

Mutual Assurance Society Records

Background

On 22 December 1794, the General Assembly incorporated the Mutual Assurance Society, against Fire on Buildings, of the State of Virginia. William Frederick Ast, a Prussian then residing in Richmond, suggested the plan of the society, which is alleged to have been modeled after a system of mutual guarantee introduced by Frederick the Great. By 1796, its officers had set up a business plan, obtained a charter from the Virginia legislature, and begun to write policies, called *declarations*, on houses, churches, schools, stores, and public buildings throughout the commonwealth. Initially, the society insured against losses on brick and frame buildings in Virginia, present-day West Virginia (until 1868), and the District of Columbia. One of the first was written for John Marshall, the first chief justice of the U.S. Supreme Court; other early clients included Thomas Jefferson and Bushrod Washington. The company is still in operation.

The Mutual Assurance collection at the Library of Virginia includes 257 volumes of individual applications—called declarations and revaluations of assurance—dating from 1796 to 1966. The applications give the name of the insured, the place of residence, the location of the particular property to be insured, the name of the occupant, and a description and estimated value of each structure included in the policy. At the bottom of each policy is a sketch of the specific property—in most instances, a rough outline giving the dimensions of the building but, for others, a more elaborate and detailed drawing, some so large that they required folding. (Two of these large drawings, for Spring Grove in Chesterfield County and Mount Vernon in Fairfax County, are reproduced in *The Common Wealth: Treasures from the Collections of the Library of Virginia*.) Agents sketched and compiled structural details about many of the great houses owned by Virginia's wealthy planters and entrepreneurs, but they also documented modest cottages, urban slave-quarters, and a variety of rural and urban outbuildings.

Among the rules and regulations the society adopted were the criteria for insurance—all losses and damages occasioned accidentally by fire—as well as specific instructions for underwriters on evaluating buildings for fire hazards and computing premiums. The society also developed a protocol for instigating claims for damages. In determining both values and claims, the society depended on estimates made by “two or more honest disinterested house-holders in [the policy holder's] neighborhood,” as well as information gathered by the agent. Declarations included the name of the insured, or the occupant, location of the property, a description and estimated value of each structure insured, and the date and signature of the insured. Also included was specific information about size, building materials, roof composition, distance from other structures, and the structure's function. Because revaluations of insured property were required every seven years (or whenever additions were made to a policy), succeeding declarations often showed additions to the original building, new outbuildings, and new uses for old buildings. The company determined its rates according to the material composition

of each building, what purpose the structure served, and its contents. Wooden buildings cost more to insure, and buildings containing machinery fueled by steam, like mills or factories, or in which combustible materials were kept, like livery stables packed with straw and playhouses lighted with scores of candles, had to be insured only by special contract.

Between 1800 and 1825, the constitution of the Society was amended several times. Originally the society had planned that in “fat years” policyholders would receive accumulated interest, and in “lean years” (high damage claim years) a further exaction called a *quota*, determined by the size of their premium, would be levied. By 1809 the quotas became an annual requirement. In 1805 the society decided to separate the city from the country branch in order to keep the quotas divided proportionately. This measure failed to solve the problems encountered by farmers and planters, who lived much of the year on the next crop’s credit and found consistent payments onerous. In 1820, the society stopped assuring frame structures. *Because of heavy fire losses sustained by the country branch, no new insurance of rural property was issued after 15 August 1818, and the country branch was abolished in March 1822. Thereafter the society only insured buildings located in towns and cities.*

The Society also tried to suppress fires in more positive ways. During the nineteenth century, it gave money to create public water systems in Richmond, Manchester, Petersburg, Fredericksburg, and Lynchburg. The Society donated money and equipment to city fire companies, bestowed awards on firemen, and gave Richmond \$750 to buy a new hydraulic fire engine. By the mid-1850s, the Mutual Assurance Society had grown prosperous. Although the Society did not pay for damage due to invasion during the Civil War, the cost of legitimate repairs, inflation, currency depreciation, and their investments in Confederate bonds combined with the disruption of premium collection created severe cash-flow problems during and after the war. In the spring of 1865, the company owed total claims worth \$100,000, without “one dollar of ready money” in the till. The society’s reserve fund, however, enabled it to recover.

The Collection

Mutual Assurance Society Declarations and Revaluations of Assurance, 1796–1867 (Accession 30177) are available on microfilm in the West Reading Room (reels 1–23). Policies include the name of the insured, place of residence, location of the insured property (with references to contiguous property), and a description and estimated value of each structure insured. A rough sketch of the insured property appears at the bottom of each policy. Roofing material and distance from the street and other structures are also noted. An index to declarations is available on microfilm (Miscellaneous Reels 776–780). The minute books of the general meeting and standing committee, 1795–1942, are available on Miscellaneous Reels 460a–460c.

The remainder of the Society’s records (including letterbooks, correspondence received, premium payments, lists of subscribers, house inspection reports, and declarations after 1867) is available in the Archives Research Room, where special rules governing use and copying apply. For additional information, see *A Guide to Business Records in the Virginia State Library and Archives* (rev. ed., 1994).

Finding Declarations before 1867

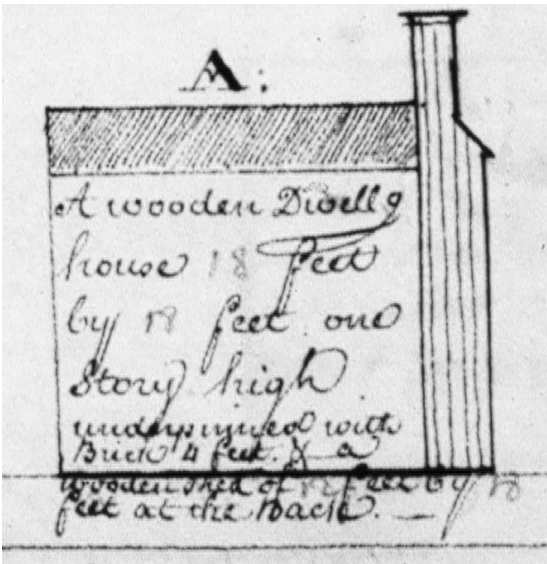
- An index to declarations and revaluations of assurance, 1796–1867, is available on microfilm (Miscellaneous Reels 776–780).
- A volume available in the Archives Research Room indexes declarations from 1796 to 1821, and is arranged alphabetically by the surname of the insured (also available on Miscellaneous Reel 433). Also recorded are the name of the town in which the property was located, the date of the policy, the volume number in which the policy is recorded, and the policy number.
- An index to Richmond and Henrico County policies from 1796 to 1867 is available on the Library’s Web site, along with images of the declarations.
- A database created by the Center for Historic Preservation at Mary Washington College (also available on the Library’s Web site) indexes declarations from 1796 to 1867. It includes a helpful glossary of abbreviated terms, including *bbs* (boat builder’s shop), *tfy* (tobacco factory/stemmy), and *wws* (wheelwright’s shop). Researchers may search in a variety of ways, including by last name, first name, address, date, policy number, and building type.

Finding Declarations after 1867

- Find the house address in the annotated index to Sanborn Fire Insurance Company city maps (vols. 1–5), available in the Map Research Room.
- Note the volume and page number of the map for that address, and request that volume from the stacks.
- Find the correct numbered map and locate the house.
- If there is a number written next to the house, check the opposite page for that number and the corresponding five-digit policy (declaration) number.
- Request the policy—located in a bound volume of numerically ordered declarations—from the stacks. Policies beginning with the letter “D” are still in force, and are located at the Mutual Assurance Society, not the Library of Virginia.

Research Purposes

The Mutual Assurance Society collection informs a variety of research interests. Those interested in family history, local history, architectural history, and business history will find a wealth of material in the collection. Declarations show ownership or occupancy in a particular place. Building diagrams shed light on the policyholder's neighborhood, economic status, and circumstances, along with the list of insured structures and the information about their composition and size. Some researchers may find items of interest in the Society's correspondence files (which are unindexed, and arranged chronologically and then by name). Correspondence includes information on the payment of claims for burned buildings; inquiries about specific properties; and information about delinquent clients. Also included are letters from policyholders concerning the value of their homes, the transfer of properties, and cancellation of policies.



The one-room house on Third Street in Richmond where Patsy Carter, a free woman of color, lived was insured by its owner, Daniel Vanderwall, in 1818. (Mutual Assurance Society, Declaration for Assurance Book, Volume 55, Policy No. 1169, 10 July 1818).