

**ROYAL INDEMNITY COMPANY RECORDS OF THE 1906 SAN
FRANCISCO EARTHQUAKE AND FIRE**

1892-1987 (Bulk 1901-1911)

Collection number: SFH 16



San Francisco Public Library

San Francisco History Center

2007

INTRODUCTION

Provenance

The Royal Indemnity Company Records of the 1906 San Francisco Earthquake and Fire were transferred to the San Francisco Public Library from the Royal Indemnity Company in 2006.

Access

The collection is open for research, with photographs available during Photo Desk hours. Please call the San Francisco History Center for hours and information at 415-557-4567.

Publication Rights

All requests for permission to publish or quote from manuscripts must be submitted in writing to the City Archivist.

Collection Number

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Size

1 carton, 2 flat boxes (3.25 cu. ft.)

Materials Cataloged Separately

Photographs and negatives are housed with the San Francisco Historical Photograph Collection.

Also removed and cataloged separately are two publications: the *San Francisco Temporary Telephone Directory*, May 12, 1906 (with a May 26, 1906 *Supplement*), and *Wisdom for the Wise*, a book of proverbs written by Lorenzo Sosso, illustrated with various pictures of San Francisco destruction after the earthquake and fire.

Processed by

Kelly Sundin

Date Completed

March 25, 2007

Preferred Citation

[Identification of item], Royal Indemnity Company Records of the 1906 San

Francisco Earthquake and Fire (SFH 16), San Francisco History Center, San Francisco Public Library, San Francisco, CA.

Related Materials

Researchers are encouraged to see also the San Francisco History Center's vertical files, reference cards, and small manuscripts collections on the 1906 earthquake and fire; as well as biographical files and cards for individuals. Researchers should also check 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. Some metal staples remain. Other documents on acidic paper were kept in their original state and separated with acid-free paper. The scrapbook was housed in an acid-free box.

INSTITUTIONAL HISTORY

The Royal Indemnity Company is a subsidiary of Royal & SunAlliance Insurance Group plc (RSA), which is one of the largest insurance companies based in the United Kingdom.

RSA did business in San Francisco as several companies that would subsequently merge or be acquired into the present RSA Group, of which the most important for this collection are the London & Liverpool & Globe Insurance Company, the associated Royal and Queen Insurance Companies and the London & Lancashire Fire Insurance Company of Liverpool (L&L).

The Liverpool & London Insurance Company began United States operations in 1848, and opened San Francisco offices in 1853, making them the first foreign insurers to serve California. An 1864 merger with the Globe Insurance Company formed the Liverpool & London & Globe Insurance Company (LLG).

The Royal Insurance Company (Royal) began U.S. operations in 1851, and in 1891 the Queen Insurance Company of Liverpool merged with Royal, and the newly organized Queen Insurance Company of America did business as a separate, but associated, company in the United States.

The combined interests of these four companies would make the future RSA a major underwriter in the West from their establishment through the turn of the 20th century, and specifically at the time of the 1906 earthquake and fire.

The San Francisco earthquake and fire stands as one of the most significant natural disasters in United States history, but is also incredibly important in insurance history. After the disaster, many insurance companies could or would not pay claims in full for a variety of reasons – many companies suffered grave local losses themselves, some were financially unprepared to cover the policies they had written, and still others engaged in unethical business practices.

This collection has a special focus in documenting the practices of insurance companies after the disaster, and specifically highlights the fair practices of LLG, Royal and Queen, who were lauded by the media and their industry as three of only five insurance companies that always paid their adjusted insurance claims in full, without discount.

In 1919 Royal acquired LLG and formed the Royal-Globe Insurance Companies, and in 1961 Royal-Globe acquired L&L, two of many mergers resulting in various name changes until the present day. As this collection focuses primarily on the 1906 earthquake and its effects on the insurance industry, the subsequent history of RSA will not be discussed.

Other companies (former and current RSA affiliates and subsidiaries, as well as unaffiliated non-RSA companies) of note in these records include: Newark Mutual Fire Assurance Company, Capital Fire Insurance Company, American & Foreign Insurance Company, Safeguard Insurance Company, Globe Indemnity Company, and Royal Life Insurance Company.

SCOPE AND CONTENT

This collection documents the insurance history of the 1906 earthquake and fire, though it is a small and incomplete collection focusing primarily on the experience of only three companies doing business at the time, the London & Liverpool & Globe Insurance Company, the associated Royal and Queen Insurance Companies.

The collection includes some of the relevant operational documents of the companies (correspondence, ledgers pertaining to claims, minutes, rebuilding of company offices); various technical, scientific, financial, and personal reports about the disaster; a large scrapbook of newspaper articles spanning 1906-c1908 pertaining to insurance practices (and public reactions and financial and legal repercussions thereof); sundry historical publications about the companies; as well as various publications and documents of interest to (or about) the manager of the Royal and Queen Insurance Companies, Rolla V. Watt.

Particularly interesting are the graphic representations of the rebuilt Royal Insurance Company building at 201 Sansome Street, including internal and external photographs depicting before, during and after construction images; an advertising brochure for tenants; and a vanity publication showcasing the reconstructed building.

The collection also provides a fascinating practical insight into the cultural and psychological context of post-1906 San Francisco – determined optimism and an effort toward order during a period rife with desperation and chaos. This is an intimate view into the heart of a business that is not allowed to falter even under the most extreme conditions.

ARRANGEMENT NOTE

The material has been arranged into 6 series: Operational Documents, Correspondence, Reports, Publications, Scrapbook and Photographs. Series are arranged chronologically, unless otherwise noted.

SERIES DESCRIPTIONS

SERIES 1: OPERATIONAL DOCUMENTS, 1890-1927

This series contains legal documents referring to the transfer of policies by re-insurers from Anglo-Nevada Assurance Corporation to the London & Lancashire Fire Assurance Company of Liverpool, England (October 1890); the minutes for the Liverpool & London & Globe Insurance Company (29 October 1901-24 February 1914); a ledger of the New-York Inter-Reinsurance detailing business done in San Francisco (February 1902-December 1909); the office manual for the Royal Insurance Company and affiliated companies (1923); and miscellaneous financial documents [1906?]-1927.

SERIES 2: CORRESPONDENCE, 1905-1909

This series contains the bound, outgoing correspondence of the San Francisco office of the Liverpool & London & Globe Insurance Company to the home office in Liverpool (5 January 1905-28 September 1909); outgoing correspondence from Royal and Queen Insurance Companies to the various agents of the company (1906); outgoing correspondence from Royal and Queen Insurance Companies to the policyholders of the company (1906); and incoming correspondence to the Royal Insurance Company from satisfied policyholders (1906).

SERIES 3: REPORTS, 1906-1924

This series includes meeting minutes, statements and reports produced by various committees and subcommittees formed by insurance companies to respond to the earthquake and conflagration. Where supporting legal or scientific documents exist, they follow the committee report or minutes.

Particularly interesting is "Mr. Warner's Report on San Francisco," a 51-page unpublished, typewritten manuscript written in 1924 by an agent of an insurance company, reporting the state of San Francisco after reconstruction, the company's aggregation of liability, and the risk of another conflagration. Mr. Warner details the infrastructural improvements of the city, including the changes in the city's water supply and the new fire protection systems. Also included are descriptions of the climate, topography, and architecture of San Francisco, as well as some characterization (sometimes including culture) of each neighborhood.

SERIES 4: PUBLICATIONS, 1892-1987

This series contains publications about RSA companies, the reconstruction of the Royal Insurance building, and advertisements published by the various RSA companies. It also contains other publications, personal and corporate, having to do with the insurance industry in general.

RSA Company Publications, 1906-1987

This folder contains RSA Publications about RSA Companies. Included are: *San Francisco Earthquake and Fire 18-20th April 1906: Facts and Figures*, a booklet by London & Lancashire Fire Insurance Company; *75 Royal Years and Growing with the City by the Bay*, two Royal company histories; and *Thunder Underground!: The San Francisco Earthquake and Fire of 1906*, a publication by the Royal Group commemorating 75th anniversary of the disaster. Also included is an issue of "Red Shield News," the Royal Insurance newsletter, which includes an article about the Far West offices and describes the 1906 events.

Royal Insurance Company Building, 1909-1987

These folders contain publications about the Royal Insurance Company building, including information about the damage, reconstruction and eventual sale of the building. Included are an advertisement and a brochure for prospective tenants, a photocopied newspaper clipping, and two copies of *The Royal Insurance Company's Building in San Francisco*, a vanity publication about the reconstructed building.

Advertisements, 1906-1911

These folders contain handbills and reprints of newspaper advertisements for Queen and Royal, and a few combined advertisements for Royal and Queen. One real photo postcard is also included.

General Insurance Industry, 1892-1956

These folders contain publications about the insurance industry. Included is the 1892 Holiday Supplement of *The Weekly Underwriter*, which focuses on California, especially San Francisco, and the insurance companies doing business therein. Agents for Liverpool & London & Globe (Charles D. Haven) and Royal and Queen (Rolla V. Watt) are pictured. Also included is a reprint of an article from *Underwriter's Report* announcing H.R. Burke's succession of Rolla V. Watt as Manager of Royal and Queen.

SERIES 5: SCRAPBOOK, 1906-1956 (Bulk 1906-1908)

This scrapbook is comprised primarily of newspaper clippings from a variety of publications about the 1906 earthquake and fire, but with a particular interest in the actions of and attitudes about insurance companies in the two years that follow. Near the end there is a gallery of editorial cartoons and clippings depicting reconstruction efforts and reconstructed buildings. Also included are various ephemeral items: the May 1906 emergency edition of *Sunset* magazine; insurance industry event programs and menus; an August 1907 map of San Francisco delineating the burned area, fire risk areas, and the proposed auxiliary fire system; and two photographs. Please handle with care – many items have become loose and are in a brittle, fragile condition.

SERIES 6: PHOTOGRAPHS, [1856]-1979

This series primarily contains pictures of the various buildings owned and used by the RSA companies. Some of the internal images were used in the publications *Growing with the City by the Bay* and *The Royal Insurance Company's Building in San Francisco* located in Series 4 within the Royal Insurance Company Building, 1909-1987 section.

Also included are miscellaneous photographs of San Francisco before and after the 1906 earthquake and fire, photographs of insurance industry events, internal and external photographs of various insurance company offices and buildings, and unidentified damaged buildings. All photographs were transferred to the San Francisco Historical Photograph Collection, also located on the 6th Floor of the Main Library. The Series includes photographs by: American View Co., M. Behrman, Cardinell-Vincent Co., T.E. Hecht, Geo. H. Knight, Gabriel Moulin, Antonia Harris Roby, W.J. Street, Strohmeyer Photographs, and Chas. Weidner.

CONTAINER LISTING

SERIES 1. OPERATIONAL DOCUMENTS, 1890-1927

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 1	1	London & Lancashire Policy Transfer	1890
	2	Liverpool & London & Globe Minutes	1901-1914
	3	Liverpool & London & Globe New York Inter-Reinsurance Ledger	1902-1909
	4	Royal Insurance Company Office Manual	1923
	5	Miscellaneous Financial Documents	[1906]- 1927

SERIES 2: CORRESPONDENCE, 1905-1909

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 1	6	Liverpool & London & Globe Outgoing Correspondence	1905-1909
	7	Royal and Queen Outgoing Correspondence to Agents	1906
	8	Royal and Queen Outgoing Correspondence to Policyholders	1906
	9	Royal and Queen Incoming Correspondence	1906

SERIES 3: REPORTS, 1906-1924

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 1	10	Committee Minutes and Reports (and Supporting Documents).	1906-1907
	11	<i>Report of the Committee of Five to the "Thirty-Five Companies" on the San Francisco Conflagration</i>	1906
	12	<i>The San Francisco Earthquake and Fire of April 18, 1906 and Their Effects on Structures and Structural Materials</i>	1907
	13	"Mr. Warner's Report on San Francisco"	1924

SERIES 4: PUBLICATIONS, 1892-1987

RSA Company Publications, 1906-1987

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 1	14	RSA Company Publications	1906-1987

Royal Insurance Company Building, 1909-1987

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 1	15	Royal Insurance Company Building Tenancy Information	1909-1987
	16	<i>The Royal Insurance Company's Building in San Francisco</i> (3 copies, 1 removed and cataloged)	1909

Advertisements, 1906-1911

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 1	17	Advertisements	1906-1911

General Insurance Industry, 1892-1956

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 1	18	<i>The Weekly Underwriter: California and the Pacific Coast: Holiday Supplement, 1892</i>	1892
	19	<i>The Coast Review, 51(1)- 52(6).</i>	1897
	20	Miscellaneous Insurance Industry Publications	1910-1956

SERIES 5: SCRAPBOOK, 1906-1956 (Bulk 1906-1908)

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 2	---	<i>Scraps: San Francisco Conflagration 1906 and Other Items</i>	1906-1956 (Bulk 1906- 1908)

SERIES 6: PHOTOGRAPHS, [1856]-1979

<u>Container</u>	<u>Folder</u>	<u>Folder Title</u>	<u>Date</u>
Box 3	1	San Francisco	[1856-1870]
	2	RSA Buildings & Offices	[1868-1909]
	3	RSA Buildings & Offices (color)	1979
	4	Insurance Industry Events	[1896-1950]
	5	Miscellaneous Insurance Buildings & Offices	[1868-1870]
	6	Damaged Buildings	[n.d.]