 1878 the Sun Fire Office sent its no longer required Dublin engine to Tenby in Wales in order to help set up a volunteer fire brigade there after a request for assistance from the new brigade.

Little now remains to remind a new generation of the role of the insurance companies in fire protection in Dublin or elsewhere in Ireland for that matter. The National Museum holds a Sun Fire Office manual fire engine in its collection and there are perhaps half a dozen original firemarks left on buildings in Dublin.

The Insurance Institute holds an impressive collection of firemarks and has been very kind in allowing the Dublin Fire Brigade Museum to borrow a selection in order to illustrate the history of fire insurance and the development of insurance company fire brigades and their role in the history of firefighting in Ireland. It is an appropriate place to remember the legacy of those brave men who served their employers, and indeed this city, well.

Las Fallon is a serving firefighter with Dublin Fire Brigade, stationed in Dolphins Barn. A member of the Fire Service Trust, the Fire Heritage Network, the Firemark Circle and the Irish Museums Association he is the curator of the Dublin Fire Brigade Museum which is based in the D.F.B Training Centre on Malahide Road. The museum is open by appointment and members of the Insurance Institute of Ireland are always welcome to view the collection.

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Fothergill, George British Fire Marks Edinburgh 1910
Geraghty, Tom & Whitehead, Trevor The Dublin Fire Brigade Dublin 2004
Poland, Pat Fire Call! Cork 1977
Additional Notes.
I would be very interested in hearing from anyone who has additional information on parish fire engines or insurance fire brigades or any memorabilia associated with them in the form of marks, leather buckets, helmets etc. To date no photograph of an insurance fire brigade has come to light in Ireland even though they certainly existed well into the early days of photography. Any assistance will be acknowledged and any material either photographed or copied and returned.

I can be contacted at dfbmuseum@irishfireservices.ie or at the Dublin Fire Brigade Museum, Dublin Fire Brigade Training Centre, Malahide Road, Fairview, Dublin 3.

Examples of Early Insurance Memorabilia – Receipts from Agencies

West of England Fire & Life Insurance Company (Kilkenny), 1883

The Patriotic Assurance Company Life and Fire, 1902
Norwich Union Fire Insurance Society, Irish Branch, 1906

The Liverpool & London & Globe Insurance Company, 1906
Royal Exchange Assurance, Irish Branch, 1906

Guardian Assurance Company Limited, Belfast Country Department, 1907