

**The Design of Trust, Past and Present:  
A dialogue between 'design for trust' in contemporary design  
practice and the fire insurance industry in England 1680–1914**

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## Abstract

What does trust look like? How can it be designed? These are questions that today's designers face, particularly in the digital world. This thesis lends these challenges a historical context. To do so, it examines the print culture of the fire insurance industry in England in three historical periods. It argues that print was the tangible material that was designed to build trust for this intangible industry. Scholarship has identified the relationship between print culture, trust and credibility. My contribution is to make a detailed analysis of how one financial service made its commercial print effective, and how this can be attributed to design.

In this thesis, past and present work in dialogue. Part I reviews the ways in which contemporary design practice has engaged with the concept of trust, in four case studies: Airbnb, Projects by If, a publication by the UCL Urban Laboratory and a project by Service Design students at the Royal College of Art. This survey informs my approach to the historical material. Part II analyses the printed and part-printed documents produced by the Insurance Office (Nicholas Barbon's Fire Office) between 1680 and 1700, the Sun Fire Office between c. 1800 and c. 1820, and the Sun Insurance Office between c. 1894 and 1914. This part shows how these graphic objects elicited trust. The printed page communicated qualities such as security and afforded the format of the fire policy. It also shaped the work of the people involved in these companies – directors, agents and firemen. The final part of the thesis shows how news print assisted the fire insurance industry in the building and maintaining of trust, at the same time as being a channel which on occasion challenged this message. A multitude of printed matter was designed to dispel the uncertainty upon which fire insurance rested. But the same channels made fraud and distrust both possible and visible.

By studying the graphic objects of fire insurance in dialogue with contemporary design issues, I test the philosophical and sociological discussions of trust against the material approach of designers. This thesis deepens the study of ephemera and everyday graphic design. It expands the boundaries of design in Britain since 1680, and builds a bridge to practice today.



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## Abbreviations

EEBO	Early English Books Online
ECCO	Eighteenth-Century Collections Online
ESRO	East Sussex Record Office
ESTC	English Short Title Catalogue
LMA	London Metropolitan Archives
ND	No date
RCA	Royal College of Art
TNA	The National Archives, Kew
UCL	University College London

## Notes on the Text

Until 1752, the new year in England began on 25 March. The text of this study maintains the current convention that the new year begins on 1 January. Footnotes retain the printed date.

In quoting early modern sources, this study retains the spelling and punctuation of the original. '[Sic]' has been inserted only where not to do so would create confusion. Text has been transcribed in bold and italic when it appears so in the source material. London is the place of publication for published primary sources except where indicated.

The text capitalises 'Office', like so, when it refers to a specific office. Throughout, the text uses the 'Insurance Office' even after that company's name had changed. The printed material of this company is consistently credited to the 'Fire Office', in line with the convention of the English Short Title Catalogue (ESTC).

## Introduction

This thesis is about the design of trust. It discovers how trust can take material form in the shape of graphic objects. The starting point for this inquiry is the engagement by contemporary designers in how they might design trust in the digital realm. This thesis offers a historical perspective on those designers' endeavours. It takes the history of the fire insurance industry in England as the vehicle by which to explore the relationship between design and trust. The thesis focuses on how printed matter built trust in this industry. The aim of this thesis is not only to analyse historical printed matter from the point of view of trust, but to put that material in a dialogue with a current concern of designers.

The fire insurance industry put down its roots in London in 1680. Marine insurance already existed in England but it was for a specialist market. This new type offered insurance on houses from damage or destruction by fire. Early in the eighteenth century, fire offices – as they were known – began to offer insurance on the possessions contained in houses and businesses as well. The industry relied on print as the material by which it promoted itself, by which it communicated with its policy holders, by which it substantiated its product; in short, by which it gained trust. For this new industry needed to build trust and to maintain it. In this way, print is comparable to the digital material that drives new products and services in the twenty-first century. Like today's digital material, the printed matter generated by fire insurance companies was designed, in ways that this thesis will draw out. This study of historical fire insurance material is informed by today's discourse by designers about trust. In turn, it is hoped that the historical analysis will be relevant to contemporary design.

This introduction will outline the pair at the centre of this thesis: trust and design. It shows how insurance is an apt subject in a study of this pair. The introduction sets out four guiding ideas that will be tested in the course of the thesis. It goes on to present the scholarship that has provided models for this material approach to trust. It ends with an explanation of the sources that will be used to interrogate the relationship between design and trust, the method of the thesis and its structure.

### *Trust in theory*

In Britain in the twenty-first century, trust has currency.<sup>1</sup> The media refer to it in relation to politics and government, institutions and brands, technology and personal relationships. It has reach in the disciplines of philosophy, sociology, economics,

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<sup>1</sup> Anthony Giddens, *The Consequences of Modernity* (Cambridge: Polity, 1991), p. 29: 'The term "trust" crops up quite often in ordinary language.'

theology and politics. It is also discussed in psychology, marketing and advertising, and computer science. This definition in the *Oxford Dictionary of Philosophy* confirms its wide application:

The attitude of expecting good performance from another party, whether in terms of loyalty, goodwill, truth, or promises. The importance of trust as a kind of invisible glue that binds society together is most visible when it is lost. Trust involves an element of risk, and epistemologists can have trouble categorizing it as rational, since it works best in advance, for example to motivate performance on occasions when defection may be to the advantage of the person trusted. Economically trust is precious, enabling parties to bypass the costly precautions and safeguards needed in transactions with parties whom one does not trust. Trustworthiness is a virtue, subsuming varieties such as truthfulness and fidelity. It is a general ambition of democratic politicians to be trusted whether or not they are trustworthy.<sup>2</sup>

This definition makes the point that trust is most visible when it is lost. Moreover, it is often said to be in crisis.<sup>3</sup> By contrast, this thesis attends to the material and tangible qualities of trust: how it can be seen and recognised, and how it can be designed and built. The question of visibility comprises one of this study's four guiding ideas: can the process of building trust be visible? How so? This theme is conjoined with a second, about materialisation. It depends upon an assumption about the nature of insurance. As a financial service, insurance does not rest in its own physical form. No material determines it. It cannot be seen in itself. But the industry shapes products, according to variables of time and value and in line with the law and regulation. This intangible nature makes it an old kind of enterprise akin to the new kinds of business of the digital economy.<sup>4</sup> From its foundation in 1680 the fire insurance industry used graphics on paper to give itself form. How did that material do so? What were the changes and continuities in how trust was materialised in this industry at different points in time? How far do the new digital products depend and draw upon developments in graphics in the past? Celia Lury's conceptualisation of a brand as intangible but not immaterial has encouraged this line of inquiry about the product of insurance.<sup>5</sup> The materialisation of the invisible entities trust and insurance constitutes the second of this study's four themes.

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<sup>2</sup> 'Trust', in Simon Blackburn, ed., *Oxford Dictionary of Philosophy*, 2nd edn (Oxford University Press, 2008).

<sup>3</sup> Geoffrey Hosking, *Trust: A History* (Oxford University Press, 2014). Rachel Botsman, *Who Can You Trust? How Technology Brought Us Together – and Why It Could Drive Us Apart* (Portfolio Penguin, 2017), is the latest advocate of the crisis.

<sup>4</sup> Jonathan Haskel and Stian Westlake, *Capitalism without Capital: The Rise of the Intangible Economy* (Princeton University Press, 2018); Celia Lury, *Brands: The Logos of the Global Economy* (Abingdon, Routledge, 2004).

<sup>5</sup> Lury, *Brands*. Also, Joshua Simon, *Neomaterialism* (Berlin: Sternberg Press, 2013).

The philosopher Onora O'Neill emphasises the breadth of trust. Trust is a matter of 'the way we live', she writes; it is a 'basic fact of social life'.<sup>6</sup> It is central to human relationships: 'We need it because we have to be able to rely on others acting as they say that they will', and they on us.<sup>7</sup> O'Neill's evaluation of trust in her short book on the subject is a guiding light of this thesis. As she points out, rulers and governments need trust as does every profession and institution, similarly businesses and their products. On these grounds, the insurance industry too needs trust. O'Neill's ethical evaluation of trust hints at a non-abstract view; it is rooted in the practical. This thesis uses her account as the basis for an empirical, historical study centred on one industry as a case study and on design as the practical means of building trust.

In specific ways too, the nature of the insurance business makes it an appropriate industry in which to probe trust. On a broad interpretation, trust can be conflated with faith and confidence. The purchase of insurance comprises a payment of money which protects against the uncertainty of events in the future. This protection allows one greater confidence in the future.<sup>8</sup> The benefit of insurance is delayed, it is prospective. But its benefit resides mostly in the sense of security it offers – as its buyer should not desire the circumstances that would see its material benefit come to fulfilment. The alignment of trust with confidence can be dismissed as merely 'weak inductive knowledge'.<sup>9</sup> At its weakest, we trust that the sun will rise in the morning. From this vantage point, much of our trusting in daily life is routinised. However, this facility of insurance to affect its buyers' ability to feel secure in, to have confidence in, to trust in, the future makes it distinct. Moreover, it makes routine our trusting in daily life, free from certain fears. This thesis addresses the communication of security to fire insurance customers.

In its strong formulation, sociologists prefer to distinguish trust from confidence, hope and faith, and bind it with risk and disappointment instead.<sup>10</sup> In this relationship to risk, trust and insurance overlap. At the heart of an insurance contract, 'there must exist a risk to be insured against; the property must possess value; there can be no possibility of profit; a premium must be paid'.<sup>11</sup> On the narrow interpretation, one places trust when there is a risk of disappointment; where there is not this risk, then trust has no role. In this view, trust is not a matter of routine; rather it involves a decision from a choice of alternatives. It must be an investment.<sup>12</sup> 'Trust is a solution for specific

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<sup>6</sup> Onora O'Neill, *A Question of Trust* (Cambridge University Press, 2002), Chapter 2, p. 1, 4.

<sup>7</sup> Ibid.

<sup>8</sup> Hosking, *Trust*, p. 102, makes the same point about trust.

<sup>9</sup> Giddens, *Consequences of Modernity*, p. 54.

<sup>10</sup> Niklas Luhmann, *Trust and Power* (Chichester: Wiley, 1979).

<sup>11</sup> G. Clayton, *British Insurance* (London: Elek Books, 1971), pp. 14–15.

<sup>12</sup> Luhmann, *Trust and Power*.

problems of risk.<sup>13</sup> Insurance too is a solution to risk. It aims to counteract the risk, uncertainty and anxiety of the future by putting a price on the risk. In this regard, insurance offers a price for trust at the same time as it prices risk. It substitutes the strong form of trust – risk – for the weak form, confidence. For if trust is ‘the absence of complete assurance’, insurance gives one assurance in relation to certain eventualities.<sup>14</sup>

In their accounts of trust, philosophers and sociologists underline that the modern world is more complex than it was before and trust is an effective means of reducing that complexity. The processes of urbanisation, modernisation and depersonalisation have brought about fundamental changes in societies. In O’Neill’s words, trust ‘increases the tolerance of uncertainty’. Therefore, it ‘eases the world’. But sociologists like Anthony Giddens have placed upon trust a negative inflection.<sup>15</sup> He is interested in it in order to explain his concept of modernity; that is, a shift in Western societies from traditional to modern. He portrays this as change for the worse, from face-to-face relationships to a society of strangers and to the rise of ‘impersonal’ institutions. In *The Consequences of Modernity*, Giddens identifies ‘disembedding mechanisms’ as a feature of modernity. They ‘distantiate’ people in time and location, and they depend on trust.<sup>16</sup> They have come about as a means to deal with interactions with strangers.<sup>17</sup> Giddens explains that ‘[t]rust is related to absence in time and in space. There would be no need to trust anyone whose activities were continually visible and whose thought processes were transparent, or to trust any system whose workings were wholly known and understood.’<sup>18</sup> ‘Trust here is vested, not in individuals, but in abstract capacities.’

Giddens’s line between the modern era of impersonal institutions and the face-to-face society that preceded it, furnishes this thesis with its third guiding idea. Does an empirical study of fire insurance fit his formula? How impersonal was fire insurance? Giddens dates his ‘institutional analysis of modernity’ ‘from about the seventeenth century’ in England.<sup>19</sup> Money is the primary disembedding mechanism that Giddens works with, but the rise of institutions is key to his story. ‘[T]he nature of modern institutions is deeply bound up with the mechanisms of trust in abstract systems’.<sup>20</sup> As

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<sup>13</sup> Niklas Luhmann, ‘Familiarity, Confidence, Trust: Problems and Alternatives’, in Diego Gambetta, ed., *Trust: Making and Breaking Co-operative Relations* (Oxford: Basil Blackwell, 1988), p. 95.

<sup>14</sup> Anna Sexton, Elizabeth Shepherd, Oliver Duke-Williams and Alexandra Eveleigh, ‘A Balance of Trust in the Use of Government Administrative Data’, *Arch Sci*, 17 (2017), 305–330.

<sup>15</sup> Giddens, *Consequences of Modernity*; Ulrich Beck, *Risk Society: Towards a New Modernity* (London: Sage Publications, 1992).

<sup>16</sup> Giddens, *Consequences of Modernity*, p.26.

<sup>17</sup> *Ibid.*, p. 80.

<sup>18</sup> *Ibid.*, p. 33.

<sup>19</sup> *Ibid.*, p. 1.

<sup>20</sup> *Ibid.*, p. 83.

an industry made up of institutions, insurance is implicated in this shift as are banks and pension providers. It is reasonable to observe that financial services institutions run on this kind of impersonal trust.<sup>21</sup> As such, we might expect to find that fire insurance followed Giddens's theory. It required a volume of customers that exceeded the bounds of personal relationships. This type of business requires mechanisms by which to navigate strangeness. However, Giddens's mechanisms are not well contextualised in the seventeenth century. O'Neill's attitude to trust is more generous: that face-to-face relationships still exist today but the nature of our world means that 'we need to place or refuse trust far more widely'.<sup>22</sup> This thesis tests Giddens's sharp distinction between trust that is personal and face to face and trust that is impersonal, faceless and 'distantiated'.

A distinction between 'thick' and 'thin' forms of trust marks another gloss on the rise of the impersonal institution. Thick trust is the kind generated by face-to-face relationships that have been lost in urban environments, and therefore need to be imitated by other means.<sup>23</sup> Accounts on these lines reason that there is an especial need for trust in faceless entities, and that it is especially elusive to them. Yet it is an ingredient for their success, and indeed in successful economies in general.<sup>24</sup> Sociologist Lynne Zucker's study of the history of businesses in the United States of America argued that institutional-based trust replaced process-based trust in the nineteenth century.<sup>25</sup> This prompts the question whether the fire insurance industry similarly replaced other practices. What did its mechanisms – in Giddens's terms – imitate and displace? Moreover, Zucker makes the case that intermediary mechanisms such as banks and systems of accreditation and professionalisation manufactured and commodified trust; they made it a saleable product. The product of trust bypassed the requirement for reputation that had existed previously. On Zucker's terms, insurance is a trust product. It is a business that sells trust.

Financial institutions offer money in exchange for money. The uncertainty of this exchange likely accounts for their aptness in discussions of trust. On both sides of a fire insurance transaction there is an asymmetry of information. On one side, the buyer

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<sup>21</sup> O'Neill, *A Question of Trust*; Giddens, *Consequences of Modernity*; Lynne G. Zucker, 'Production of Trust: Institutional Sources of Economic Structure, 1840–1920', in B. M. Staw and L. L. Cummings, eds, *Research in Organizational Behavior*, 8 (Greenwich, CT: JAI Press, 1986); Theodore Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life* (Princeton University Press, 1995).

<sup>22</sup> O'Neill, *A Question of Trust*, Chapter 4, p. 6.

<sup>23</sup> Hannah Barker, 'Medical Advertising and Trust in Late Georgian England', *Urban History*, 36:3 (2009), 379–98 (p. 382), following R. Putnam.

<sup>24</sup> Diego Gambetta, ed., *Trust: Making and Breaking Co-operative Relations* (Oxford: Basil Blackwell, 1988); Giddens, *Consequences of Modernity*; Francis Fukuyama, *Trust: The Social Virtues and the Creation of Prosperity* (London: Penguin, 1995); Hosking, *Trust*.

<sup>25</sup> Zucker, 'Production of Trust'.

places trust that he or she will be recompensed when or if the need arises. The buyer must hold this belief for the purchase. On the other side, the insurance company accepts information from a customer on which it must rely to calculate a premium rate. This is an exchange of a small amount of money for the conditional promise of a larger sum. On each side of the exchange, the amount of money depends on the information that the buyer provides to the company, in combination with the company's own knowledge and experience. The implications of the terms of the agreement may only become clear when one makes a claim.

To touch again on this study's second theme of materialisation, theoretical accounts of trust have shown little concern for the detail of how trust can take material form. Giddens's 'disembedding mechanisms' and 'expert systems' point to the 'material and social environments in which we live today', such as money and roads system; but he does not colour in these aspects to his theory. Zucker uses the metaphor of the manufacture of trust without following it through to the literal physical manifestations. Though she does not put it in these terms, O'Neill is the most interested to point out the objects that have been developed to supply trust, and that conspicuously express trust and security. This includes technologies such as locks, safes, passwords, identity cards, CCTV cameras and encryption, and also paperwork such as contracts and agreements. These are the steps we take 'to deter and prevent deception and fraud'.<sup>26</sup> O'Neill is sceptical of these objects as technologies of trust. Nonetheless her list offers a way to interpret the printed matter of fire insurance.

O'Neill's *A Question of Trust* gives rise to the fourth and final guiding idea of this thesis: the bond between trust and distrust. Does fire insurance reflect the correlation? According to O'Neill's argument, those objects which aim purely to prevent breaches of trust often contain their own undoing. The knowledge of how to forge a banknote, break a lock or copy a key is quickly shared. A further ambivalence arises from these objects of security: a heavy safe or the reports that deliver transparency might speak of a lack of trust as much they demonstrate assurance and security. O'Neill is critical of layers of 'audit culture' as a means to build trust. She prefers 'informed consent' as a solution in politics and public life. It is often thought that more information creates trust; O'Neill argues that 'the very technologies that spread information so easily and efficiently are every bit as good at spreading misinformation and disinformation'.<sup>27</sup> The paths to distrust and mistrust run along the paths to trust.

In summary, the four themes that run through this thesis are the visibility of trust; the materialisation of trust and of insurance; the personal or impersonal nature of the trust manifested in fire insurance; and the distrust that may come in the wake of trust. While

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<sup>26</sup> O'Neill, *A Question of Trust*, Chapter 1, p. 2 and Chapter 4, p. 3 and 6.

<sup>27</sup> O'Neill, *A Question of Trust*, Chapter 4.

accounts of trust may little examine material qualities of trust, they do highlight particular aspects to trust, which are a route to thinking about the expression of trust in materials. Thus this thesis contains additional repeating motifs. Time has a key bearing on the building of trust. As Giddens says of trustworthiness, with reference to face-to-face trust: 'There is that established between individuals who are well known to one another and who, on the basis of long-term acquaintance, have substantiated the credentials which render each reliable in the eyes of the other.'<sup>28</sup> Time builds up experience and reputation. Experience gives one reason to trust a person, an institution, a system or an object. This is materialised in branding. Brands build up over time the expectation of certain signs of quality. We have seen the routine nature of certain kinds of trusting. Routine can be understood in terms of familiarity, reliability and repetition. The presence or absence of trust has a bearing on everyday life. Although O'Neill highlights the pitfalls of endless accountability, openness and transparency are associated with building trust.

### *Trust in history*

The point at which shifts in trust happen is more difficult to locate in historical time than as a process. Historian Geoffrey Hosking wrote *Trust: A History* in order to counter Anthony Giddens's theoretical perspective and to address the issue that trust had not been discussed with 'a historical dimension'.<sup>29</sup> He argues for the role of trust in key developments of human history: in the world's major religions, in nation building and in economies. He posits trust's role in the changing dynamic between society and religion and society and money: in the twenty-first century people in the West are more likely to 'get their trust' from the financial system than from religion.<sup>30</sup> Both of these phenomena have material manifestations; Hosking's remit takes in neither's. While those of religion have been studied in depth, those in the financial sphere are only recently attracting research.

Business, finance and economic historians have given the detail to this view in their disciplines, particularly in the explanation of the development of Western capitalism.<sup>31</sup>

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<sup>28</sup> Giddens, *Consequences of Modernity*, p. 83.

<sup>29</sup> Hosking, *Trust*, p. 5.

<sup>30</sup> *Ibid.*, Chapter 6.

<sup>31</sup> Jongchul Kim, 'How Modern Banking Originated: The London Goldsmith-Bankers' Institutionalisation of Trust', *Business History*, 53:6 (2011), 939–959; Avner Greif, *Institutions and the Path to the Modern Economy: Lessons from Medieval Trade* (Cambridge University Press, 2006); Peter Mathias, 'Capital, Credit and Enterprise in the Industrial Revolution', in *The Transformation of England: Essays in the Economic and Social History of England in the Eighteenth Century* (London: Methuen, 1979), pp. 88–115; Peter Mathias, 'Risk, Credit and Kinship in Early Modern Enterprise', in John J. McCusker and Kenneth Morgan, eds, *The Early Modern Atlantic Economy* (Cambridge University Press, 2000), pp. 15–35; Craig Muldrew, 'Trust, Capitalism and Contract in English Economic History: 1500-1750', *Social Sciences in China*, 36:1 (2015), 130–143; Hosking, *Trust*; Anne L. Murphy, *The Origins of English Financial*

Avner Greif has detailed how reputation mechanisms within communities of Jewish traders made trade efficient and reliable in the late-medieval Mediterranean. Deborah Valenze has traced the social life of money. Jongchul Kim, Peter Mathias and Craig Muldrew have examined trust in economic institutions and in credit relations in early modern England. Natasha Glaisyer has demonstrated the importance of ‘credibility’ in commercial culture in London between 1660 and 1720, using news-sheets and instruction manuals.<sup>32</sup> Anne Murphy has touched upon the importance of trust between participants in the early financial markets in London in the late seventeenth century. Many of these accounts fall at the same time as the first fire offices sprang up, indicating the wider context in which fire insurance played a part.

Distrust – a theme of this thesis – has already proved to be a productive way of understanding the past. Koji Yamamoto has brought to light the distrust around ‘projecting’, the practice of securing investment for new economic ideas in early-modern England. He argues that distrust shaped projecting culture. Kate Loveman has emphasised distrust in the same period in relation to news, coffee houses and the development of the genre of the novel, in her illumination of ‘shamming culture’. Joad Raymond corroborates the distrust that specifically encircled news in the seventeenth century. Valerie Hamilton has made a comparison between the establishment of the Bank of England in 1694 and Daniel Defoe’s development of the novel, a form that manipulated truth. Hamilton argues that both were ‘projects’ that made a business out of trust and risk.<sup>33</sup> Indeed, it is pertinent that the Bank and the novel were new forms that blended risk-taking, fantasy and speculation. James Raven has pointed out that a distrust of print lingered well into the eighteenth century and that that informed how it was used.<sup>34</sup>

A distinct group of early-modern historians has made studies of the culture of early-modern finance and commerce in Britain that not only use graphic objects as a source of knowledge about the history and context of trust, but consider these objects as

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*Markets: Investment and Speculation Before the South Sea Bubble* (Cambridge University Press, 2009); Nancy Fowler Koehn, *Brand New: How Entrepreneurs Earned Consumers’ Trust from Wedgwood to Dell* (Harvard Business School Press, 2001); Paul Crosthwaite, Peter Knight and Nicky Marsh, eds, *Show Me the Money: The Image of Finance, 1700 to the Present* (Manchester University Press, 2014). Notable outside academic scholarship: the Money gallery at the British Museum was re-hung in 2012; D. Graham Burnett, ‘The Bonds of Catastrophe’, *Cabinet*, Issue 57 (Spring 2015).

<sup>32</sup> Natasha Glaisyer, *The Culture of Commerce in England, 1660–1720* (Woodbridge: Boydell Press, 2006).

<sup>33</sup> See also Geoffrey Wilson Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695–1775* (Manchester University Press, 1999), p. 39, which points out that the authorial credibility of a novel was dependent on the admission of uncertainty.

<sup>34</sup> James Raven, *Publishing Business in Eighteenth-Century England* (Woodbridge: Boydell Press, 2014), p. 259.

fostering trust.<sup>35</sup> Their attention coincides with this study's material theme. In the world of eighteenth-century commerce, Sarah Lloyd has looked at tickets as vehicles to trust, and Hannah Barker at the use of advertising in newspapers to build trust and sell medicine. Natasha Glaisyer has analysed how authenticity was conveyed and betrayed in print by the use of signatures. In *Publishing Business*, print historian James Raven has built on these accounts to argue that the growth of trade and commercial business – from financial services to market trading – in England in the long eighteenth century was dependent upon the expansion in the choice of printed formats produced by jobbing printing. *Publishing Business* included ten pages on 'insurance work'; otherwise, insurance has been passed over by print and graphic design histories.<sup>36</sup> Most recently, the social historian Naomi Tadmor has built on these studies and their methods in her examination of the production of the printed forms that regulated the settlement of the poor from the late seventeenth century.<sup>37</sup> She highlights the trust-building properties of this commercial product.

These historians have lent confidence to this research. Hannah Barker and James Raven used sociological theories of trust as a tool to widen the applicability of their historical analyses. Naomi Tadmor used the commercial production of government forms to argue against theories of top-down state bureaucratisation. Raven is alone in acknowledging that the success of print as a trust-builder was also related to the design of print. He writes that certain items of print in relation to trade 'are rarely considered in terms of their origination, design and use.'<sup>38</sup> Print ensured confidence through these 'characteristics: reliability, reputation, regularity, authority and familiarity... These features were supported by ... design and aesthetics.'<sup>39</sup> It is this design aspect that this thesis develops: what does it mean to say that the design of

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<sup>35</sup> Raven, *Publishing Business*; Natasha Glaisyer, 'Calculating Credibility: Print Culture, Trust and Economic Figures in Early Eighteenth-Century England', *Economic History Review*, 60 (2007), 685–711; Sarah Lloyd, 'Ticketing the British Eighteenth Century: "A thing ... never heard of before"', *Journal of Social History*, 46:4 (2013), 843–871; Barker, 'Medical Advertising and Trust'; Patrick Wallis, 'Commercial Innovation in Early Modern England: Proprietary Medicines and the Invention of Branding' (unpublished paper presented at World Economic History Conference, Utrecht, 2009); Peter Stallybrass, "'Little Jobs': Broad-sides and the Printing Revolution', in Sabrina Alcorn Baron, Eric N. Lindquist and Eleanor F. Shevlin, eds, *Agent of Change: Print Culture Studies after Elizabeth L. Eisenstein* (Amherst: University of Massachusetts Press, 2007), pp. 315–341. Also such as Sheryllynn Haggerty, 'Merely for Money'? *Business Culture in the British Atlantic, 1750–1815* (Liverpool University Press, 2012), which clearly takes its lead from Greif, *Institutions and the Path to the Modern Economy*; Anne Laurence, Josephine Maltby and Janette Rutterford, eds, *Women and Their Money 1700–1950: Essays on Women and Finance* (London: Routledge International Studies in Business History, 2009).

<sup>36</sup> Clark, *Betting on Lives*, p. 171, points out the 'cultural confluence of printing and life insurance'.

<sup>37</sup> Naomi Tadmor, 'The Settlement of the Poor and the Rise of the Form in England c. 1662–1780', *Past and Present*, 236:1 (2017), 43–97.

<sup>38</sup> Raven, *Publishing Business*, p. 63.

<sup>39</sup> *Ibid.*, p. 259.

print can build trust? How can it do so? There exist studies that trace through time the idea and manifestation of luxury and glamour.<sup>40</sup> This study aspires to treat trust in a comparable fashion.

We have seen how theorists make financial institutions central to their discussions about trust. Though this study focuses on print, it is instructive to draw on studies which show the dependence of invisible services on other types of visible object. This avenue relates to the theme of visibility. Within the field of art history but without objects of art historical merit, Barnes and Newton have studied the portraiture of banks' directors and its display in bank buildings, in the nineteenth century.<sup>41</sup> Portraits portrayed the reputation of these enterprises. The buildings of the financial sector are the most conspicuous. Liz McFall and Francis Dodsworth have studied the buildings of life insurance companies in the same century.<sup>42</sup> A sturdy-looking building is an investment. It creates an impression of confidence and time, and with this comes trust that the institution behind the building will last as long as its walls. Importantly, these types of object – portrait or building – are not necessarily praiseworthy within their fields of art history or architectural history. All the more, they are everyday. Financial products tend not to be ones that can be seen but their companies have had a huge impact on the material environment, whatever its merits.<sup>43</sup> These studies show the opportunity for looking at financial companies, trust and everyday materials.

The study of bureaucracy is best suited to a material turn centred on paper. Jessica Berenbeim has examined medieval documents both as examples of art and as material culture, demonstrating how they empowered institutions. Berenbeim's source material cannot be described as everyday. By contrast, Frances Maguire has studied the earliest printed formats in use by the English state from the sixteenth century, similarly the aforementioned Naomi Tadmor. Ben Kafka has discussed the wry realities of bureaucracy particularly in France before, during and after the French Revolution.<sup>44</sup> As

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<sup>40</sup> Maxine Berg and Elizabeth Eger, eds, *Luxury in the Eighteenth Century: Debates, Desires and Delectable Goods* (Basingstoke: Palgrave Macmillan, 2003); Carol Dyhouse, *Glamour: Women, History, Feminism* (London: Zed, 2011); Elizabeth Wilson, *Adorned in Dreams: Fashion and Modernity* (London: I. B. Taurus, 2003 [1985]).

<sup>41</sup> Victoria Barnes and Lucy Newton, 'Constructing Corporate Identity before the Corporation: Fashioning the Face of the First English Joint Stock Banking Companies', Henley Business School Discussion Paper Series, December 2014.

<sup>42</sup> Liz McFall and Francis Dodsworth, 'Fabricating the Market: The Promotion of Life Assurance in the Long Nineteenth-Century', *Journal of Historical Sociology*, 22:1 (2009), 30–54.

<sup>43</sup> Daniel M. Abramson, *Building the Bank of England: Money, Architecture, Society, 1694–1942* (New Haven; London: Yale University Press, 2005); Ann-Christine Frandsen, Tammy Bunn Hiller, Janice Traflet and Elton G. McGoun, 'From Money Storage to Money Store: Openness and Transparency in Bank Architecture', *Business History*, 55:5 (2013), 695–720.

<sup>44</sup> Ben Kafka, *The Demon of Writing: Powers and Failures of Paper Work* (New York: Zone, 2012); Jessica Berenbeim, *Art of Documentation: Documents and Visual Culture in Medieval England* (Toronto: Pontifical Institute of Mediaeval Studies, 2015); Frances Maguire, 'Bonds of Print and Chains of Paper: Rethinking Print Culture and Social Formation in Early Modern

a sociologist, Liz McFall has shown the impact of the marketing material produced by industrial life insurance companies in the nineteenth century and doorstep loan companies in the twentieth, both types of business which depended on door-to-door sales.<sup>45</sup> McFall brings out the fascination in such everyday material. She uses in-depth research into the printed matter of companies in this field – manuals for agents, information distributed by them to customers and potential customers, national advertising campaigns, forms, notebooks – to draw conclusions about consumption, working-class culture, and relations between people, corporate messages and vast commercial organisations. These historical perspectives on paperwork show what is special about what is not spectacular. They make an empirical counterweight to the blithe disregard for bureaucracy that pervades *The Utopia of Rules* by the anthropologist David Graeber.<sup>46</sup>

Some scholars have made explicit the role of trust in bureaucracy. In the same spirit as Giddens and Zucker, the historian of science Theodore Porter posited a shift from personal judgement to objective forms of quantification, in government and professions in the nineteenth century in Europe and the United States.<sup>47</sup> He described new processes in the period as ‘technologies of trust’. Although Porter’s phrase implies material forms of trust, he uses it abstractly; he is not concerned to refine it in practice. By contrast, recently the architectural historian Çelik Alexander Zeynep has applied the same useful phrase to an office building designed by Frank Lloyd Wright at the start of the twentieth century. Zeynep shows how the details of the building were designed to manage the proliferating paperwork of the mail-order soap business they housed.<sup>48</sup> Her innovative study has encouraged the use here of the idiom ‘technology of trust’.

Branding is another area that naturally relates to trust. Since the 1980s when Lynne Zucker complained that trust had not been recognised in relation to brand names, contributions have been made to this topic.<sup>49</sup> A brand is a means to build qualities of trust such as reputation and loyalty.<sup>50</sup> Brands are a peg by which to maintain a relationship with a customer, and this is particularly apposite to financial services. The

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England, c. 1550–c. 1700’ (PhD thesis, University of York, 2017). I regret that this thesis became available too late for me to take into account its significant findings in depth.

<sup>45</sup> Liz McFall, *Devising Consumption: Cultural Economies of Insurance, Credit and Spending* (London: Routledge, 2015).

<sup>46</sup> David Graeber, *The Utopia of Rules: On Technology, Stupidity and the Secret Joys of Bureaucracy* (New York: Melville House, 2015). For the antipathy of theorists such as Lefebvre and Adorno towards the everyday, see Rita Felski, ‘The Invention of Everyday Life’, *New Formations*, 39 (1999), 13–31, and Don Slater, ‘The Ethics of Routine: Consciousness, Tedium and Value’, in Elizabeth Shove, Frank Trentmann and Richard Wilk, eds, *Time, Consumption and Everyday Life: Practice, Materiality and Culture* (Oxford: Berg, 2009), pp. 217–230.

<sup>47</sup> Porter, *Trust in Numbers*.

<sup>48</sup> Çelik Alexander Zeynep, ‘The Larkin’s Technologies of Trust’, *Journal of the Society of Architectural Historians*, 77:3 (2018), 300–318.

<sup>49</sup> Zucker, ‘Production of Trust’, p. 56.

<sup>50</sup> Lury, *Brands*; Jane Pavitt, *Brand New* (London: V&A Publications, 2000).

inclusion of 'established' in a brand is a mark of its longevity and relationships. Celia Lury's nuanced elucidation of brands as objects ripe for consideration as part of the material turn has been influential for this examination of insurance. Scholars have brought to light the use of what can crudely be called branding in the selling of medicines in England since the seventeenth century.<sup>51</sup> Their studies carry the implication that branding was well suited to medical products, whose benefits were uncertain. Fire insurance companies also put to work early forms of branding, as we shall see. Branding developed through the selling of insurance just as through the selling of medicine. However, the subject of insurance has not proved as popular as that of medicine.<sup>52</sup> It is tempting to infer that the makers of both products had an especial need to prove the worth of what they were selling. The study's theme of materialisation tries to capture this endeavour.

### *Design in history*

Fire insurance is not an obvious subject for the history of design to consider but materials, objects and products provide the link. Fire insurance companies produced printed matter – the primary material of this study. Fire insurance companies sold protection for ordinary people's belongings; first, their houses, then their objects, both the tools and goods of trade and personal possessions. As such, the industry is apposite to historical studies of design and consumerism. Fire insurance has a direct association with materials because it compensates policy holders' possessions. It makes a statement of how money can replace the losses of fire. But it puts a particular gloss on the value of those possessions, one which is monetary, rather than sentimental or cultural. It was not only a purchase of consumerism but it likely changed the perception of other purchases one might make. Insurance has shadowed social change, new technology and society's new desires, as burglary insurance, car insurance and pet insurance testify. In terms of economics, insurance is classed as a service but it is marketed within the industry as a product. Consumer insurance points

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<sup>51</sup> Wallis, 'Commercial Innovation in Early Modern England'; Francis Doherty, 'The Anodyne Necklace: A Quack Remedy and its Promotion', *Medical History*, 34 (1990), 268–293; Roy Church, 'New Perspectives on the History of Products, Firms, Marketing, and Consumers in Britain and the United States since the Mid-Nineteenth Century', *Economic History Review*, 52:3 (1999), 405–435; Roy Church, 'Advertising Consumer Goods in Nineteenth-Century Britain: Reinterpretations', *Economic History Review*, New Series, 53:4 (2000), 621–645; Roy Church, 'Trust, Burroughs Wellcome & Co and the Foundation of a Modern Pharmaceutical Industry in Britain, 1880–1914', *Business History*, 48:3 (2006), 376–398; Paul Duguid, 'Developing the Brand: The Case of Alcohol, 1800–1880', *Enterprise & Society*, 4:3 (2003), 405–441.

<sup>52</sup> Miranda Clow, 'From Nothing to Something: The Making of the Sun Fire Office in the Eighteenth Century' (MA thesis, Royal College of Art, 2013).

to a new kind of consumer product in England, yet one which has not been included in histories of consumption and product innovation.<sup>53</sup>

Business historians recognise that the history of fire insurance had an impact on the history of advertising and marketing. One such historian, Robin Pearson puts the fire insurance industry 'at the cutting edge of business development' in the period, in 'marketing, cartel formation, the corporate takeover and investment strategies'. '[T]he sales and marketing systems' of an office like the Sun, 'were far more extensive than those of Britain's biggest merchants and manufacturers'.<sup>54</sup> Yet the subject has been omitted from advertising history.<sup>55</sup>

This research deliberately takes a viewpoint from before the eighteenth century. This is to disrupt the historiography, which prioritises the history of design starting from the Industrial Revolution. Design receives little recognition before mechanisation, yet mass production is arguably the essential element to design. Scholars date the architecture profession in Britain to the seventeenth century but they understand professional designers, of products and furniture, as a phenomenon of the Industrial Revolution.<sup>56</sup> Scholarship treats the rise of branding and marketing similarly, with Josiah Wedgwood often cited as the first in a trajectory.<sup>57</sup> This is when the design canon begins. Design itself before that transformation, and before named designers, has been neglected. The first course in Britain in design history, the Open University's A305, began at 1890.<sup>58</sup> The Victoria and Albert Museum and Royal College of Art's joint master's programme in the History of Design – of which I am a product – encouraged the study of early-modern objects, but 'design' remains not widely or comfortably used before the nineteenth century. This is demonstrated by the subject

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<sup>53</sup> Neil McKendrick, John Brewer and J. H. Plumb, eds, *The Birth of a Consumer Society: the Commercialization of Eighteenth-Century England* (London, 1983); John Brewer and Roy Porter, eds, *Consumption and the World of Goods* (London: Routledge, 1993); John Styles, 'Product Innovation in Early Modern London', *Past and Present*, 168 (2000), 124–169; Ann Bermingham and John Brewer, eds, *The Consumption of Culture 1600–1800: Image, Object, Text* (London and New York, 1995); Grant McCracken, *Culture and Consumption: New Approaches to the Symbolic Character of Consumer Goods and Activities* (Indiana University Press, 1990 [1988]).

<sup>54</sup> Robin Pearson, *Insuring the Industrial Revolution: Fire Insurance in Great Britain, 1700–1850* (Aldershot: Ashgate, 2004), p. 363.

<sup>55</sup> T. R. Nevett, *Advertising in Britain* (London: Heinemann, 1982).

<sup>56</sup> Michael Snodin and John Styles, *Design & the Decorative Arts: Britain, 1500–1900* (London: V&A Publications, 2001). Adrian Forty, *Objects of Desire: Design and Society since 1750* (London: Thames & Hudson, 1992 [1986]) does not consider any consumer goods before 1750.

<sup>57</sup> Nancy Fowler Koehn, *Brand New: How Entrepreneurs Earned Consumers' Trust from Wedgwood to Dell* (Harvard Business School Press, 2001).

<sup>58</sup> The course was established in 1975. '40 Years On: the Domain of Design History Looking Back Looking Forward' conference at Open University, 22 May 2015.

matter of conferences hosted by the Design History Society and the periods addressed by papers therein and in the *Journal of Design History*.<sup>59</sup>

Two terms other than design have forged a greater association with the pre-industrial past. The first is 'decorative arts'. For the pre-industrial period, the study of this subject has a history that long pre-dates the discipline of design history. It is a category for objects outside art that show beauty, craft and intention alongside function. Expertise in the decorative arts has been built up among connoisseurs and museum curators, and at auction houses, for some hundreds of years.<sup>60</sup> 'Decorative arts' carries with it connotations of valuable materials, luxury craft practices, courtly cultures, and overall, the exceptional rather than the everyday.<sup>61</sup>

The second term is 'material culture'. Increasingly in the past decade, authors within design history have borrowed this term from the disciplines of archaeology and anthropology and used it for everyday objects and environments that pre-date mass production but are everyday, the belongings of ordinary people. The V&A/RCA History of Design programme has urged its adoption (even adding the phrase to the name of the course). Judy Attfield is among authors who have deliberately placed 'design' in conjunction with 'the everyday'.<sup>62</sup> This project intersects with the everyday because it looks at the development of what is perceived to be, in our own times, a mundane, unexciting, though necessary, act of consumption.

The study of material culture helpfully treats anonymously made objects. This scholarship coalesces with the interest shown by industrial designers of the twentieth century in anthropological and folk objects.<sup>63</sup> But this framework unhelpfully reinforces the lack of a canonised 'everyday' design before the Industrial Revolution. Although designed objects may be positioned as a subset within material culture in the way that Attfield has done, this positioning avoids the contemplation of pre-industrial design rather than resolving it.<sup>64</sup> How and where can we discover not just everyday material

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<sup>59</sup> For example, few if any of the papers at these conferences of the Design History Society addressed subjects before 1850: 'Design for War and Peace', University of Oxford Department for Continuing Education, 4–6 September 2014; 'Design and Time', Middlesex University, 8–10 September 2016; 'Design and Displacement', Parsons School of Design, New York, 6–8 September 2018.

<sup>60</sup> Fran Hannah and Tim Putnam, 'Taking Stock in Design History', *BLOCK*, 3 (1980), 25–33; Clive Dilnot, 'The State of Design History, Part I: Mapping the Field', *Design Issues*, 1:1 (1984), 4–23.

<sup>61</sup> See Richard Buchanan's retort to 'humanists' who think design is a decorative art, adapting the principles of the fine arts to utilitarian ends: Richard Buchanan, 'Wicked Problems in Design Thinking', *Design Issues*, 8:2 (1992), 5–21, fn. 29.

<sup>62</sup> Judy Attfield, *Wild Things: The Material Culture of Everyday Life* (New York; Oxford: Berg, 2000); Elizabeth Shove, *The Design of Everyday Life* (Oxford: Berg, 2007); Ben Highmore, *Everyday life and Cultural Theory: An Introduction* (London: Routledge, 2002); Ben Highmore, *The Design Culture Reader* (London: Routledge, 2008).

<sup>63</sup> Such as Charles and Ray Eames, Victor Papanek and Alexander Girard.

<sup>64</sup> Attfield, *Wild Things*; Shove, *Design of Everyday Life*.

culture but everyday design before the nineteenth century? Pre-industrial design has escaped notice because it does not fit the paradigm of designers. As there were not designers, those nominally performing other tasks enacted design.

Design thinkers Judy Attfield, Richard Buchanan, Nigel Cross, Victor Margolin and Guy Julier have all offered broad definitions of design, which locate the activity in the unspectacular rather than the special – that is, in everyday life. Nigel Cross presents design as a universal practice:

Everyone can – and does – design. We all design when we plan for something new to happen – a recipe, arrangement of furniture, a personal web page. So design thinking is inherent within human cognition; it is a key part of what makes us human.<sup>65</sup>

In Richard Buchanan's view, the profession of designers represents those that are masters of these practices and are willing to take responsibility for it on behalf of others, for a fee.<sup>66</sup> If we subscribe to this breadth, as is reasonable, then the gap in appreciation of pre-industrial design only widens.<sup>67</sup>

Any hope that, given the 500-year-old history of printing, graphic design history might lay the groundwork for understanding pre-industrial everyday design, leads to disappointment. Studies of graphic designers since the twentieth century, when the profession established itself, overshadow understanding of graphic design history.<sup>68</sup> Like the first accounts of insurance history, to a great extent fellow graphic designers write these accounts.<sup>69</sup> There are paths to the subject that are grounded in historical analysis; for example, Paul Jobling and David Crowley's case studies of the production of mass communication.<sup>70</sup> But otherwise survey books of examples of graphic design and its changing styles, dominate the field.<sup>71</sup> Generally they attend to the exceptional and they calcify attention on the past since industrialisation. Meggs' survey is welcome as it begins with the earliest mark-making by man, but while displaying examples it does little to analyse them.<sup>72</sup>

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<sup>65</sup> Nigel Cross, *Design Thinking: Understanding How Designers Think and Work* (Oxford: Berg, 2011), p. 3.

<sup>66</sup> Richard Buchanan, 'Declaration by Design: Rhetoric, Argument and Demonstration in Design Practice', *Design Issues*, 2:1 (1985), 4–22; Buchanan, 'Wicked Problems in Design Thinking'. See also Cross, *Design Thinking* and Kjetil Fallan, *Design History: Understanding Theory and Method* (Oxford: Berg, 2010).

<sup>67</sup> Buchanan, 'Wicked Problems in Design Thinking', p. 5; Attfield, *Wild Things*; Guy Julier, *The Culture of Design*, 3rd edn (London: Sage, 2013).

<sup>68</sup> See books published by Phaidon, Thames & Hudson and even small outfits like Unit Editions. Teal Triggs and Lesley Atzmon, eds, *The Graphic Design Reader* (London: Bloomsbury, 2019), dates the 'birth of graphic design' in the nineteenth century.

<sup>69</sup> Cornelius Walford and Francis Relton were the first to document the development of insurance. They had both spent their careers in the business in the nineteenth century.

<sup>70</sup> Paul Jobling and David Crowley, *Graphic Design: Reproduction and Representation Since 1800* (Manchester University Press, 1996).

<sup>71</sup> Richard Hollis, *Graphic Design: A Concise History* (Thames & Hudson, 1994).

<sup>72</sup> Philip B. Meggs and Alston W. Purvis, *Meggs' History of Graphic Design* (New York; Chichester: Wiley, 2005).

Studies of ephemera are kin to graphic design research. They are less concerned with fine examples and more interested in methods of production. Despite inclusion of the types of printed formats which insurance companies generated at high volume – the products of jobbing printing –, publications that are focused on graphics or richly illustrated, have passed over insurance print.<sup>73</sup> However, Michael Twyman made a towering contribution to the conceptualisation of this type of object and its significance to social life. Moreover, his work made a bridge to literary theorists such as Walter Ong and the discussion of information technology.<sup>74</sup>

There is a gulf between graphic design history and print history. The one focuses on looking at examples without saying much about them, and the other writes about them without looking at them. The scholarship that has been mentioned that has made the link between the history of print and trust has not yet percolated through to books on ephemera and on the history of graphic design, to which it is apposite. Raven's *Publishing Business* is important in regard to ephemera because it emphasises the significance of jobbing printing to the financial revolution.<sup>75</sup> But beyond the subject of currency design, which is widely addressed in publications and exhibitions, financial print gets overlooked in picture books.<sup>76</sup> The reason for the neglect of financial print may be obvious: it does not meet certain graphic or visual standards set for documents of interest in the past. But that does not preclude its significance as design. Adrian Forty distinguishes between who makes an object and who determines its form; therein lies 'design'.<sup>77</sup> Mass-produced print sits in a grey area; it is not convincing as a craft object, but its authorship before the twentieth century falls between the roles of the author of the text, the publisher, the typesetter, and the period's conventions,

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<sup>73</sup> Michael Twyman, *Printing 1770–1970: An Illustrated History of its Development and Uses in England* (London: British Library, 1998 [1970]); John Lewis, *Printed Ephemera: The Changing Uses of Type and Letterforms in English and American Printing* (Woodbridge, Suffolk: Antique Collector's Club, 1990); Maurice Rickards, *The Encyclopedia of Ephemera: A Guide to the Fragmentary Documents of Everyday Life for the Collector, Curator, and Historian* (London: British Library, 2000); Graham S. Hudson, *The Design & Printing of Ephemera in Britain & America, 1720–1920* (British Library; New Castle, DE: Oak Knoll Press, 2008); David Jury, *Graphic Design Before Graphic Designers: The Printer as Designer and Craftsman 1700–1914* (London: Thames & Hudson, 2012).

<sup>74</sup> Michael Twyman, 'The Graphic Presentation of Language', *Information Design Journal*, 3:1 (1982), 2–22; Michael Twyman, 'Articulating Graphic Language: A Historical Perspective', in M. E. Wrolstad and D. F. Fisher, eds, *Toward a New Understanding of Literacy* (New York: Praeger, 1986), pp. 188–251; Michael Twyman, 'Printed Ephemera', in Michael F. Suarez and Michael L. Turner, eds, *The Cambridge History of the Book in Britain Volume 5, 1695–1830* (Cambridge University Press, 2009).

<sup>75</sup> Raven, *Publishing Business*, p. 261. Also, James Raven, 'Why Ephemera was not Ephemeral: The Effectiveness of Innovative Print', *MHRA The Yearbook of English Studies*, 45, The History of the Book (2015), 56–73.

<sup>76</sup> V. H. Hewitt and J. M. Keyworth, *As Good as Gold: 300 Years of British Bank Note Design* (London: British Museum Publications, 1987); Paul Crosthwaite, Peter Knight and Nicky Marsh, eds, *Show Me the Money: The Image of Finance, 1700 to the Present* (Manchester University Press, 2014); the Money gallery at the British Museum.

<sup>77</sup> Adrian Forty, *Objects of Desire*, p. 29.

themselves working with the period's technology. This thesis emphasises graphic design before graphic designers.<sup>78</sup>

A research project at Reading on railway ephemera brought together the often-siloed currents of graphic design, ephemera and print, in an analysis of the design of timetables.<sup>79</sup> The project's authors applied twentieth-century terms such as 'information design' to describe their everyday nineteenth-century material.<sup>80</sup> They conducted their analysis in terms of design, in a way that has proved to be a model approach for this research. Further within the discipline of graphic design, the application of 'rhetoric' to graphic text and graphics in general has set an example for how to look at documents.<sup>81</sup> Leslie Atzmon has argued that, in the material turn, the aesthetic and material qualities of objects and things should not be ignored.

### *Design models*

The V&A/RCA History of Design MA programme has been radical in how it has stretched design – to style, to performance, to bodies – but it has struggled to bridge the gap between design history and design practice.<sup>82</sup> Designers commonly engage with design of the past and take inspiration from it. The reinvention of historical forms pervades the design industry, often powered by new technologies and materials.<sup>83</sup>

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<sup>78</sup> I borrow the phrase from Jury, *Graphic Design before Graphic Designers*, which begins its survey in 1700.

<sup>79</sup> 'Designing Information for Everyday Life, 1815–1914' was a research project at the Department of Typography and Graphic Communication, University of Reading, 2006–2010. Paul Dobraszcyk, 'Useful Reading? Designing Information for London's Victorian Cab Passengers', *Journal of Design History*, 21:2 (2008), 121–141; Paul Dobraszcyk, Mike Esbester and Paul Stiff, 'Designing Information for Everyday Life, 1815–1914', *The Ephemera*, 141 (2008), 7–13; Mike Esbester, 'Designing Time: The Design and Use of Nineteenth-Century Transport Timetables', *Journal of Design History*, 22:2 (2009), 91–113; Mike Esbester, 'Nineteenth-Century Timetables and the History of Reading', *Book History*, 12 (2009), 156–185.

<sup>80</sup> Jury, *Graphic Design Before Graphic Designers*, applies 'information design' to eighteenth-century material in a comparable fashion. See also Edward Tufte, *The Visual Display of Quantitative Information* (Cheshire, Conn.: Graphics Press, 1983).

<sup>81</sup> Leslie Atzmon, 'Forms of Persuasion: The Visual Rhetoric of Design Artifacts', *Radical Designist*, 2 (2008), 1–13; Leslie Atzmon, ed., *Visual Rhetoric and the Eloquence of Design* (Anderson, SC: Parlor Press, 2011); Leslie Atzmon and Prasad Boradkar, 'A Design Encounter with Thing Theory', *Design and Culture*, 6:2 (2014), 141–152; Hanno Ehses, 'Representing Macbeth: A Case Study in Visual Rhetoric', *Design Issues*, 1:1 (1984), 53–63; Hanno Ehses, 'Visual Rhetoric: Old Ideas, Strange Figures, and New Perspectives', *Graphic Design Journal*, 3 (1995), 4–9; Robin Kinross, 'The Rhetoric of Neutrality', *Design Issues*, 2:2 (1985), 18–30; Annina Schneller, 'Design Rhetoric: Studying the Effects of Designed Objects', *Nature and Culture*, 10:3 (2015), 333–356.

<sup>82</sup> On the gap between these two, see Sara De Bondt and Catherine de Smet, eds, *Graphic Design: History in the Writing* (1983–2011) (London: Occasional Papers, 2012); Annebella Pollen, 'My Position in the Design World: Locating Subjectivity in the Design Curriculum', *Design and Culture*, 7:1 (2015), 85–105; Catharine Rossi, 'The Crusoe Condition: Making within Limits and the Critical Possibilities of Fiction', *Journal of Modern Craft*, 10:1 (2017), 19–35; Hannah and Putnam, 'Taking Stock in Design History'; Dilnot, 'The State of Design History'.

<sup>83</sup> As an example, Vitra chair uses a shift in materials to 'renew the classic genre of simple wooden chairs, which have been industrially produced over the past 100 years', so says the website of its manufacturer, Vitra, [www.vitra.com](http://www.vitra.com).

Books devoted to changing typologies – such as the chair – serve this purpose. In the twenty-first century the practice of design has engaged with trust but this engagement lacks a past. If designers are to have the objective of trust before them, they should have recourse to a historical perspective. The invisibility of trust accounts for the difficulty in perceiving it in the past. Moreover, it is difficult to notice something that is everyday. This is then a study of the design of something that escapes notice in multiple ways. Some designers have themselves prescribed that good design should not be noticed.<sup>84</sup> We might even see design as a trust-building practice in the way that it builds confidence and belief in material things and in environments in general.

In attending to a gap in design literature, this thesis seeks to confer a history on a particular field of contemporary design practice – one engaged in designing trust. This study also applies the tenets of this field of contemporary design practice to the study of the past. As Victor Margolin has pointed out: ‘Design history ... has not had much success in engaging with current practice’.<sup>85</sup> This study examines design in the past and uses contemporary design as a tool for that. This constitutes the thesis’s dialogue. In a comparable fashion, which she described as an experiment, Catharine Rossi examined Daniel Defoe’s character Robinson Crusoe as a maker and in turn examined recent design projects in which she detected the influence of Crusoe.<sup>86</sup> Thereby she brought together contemporary design practice with a novel of the early eighteenth century in order to illuminate both. Her study was ‘informed by the paucity in both craft and design history of tools to critique contemporary practice’.

This thesis develops Rossi’s experiment in the opposite direction: by putting a historical study at its heart. New perspectives on the practices of critical design have been shown in another experimental study, in which design fictions were used as a way to re-think smart products and make them more trustworthy.<sup>87</sup> This article shows how the design of smart products has encouraged experimental design methods. It is fitting to consider insurance in relation to speculative design given that insurance is a tool for ‘speculative futures’.<sup>88</sup>

This project indicates the back-story for today’s recent subdisciplines within design of service design, the design of ‘smart’ products, digital design and ‘design thinking’ in general. Design thinking is a way of problem solving using the methods of a designer

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<sup>84</sup> Naoto Fukasawa and Jasper Morrison, *Super Normal: Sensations of the Ordinary* (Baden Lars Müller Publishers, 2008).

<sup>85</sup> Cited by Julier, *Culture of Design*, p. 58.

<sup>86</sup> Rossi, ‘The Crusoe Condition’.

<sup>87</sup> Joseph Lindley, Paul Coulton and Rachel Cooper, ‘Why the Internet of Things needs Object Orientated Ontology’, *Design Journal*, 20:1 (2017), S2846–S2857.

<sup>88</sup> Clark, *Betting on Lives*, p. 3.

such as observation, collaboration and prototyping.<sup>89</sup> The industrial designer Tim Brown first articulated the term in 2008.<sup>90</sup> Accounts of design thinking – of the processes of design as an activity – have little historical perspective; they focus on current design and designers. As Lucy Kimbell has stated, there has been no ‘historically-informed account of design thinking’.<sup>91</sup> Accounts of design thinking take their analysis from living memory. Nigel Cross, for example, applies different methods: he interviews designers and he uses data from experiments with designers in which they are under observation while asked to carry out an imagined brief.<sup>92</sup> But these methods could be seen to suggest that design thinking is, and must remain, a static process, unaffected by the historical shifts that affect other practices. This matters given the wide application of design thinking, for instance in business schools.<sup>93</sup> The more that design moves into business (and public services), its history in this field must be known. History of design needs to meet these burgeoning disciplines of design practice. As one commentator surmises, ‘whereas design once was concerned with the production of physical, tangible, things, it now is concerned with the design of intangibles (such as knowledge or services)’.<sup>94</sup>

This context makes for another reason to draw the history of insurance – an immaterial product – into the history of design. This embrace is in line with the experimental design practices of, for example, Ilona Gaynor and Nelly Ben Hayoun, for whom the dynamics of any phenomenon of the contemporary world can be looked at in terms of design. Ilona Gaynor has herself worked around insurance. Nelly Ben Hayoun with NASA. Just as they use design as a constructive practice, I use it to analyse aspects of the past. An insurance company is wholly artificial.

There has been some academic writing on trust from the field of contemporary design, particularly pertinent to service design.<sup>95</sup> Recent research articles show that trust is a consideration of service designers working on live projects. This likely follows

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<sup>89</sup> Nigel Cross, *Design Thinking*; Nigel Cross, ‘Designerly Ways of Knowing’, *Design Studies*, 3:4 (1982), 221–27; Nigel Cross, *Designerly Ways of Knowing* (London: Springer, 2006); Tim Brown, ‘Design Thinking’, *Harvard Business Review*, June 2008, pp. 84–92; Guy Julier, *The Culture of Design*, 3rd edn (London: Sage, 2013); Buchanan, ‘Wicked Problems in Design Thinking’; Lucy Kimbell, ‘Rethinking Design Thinking: Part 1’, *Design and Culture*, 3:3 (2011), 285–306 and Lucy Kimbell, ‘Rethinking Design Thinking: Part 2’, *Design and Culture*, 4:2 (2012), 129–148, in which she offers a critique of design thinking, as being as yet poorly theorised.

<sup>90</sup> Brown, ‘Design Thinking’.

<sup>91</sup> Kimbell, ‘Rethinking Design Thinking: Part 1’.

<sup>92</sup> Cross, *Design Thinking*, p. 292.

<sup>93</sup> Kimbell, ‘Rethinking Design Thinking: Part 1’; Kimbell, ‘Rethinking Design Thinking: Part 2’.

<sup>94</sup> Bruce Brown, ‘The State of Design’, *Design Journal*, 15:2 (2012), 153–167 (p. 154), citing Tim Brown, *Change by Design: How Design Thinking Creates New Alternatives for Business and Society: How Design Thinking Can Transform Organizations and Inspire Innovation* (New York: Harper Collins, 2009).

<sup>95</sup> I am not distinguishing here between aspects of trust such as trust and trustworthiness. The point is to identify and characterise the presence of trust in discussion.

from service design's human-centred perspective. Researchers argue that service platforms and intelligent services must be built with trust in mind.<sup>96</sup> A key motive for this consideration is the principle that the use of a platform depends on trust. '[T]rust is one of [the] key factors determining the success of most online entities'.<sup>97</sup> Articles on the subject appear to have increased since 2014, but discussions of building trust in platforms commonly refer to a discourse on 'online trust' that has existed since the early 2000s, where the point was already made: 'Trust is the foundation upon which relationships are built, therefore it forms the base for our hierarchy of customer experience'.<sup>98</sup> This discourse has been drawn from psychology and computer science studies into business and design publications, both industry and academic. With their profile rising, service designers have argued that theirs is an appropriate practice to 'address all components' that others have identified as necessary to establish online trust.<sup>99</sup>

A second theme related to trust emerges from design literature. Certain articles make clear that the co-creation methods used by service designers require thought to ensure that different groups of people trust each other: participants must trust the designer in a co-design project; and so must different organisations which are being designed to work together.<sup>100</sup> Researchers highlight the trust component particularly in projects in healthcare, those related to the elderly, and government-led projects in general.

Another issue that is pertinent to designers of platforms relates to users' data and privacy. These discussions, which have also existed since the early 2000s, make the

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<sup>96</sup> Nicola Morelli, 'Challenges in Designing and Scaling Up Community Services', *Design Journal*, 18:2 (2015), 269–290 (p. 284): 'different mechanisms must be used to ensure trust in the platform'; Busayawan Lam, Yu Ping Chen, Jon Whittle, Jane Binner and Therese Lawlor-Wright, 'Better Service Design for Greater Civic Engagement', *Design Journal*, 18:1 (2015), 31–55; Sami Vihavainen and Tom Owen, 'How to Build Trust: The Vital Ingredient for Intelligent Services', *Touchpoint*, 8:2 (2016), 10–11; Raleigh Gresham, 'Services that Know: A Game Science Approach to Designing Data-Empowered Services', *Touchpoint*, 8:2 (2016), 56–61.

<sup>97</sup> Lam, Chen, Whittle, Binner and Lawlor-Wright, 'Better Service Design', p. 35, citing Ben Shneiderman, 'Designing Trust into Online Experiences', *Communications of the ACM*, 43:12 (2000), 57–59.

<sup>98</sup> Karl Long, 'Customer Loyalty and Experience Design in e-Business', *Design Management Review*, 15:2 (2004), 60–67 (p. 62). More recently: Coye Cheshire, 'Online Trust, Trustworthiness, or Assurance?', *Daedalus*, 140:4 (2011), 49–58. My statement about the increase in interest is based on searches of depositories of articles. It is likely as a result of the greater definition that service design has achieved as a discipline.

<sup>99</sup> Lam, Chen, Whittle, Binner and Lawlor-Wright, 'Better Service Design', p. 36. This article draws on studies of trust from computer science.

<sup>100</sup> Laura Warwick, 'Designing Trust: The Importance of Relationships in Social Contexts', *Design Journal*, 20:1 (2017), S3096–S3105; Sara Donetto, Paola Pierri, Vicki Tsianakas and Glenn Robert, 'Experience-based Co-design and Healthcare Improvement: Realizing Participatory Design in the Public Sector', *Design Journal*, 18:2 (2015), 227–248; Jaana Hyvärinen, Jung-Joo Lee and Tuuli Mattelmäki, 'Fragile Liaisons: Challenges in Cross-Organizational Service Networks and the Role of Design', *Design Journal*, 18:2 (2015), 249–268; 'News', *Touchpoint*, 8:2 (2016), p. 7, cites an abstract from the *Service Design Impact Report: Public Sector*.

point that privacy violations will detract significantly from brand loyalty and trust.<sup>101</sup> The *Design Management Review*, a publication of the Design Management Institute, which promotes design thinking in business, has especially addressed these concerns. An article in the *Harvard Business Review* by three practitioners stated that: 'Numerous studies have found that transparency about the use and protection of consumers' data reinforces trust.'<sup>102</sup> It concluded that 'in an information economy, access to data is critical, and consumer trust is the key that will unlock it.'<sup>103</sup> As service design establishes itself and absorbs some of the tasks of user experience design – that is, the design of online environments – its practitioners must address these issues. Moreover, for projects in healthcare, in the public and private sector, service designs must communicate and be trusted with people's most sensitive personal information.

Founded in 2009, *Touchpoint* was the only service design-specific publication at the time of writing.<sup>104</sup> It is 'Published by practitioners for practitioners' by the professional body the Service Design Network. In 2016 *Touchpoint* published an article on user data that drew on the latest thinking in this area, from the *Harvard Business Review*, a publication sympathetic to design thinking.<sup>105</sup> *Touchpoint* has just one article on the subject of trust itself but it is significant that, in a 2016 issue for example, trust is commonly mentioned in passing as also in publications which promote design thinking.<sup>106</sup> These passing mentions show that trust is an element to consider, but they

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<sup>101</sup> Pauline Ores, 'Whom Do You Trust? Collaboration, Privacy and Brand Management', *Design Management Review*, 12:2 (2001), 36–42; David Rubini, 'Overcoming the Paradox of Personalization: Building Adoption, Loyalty, and Trust in Digital Markets', *Design Management Journal*, 12:2 (2001), 49–54; Tom Briggs, 'Social Media's Second Act: Toward Sustainable Brand Engagement', *Design Management Review*, 21:1 (2010), 46–53; Rob Waller and Judy Delin, 'Cooperative Brands: The Importance of Customer Information for Service Brands', *Design Management Review*, 14:4 (2003), 63–69; Timothy Morey, Theodore 'Theo' Forbath and Allison Schoop, 'Customer Data: Designing for Transparency and Trust', *Harvard Business Review*, May 2015, pp. 96–105; Paul O'Connor, 'What Are You Doing with My Data?', *Design Management Review*, 26:2 (2015), 20–23.

<sup>102</sup> Morey, Forbath and Schoop, 'Customer Data', p. 102.

<sup>103</sup> *Ibid.*, p. 105.

<sup>104</sup> *Touchpoint* advertises itself as 'the first and only journal dedicated to the practice of service design': Advertisement for *Touchpoint*, *Touchpoint*, 18:2 (2016), p. 45 and online: [www.service-design-network.org](http://www.service-design-network.org). Accessed 24 May 2018.

<sup>105</sup> Raleigh Gresham, 'Services that Know: A Game Science Approach to Designing Data-Empowered Services', *Touchpoint*, 8:2 (2016), 56–61. The article cites Morey, Forbath and Schoop, 'Customer Data'.

<sup>106</sup> In addition to the articles in *Touchpoint*, 8:2, cited above: Wang Guosheng, Zhang Yingying and Fu Lianqun, 'Improving the Beijing Talent Archives Center: Applying Service Design in the Chinese Public Sector', *Touchpoint*, 8:2 (2016), 62–67 (p. 64), proposes that effective service design 'improves public recognition and builds trust' in a public institution. 'Service Design Award 2016', *Touchpoint*, 8:2 (2016), 84–88 (pp. 85 and 88), in the summaries of two projects nominated for an award. Results for trust in design publications range from c. 50 to c. 300 results in relation to an article's text. The numbers are highly approximate as the extent of any publication available on any search engine varies as does the length of the journal's existence.

rarely explain the how.<sup>107</sup> The discourse is modest but significant. Discussion of trust is present but it rarely forms the subject matter. The evaluation of trust within service design is relevant to this study because this area of design has been adopted by financial services: 'Perhaps more than any other sector, banking and financial services have seen the widespread application of service design.'<sup>108</sup> This includes insurance.<sup>109</sup> To draw on Margolin again, there is the need of 'analysing the role of design in the past in order to explain its value in the present'.<sup>110</sup>

### *Method and sources*

What does it mean to say that the design of print can build trust? How can it do so? This thesis addresses these questions by taking a close look at individual printed items within a specific industry, one which has a particular relationship to trust. The study travels over a long timeframe. James Raven points to 'the connection between the matter carried by print and how print conveyed it, the most important products of that connection being knowledge, accuracy, efficiency, security, authority and the creation of trust.'<sup>111</sup> I have taken these remarks and run with them. The thesis uses the historical materials of insurance to contribute to the understanding and appreciation of design in the past.

This thesis holds two comparisons in play, which answer: how can trust be designed? On the one hand, the thesis hinges on a dialogue between engagements with trust in contemporary design and methods by which the fire insurance industry materialised trust in the past. On the other hand, it investigates the design of trust in the fire insurance industry by a comparative method which looks at two fire offices, in three historical periods. They are: the Insurance Office from its establishment in 1680 until 1700; and the Sun Fire Office between 1800 and c. 1820 and the same company, officially operating as the Sun Insurance Office, between c. 1894 and 1914. This comparative sampling makes it easier to detect and see trust over time.

The consistency in the fire insurance industry makes it suitable to a comparative historical study of this kind. Fire offices lasted a long time. The industry holds intrigue

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<sup>107</sup> Sami Vihavainen and Tom Owen, 'How to Build Trust: The Vital Ingredient for Intelligent Services', *Touchpoint*, 8:2 (2016), 10–11, is one example that uses theories of trust to discover the how. It presents two conditions.

<sup>108</sup> Ron Kersic, 'Not the Usual (Service Design) Suspects: Exploring How a Team of Enterprise Architects Discovered and Apply Service Design in a Large Organisation', *Touchpoint*, 8:2 (2016), 76–78 (p. 76).

<sup>109</sup> Ion Iriarte, Alazne Alberdi, Elisabeth Urrutia and Daniel Justel, 'Beyond Customer Satisfaction: Supporting Organisational Change through Service Design: A Case Study in the Insurance Industry', *Design Journal*, 20:1 (2017), S424–S434.

<sup>110</sup> Victor Margolin, 'Design Research and its Challenges', *Design Journal*, 4 (2001), 14–19 (p. 18).

<sup>111</sup> Raven, *Publishing Business*, p. 256.

not for its vicissitudes but for its constancy. It enables this study to highlight and trace characteristics from the Insurance Office's material to the Sun's material in the two periods that follow. The thesis avails itself of four main sources, three historical and one contemporary: on one side, insurance archives, insurance agency records and newspapers; on the other, documentary evidence of contemporary design projects.

In this study, fire insurance acts as the case study for an examination of design and trust. However, insurance archives are at the study's core and also its inspiration. The literature on insurance has benefited from vast archives of documents held in the name of insurance companies, many of which lasted for decades and continue today, kept privately by companies or in public archives.<sup>112</sup> In addition, documents relating to insurance companies can be found scattered in the archives of family papers, and in libraries' special collections as examples of publicly distributed printed material. Insurance archives show the internal workings of companies by their minute books, account books, lists of policies and policy holders; but also their documents produced for public consumption including advertising, forms and policy documents. Insurance archives also include newspaper cuttings; the news is crucial to an insurance business. For that reason, this study has taken news print as one of its three historical sources.

Specifically, the Sun's archive was the point of departure for this study. The company deposited the bulk of its records to the London Metropolitan Archives (as it became) in the 1970s, soon after it merged with another large insurance company. The vestiges of the company – and some of its earliest and most recent records – remain today in the RSA Insurance Group. Among the Sun's deposited records are also systems by which the companies themselves historically maintained a company memory, for staff maintained scrap books of contemporary material, such as newspaper cuttings or the advertising of rivals.<sup>113</sup> Sun staff also collected together historical documents in a set of 'guard books', so called by archivists. This set has provided the groundwork, and much of the material, for this research.<sup>114</sup> (See Illustrations 0.1, 0.2 and 0.3.) Guard books can themselves be seen as technologies of containment, arrangement and finding; their discovery has itself motivated this visual study of trust. As the medievalist Jessica Berenbeim puts it, 'archives are the images of an institution'.

As historical source on the Sun, its institutional records are here supplemented with records of fire insurance agencies, which are held by local public archives. These include the agents' policy registers, ephemera, notations and letters exchanged with

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<sup>112</sup> H. A. L. Cockerell and Edwin Green, *British Insurance Business: A Guide to its History and Records* (Sheffield: Sheffield Academic Press, 1994).

<sup>113</sup> LMA, CLC/B/192/DD/007/MS11935G.

<sup>114</sup> LMA, CLC/B/192/DD/008/MS38828.

the head office and with customers. This is possible for the Sun from its founding in 1710; by contrast, there are no archival deposits for the Insurance Office, founded in 1680. The material produced by the Insurance Office is scattered in libraries. Its printed sheets are catalogued on the English Short Title Catalogue and in most cases digital copies are available on Early English Books Online.

The authors of insurance history have consulted this material.<sup>115</sup> The sources for insurance history were largely collected by Cornelius Walford, parts of whose unfinished *Cyclopaedia* were published in 1871, and Francis Relton, whose history of fire insurance companies in the seventeenth and eighteenth centuries, was published in 1893. Both authors had enjoyed careers in the insurance industry. They were interested in the detail of company histories and the evolution of aspects to insurance, but not in historical context nor historical argument. In the twentieth century, research into insurance history has travelled in two directions. There have been straightforward accounts of the development of the industry. These culminate in global triumph in the twentieth century, with British companies at the forefront.<sup>116</sup> Alongside these, the oldest fire offices have received scholarly monographs, the most important of which for my purposes is P. G. M. Dickson's on the Sun Fire Office.<sup>117</sup> Dickson's is a sparky account, which is full of details of the people behind the company and its processes. The publication of a company monograph often appears to have coincided with that company's takeover. The Sun announced its merger with the Alliance Assurance Company, just as its biography went to print.<sup>118</sup> In the second phase, since the 1990s, fire insurance has been a subject in business history, particularly in the hands of Robin Pearson and Oliver Westall. This study is dependent upon these authors to outline the salient developments in the fire industry, with a focus on the Insurance Office and Sun Fire Office particularly. It is noticeable that the Sun's biographer Dickson loses interest in his subject as it enters the twentieth century.<sup>119</sup>

Scholars with bents other than insurance history have also used insurance archives, for their depth. These researchers have taken slices from these resources and followed

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<sup>115</sup> H. E. Raynes, *A History of British Insurance* (London: Pitman, 1948); Clayton, *British Insurance*; Clark, *Betting on Lives*; Edward Andrew Davies, *An Account of the Formation and Early Years of the Westminster Fire Office* (London: Country Life, 1952); Clive Trebilcock, *Phoenix Assurance and the Development of British Insurance, Vol. 1, 1782–1870* (Cambridge University Press, 1985); P. G. M. Dickson, *The Sun Insurance Office 1710–1960: The History of Two and a Half Centuries of British Insurance* (Oxford University Press, 1960).

<sup>116</sup> Raynes, *History of British Insurance*; Clayton, *British Insurance*.

<sup>117</sup> Dickson, *Sun Insurance Office*; Barry Supple, *The Royal Exchange Assurance: A History of British Insurance 1720–1970* (Cambridge University Press, 1970); Trebilcock, *Phoenix Assurance*; Davies, *Westminster Fire Office*; Brian Henham, *Hand in Hand: The Story of the Hand in Hand Fire & Life Insurance Society 1696–1996* (London: Commercial Union, 1996).

<sup>118</sup> C. G. Randolph, 'Foreword', in Dickson, *Sun Insurance Office*, pp. v–viii. C. G. Randolph was chairman of the Sun Insurance Office at the time.

<sup>119</sup> The promise of Dickson's book in its subtitle is '1710–1960', but the chapter 'The Twentieth Century' is just eight pages' long.

one of two paths. One group has focused on harvesting the historical data it provides and fed it into the fields of economics, geography, business history and sociology.<sup>120</sup> Family researchers have used the data from insurance records on a small scale, as policy registers reveal addresses, occupations and wealth. Larger sets of data have been used to draw conclusions about capitalisation and assets of workshops, businesses and factories. Human geographers have looked for patterns of human behaviour, seeing life insurance as a disciplining technology in relation to alcohol for instance. In all cases, insurance material has been treated as an object to be extracted from. Another group has abstracted from the history of insurance to uncover concepts that arise from it, such as attitudes to risk, danger and probability.<sup>121</sup> Lorraine Daston, Geoffrey Clark and Liz McFall have given significance to the domestication of insurance, tracking how it gained not just a market but became part of everyday consumption. They have focused on life insurance. The domestication of fire insurance has a bearing on this research, for domestication was achieved by material means including branding.<sup>122</sup>

In contrast to the aforementioned studies, this study examines the archival documents for themselves.<sup>123</sup> It takes an object-focused approach, with the archival material as its starting point. It aims to get inside these materials and to avoid making a separation between the history that they tell and their own qualities. It approaches these documents from the point of view of their design. As such, although this research relies heavily on historians of insurance such as Robin Pearson and Peter Dickson, and draws out the same themes, such as advertising and marketing, people, and fraud, its purpose is otherwise.

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<sup>120</sup> S. French and J. Kneale, 'Excessive Financialisation: Insuring Lifestyles, Enlivening Subjects, and Everyday Spaces of Biosocial Excess', *Environment and Planning D: Society and Space*, 27 (2009), 1030–1053; J. Kneale and S. French, 'The Relations of Inebriety to Insurance: Geographies of Medicine, Insurance and Alcohol in Britain, 1840–1911', in Jonathan Herring, Ciaran Regan, Darin Weinberg and Phil Withington, eds, *Intoxication and Society: Problematic Pleasures of Drugs and Alcohol* (London: Palgrave Macmillan, 2013), pp. 87–104; McFall and Dodsworth, 'Fabricating the Market'; McFall, *Devising Consumption*; Spike Sweeting, 'Capitalism, the State and Things: The Port of London circa 1730–1800' (PhD thesis, University of Warwick).

<sup>121</sup> Ian Hacking, *The Emergence of Probability* (Cambridge University Press, 1975); Lorraine Daston, *Classical Probability in the Enlightenment* (Princeton University Press, 1988); Lorraine Daston, 'The Empire of Observation, 1600–1800', in Lorraine Daston and Elizabeth Lunbeck, eds, *Histories of Scientific Observation* (University of Chicago Press, 2011), pp. 81–114; Geoffrey Wilson Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695–1775* (Manchester University Press, 1999).

<sup>122</sup> On domestication see also: Arwen P. Mohun, 'Designed for Thrills and Safety: Amusement Parks and the Commodification of Risk, 1880–1929', *Journal of Design History*, 14:4 (2001), 291–306; Fallan, *Design History*; Elizabeth Shove, Frank Trentmann and Richard Wilk, eds, *Time, Consumption and Everyday Life: Practice, Materiality and Culture* (Oxford: Berg, 2009).

<sup>123</sup> Raven, *Publishing Business*, makes the same point that documents be examined rather than extracted from.

Due to the size of the Sun's archive, two periods were set in which to examine the Sun's archive of paperwork: 1800–1820 and 1894–1914. These periods of history have been chosen for their significance to the Sun company and to the industry as a whole. The Sun Fire Office ended the eighteenth century as the largest fire office in Britain but it saw its status and its profits threatened at the turn of the century by bubbles of new fire insurance companies in London and across Britain and by the new and uncertain risks posed by factories in the north of England. The company's internal organisation struggled to cope with these tensions, particularly due to its reliance on agents.

Towards the end of the nineteenth century, the Sun transformed its structure to take advantage both of new kinds of insurance and of opportunities overseas. Thereby the company made itself more transparent than it had previously been. By this period, the wayward spread of agents had become a network of agencies. Different kinds of insurance had become normalised across Britain but the task of choosing risks was not straightforward. World War One is a natural threshold with which to end the time periods examined in this study. This timeframe has allowed the study to take into account the era when the design and advertising professions established themselves, and with them mass production.<sup>124</sup> Yet this is an era before 'modernity' and mass culture can be seen to have settled in, and before new technologies and mechanisation transformed the work place in the twentieth century.<sup>125</sup>

A set of three historical periods comprises the study's second temporal dialogue. The Sun's printed matter from two periods is compared with the material of the Insurance Office in its first twenty years, 1680–1700. This set of three makes this a comparative study. Moreover, news print provides a counterpoint to my main historical source, the printed matter produced by companies. News and serial print is another resource for the building of trust in insurance companies. It offers a different perspective on fire insurance and its trustworthiness, one not directed by the company. News print had its own price tag to the reader; it was fundamentally distinct to that produced and distributed by companies.

For the examination of news and fire insurance in the period 1680–1700, all serial publications have been consulted, as the news business was small in these decades. Sources include all examples of what might be called time-critical publications, such as pamphlets which report on recent fires. By contrast, the quantity of news sources for the periods 1800–1820 and 1894–1914 made it necessary to focus on the Sun's presence in just one newspaper, *The Times*. This restriction resulted in a manageable

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<sup>124</sup> Blanche Elliott, *A History of English Advertising* (London: Business Publications in association with B. T. Batsford, 1962).

<sup>125</sup> Michael Heller, *London Clerical Workers 1880–1914: Development of the Labour Market* (London: Pickering & Chatto, 2011).

body of material to analyse.<sup>126</sup> *The Times* fitted the criteria of being a serious, sober, trusted London newspaper that existed across the two latter periods under examination. Fittingly, *The Times* is the most common source of clipping in the Sun's own archive.

The digitisation of early English newspapers and of *The Times* led to a distinct way of working with this source material, one that I think matters.<sup>127</sup> Search facilities allow one to narrow results to words and phrases – in this case, 'fire-' – within a date range, and to do so anywhere. But making sense of the results is not as straightforward. They are divorced from historical and material context. This made for a different research experience than the one I had become accustomed to: visiting an archive with a postcode, sifting through the catalogue and then through volumes, archive boxes, files and folders, deluged, baffled but open-minded. The difference in method shows in the difference in the illustrations: digital news pages leave one with arsenals of consistent but flat, lonely, Arctic downloads, while through my own photography, poorly framed, out of focus and featuring fingers, I can remember small details of the day. As well as making two comparisons over time, this study also makes a comparison of the possibilities offered by different kinds of source material and the nature of the trust they built. The available source material guides the thesis's historical chapters. The inevitable but regrettable result is that the attention that each chapter gives to each period is unevenly spread. For the earliest period, it has been possible to consult all known printed material; for the later periods, it is necessary to be selective.

The examination of trust in contemporary design practice rests on material in the public sphere. This includes the promotional material of a company and a design studio, including their websites and their public statements and blog posts; material that arose from student projects, and an academic publication directed at a general audience. The examination of contemporary design projects deals with living participants; however, this material is scrutinised as documentary evidence, in the same way as the historical documents.

The method of this thesis is intended to be inventive.<sup>128</sup> As befits its subject matter, it is speculative. For it makes assumptions about the intentionality and effects of visual

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<sup>126</sup> On the breadth of newspapers, see Nevett, *Advertising in Britain*, and Barker, 'Medical Advertising and Trust'.

<sup>127</sup> This thesis has relied upon the *17th and 18th Century Burney Newspapers Collection* and the *Times Digital Archive*. On the potential of digital newspaper archives and how they can uncover conclusions that could not have been drawn by efforts without digitisation, see Dallas Liddle, 'Reflections on 20,000 Victorian Newspapers: 'Distant Reading' *The Times* using *The Times Digital Archive*', *Journal of Victorian Culture*, 17:2 (2012), 230–237.

<sup>128</sup> Celia Lury and Nina Wakeford, eds, *Inventive Methods: The Happening of the Social* (London: Routledge, 2014).

printed material. The focus is on material generated by companies, and the design therein. This study takes for granted the developments in printing technology over the long stretch of time it considers: presses got quicker and cheaper, paper got cheaper, new processes like lithography came into use. By the late nineteenth century, the change was profound from two centuries earlier. In what follows, terms with distinct meanings in certain contexts, such as print, documents, graphics, printed matter and print culture, are bound up together. This study is interested to look at the products of printing presses themselves, and in that analysis, to collapse the boundary between the form and the content. How did the design possibilities of print – both what you say and how you say it – create consumer insurance?

Similarly, this study has not looked for evidence of the use and consumption of fire insurance. As evidence for the fulfilment of the aims of insurance print, it is enough that people bought and bought into the product. Moreover, it is an open question how to judge the existence of trust particularly in the past, given its invisible nature. To assume that use implies a level of trust is an attitude of convenience that follows Onora O'Neill and Hannah Barker. As long as people repeatedly chose a product or an institution to be a part of their lives then it is fair to assume they trusted it, even in a weak sense. Barker infers that if a medicine saw great success for decades then its buyers must have believed in its efficacy.<sup>129</sup> As O'Neill puts it, 'Our money shows it.'<sup>130</sup> Practice and repetition indicate trust.

### *Structure*

The source material has determined the organisation of the thesis into three Parts. Part I examines the contemporary material and Parts II and III examine in turn the two types of historical material: that produced by insurance companies, and news print. The juxtaposition of Part I with Parts II and III creates the main temporal dialogue, between present and past.

Part I's sole chapter makes a critical survey of the ways in which contemporary design practice has grappled with the concept of trust. This Part gives a glimpse into the practice of the design of trust. This glimpse complements the theory of the design of trust which has been outlined above. This first Part to the thesis has two purposes. First, it shows how designers think that materials can build trust. From the four projects surveyed in Part I, there arises a pair of analytical tools by which to examine the historical material of the subsequent chapters: the qualities of trust and the technologies of trust. These tools are put to use in Part II. Secondly, by providing these tools, Part I sets up a dialogue with, and informs, the study of the past.

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<sup>129</sup> Barker, 'Medical Advertising and Trust'.

<sup>130</sup> O'Neill, *A Question of Trust*, Chapter 1.

The second temporal dialogue occurs in Parts II and III, between the three historical periods. The four themes introduced above run through these Parts: the visibility of trust, the materialisation of trust and insurance, the personal/impersonal dichotomy, and distrust. Part II turns from looking at design from a designer's point of view, as in Part I, to considering designed objects. It examines the printed matter of insurance companies as being the product of a design practice aimed at generating trust. The first chapter in Part II lays the groundwork for this examination by documenting the role of print, and graphics specifically, in the development of fire insurance. It introduces in chronological order the material that will be discussed in subsequent chapters, to lend clarity to what follows. It focuses on the trajectories of the Insurance Office and the Sun.

Part II's three subsequent chapters examine the historical material of the Insurance Office and the Sun, in the three periods of time, using Part I's analytical tools: the qualities of trust, the technologies of trust, and the interrelations of graphic objects and people. Each aspect sheds light on how graphic objects can build trust. Each chapter cuts across time to draw together visual and textual threads, motifs and tropes from a range of documents whose correspondences might not be obvious. Chapter 3 is concerned with how words, images and visual rhetoric can evoke and repeat qualities of trust. It addresses the materialisation of trust and insurance. Textual and visual languages coincided to constitute the material of fire insurance. Chapter 4 adds to the materialisation theme. It is interested in how aspects of the printed page, or the entire printed page, can themselves be technologies, and how these too substantiated fire insurance. From this perspective, graphic objects are impersonal; thereby this new theme is introduced. However, Chapter 5 confronts that theme directly. It explores how people were integrated with graphic objects, and shows how personal the fire insurance industry was. This personal aspect to the business threaded it with distrust as well as trust.

Part III takes up the distrust theme. It scrutinises newspapers as another type of printed object that built trust in the fire insurance industry. The design of newspapers suited the ambitions of fire insurance. However, the relationship between the two enterprises generated distrust. This thesis looks at everyday graphic objects in detail. For that reason, it is necessary to complement the text with a large body of illustrations, which puts the method, approach and process of the research on show.



# Part I: How Contemporary Design Practice Treats Trust

## Chapter 1: 'Designs for Trust'

In 2018 the website of the digital home-renting company Airbnb included a page entitled 'Trust & Safety'; it began:

On any given night, 2 million people stay in homes on Airbnb in 81,000 cities all over the world. There are nearly 5 million listings in 191 countries to choose from – that's more than the top five hotel chains combined.

What makes all of that possible? Trust.<sup>1</sup>

In this way, Airbnb, founded in 2008, credited its remarkable growth to trust, and also asserted its dependence upon it. In other public statements, the company's belief in the significance of trust to its business has been inseparable from its promotion of how it has created and built trust, and how it has *designed* it. This emphasis on design is likely in part a result of two of Airbnb's three founders having studied design as undergraduates. In 2016, one of its founders gave a high-profile talk under the title, 'How Airbnb Designs for Trust'.<sup>2</sup> In the talk, Joe Gebbia explained how he and his co-founders had worked to produce trust among Airbnb's users.

Over the same period of time, others in the design field have talked of trust as a product of a design process. In 2014, design students at the Royal College of Art undertook a project to repair trust in the audit profession. The project was written up under the same phrase as used by Airbnb's co-founder, 'Designs for Trust', but as a noun rather than a verb.<sup>3</sup> Meanwhile, the design studio Projects by If, founded in 2015, positioned trust at the centre of its practice. In 2018, a member of its team used 'Designing for trust' as a gloss to characterise the studio's work.<sup>4</sup> These examples demonstrate that practitioners of design have purposefully applied themselves to the production of trust. The slippery nature of trust raises questions about how they sought to effect this in practice.

This first Part of the thesis, consisting of this one chapter, explores the circumstances in which the concept of trust entered design practice in each of these

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<sup>1</sup> Airbnb, *Trust & Safety*, 'Overview', [www.airbnb.co.uk/trust](http://www.airbnb.co.uk/trust). Accessed 22 May 2018. Except where stated, information about the company is taken from this page of Airbnb's website, entitled 'Trust & Safety'.

<sup>2</sup> Joe Gebbia, *How Airbnb Designs for Trust*, TED Talks, 16 February 2016, [www.ted.com/talks/joe\\_gebbia\\_how\\_airbnb\\_designs\\_for\\_trust](http://www.ted.com/talks/joe_gebbia_how_airbnb_designs_for_trust). Accessed 22 May 2018. See also Charlie Aufmann, 'Designing for Trust: Observations from my First Year at Airbnb', [airbnb.design/designing-for-trust](http://airbnb.design/designing-for-trust). Accessed 6 March 2019.

<sup>3</sup> Martin Martinoff, 'Designs for Trust – RCA Student Projects', 20 June 2014, [www.auditfutures.org/designs-for-trust/](http://www.auditfutures.org/designs-for-trust/). Accessed 26 May 2018.

<sup>4</sup> Matthew Sheret, 'Designing for Trust', [www.projectsbyif.com/blog/designing-for-trust/](http://www.projectsbyif.com/blog/designing-for-trust/). Accessed 7 June 2018.

examples, in turn. It interrogates the different ways in which their practitioners understood trust, and how they perceived design practice to produce trust.<sup>5</sup> The chapter considers not only the words used to discuss trust but also the expression of trust through graphics, in an effort to tease out the contemporary look of trust. For a counterpoint to these three examples, the chapter turns to *Design and Trust*, a booklet published by the Urban Laboratory at University College London in 2014.<sup>6</sup> This booklet, which consists of contributions from a range of academic authors, debates the merits of designing for trust in urban environments. It forces friction into any easy alliance of design and trust.

### **Digital company**

Airbnb enables people who seek a place to stay to find, communicate with and pay people who have a room or a property to let. In the platform's parlance, its users are respectively 'guests' and 'hosts'. Given that anyone can be a host, the platform offers greater variety and flexibility than the traditional accommodation industry. Guests can use search filters to narrow down their choices from every possibility that a host might offer, from price, to neighbourhood, to privacy; and then they can browse the results for fashionability and personal touch. But the plethora of options and the site's accessibility pose their own kind of risks. Neither guests nor hosts can be sure of the stranger with whom they communicate nor of the promises held out to them. The guidance given by travel agents, hotel brands, guide books or friends' recommendations is missing.

In facilitating financial transactions online between strangers, Airbnb is similar to other digital companies, such as eBay, on which goods are bought and sold by online auction, and Uber, an app which deals in taxi rides. These digital platforms, like many others, use features such as user profiles and ratings in order to reduce the strangeness between individuals.<sup>7</sup> They reinforce these features with measures in place against fraud. Airbnb is built of comparable features and measures, as will be outlined. It differs in that its representatives have specifically vaunted this digital machinery for its trust-producing capabilities and as the product of design. This is in evidence on the page of its website entitled 'Trust & Safety' as well as in public statements by Airbnb's representatives. Airbnb has bound itself to the practice of design and the concept of trust in order to counteract the perceived risks of its service. It has integrated design and trust into its brand.

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<sup>5</sup> I use the term 'practitioners' generally to mean the people involved in each example, whether or not they were design practitioners specifically.

<sup>6</sup> Ben Campkin and Rebecca Ross, eds, *Design and Trust*, Urban Pamphleteer 3 (London: UCL Urban Laboratory, 2014).

<sup>7</sup> On the trust ecosphere of the digital world see Rachel Botsman, *Who Can You Trust? How Technology Brought Us Together – and Why It Could Drive Us Apart* (Portfolio Penguin, 2017).

Airbnb's representatives have proudly framed the company's 'reputation system' in terms of design and trust. According to their own narrative, the founders made an early calculation that people's fear of strangers was the greatest hurdle to the success of their idea of home-sharing. Their solution was a reputation system, consisting of the reviews that guests and hosts left for each other following a stay. Reviews and ratings comprise a valuable supply of third-party information for subsequent users. Co-founder Joe Gebbia summarised this development as follows: 'a well-designed reputation system is key for building trust. ... Design can overcome our most deeply rooted stranger-danger bias.'<sup>8</sup> Airbnb's head of design endorsed this message in an interview under the title 'Building Trust': 'A large part of what we do is really creating trust between two strangers. You could say that is the Airbnb innovation'.<sup>9</sup> By using the phrase 'reputation system', Airbnb's representatives show their understanding that reputation is conducive to people trusting one another.

In Airbnb's reputation system, creating trust is also a matter of forging familiarity. Alongside reviews, users familiarise themselves with each other by their profiles, which include a name, a description, a photograph and links to social media accounts. (See Illustration 1.1.) Photography and information about the hosts' properties are also carefully organised.<sup>10</sup> Should guests like what they see, their communication with hosts deepens the information and the familiarity on each side. Joe Gebbia has explained how his team designed the architecture of conversation via the platform such as to increase the likelihood that the parties get on. For the initial communications, the platform gives prompts for subject matter. It also prescribes the size of the text boxes by which people communicate. Thereby, it seeks to prevent users from alienating each other.<sup>11</sup> As a result, users give neither too much nor too little information about their proposed stay, at the same time as they answer the questions the host is likely to have. Thus Airbnb standardises its users such that they appear less strange to each other.

At the same time as building trust, Airbnb has in place measures against what Gebbia called 'trust breaking'.<sup>12</sup> This aspect of Airbnb's trust is a matter of security. For this reason, the company hosts the text communications between guests and hosts

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<sup>8</sup> Gebbia, *How Airbnb Designs for Trust*.

<sup>9</sup> 'Alex Schleifer – Airbnb: Building Trust', *Movidiam Creative Leaders Podcast*, 2018, [www.movidiam.com/blog/1022/airbnb-alex-schleifer--building-trust](http://www.movidiam.com/blog/1022/airbnb-alex-schleifer--building-trust). Accessed 6 June 2018.

<sup>10</sup> At an early point, Airbnb provided a photographer to depict properties in the best way possible. Gebbia, *How Airbnb Designs for Trust*.

<sup>11</sup> Gebbia, *How Airbnb Designs for Trust*: 'So how do we design for just the right amount of disclosure? We use the size of the box to suggest the right length, and we guide them with prompts to encourage sharing.'

<sup>12</sup> 'Trust breaking' is the phrase used by Gebbia, *How Airbnb Designs for Trust*.

and urges users not to stray from them.<sup>13</sup> The company hosts payments, thus 'removing the transactional element from the conversation'.<sup>14</sup> It also uses machine learning to 'score for risk' each reservation. It provides free smoke detectors on request. But, as the company's co-founder admits, 'there are times when things don't work out'.<sup>15</sup> For these eventualities, the digital platform offers personal customer support around the clock. In addition, it runs an insurance scheme for hosts, the 'Host Guarantee'.

Airbnb's features and measures for trust are its digital materials. Through building familiarity, they make trust possible between users. As regards security, the company manages the spectrum of preferences and ensures that encounters are as safe and reliable as possible. Airbnb has integrated trust and design into its public face. The company has conducted research into 'building trust' and 'building for trust', which it has circulated by means of both talks and articles.<sup>16</sup> In this research, its engineers and data scientists have spoken of Airbnb's features and measures as 'mechanisms', whereas the co-founder Joe Gebbia characterised them as design.<sup>17</sup> Airbnb's website includes a 'design' portal which promotes the company's participation in that industry, such as at design fairs.<sup>18</sup> In a company in which design and marketing are blurred, Airbnb's avowed dependence on design and trust is a part of its sales pitch.<sup>19</sup>

On the corner of its website devoted to the subject of 'Trust & Safety', Airbnb markets its own security. Ideally, users should trust the platform on account of their experience of navigating it and its designs for trust, but the url [airbnb.co.uk/trust](http://airbnb.co.uk/trust) addresses those who might be wary. The 'Trust & Safety' page has four tabs which address the user groups individually and together: 'Overview', 'Travelling', 'Hosting' and 'Community Standards'.<sup>20</sup> (See Illustration 1.2.) They explain the trustworthiness of the platform by outlining its features and measures. The Overview tab demonstrates

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<sup>13</sup> 'Always pay and communicate directly through the Airbnb website or app.' Airbnb, *Trust & Safety*, 'Overview'.

<sup>14</sup> 'Alex Schleifer – Airbnb: Building Trust', *Movidiam Creative Leaders Podcast*.

<sup>15</sup> Gebbia, *How Airbnb Designs for Trust*.

<sup>16</sup> Riley Newman and Judd Antin, 'Building for Trust: Insights from our Efforts to Distill the Fuel for the Sharing Economy', Airbnb Engineering & Data Science on Medium, 14 March 2016, [www.medium.com/airbnb-engineering/building-for-trust-503e9872bbbb](http://www.medium.com/airbnb-engineering/building-for-trust-503e9872bbbb). Accessed 22 May 2018. Alok Gupta, 'Study: Airbnb's Reputational System Builds Trust & Overcomes Biases', *Airbnb Citizen*, 7 September 2017, [www.airbnbcitizen.com/study-airbnbs-reputational-system-builds-trust-overcomes-biases/](http://www.airbnbcitizen.com/study-airbnbs-reputational-system-builds-trust-overcomes-biases/). Accessed 22 May 2018. Alok Gupta, 'The Trust Game: How Data Scientists at Airbnb are Cracking the Trust Code', talk at Imperial College London, 21 May 2015.

<sup>17</sup> 'Mechanism' is used by Airbnb's engineers and data scientists and not by its founder nor its head of design.

<sup>18</sup> Airbnb, *Design*, [www.airbnb.design](http://www.airbnb.design). Accessed 6 June 2018.

<sup>19</sup> 'Alex Schleifer – Airbnb: Building Trust', *Movidiam Creative Leaders Podcast*: 'I mean, those two areas [design and marketing] are pretty blurred for us. We think great product is great marketing, and great marketing is great product.'

<sup>20</sup> Airbnb, *Trust & Safety*, [www.airbnb.co.uk/trust](http://www.airbnb.co.uk/trust). The page is accessible from the footer of Airbnb's website.

the components of the reputation system under the heading 'Know what to expect': 'Profiles', 'Reviews' and 'Secure messaging'. (See Illustrations 1.1, 1.3 and 1.4.). The same tab collects together the safety measures, such as 'Secure payments' and 'Account protection'. The 'Travelling' and 'Hosting' tabs enumerate the steps to making a transaction. Both guests and hosts are advised to read reviews and to collect as much information as possible in advance of a stay.<sup>21</sup> The Overview page signals to Airbnb's design credentials. It introduces the safety measures under the heading 'Safety by design' and with the tagline, 'Airbnb is designed with safety – both online and off – in mind'. (See Illustration 1.2.)

Airbnb's 'Trust & Safety' page supports its theme by using techniques of repetition, familiarisation and word association that themselves elicit trust. 'Your safety is our priority' stands at the top of each of the four tabs as a reassuring refrain, in a typeface equal to the largest on the page. The trust portal acquaints first-time users not only with the fact of Airbnb's features but also with how they look. This is achieved by a realistic image of a smart phone, which shows the flow of an imagined exchange. (See Illustrations 1.1, 1.3 and 1.4.) The large size of this image relative to the frame size, the engaging pictures on the mock screens and the friendliness of the exchanges convey the ease, accessibility and unthreatening nature of the process.<sup>22</sup> Lastly, the titles on these pages use a constellation of words associated with trust, which make their point in heavy weights of typeface: 'secure', 'fairness', 'confidence', 'reliability', 'checks', 'preparedness', 'protection', 'prevention' and 'expect'.

These techniques are supported by visual qualities which further seek to generate trust. The 'Trust & Safety' page looks clear, simple and honest. It is marked by its distinction to the main pages of Airbnb's site. Its tabs are devoid of the colourful photography of people, domestic interiors, places and experiences that constitute the key tool by which the platform makes its sales. (See Illustration 1.5.) Instead, they are defined by typography. (See Illustration 1.6.) In this they share in the typographical language of other text-based pages on Airbnb's site, which are grouped in the website footer as 'Terms, Privacy, Currency & More'. These pages are designed around a hierarchy of the company's proprietary sans-serif font, which is deployed in dark grey, as is customary across Airbnb's site. The use of different weights and sizes of type fashions a hierarchy of titles and body text.<sup>23</sup> The 'Trust & Safety' page employs three

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<sup>21</sup> Airbnb, *Trust & Safety*, 'Travelling': 'Read the ratings & reviews', 'Get your questions answered'. Airbnb, *Trust & Safety*, 'Hosting': 'Read profiles & reviews', 'Get to know your guest in advance'.

<sup>22</sup> The size of the depiction of a smart phone is dependent on the size of one's screen, but it is large in proportion to the screen space.

<sup>23</sup> In 2018 Airbnb introduced its custom-made sans-serif font, Airbnb Cereal. It has six weights. Derek Chan and Karri Saarinen, 'Introducing Airbnb Cereal', [www.airbnb.design/introducing-airbnb-cereal](http://www.airbnb.design/introducing-airbnb-cereal). Accessed 6 March 2019.

weights of title. This careful ranking means that subject matters nest beneath each other. (See Illustration 1.2.) Titles and subtitles punctuate short paragraphs and define neat and clear parcels of information. The generous white space that surrounds sometimes sparse text on these footer pages endows them with sobriety. The ranging of titles to the left serves to emphasise the sense of space. This confidence both in emptiness and in restraint evokes honesty. The 'Trust & Safety' page leaves enough space to be transparent; nothing is hiding. Horizontal rules and bullet points reinforce its thematic clarity. (See Illustration 1.7.)

Without compromising its atmosphere of restraint, the tone of the 'Trust & Safety' page is lightened by a sprinkling of photography and of small, sparse, descriptive illustrations. (See Illustration 1.8.) The restraint in the use of images adds to the stripped-back mood. Echoing that, the colour palette of the page is limited to three. Aquamarine, which is used to emphasise certain text and in the illustrations, and mustard yellow, which is used in the illustrations alone, enliven the dark grey of the website's text.

Its photography and illustrations add an important human touch to the 'Trust & Safety' page. This imagery drives the point that trust at Airbnb rests in human relations. Photographic imagery shows people: model Airbnb users and a smiling Airbnb representative wearing a company t-shirt. (See Illustrations 1.1, 1.3 and 1.9.) The latter personifies the messages 'We're here if you need us' and 'Just reach out if there's anything you need'. A set of illustrations, which brings to life the six points that make up 'Safety by design', contributes to this familial mood. The set includes a person smiling gently, a hand and a house with trees. (See Illustration 1.8.) Their artist has drawn these illustrations such that they evoke his or her hand, with soft edges, naïve lines and splashes of colour. The humanity injected by the imagery dovetails with the short paragraphs and informal language of the 'Trust & Safety' page, exemplified by the use of abbreviations and personal pronouns ('we're', 'our', 'your'). This tone humanises the digital features and measures to which the page draws attention. In addition to the projection of sobriety and transparency, Airbnb's graphic aesthetic for trust requires the presence of people. Its measures alone are not sufficient for trust.

The 'Trust & Safety' page makes assertions that point to another aspect of trust which comprises Airbnb's product: authenticity. Under the heading 'Authenticity', the company tells its community: 'Your Airbnb experiences should be full of delightful moments and surprising adventures.'<sup>24</sup> It tells guests: 'Every home and every experience on Airbnb is unique'.<sup>25</sup> This same sentiment is cossetted in assurances

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<sup>24</sup> Airbnb, *Trust & Safety*, 'Community Standards', [www.airbnb.co.uk/trust](http://www.airbnb.co.uk/trust). Accessed 22 May 2018.

<sup>25</sup> Airbnb, *Trust & Safety*, 'Travelling', [www.airbnb.co.uk/trust](http://www.airbnb.co.uk/trust). Accessed 22 May 2018.

about safety. Under the heading 'Safety', the site says: 'Your Airbnb experience begins the moment you embrace adventure.' (See Illustration 1.6.) These statements carry the implication that authentic experience arises from the element of trust that transactions on Airbnb require. Risk and uncertainty make for adventure. To trust a stranger is promoted as a positive and enriching act which users partake in through the platform. Airbnb offers 'connections beyond the transaction'.<sup>26</sup> In this way, the company promotes risk-taking at the same time as it explains how it has made the risks as unriskey as possible. Airbnb has engineered a secure way to take a risk and to relish that.

The company extends the notion of an authentic experience to that of an authentic, trusting community, in which users are involved and invested. The site encourages guests to share their stories, which are posted by Airbnb on social media. As the 'Trust & Safety' page puts it: 'we're constantly rethinking our approach as we learn from the community what's best for Airbnb.'<sup>27</sup> Airbnb's head of design has stated the company's intention to provoke the thought, "travelling on Airbnb does seem like something special."<sup>28</sup> He clarified: 'trust is reliability – it's helping people take a bit of a leap of faith and experience the world in a new way.'<sup>29</sup> However, Airbnb's claims to create a trusting community have been undermined by the criticism that it has replaced structures of accountability and state regulation with its own mechanism of customer feedback.<sup>30</sup> Research has indicated that the reputation system facilitates discriminatory judgements of the kind that legislation has outlawed, for example on the grounds of race. These challenges show how Airbnb's digital mechanisms for trust have disrupted pre-existing mechanisms for trust in the sector. They suggest a reason why the company has made an enthusiastic embrace of trust as part of its brand.

Trust has been richly designed into Airbnb. The company rests on digital mechanisms which build trust. It discusses these mechanisms using words and graphics which draw on and inculcate a vocabulary of trust. That vocabulary underlines reputation, security, sobriety and transparency but also humanity. For all that Airbnb is built on its digital technology, the company emphasises the presence of human support in its system and it invokes humanness in the aesthetics of its 'Trust & Safety' page. Airbnb has even designed the discussion of trust into its product and its brand, such

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<sup>26</sup> Gebbia, *How Airbnb Designs for Trust*. Newman and Antin, 'Building for Trust', also emphasises the connections and relationships enabled by the company.

<sup>27</sup> Airbnb, *Trust & Safety*, 'Community Standards'.

<sup>28</sup> 'Alex Schleifer – Airbnb: Building Trust', *Movidiem Creative Leaders Podcast*.

<sup>29</sup> Similar phrasing is used on Airbnb, *Trust & Safety*, 'Hosting', [www.airbnb.co.uk/trust](http://www.airbnb.co.uk/trust). Accessed 22 May 2018. Hosts are advised: 'Sharing your space or passions with someone you've never met can feel like a leap of faith[.] Here's how you can help ensure your hosting experience, and your guest's trip, goes off without a hitch'.

<sup>30</sup> Botsman, *Who Can You Trust?*, p. 94. Gupta, 'Study: Airbnb's Reputational System'.

that trust is a part of what users of the platform are preconditioned to receive, in the form of an authentic experience.<sup>31</sup>

### **Design studio**

Projects by If (abbreviated to If) has made trust the target of its design practice. The studio was founded in London in 2015 by Sarah Gold, a graduate of Central Saint Martin's Industrial Design MA. By 2018 it consisted of fifteen designers, developers, engineers and support staff,<sup>32</sup> and had worked for the technology giant Google, the Coop set of retail businesses and the trade union Unison.<sup>33</sup> Gold was motivated to open her studio by the ethical implications of the internet's development. In the first blogpost on Projects by If's website, she explained: 'As the Internet becomes increasingly embedded within our daily lives, it is encountering design questions that lie deep in our cultural DNA; privacy, security, trust, transparency, ownership, citizenship.'<sup>34</sup> The collection and use of data comprised the key issue from which Gold's design questions flowed.<sup>35</sup> Her studio has summed up its work in the slogans, 'We help organisations be trusted with data' and 'We help teams build services people can trust'.<sup>36</sup> It has organised events for fellow designers and technologists under the title 'Trust & Design'.

Certain principles of the practice, encapsulated by the word trust, emerge from Projects by If's public statements. The studio understands trust as security: that people should feel secure in their digital experiences with regard to the personal data that those experiences harvest. A corollary of large-scale data collection is an increase in the risk of data breaches.<sup>37</sup> The studio emphasises the need for transparency. It advocates that technology users should be informed of what data a digital service is

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<sup>31</sup> In this way, Airbnb is similar to US banks in the nineteenth century, as discussed by Lynne G. Zucker, 'Production of Trust: Institutional Sources of Economic Structure, 1840–1920', in B.M. Staw and L.L. Cummings, eds, *Research in Organizational Behavior*, 8 (Greenwich, CT: JAI Press, 1986), pp. 53–111.

<sup>32</sup> Projects by If, 'Team', [www.projectsbyif.com/team](http://www.projectsbyif.com/team). Accessed 4 July 2018.

<sup>33</sup> Projects by If, [www.projectsbyif.com](http://www.projectsbyif.com). Accessed 4 July 2018.

<sup>34</sup> Sarah Gold, 'Hello World', 1 December 2015, [www.projectsbyif.com/blog/hello-world](http://www.projectsbyif.com/blog/hello-world). Accessed 17 July 2018.

<sup>35</sup> As shown by the public statements by the studio, the blogposts by the studio's team and the descriptions of their projects. See for example, Ian Hutchinson, 'Putting a Value on Personal Data', 20 June 2016, [www.projectsbyif.com/blog/putting-a-value-on-personal-data](http://www.projectsbyif.com/blog/putting-a-value-on-personal-data). Accessed 16 July 2018.

<sup>36</sup> Projects by If, [www.projectsbyif.com](http://www.projectsbyif.com) and [www.projectsbyif.com/services](http://www.projectsbyif.com/services). Accessed 25 May 2018.

<sup>37</sup> On breaches of government-held data see Richard Pope, 'Data: Government, Privacy and Understanding', 12 June 2018, [www.projectsbyif.com/blog/data-government-privacy-and-understanding](http://www.projectsbyif.com/blog/data-government-privacy-and-understanding), Accessed 17 July 2018. On breaches of commercially held data, see news stories passim.

collecting from them, and how that data might be used and shared with third parties.<sup>38</sup> This requirement is particularly sensitive in healthcare and government digital services. It also extends to users' interactions with machine-learning tools. The studio incorporates consent into the scope of trust.<sup>39</sup> It wants users to be offered meaningful choices over the data they give, and thereby to have control over it. This entails that the permissions by which users give consent are made fundamental to a digital service. For the studio, data issues are a matter of a product's or a service's safety.

Projects by If applies design skills to the fulfilment of these principles. The studio was established contemporaneously with non-profit organisations in the USA spurred by similar concerns. Simply Secure carries the tagline: 'Everyone deserves technology they can trust / We're building a community of practitioners who put people at the center of privacy, security, and transparency'.<sup>40</sup> Data & Society is 'a research institute in New York City that is focused on the social and cultural issues arising from data-centric technological development'.<sup>41</sup> If's niche is to design its principles into the products, services and working practices of clients. It argues that it is in the long-term interests of brands to reinforce their trustworthiness regarding data and to make products transparent.<sup>42</sup> The studio portrays its stance as a commercial imperative. As it tells clients, 'Trust is your competitive advantage'.<sup>43</sup>

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<sup>38</sup> Georgina Bourke, 'Understanding Healthcare and Data', 13 October 2017, [www.projectsbyif.com/blog/understanding-healthcare-and-data](http://www.projectsbyif.com/blog/understanding-healthcare-and-data); Sarah Gold, 'The NHS can Lead the Way in Data Ethics – but Will it?', 25 May 2018, [www.projectsbyif.com/blog/the-nhs-can-lead-the-way-in-data-ethics-but-will-it](http://www.projectsbyif.com/blog/the-nhs-can-lead-the-way-in-data-ethics-but-will-it); Will Dixon, 'Strengthening Public Trust in Sharing Health Data for Research', 13 June 2018, [www.projectsbyif.com/blog/strengthening-public-trust-in-sharing-health-data-for-research](http://www.projectsbyif.com/blog/strengthening-public-trust-in-sharing-health-data-for-research); Georgina Bourke, 'Designing a New Approach to Consent in Healthcare', 2 July 2018, [www.projectsbyif.com/blog/designing-a-new-approach-to-consent-in-healthcare](http://www.projectsbyif.com/blog/designing-a-new-approach-to-consent-in-healthcare). Pope, 'Data: Government, Privacy and Understanding'; Matthew Sheret, 'Making it Clear When Machines Make Decisions', 20 April 2017, [www.projectsbyif.com/blog/making-it-clear-how-machines-make-decisions](http://www.projectsbyif.com/blog/making-it-clear-how-machines-make-decisions); Richard Pope, 'Five Thoughts on Design and AI', 27 October 2017, <https://projectsbyif.com/blog/five-thoughts-on-design-and-ai>; Georgina Bourke, 'Designing for AI Generated Interfaces', 15 March 2018, <https://projectsbyif.com/blog/designing-for-ai-generated-interfaces>; Ian Hutchinson, 'Discovering How to Explain Automated Decisions with LSE', 19 March 2018, [www.projectsbyif.com/blog/discovering-how-to-explain-automated-decisions-with-lse](http://www.projectsbyif.com/blog/discovering-how-to-explain-automated-decisions-with-lse); Sarah Gold, 'Trust and Rights in Learned Systems', 22 March 2018, [www.projectsbyif.com/blog/trust-and-rights-in-learned-systems](http://www.projectsbyif.com/blog/trust-and-rights-in-learned-systems); Nat Buckley, 'Explaining Machine Learning Systems', 6 July 2018, [www.projectsbyif.com/blog/explaining-machine-learning-systems](http://www.projectsbyif.com/blog/explaining-machine-learning-systems). Accessed 17 July 2018.

<sup>39</sup> On this point, Projects by If echoes the positions put forward in Timothy Morey, Theodore 'Theo' Forbath and Allison Schoop, 'Customer Data: Designing for Transparency and Trust', *Harvard Business Review*, May 2015, pp. 96–105, the authors of which work in design and strategy. They also share in the criticism of terms and conditions and in the view that it is in a company's interest to behave responsibly, to be discussed below. I have not discovered any reference to this article by Projects by If.

<sup>40</sup> Simply Secure was founded in 2014: [www.simplysecure.org](http://www.simplysecure.org). Accessed 5 July 2018.

<sup>41</sup> Data & Society was founded in 2014: [www.datasociety.net](http://www.datasociety.net). Accessed 5 July 2018.

<sup>42</sup> Sarah Gold, 'Trust and Advocacy', 18 July 2016, [www.projectsbyif.com/ideas/trust-and-advocacy](http://www.projectsbyif.com/ideas/trust-and-advocacy). Accessed 17 July 2018.

<sup>43</sup> Heading on the 'Services' page <https://projectsbyif.com/services> 5 July 2018.

Project by If's incorporation of trust into design practice constitutes a realignment of the priorities of the design profession when it works with digital technology. Under the subtitle 'We need to make trust as important to design as accessibility', Sarah Gold has claimed that 'Data, privacy and permissions need to be taken as seriously as accessibility and usability.'<sup>44</sup> 'Trust is about design'. With the slogan 'Trust isn't about compliance it's about design', the studio makes trust a goal of design rather than a requirement of regulation. Gold has argued that the rights granted in 2018 by the General Data Protection Regulation (GDPR) 'need to become part of the way things work, not conditions services grudgingly comply with.'<sup>45</sup> The studio conceives its work as being of benefit to society and to democracy. On the one hand, it seeks to create a culture of accountability by showing its clients how to behave responsibly and ethically. On the other hand, it wants technology users to be informed about their rights and thereby empowered.<sup>46</sup>

Smart products epitomise the design problems that Projects by If identifies. An increasing number of product types are designed to be connected to the internet and controllable by a smart phone. Things from thermostats, to lighting, to cars, are effective because they collect and feed back data from their usage.<sup>47</sup> Smart toys expose the ramifications of this. Sarah Gold has drawn attention to a doll that can speak to its child owner, but 'records everything said to it, transmitting it across the internet to be stored indefinitely in servers in the US'.<sup>48</sup> This doll speaks to Gold's two concerns; the first relates to transparency: 'mass-produced products aren't clear about the data they collect'.<sup>49</sup> The second is a matter of security: 'they haven't taken steps to protect the data they're collecting'. These concerns apply equally to smart televisions, smart fridges and Amazon's Alexa, a voice-activated virtual assistant. The studio puts the responsibility on designers. 'If the next generation of digital products is going to be trusted with more of people's data and make more decisions on their behalf, every designer needs to be thinking about issues of data, privacy and permissions.'<sup>50</sup> 'Trustworthy products should be governed by strong principles about how data is used,

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<sup>44</sup> Sarah Gold, 'We Need New Patterns', 27 March 2017, [www.projectsbyif.com/blog/we-need-new-patterns](http://www.projectsbyif.com/blog/we-need-new-patterns). Accessed 13 June 2018. Richard Pope, 'Design Patterns Meetup', 27 February 2017, [www.projectsbyif.com/blog/design-patterns-meetup](http://www.projectsbyif.com/blog/design-patterns-meetup), made the same statement. Accessed 7 June 2017.

<sup>45</sup> Gold, 'We Need New Patterns'.

<sup>46</sup> Pope, 'Data: Government, Privacy and Understanding'. On 'digital rights' see Pope, 'Design Patterns Meetup'.

<sup>47</sup> Examples are Nest thermostats and Ikea's smart lighting system products.

<sup>48</sup> Gold, 'We Need New Patterns'.

<sup>49</sup> Sarah Gold, 'Trust and IoT', 8 December 2017, [www.projectsbyif.com/blog/trust-and-iot](http://www.projectsbyif.com/blog/trust-and-iot). Accessed 7 June 2018.

<sup>50</sup> 'Trust & Design meetup', event information, [www.eventbrite.co.uk/e/trust-design-0-tickets-33051501932](http://www.eventbrite.co.uk/e/trust-design-0-tickets-33051501932). Accessed 16 April 2017.

and how that is communicated.<sup>51</sup> The issues are the same for the websites, apps, digital services, wifi and social media platforms – some of which may be connected to objects – which users access nominally for free but which collect data from their activity.<sup>52</sup> In regard to these devices, ‘product safety’ has a new meaning.<sup>53</sup>

Projects by If’s designers have focused their diagnosis of the internet’s evasions over trust on the concept of design patterns.<sup>54</sup> A design pattern is a formula that performs a function.<sup>55</sup> As a template it can be copied and used by others. In the physical world, examples range from a staircase to a zebra crossing.<sup>56</sup> On this view, ‘terms and conditions’ are the conventional pattern by which a product makes itself safe, compliant and transparent and by which the rights of users are explained to them. But the studio regards them as ‘broken’.<sup>57</sup> ‘Ts & Cs are long / They’re full of jargon / They transfer all the risk’. ‘Products used to come with instruction manuals. Now they come with an app and terms and conditions that you don’t read, don’t understand, but must accept.’<sup>58</sup> As Sarah Gold sees it, the failure of terms and conditions is only compounded by their ubiquity in the digital world: ‘As more and more things become connected, that’s an awful lot of things that we have different “rules” or contracts with. It’s going to be very hard, if not impossible, to know what you can trust and what you can’t.’<sup>59</sup>

The studio considers that the solutions to trust lie in the same concept of design patterns: ‘We need new patterns’. In 2016 it began to compile a catalogue of the different patterns that can manage the process of consent in a user interface.<sup>60</sup> The

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<sup>51</sup> Gold, ‘Trust and IoT’.

<sup>52</sup> Sarah Gold, ‘How Much Does Free Wi-Fi Really Cost?’, 25 November 2016, [www.projectsbyif.com/blog/how-much-does-free-wi-fi-really-cost](http://www.projectsbyif.com/blog/how-much-does-free-wi-fi-really-cost). Accessed 17 July 2018. On consent issues around Google Street View see Ian Hutchinson, ‘Controlling Who Sees Our Personal Spaces’, 2 November 2016, [www.projectsbyif.com/blog/controlling-who-sees-our-personal-spaces](http://www.projectsbyif.com/blog/controlling-who-sees-our-personal-spaces). Accessed 17 July 2018.

<sup>53</sup> Richard Pope, ‘Product Safety and Connected Devices’, 26 January 2018, [www.projectsbyif.com/blog/product-safety-and-connected-devices](http://www.projectsbyif.com/blog/product-safety-and-connected-devices). Accessed 17 July 2018.

<sup>54</sup> I have encountered a discourse about design patterns among design practitioners but not within design academia. See Adam Silver, *Form Design Patterns* (Smashing, 2018). Contributors to the Government Digital Services blog share in this concern, [www.designnotes.blog.gov.uk](http://www.designnotes.blog.gov.uk).

<sup>55</sup> Christopher Alexander, Sara Ishikawa and Murray Silverstein, *A Pattern Language: Towns, Buildings, Construction* (New York: Oxford University Press, 1977).

<sup>56</sup> The blog post Gold, ‘We Need New Patterns’, is illustrated by an image of a person wearing headphones and gazing at her mobile phone, while she crosses a zebra crossing on a high street. The image is overlaid with ‘Trust is about design’.

<sup>57</sup> Gold, ‘We Need New Patterns’; Projects by If, *Data Permissions Catalogue*, [www.catalogue.projectsbyif.com/about](http://www.catalogue.projectsbyif.com/about). Accessed 22 May 2018. Morey, Forbath and Schoop, ‘Customer Data’, also questions whether terms and conditions are fit for purpose in digital space.

<sup>58</sup> Gold, ‘Trust and Advocacy’.

<sup>59</sup> Sarah Gold, ‘The Things We Trust Are Changing’, 7 July 2016, [www.projectsbyif.com/ideas/the-things-we-trust-are-changing](http://www.projectsbyif.com/ideas/the-things-we-trust-are-changing). Accessed 7 June 2018.

<sup>60</sup> Sarah Gold, ‘Designing Permissions Worth Trusting’, 13 May 2019, [www.projectsbyif.com/blog/how-do-you-design-permissions-worth-trusting](http://www.projectsbyif.com/blog/how-do-you-design-permissions-worth-trusting). Accessed 15 May

patterns correspond to the different requirements a service might have with data, for example whether consent be granted 'up-front' or 'just-in-time'. The Data Permissions Catalogue groups patterns according to the problems they solve, such as 'Authentication', 'Give consent' or 'Manage consent'. (See Illustration 1.10.) By 2018, it contained forty-two patterns, each with a concise name so that it could be easily spoken about and knowingly copied.<sup>61</sup> It is common for service designers to re-use patterns that they see working in existing services.<sup>62</sup> One service might use different patterns at different points in its flow. In another example of the use of patterns, the studio has developed 'Data Ethics Toolkits' to guide organisations in how to use data. Projects by If discusses patterns comparably to how Airbnb's engineers have drawn attention to the 'mechanisms' which build reputation on that platform. They are adaptable pieces of technology.

Projects by If shows appreciation of the value that a historical perspective can bring to its specialist practice. It positions its work as the latest development in the history of consumer advocacy and the methods by which products have been made safe over time.<sup>63</sup> The studio has compared the use of fairtrade marks on bananas to the need for transparency in internet-related products.<sup>64</sup> The If staff look for models for design and trust both in physical systems and from the past in order to ascertain how digital problems might pre-date digital technology and to inform their own methods.<sup>65</sup> The staff took a day-out to observe railway safety features as examples of design patterns. In 2018 If took on a policy intern to conduct research into 'historical parallels'. Justine Leblanc asked: 'How can historical parallels inform the way we think about the current policy debate around digital rights?'<sup>66</sup> As she explained, 'History can teach us a lot about these issues and how they can be regulated.' She has studied 'regulation history

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2019. Projects by If, *Data Permissions Catalogue*, [www.catalogue.projectsbyif.com](http://www.catalogue.projectsbyif.com). Accessed 22 May 2018.

<sup>61</sup> 'Naming things gives people language to discuss and design them better.' Harry Trimble, 'Notes from Patterns Day 2017', 5 July 2017, [www.projectsbyif.com/blog/notes-from-patterns-day-2017](http://www.projectsbyif.com/blog/notes-from-patterns-day-2017), in which he reports on a talk by copywriter Ellen de Vries. Accessed 17 July 2018.

<sup>62</sup> Harry Trimble, 'What We've Learned about Patterns', 19 September 2017, [www.projectsbyif.com/blog/what-weve-learned-about-patterns](http://www.projectsbyif.com/blog/what-weve-learned-about-patterns). Accessed 17 July 2018.

<sup>63</sup> Ian Hutchinson, 'How the History of Consumer Advocacy Informs its Future', 2 September 2016, [www.projectsbyif.com/ideas/how-the-history-of-consumer-advocacy-informs-its-future](http://www.projectsbyif.com/ideas/how-the-history-of-consumer-advocacy-informs-its-future). Accessed 17 July 2018.

<sup>64</sup> Georgina Bourke, 'Knowing More about the Things We Buy', 19 August 2016, [www.projectsbyif.com/blog/knowning-more-about-the-things-we-buy](http://www.projectsbyif.com/blog/knowning-more-about-the-things-we-buy). Accessed 17 July 2018.

<sup>65</sup> Nat Buckley, 'Learning from the Design of Railway Systems', 19 October 2017, [www.projectsbyif.com/blog/explaining-machine-learning-systems](http://www.projectsbyif.com/blog/explaining-machine-learning-systems); Georgina Bourke, 'How People Manage the Gap between Physical and Digital', 10 August 2016, [www.projectsbyif.com/blog/how-people-manage-the-gap-between-physical-and-digital](http://www.projectsbyif.com/blog/how-people-manage-the-gap-between-physical-and-digital). Accessed 17 July 2018.

<sup>66</sup> Justine Leblanc, 'Looking at Historical Parallels to Inform Digital Rights Policy', 19 March 2018, [www.projectsbyif.com/blog/looking-at-historical-parallels-to-inform-digital-rights-policy](http://www.projectsbyif.com/blog/looking-at-historical-parallels-to-inform-digital-rights-policy). Accessed 13 June 2018.

through railways, engineering and cars.<sup>67</sup> The studio has conducted its own research because publishing has not already served its area of design.

As a company, Projects by If enacts trustworthy practices just as it seeks to design them for clients. The Data Permissions Catalogue aims to encourage and facilitate good practice across the community of digital designers and developers by sharing proven patterns. By means of the Catalogue, the studio spreads its principles at the same time as it endorses its own work. If extended this spirit of sharing and openness with its 'Trust & Design' 'meetups', which were intended to complement the Catalogue. The first was explained as 'the trial run of a meet-up to bring together designers and technologists to learn and to share what works.'<sup>68</sup> At the meet-ups, held in design studios, speakers presented service designs that they had worked on, walking the audience through the stages of the service and pointing out the trust issues that they had to resolve, particularly following user testing. At the events, the studio promoted its specialism with graphic, branded stickers and postcards.

If's employees further highlight the studio's transparency by posting regularly on its blog about ideas and projects they are working on. They give talks and participate in exhibitions, written up on the blog.<sup>69</sup> The practice sends out an email newsletter. It runs an active Twitter account. It evokes the human touch on the 'Team' page of the website, which provides the portraits and names of its employees. Client testimonies sit at the end of descriptions of projects on the 'Work' pages. By its activity If shows that it wants the public to be able to see into its work and its individuals and it wants to engage them in its concerns.

Projects by If has emphatically made trust a subject for design practice. Like Airbnb, it discusses security and transparency under the heading of trust, but it applies them to different problems. Where Airbnb's staff talks of that company's mechanisms for trust, If relies on what it calls design patterns. It views design patterns, and their collection, as a means by which good practice can be built into digital products and services. Importantly, If has recognised the need for a historical perspective to its understanding of design and trust. It has used the concept of the design pattern in order to investigate models in the past.

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<sup>67</sup> Justine Leblanc, 'How Can We Incentivise the Digital World to Make Safer Services?', If Policy Research on Medium, 20 April 2018, [www.medium.com/if-policy-research/how-can-we-incentivise-the-digital-world-to-make-safer-services-d913e41be48f](https://www.medium.com/if-policy-research/how-can-we-incentivise-the-digital-world-to-make-safer-services-d913e41be48f). Accessed 13 June 2018.

<sup>68</sup> 'Trust & Design meetup', event information.

<sup>69</sup> *Understanding Automated Decisions*, exhibition at LSE Atrium Gallery, London, November 2018.

## Student project

In 2014, a body from the accountancy industry, Audit Futures, formed a collaboration with the Service Design programme at the Royal College of Art (RCA). The collaboration was centred on design and trust. The Service Design programme's first-year MA students received a design brief, under the title 'Trust: Designing the future of Audit'. The subject of the brief was the audit profession, whose job it is to review company accounts and ensure that they comply with statutory regulations. The students had to 'discover what the opportunities are for the audit profession to reinvent its services'.<sup>70</sup> Over four months students worked closely with Audit Futures on the brief. In May 2014 five students presented a design each.<sup>71</sup> Audit Futures listened to their proposals and decided awards.<sup>72</sup> At the end of the project, Audit Futures hosted an 'Accountancy Salon' at the RCA under the title 'Design & Trust'.<sup>73</sup> It was addressed by Brannan Jacoby, a philosopher, who spoke about trust; an auditor, Robert Hodgkinson; and Nick de Leon, head of the Service Design programme at the RCA.<sup>74</sup> Audit Futures documented its collaboration with the RCA online and in print.<sup>75</sup> It wrote up the project under the title 'Designs for Trust'.<sup>76</sup>

The involvement of the RCA in the accountancy industry was instigated by Audit Futures, the 'thought-leadership programme' of the Institute of Chartered Accountants in England and Wales (ICAEW). Accountancy is an industry that turns on trust. The historian of science Theodore Porter characterised it as a 'technology of trust', in which '[m]echanical objectivity serves as an alternative to personal trust'.<sup>77</sup> In Audit Futures' view, 'Trust is what auditors sell'.<sup>78</sup> Audit is 'trust-producing'. The 'auditor's signature' is the mark of trust as it approves a company's financial health.<sup>79</sup> But trust in the audit profession suffered from the global financial crisis of 2007–8 when the near-collapse of

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<sup>70</sup> Royal College of Art, *Trust: Designing the Future of Audit* (Project Brief for Service Design students, unpublished, 2014), p. [2]. I thank Dan Phillips, who was a tutor on the project, and provided me with material about it.

<sup>71</sup> A project on trust was run in the following year, with the banking industry.

<sup>72</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [5].

<sup>73</sup> Royal College of Art, 'Audit Futures: Design and Trust', 20 June 2014, [www.rca.ac.uk/news-and-events/events/auditfutures-salon-design--trust](http://www.rca.ac.uk/news-and-events/events/auditfutures-salon-design--trust). Accessed 26 May 2018.

<sup>74</sup> Audit Futures, 'Accountancy Salon: Design and Trust', [www.auditfutures.org/insights/accountancy-salon-on-design-trust/](http://www.auditfutures.org/insights/accountancy-salon-on-design-trust/). Accessed 26 May 2018.

<sup>75</sup> Martinoff, 'Designs for Trust'; Audit Futures, 'Accountancy Salon'; Audit Futures, *Panorama 07.14* (2014).

<sup>76</sup> Martinoff, 'Designs for Trust'; Audit Futures, *Panorama 07.14*. This turn of phrase was not used elsewhere in connection with the project.

<sup>77</sup> Theodore Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life* (Princeton University Press, 1995), pp. 90–98.

<sup>78</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [9]. The formulation of trust in this way recalls Zucker, 'Production of Trust', but she is not cited.

<sup>79</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [10].

a number of high-profile British financial institutions raised questions about its value.<sup>80</sup> Audit Futures was set up in the wake of the crisis with the goal of 'rethinking the profession'.<sup>81</sup> For this purpose, it generated different initiatives: it brought audit professionals together with representatives from other fields to exchange ideas in 'assemblies', it hosted experts at 'salons' and it organised events, reports and publications.

In approaching a design school among its other initiatives, Audit Futures showed its desire to draw on 'design thinking' to help fulfil its mission.<sup>82</sup> Design thinking refers to the application of ways of working from design practice to other spheres of endeavour. Seen as a way to break down complexity and spur innovation in business, its principles include collaboration between an organisation's departments, the use of prototyping, tolerance for failure and uncertainty, and 'empathy for users'.<sup>83</sup> Design thinking typifies a trend within the business world since the 1990s. It has made design relevant to companies that do not manufacture products as well as raising its status at those that do.<sup>84</sup>

The failures exposed by the global financial crisis in 2007–8 boosted the profile of design thinking, as they signalled that 'neither MBAs nor their professors have all the answers'.<sup>85</sup> Audit Futures reflected this turn. It sought 'behaviour change' and 'innovation projects for systemic effect', and the 'people-centric' approach offered by design practice.<sup>86</sup> 'ICAEW wanted more out of the box thinking and while you can get this from a business school, we [the RCA] were able to add human and cultural dimensions to the question about trust'.<sup>87</sup> Audit Futures was clear that further regulation of the profession was not the answer to revive trust in audit.<sup>88</sup> Audit is already a layer of regulation on companies, but 'new tiers of regulation' have 'reduced professional scope and dampened aspiration'. 'Regulation ... crowd[s] out judgment'.<sup>89</sup>

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<sup>80</sup> The audit industry was "the dog that didn't bark": Paul Buddery, Steven Frank and Martin Martinoff, *Enlightening Professions? A Vision for Audit and a Better Society* (ICAEW, 2014), p. 15.

<sup>81</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [3].

<sup>82</sup> *Ibid.*, p. [2]: '[W]e need design-thinking'.

<sup>83</sup> Jon Kolko, 'Design Thinking Comes of Age', *Harvard Business Review*, September 2015, p. 68.

<sup>84</sup> Tim Brown, 'Design Thinking', *Harvard Business Review*, June 2008, pp. 84–92; *Harvard Business Review*, September 2015; *Touchpoint*, 8:2 (2016).

<sup>85</sup> Lucy Kimbell, 'Rethinking Design Thinking: Part 1', *Design and Culture*, 3:3 (2011), 285–306 (p. 288).

<sup>86</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [3].

<sup>87</sup> Nick de Leon, head of the RCA's programme in Service Design, quoted in Audit Futures, 'Accountancy Salon: Design and Trust'.

<sup>88</sup> Royal College of Art, *Trust: Designing the Future of Audit*, pp. [12]–[13].

<sup>89</sup> This opinion corresponds with Onora O'Neill's warnings against the unwanted effects of 'audit explosion' across a number of professions though she is not named here. Onora O'Neill, *A Question of Trust* (Cambridge University Press, 2002), Chapter 3, 'Called to Account'. She credits Michael Power with the phrase 'audit explosion'.

Service Design was the natural design programme for Audit Futures to work with. It shares ‘quite a lot of DNA’ with design thinking, in its language and its tools.<sup>90</sup> A focus on service meshed with the new conceptualisation of its industry that Audit Futures wished to confer: ‘Instead of an audit report being a trust-producing *product*, the audit process should become a trust-producing *practice*’.<sup>91</sup> This proposed shift put the emphasis on a long-term relationship between parties, as opposed to a one-off, bounded event in the physical form of an audit report. It marked an effort to counter auditors’ frustration that the insight they gained into a business served no purpose in the formal audit process.<sup>92</sup>

Service Design fitted more generally with the narrative of change espoused by Audit Futures. It is a design practice born in the twenty-first century, which pertains not just to the design of services but more fundamentally to the transformation of an organisation by means of the development of its services.<sup>93</sup> Intrinsic to that mission is the exploitation of digital technology in order to communicate effectively with people individually.<sup>94</sup> As a result, service designs often depend upon the digital interfaces of websites and apps. But an important characteristic of the practice is to orchestrate carefully times when a service user interacts with a business’s representatives, designed artefacts and physical space. These are Service Design’s ‘touchpoints’, as they are called, and they punctuate a user’s interactions with digital technologies.

The ‘Trust: Designing the future of Audit’ brief stipulated that the student service designers use the methods and terminology that define their discipline. It instructed: ‘You will develop personas and user journeys to use in co-creation workshops in order to create plans for new trust based interactions and interfaces that can be blueprinted and tested’.<sup>95</sup> Service designs are plotted on the basis of a ‘user journey’. The students were to ‘work with the Audit Futures team’ and they ‘co-created design ideas’.<sup>96</sup> The process was iterative: over the months the students presented their ideas in prototype

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<sup>90</sup> Jesse Grimes, ‘Design Thinking and Service Design Doing’, *Touchpoint*, 8:2 (2016), 2; Lia Patrício, Anders Gustafsson and Raymond Fisk, ‘Upframing Service Design and Innovation for Research Impact’, *Journal of Service Research*, 21:1 (2018), 3–16.

<sup>91</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [10]. (italics original)

<sup>92</sup> *Ibid.*, pp. [11]–[12].

<sup>93</sup> Service design is ‘still a young area of research, practice and even younger as a profession’: Daniela Sangiorgi and Sabine Junginger, ‘Emerging Issues in Service Design’, *Design Journal*, 18:2 (2015), 165–170 (p. 165). There is a ‘mission to grow the market for service design by increasing recognition of the discipline amongst the business community’: ‘News’, *Touchpoint*, 8:2 (2016), 6. See also Qian Sun and Carolyn Runcie, ‘Is Service Design in Demand?’, *Design Management Journal*, 11:1 (2016), 67–78. The practice’s professional body, the Service Design Network, was founded in 2004. The programme at the RCA took its first cohort of students in 2012.

<sup>94</sup> On the growth of intangible assets in the economy see Jonathan Haskel and Stian Westlake, *Capitalism without Capital: The Rise of the Intangible Economy* (Princeton University Press, 2018).

<sup>95</sup> Royal College of Art, *Trust: Designing the Future of Audit*, pp. [2]–[3].

<sup>96</sup> *Ibid.*, p. [2]; Martinoff, ‘Designs for Trust’.

to representatives from Audit Futures.<sup>97</sup> Phases of prototyping involving users are essential to the practice of Service Design.<sup>98</sup> This was 'a co-creation process'. The specification of the process in the brief – in which people were at the forefront as users and stakeholders with needs, as personas and in co-creation – reiterated the 'human dimension' that Audit Futures sought from design thinking on the matter of trust.<sup>99</sup>

The project brief set out the design methods for the students to use but the assignment itself was deliberately 'very broad'.<sup>100</sup> The instruction was 'to unlock opportunities for the profession to gain public confidence and deliver trust in society'. For this it wanted 'radical and innovative solutions'.<sup>101</sup> The brief expanded beyond audit. Students should 'design and develop future services that support the development of trust between organisations, communities and individuals'.<sup>102</sup> The brief aimed at 'a better society'.<sup>103</sup> It held the ambition of 'Building a trust-rich society'.<sup>104</sup> In keeping with projects on the Service Design programme, the brief allowed students to respond to real and current challenges in society, as they had been framed within an industry. Students had the task of 'developing', 'rebuilding', and 'delivering' trust.<sup>105</sup> As is typical, the brief did not place limits on students' creativity, but they were expected to deliver feasible proposals.

The breadth of the brief came with little clarification as to the trust side of the project. An appendix to the brief provided some context. Entitled 'Renewing trust', it was a reproduction of a chapter of a report co-authored by Audit Futures and the Royal Society of Arts.<sup>106</sup> 'Renewing trust' explored the fractured interrelations between trust, audit and society and gestured at routes to their repair. It interpreted the political scientist Francis Fukuyama's understanding of trust as 'a complex, networked phenomenon', dependent on relationships and expectation.<sup>107</sup> This was opposed to trust 'as a quantum'. This conception of trust served the point of view that audit should shift from being a time-bounded product to an ongoing process and relationship.

The authors of the appendix gave a long purview to a 'crisis of trust', reporting that it had 'taken hold long before the financial crisis' and went beyond the profession: 'Trust

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<sup>97</sup> Ibid., 'Timeline', p. [5].

<sup>98</sup> Guy Julier, *The Culture of Design*, 3rd edn (London: Sage, 2013), p. 62; Lucy Kimbell, 'The Turn to Service Design', in G. Julier and L. Moor, eds, *Design and Creativity: Policy, Management and Practice* (Oxford: Berg, 2009), pp. 157–173.

<sup>99</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [3] and [5], on 'stakeholder needs' and 'user needs'.

<sup>100</sup> Martinoff, 'Designs for Trust'.

<sup>101</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [2].

<sup>102</sup> Ibid.

<sup>103</sup> Ibid.

<sup>104</sup> Ibid., p. [8].

<sup>105</sup> Ibid., p. [1].

<sup>106</sup> Buddery, Frank and Martinoff, *Enlightening Professions?*. The appendix to the brief was an exact reproduction of Chapter 3, 'Renewing trust', with the exclusion of the report's footnotes.

<sup>107</sup> Royal College of Art, *Trust: Designing the Future of Audit*, p. [8].

in audit is fraying as part of much wider social and professional change.’ In the course of ‘Renewing trust’, they alluded to certain qualities that were desirable for the renewal of trust. The authors gently criticised the visibility of the audit industry, which went about its work too quietly.<sup>108</sup> They highlighted the need for ‘contact’: ‘frequent and reliable contacts’ strengthen trust. Transparency became a target: the work of audit should ‘move from “black box” to “glass box”’; as did the need to show vulnerability and honesty: audit should ‘offer more realistic levels of certainty’.<sup>109</sup> For all the worth of these suggestions, the rich contextual information of the appendix was not tailored to the student designers. The brief offered no comment on the dynamic of design and trust as a typology.

As a foil to the brief’s contents, a broad perspective of trust illustrated its cover page. It showed ‘trust’ in capital letters in a display typeface, white against black ink, acting as a target. (See Illustration 1.11.) In a typographical graphic that portrayed its multiplicity and gravity, the word ‘trust’ was underlined by a horizontal rule made up of the words trusting, belief, loyal, intuition, faith and confidence, and surrounded by a pattern of these and other nouns related to it, aligned to make a circular band. These words included dialog, idea, honesty, respect, relationship. They were differently sized, as if weighted according to their significance. They comprised an assemblage of the desirable terms with which trust can be associated.

‘Trust: Designing the future of Audit’ provided the students with no historical or theoretical context for their project that married design to trust, not even in its list of ‘Some Useful Resources’. Despite this omission in the brief, the auditor who addressed the ‘Design and Trust’ salon at the end of the project, ‘positioned audit as something that naturally goes with design’. To endorse his claim, he cited double-entry bookkeeping as ‘an invention that has design at its core. ... When people invented double-entry bookkeeping, it was very profound as it involved a moral relationship of trust.’<sup>110</sup> A report by Audit Futures had referred to the same example, citing double-entry bookkeeping as an example of an innovation which transformed capitalism and ‘our world’ as well as the accounting profession.

Despite the subject’s omission from the brief, certain of the students’ proposals made reference to the history of the audit profession.<sup>111</sup> They saw relevance in its historical development and they made its changing role and tools a starting point for their projects. All the students’ projects focussed on how to expand the role of audit out of numbers alone and into social values as well, whether by nurturing the values of a

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<sup>108</sup> Ibid., p. [10].

<sup>109</sup> Ibid., p. [13].

<sup>110</sup> Audit Futures, ‘Accountancy Salon: Design and Trust’.

<sup>111</sup> Sherry Dong, See (unpublished proposal, 2014); Harry Trimble, *Human Exchange Museum* (unpublished proposal, 2014); Jo Blundell, *The Count* (unpublished proposal, 2014).

company's employees internally, by measuring a company's values externally, or by promoting in public the values of audit in general. Each student found and enumerated their own patchwork of resources, books and project interviews. Their proposals intuitively sought to temper the sharp distinction drawn by Theodore Porter between 'mechanical objectivity' and 'personal trust'.

Three of the five projects are worth reviewing to show the different directions in which a service design could travel to address the loss of trust in audit. Two of them depended upon auditors' measuring a business's values in addition to its finances in the expectation that this would incentivise trustworthy behaviour. In 'Futureblend', Lynn Chung designed a new, supplementary set of practices for auditors, whose expertise would be applied to scrutinising the fulfilment of a business's purpose and values. She proposed that auditors host workshops with a company's various stakeholders and together decide improvements to it. These meetings would take place in an especially designed café, which was a touchpoint of her project. In addition, Chung designed a digital platform for clients which would record and evaluate the balance between a business's profitability and its agreed purpose. Chung worked to the principle that 'When a business fulfils its role, it earns trust.' She believed that if a business was encouraged to be accountable to itself and its own values, then it would be more trustworthy to the public.

'The Count' by Jo Blundell similarly looked to build trust by inventing new ways to measure a business's values. In contrast to Chung's, Blundell's idea was public-facing and rooted in graphic display. She proposed the introduction of 'a series of visual checks akin to food-labelling or energy consumption monitoring', which 'would show whether businesses are doing the things they should do'.<sup>112</sup> Importantly, the proposed ratings would take into account feedback from the public, '[t]he principle being that if businesses have to look at the impact they create as expressed through channels they do not control, they are more likely to act responsibly without regulation or legislation.' Blundell made use of the existing associations between traffic-light colours and values in order to devise a scheme which would graphically express a company's trustworthiness and its reputation. Her proposal documented her prototypes for how best to achieve this.

Harry Trimble alone of the student designers chose not to develop new ways of measuring auditors' clients. Like Jo Blundell, he sought to evoke reputation but he did so in the long-standing form of a museum. His design built trust by developing the 'Human Exchange Museum' as a space where the public could engage with the audit profession on new terms. The Human Exchange Museum would tell the stories of

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<sup>112</sup> Martinoff, 'Designs for Trust'; Blundell, *The Count*.

invisible inventions, with exhibitions, events and contributions by professionals and the public on the subject of money. As its touchpoints, the museum would exist online before having a physical presence as well. Trimble sketched the interfaces by which parties could upload their own content according to themes. He specifically engaged with the past. He sought to promote in public the fact that audit has a historical connection to inventions. 'The inventions of intangible systems, instruments and procedures have transformed the way we live,' he stated in his project description. His project responded, on the one hand, to audit's history; on the other hand, to the profession's lack of visibility and its need to 'build rapport' with the public and put its vulnerability on display. Trimble was struck that the British public, far from not trusting auditors, was not aware of what an auditor did. A 'first step was to help people understand what audit is and why people use it'.<sup>113</sup> Trimble admitted that he had interpreted the brief as being speculative, but this suited the wide trawl of ideas that Audit Futures was undertaking.

In the collaboration between Audit Futures and the Service Design MA programme at the RCA, student designers gave thought to trust. This task was prompted by a financial crisis, shifts in business trends and the desire by a profession to tap into the possibilities of innovative digital technology. The blend of this project carries significance since the graduating projects of student service designers at the RCA routinely refer to trust. Trust is written into the aims or the stated context of many of their proposed services across the gamut of topics.<sup>114</sup> One example, 'Nomad', sought to smooth international students' experience of migration, by providing a platform where they could meet, find accommodation, set up bank accounts and dispose of possessions at the end of their studies. It stated of its values that: 'it creates trust, minimises risk and improves cultural alignment'.<sup>115</sup> 'Mara' was a project on Artificial Intelligence that grappled with the problem that people 'distrust' AI.<sup>116</sup> Service designs commonly manage sensitive areas of life such as health and finance, where the requirement for trust and security is acute, just as Projects by If advocates.<sup>117</sup> Many of the platforms proposed by student service designers use technology to match strangers. They have the same burden as Airbnb to enable parties to trust each other; otherwise, they will not be used.

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<sup>113</sup> Martinoff, 'Designs for Trust'.

<sup>114</sup> For example: Myoung-hwan Han and Tae-young Kang, *Empact* (graduate project, 2014); Ruko Kuga, Harbour; Kaneeka Agarwal, *Wepool* (graduate project, 2016); Liu Hsiao-Han, Kath Vasinee Saeng-Uraiporn, Victoria Koo, Lin Wei-Teng, Zhang Yu-Wei and Willa, *Aura* (work in progress exhibition, 2017).

<sup>115</sup> Ji Hae Kim, *Nomad*, [www.jhkimd.com/portfolio/nomad](http://www.jhkimd.com/portfolio/nomad). Accessed 3 July 2018.

<sup>116</sup> Sean Koo, Rocky Fong and Monica Chen, *Mara* (work in progress exhibition, 2017).

<sup>117</sup> A project in financial services was Klaudia Doerffer, *Wallet*, [www.walletproject.co](http://www.walletproject.co). Accessed 22 January 2017.

The students that worked on 'Trust: Designing the future of Audit' built their proposals around a notion of trust as an ongoing process and a relationship, as durational. They aimed at the qualities of visibility, transparency and in most cases sociability. The project shows up a paucity of discussion about trust from the perspective of design. Audit Futures composed the brief based on its own research and mission statement. But budding service designers show an interest both in trust and in precedents, which indicates that the history of trust-producing products and practices can contribute to the terms of contemporary design. The changes in technology that service design hinges on does not make the history less relevant. The students' proposals discussed here were built around the familiar types of a café and a museum and the graphic device of food labelling. In turn, the terms of service design offer a way of analysing the past. The 'touchpoints' of the discipline are markers of where parties seal trust. For the designers, these personal interactions are an essential counterbalance to the impersonal nature of a service.

### **Publication**

In 2014, the UCL Urban Laboratory published a thirty-six-page booklet entitled *Design and Trust*, as the third in its *Urban Pamphleteer* series.<sup>118</sup> The Urban Laboratory is an interdisciplinary research centre at the University of London which examines contemporary cities.<sup>119</sup> The *Urban Pamphleteer* series 'confront[s] key contemporary urban questions from diverse perspectives' in themed issues.<sup>120</sup> *Design and Trust* followed *Future & Smart Cities* and *Regeneration Realities* in the series, and preceded *Heritage and Renewal in Doha* and *Open-source Housing Crisis*, among others. (See Illustration 1.12.) The body of contributors to each issue of *Urban Pamphleteer* reflects the interdisciplinary nature of the Urban Laboratory. *Design and Trust* brings together academics from literature, law, geography, archaeology and social sciences, practitioners in art, design, photography and architecture, and the spokesperson of a charitable enterprise.

The *Urban Pamphleteer* series is targeted at a diverse readership of 'professionals, researchers, institutions and policy-makers', with the objective 'to empower citizens'. Its tone is deliberately 'accessible'.<sup>121</sup> The contributions to *Design and Trust* are short, between 500 and 1200 words, and several are built around images. The authors use

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<sup>118</sup> Ben Campkin and Rebecca Ross, eds, *Design and Trust*, Urban Pamphleteer 3 (London: UCL Urban Laboratory, 2014). The series uses standard trimmed B5 paper size (170 mm x 240 mm).

<sup>119</sup> University College London, *UCL Urban Laboratory*, [www.ucl.ac.uk/urban-lab](http://www.ucl.ac.uk/urban-lab). Accessed 30 July 2019.

<sup>120</sup> University College London, *UCL Urban Laboratory*, 'Urban Pamphleteer', [www.ucl.ac.uk/urbanlab/research/urban-pamphleteer](http://www.ucl.ac.uk/urbanlab/research/urban-pamphleteer). Accessed 5 January 2017.

<sup>121</sup> Campkin and Ross, *Design and Trust*, p. [i].

the space to present summaries of their research or projects, or to explore offshoots of the same. The issue is designed to the *Urban Pamphleteer's* lively, graphic template, which allows each page to be different and diverting.<sup>122</sup> Text is broken up by prominent titles, pulled quotes, footnotes, author biographies and a scattering of images of varying sizes and positions. There are flashes of blue, which are coordinated with the colour of the issue's cover. The series' light-hearted presentation belies its serious content at the same time as it complements the playfulness and experimental nature of some of the contributions, particularly those by artists.<sup>123</sup> Each issue is distributed for free in 1000 copies and available to download as a pdf file. These decisions distinguish the series from academic publishing.

*Design and Trust* conceives of trust principally as a matter of security. In this regard, it overlaps with one of the ways in which both Airbnb and Projects by If understand trust. From their various fields, the publication's contributors respond to the editors' central question: 'What are the consequences of prioritising defence and security as a first principle in design?', specifically what are the 'social consequences of our theories of security, including both intended and unintended effects'. The responses revolve around preventative security and physical safety in public space. The editors' narrow viewpoint on trust derives from Crime Prevention Through Environmental Design (CPTED), a body of thought which advocates measures by which crime can be prevented by design. Developed from the 1970s, CPTED has been influential on planning policy in developed countries.<sup>124</sup> The majority of articles in *Design and Trust* recount case studies which epitomise the principles of CPTED. They cover crime prevention and risk reduction in relation to surveillance, cash machines, anti-social behaviour, theft, fire regulations and fences. One discusses the development of CPTED itself. The editors harness these topics together as being 'about the role of design in ensuring safety ... and facilitating trust in urban environments.'<sup>125</sup> Few of the authors use the word trust; instead they speak of security, safety, protection and risk-prevention.<sup>126</sup>

*Design and Trust's* editors sought 'to stimulate a critical discussion' on the subject of design and trust. Unlike this chapter's previous examples, the authors offer a largely negative assessment. They show how design dictated by security harms sociability in public space. Geographer Johan Andersson argues that railings in Russell Square

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<sup>122</sup> The designer of the series is Guglielmo Rossi.

<sup>123</sup> For example, Adam Walker-Smith, 'Dubious Nature', in Campkin and Ross, eds, *Design and Trust*, pp. 10–11, which is the artist Max Colson.

<sup>124</sup> Lorraine Gamman and Adam Thorpe, 'Design for Democratic Crime Prevention', in Campkin and Ross, eds, *Design and Trust*, pp. 6–8. CPTED was inspired in part by Jane Jacobs, *The Death and Life of Great American Cities* (London: Jonathan Cape, 1962).

<sup>125</sup> Campkin and Ross, *Design and Trust*, p. [i].

<sup>126</sup> 'Trust' is used on pp. 1, 16, 23–4, 32, 36.

have created exclusivity on terms set by the landowners. Archaeologist Jonathan Gardner maintains that the various fences that bounded the London 2012 Olympics reflected the paranoia of the authorities, while co-authors and law academics Anne Bottomley and Nathan Moore highlight the paranoia that surveillance technologies provoke in the public. Artist researchers Tilly Fowler and Anna Hart together contend that security guards in private–public spaces make certain sections of society feel unwelcome. In contrast to the inferences made by Airbnb, Audit Futures and Projects by If, certain articles mount the critique that design and trust policies undermine democracy by excluding and dividing people.<sup>127</sup> Measures intended to make environments secure – that is, to make them trustworthy – have, conversely, ‘jeopardised trust or sociability’ and demeaned public life and its freedoms.

Lorraine Gamman and Adam Thorpe form the lone constructive voice when they defend the theory and practice of CPTED. Gamman is the pioneer of Central Saint Martin’s Design Against Crime Research Centre, which draws from CPTED. The centre aims to design objects which assist with crime prevention and thereby enable people instinctively to trust public spaces.<sup>128</sup> An example of their work is street furniture which enables bicycles to be easily locked in two places. In their article, Gamman and Thorpe admit shortcomings of CPTED; they agree that it has been insensitive to social space. But they argue that a ‘second generation’ of the theory incorporates consultation with communities and participatory design methods. As a result, ‘crime preventers need to work to build social capital’.<sup>129</sup> The title to their article – ‘Design for Democratic Crime Prevention’ – makes a decisive distinction: what was previously ‘crime prevention’ has been reformulated as ‘democratic’. However, most of the rest of the articles in *Design and Trust* imply that the negative impact of the first generation of CPTED remains to be felt.

*Design and Trust* offers a model for how to perceive the physical environment in terms of trust. In its pages, design points to physical things. It is made of bricks and mortar, and metal and plastic, material things that take up space and demand to be seen. These kinds of designed object contrast with the services, digital devices and online platforms that dominated this chapter’s previous examples. *Design and Trust*’s focus on physical infrastructure is akin to Projects by If’s regard to railway technology

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<sup>127</sup> Gamman and Thorpe, ‘Design for Democratic Crime Prevention’, pp. 6–8; Henrietta Williams, ‘Fortress Britain’, in Campkin and Ross, eds, *Design and Trust*, pp. 18–19; Teresa P. R. Caldeira, ‘City of Walls’, in *ibid.*, p. 27; Tilly Fowler and Anna Hart, ‘Enjoy this Estate’, in *ibid.*, pp. 31–32.

<sup>128</sup> Lorraine Gamman and Adam Thorpe, ‘Criminality and Creativity: What’s at Stake in Designing Against Crime?’, in Alison J. Clarke, ed., *Design Anthropology: Object Culture in the 21st Century* (Vienna: Springer, 2011), pp. 56–71.

<sup>129</sup> Gamman and Thorpe, ‘Design for Democratic Crime Prevention’, p. 7.

of the past as physical devices for security; yet the publication narrows the terms of its subject such that it offers a negative assessment overall.

Types of boundary constitute the object that most commonly fits *Design and Trust's* remit. 'Railings in *Vanity Fair*' and 'De-Sexualising Public Space Through "Restoration"' discuss the meanings of park railings.<sup>130</sup> 'Fortress Britain' recounts the fortunes of Zaun Ltd, a company that makes fences in Wolverhampton.<sup>131</sup> Its fences were designed for use in prisons but they are increasingly used to cordon off schools because they have received accreditation from Secured by Design (SBD). SBD is a CPTED-informed 'group operated by the police in the UK, which aims to "design out crime". All new public developments in the UK now have to adhere to their guidelines'. This article and 'Securing the Past in the Present' also bring to light the various fences that surrounded the site of the London 2012 Olympics.<sup>132</sup> 'City of Walls' sums up the problems that follow from the 'movement to build walls': 'segregation and intolerance'.<sup>133</sup>

Articles in *Design and Trust* also treat smaller objects. Air vents and sprinklers are relevant to fire protection systems.<sup>134</sup> Safety features such as anti-climb paint and lighting, CCTV and the means of surveillance of 'roads, cables, pipes, engines, computer chips, phone towers, machines, fiber optics, pumps, generators, wires, gas' are incorporated into a way of looking determined by trust.<sup>135</sup> Just one article addresses itself to the potential of intangible security infrastructure in cities.<sup>136</sup>

*Design and Trust's* attention to material forms also illuminates the stuff that has been taken away in a bid to make spaces safe. In 'Design for Democratic Crime Prevention', that stuff is 'public conveniences, seating and litterbins...to reduce anti-social behaviours'.<sup>137</sup> In two case studies, greenery was sacrificed for safety. The renovation of Russell Square in London saw 'the removal of robust planting and, in particular, the hedge that used to surround the park'.<sup>138</sup> When it comes to Zaun's fences, 'Tree planting is limited for enhanced visibility'.<sup>139</sup> By contrast, a project by the

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<sup>130</sup> Matthew Ingleby, 'Railings in *Vanity Fair*', in Campkin and Ross, eds, *Design and Trust*, pp. 1–2; Johan Andersson, 'De-Sexualising Public Space Through "Restoration"', in *ibid.*, pp. 9–10.

<sup>131</sup> Williams, 'Fortress Britain', p. 18.

<sup>132</sup> Jonathan Gardner, 'Securing the Past in the Present', in Campkin and Ross, eds, *Design and Trust*, pp. 20–22.

<sup>133</sup> Caldeira, 'City of Walls', p. 27.

<sup>134</sup> Stamatis Zografos, 'Burn Cuts: On Urban Memory', in Campkin and Ross, eds, *Design and Trust*, pp. 13–14.

<sup>135</sup> Walker-Smith, 'Dubious Nature', p. 12; Thiresen Govender and Andrew Charman, 'Home Sweet Resilience: Lessons from Shebeens', in Campkin and Ross, eds, *Design and Trust*, pp. 23–26; AbdouMaliq Simone, 'Urban Security and the "Tricks" of Endurance', in *ibid.*, pp. 28–30, p. 28; Anne Bottomley and Nathan Moore, 'Urban Transparency: See, Be', in *ibid.*, pp. 3–5.

<sup>136</sup> Michele Acuto, 'Networking Urban Security', in Campkin and Ross, eds, *Design and Trust*, pp. 35–36.

<sup>137</sup> Gamman and Thorpe, 'Design for Democratic Crime Prevention', p. 6.

<sup>138</sup> Andersson, 'De-Sexualising Public Space Through "Restoration"', p. 10.

<sup>139</sup> Williams, 'Fortress Britain', p. 18.

artist Max Colson humorously uses photography to demonstrate how plants are introduced to soften and conceal surveillance infrastructure.<sup>140</sup>

*Design and Trust's* authors are attuned to the visual connotations of the material forms they discuss. By their words and their choice of pictures, they depict the conspicuous and threatening nature of design which is motivated by security. SBD 'policies have been criticised for creating characterless environments that are needlessly threatening'.<sup>141</sup> The Olympic Perimeter Fence in London is described as having had 'gross proportions' and being 'rather frightening'.<sup>142</sup> Even those who advocate this kind of design as safety infrastructure, admit that in the past those who have implemented it 'forgot to design in beauty and hope'.<sup>143</sup> The dreary images that accompany the articles endorse this stance. Zaun's factory has the look of despair on the inside and out. The blue hoarding around the site of the London Olympics had been 'emblazoned with panels depicting a computer-generated pristine future landscape', but its remnants are depicted here as a pitiful, low-tech intervention on the landscape.<sup>144</sup> Similarly banal-looking are photographs of a cash machine and of the exterior of an illegal drinking house in South Africa which is devoid of the revellers to bring it to life.<sup>145</sup> Through their sensitivity to visual matters, the contributors to *Design and Trust* imply that visibility, and by association transparency too, are not invariably positive, trust-fulfilling qualities. This perspective contests that gleaned from Audit Futures and Projects by If.

In *Design and Trust*, visibility also determines the effectiveness of surveillance measures, the very objective of which is to see. Security staff are 'the face of the rules' in 'privatised estates'.<sup>146</sup> CCTV is meant to have a 'deterrence effect on crime', even though there is little research to confirm this.<sup>147</sup> Sociologist AbdouMaliq Simone calls it 'Seeing Security'.<sup>148</sup> But 'Arsenal Kicks: Reclaiming Elthorne Park' 'shows how a visible presence can counteract threat in a positive way. It tells how an inner-city park was used for football games for young people thereby stemming a 'youth crime problem' in the park. '[L]et's say there wasn't a football session going on, people might not want to pass through that park. They'd go around it. Whereas if they can see there are loads of

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<sup>140</sup> Walker-Smith, 'Dubious Nature', pp. 11–12.

<sup>141</sup> Williams, 'Fortress Britain', p. 18.

<sup>142</sup> Gardner, 'Securing the Past in the Present', p. 21; Williams, 'Fortress Britain', p. 18

<sup>143</sup> Gamman and Thorpe, 'Design for Democratic Crime Prevention', p. 6.

<sup>144</sup> Gardner, 'Securing the Past in the Present', p. 20.

<sup>145</sup> Alastair Steele, 'What Could Banks Learn About Community from ATM Criminals?', in Campkin and Ross, eds, *Design and Trust*, pp. 33–34, p. 34; Govender and Charman, 'Home Sweet Resilience', p. 25.

<sup>146</sup> Fowler and Hart, 'Enjoy this Estate', p. 32.

<sup>147</sup> Bottomley and Moore, 'Urban Transparency', p. 3.

<sup>148</sup> Simone, 'Urban Security', p. 30.

kids playing ... there's someone leading it, then they will walk past.'<sup>149</sup> This is exactly the kind of initiative that, in the words of another article, 'build[s] social capital and contribute[s] to more "eyes on the street"'.<sup>150</sup>

By contrast, 'Urban Security and the "Tricks" of Endurance' argues that security in cities of the Global South depends on endurance through invisibility. '[T]he persistence of large numbers of districts ... where people of different incomes, doing different things and using space in different ways manage to live in close proximity to each other' has stayed within local bounds and gone unnoticed.<sup>151</sup> Designed interventions in the name of safety threaten these kinds of successful communities.

*Design and Trust's* dual emphasis on the built environment and its visual qualities, reads as a methodological statement for how to see the design of the invisible concept of trust in the material world. The publication makes conspicuous those structures in a city which go unseen because they are banal, such as fences and CCTV. This method is duly reflected in the presentation of the articles, and in the series as a whole. The *Urban Pamphleteer* places almost as much value in images as in text. The back cover of each issue shows a black and white photograph, a slither of which seeps onto the front cover to occupy the left margin. *Design and Trust's* back cover is the end wall of a terrace house covered in a menacing grid of CCTV cameras.<sup>152</sup> It offers a dystopian view on the endpoint of policies apparently informed by trust. The series even uses images for its page numbers, which comprise photographs of the fabric of urban life. Showing handwritten or printed numbers on display on street signs and furniture and in shop windows and on shop signs, the numbers bring the everyday life of the city inside the pages of each publication. By doing so, they comically take up more space than one expects of a page number.

*Design and Trust* deals with a narrow conception of trust as preventative security. On its terms, walls and CCTV cameras best materialise trust; they are its mechanisms and devices. The publication provides a critique of design and trust in urban environments. It shows how the design of trust has resulted in the reverse; it has brought about unsocial spaces. This is a valuable insight which coalesces with Onora O'Neill's questioning of the effectiveness of layers of accountability (discussed in the Introduction), and positions it in the context of design.<sup>153</sup> *Design and Trust* provides a model for how to interpret, look at and see trust in the design of physical objects. Its

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<sup>149</sup> Samir Singh, 'Arsenal Kicks: Reclaiming Elthorne Park', in Campkin and Ross, eds, *Design and Trust*, pp. 15–17, pp. 15, 17.

<sup>150</sup> Gamman and Adam, 'Design for Democratic Crime Prevention', p. 7. 'Eyes on the street' is Jane Jacobs's phrase in *The Death and Life of Great American Cities*.

<sup>151</sup> Simone, 'Urban Security', p. 28.

<sup>152</sup> SpY, *Cameras, Madrid, Spain* (photograph) (2013).

<sup>153</sup> O'Neill, *A Question of Trust*.

contributors emphasise the physical, visual and sensual qualities of material forms of trust, in a way that this thesis takes forward. These contributors variously conceive of trust as an entity to be seen or not to be seen.

### *Conclusion*

This Part I of the thesis has shown that today's designers are contemplating the design of trust in order to grasp the opportunities offered by internet technology, to solve the problems caused by it, to reshape a profession and contentiously, to make safe urban spaces. The projects discussed here legitimise trust as an analytic category for perceiving the man-made world. But there is a lack of research which gives a historical context to these endeavours. The next part of the thesis shows how these endeavours bear comparison with the development of the fire insurance industry in Britain from 1680, an industry that required trust.

The Part's single chapter has drawn out from each example of 'designs for trust' the ways in which their practitioners understood trust and their conception of the designs or mechanisms or patterns by which they could produce trust. The same distinction between the understanding of trust and the means to produce it, provides the framework for how Part II considers the historical material of fire insurance, in its analysis of the qualities of trust and the technologies of trust. In different ways, each example considered in this chapter called on the essential human element in making trust. Part II develops this by showing how people interrelated with the material objects of fire insurance. Part III takes from this first Part the idea that efforts to build trust may in fact undermine it, as conveyed by the publication *Design and Trust*. Thus, Part I, in its examination of contemporary design projects, has set up a temporal dialogue with the historical Parts that follow.



## Part II: How the Fire Insurance Industry Built Trust between 1680 and 1914

‘This ingenious and usefull invention’; so was described the Insurance Office in 1690, the first enterprise in Britain to subscribe policies for houses against damage or destruction by fire.<sup>1</sup> The Insurance Office’s insurers subscribed the first policy in London in September 1681 following more than a year of planning. After three years, they had issued 4000 policies in London and they made it known that they had ‘paid Back for Losses above’ £7000 out of £18,000 of premiums.<sup>2</sup> At the beginning of the eighteenth century, this nascent industry encompassed three fire insurance companies. They claimed to have 41,000 policy holders between them.<sup>3</sup> From the early eighteenth century, one could buy a fire policy on one’s possessions as well as on one’s house. By the 1780s, a fire policy was general among householders in London and a century later, among householders and businesses across Britain, in a market of dozens of insurance companies.<sup>4</sup> In the early twentieth century, British insurance companies sold insurance in a greater number of iterations than ever before.

To echo the question Airbnb asked of its own success, what made all of that possible? Just as for Airbnb, one answer is trust. From the inception of the fire insurance industry, people trusted it in significant numbers that only grew over time. Policy holders placed their trust in companies that by paying a premium, they would receive recompense in the event of a fire. They also believed that a policy offered value, that its price matched the risk. On what grounds did buyers hold these propositions? This Part of the thesis answers that question by attention to the printed matter that the industry generated. Printed matter allowed companies to build trust and maintain it over long periods of time. The Insurance Office existed for at least thirty

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<sup>1</sup> Thomas DeLaune, *Angliae Metropolis or Present State of London* (1690), Section 12, quoted by Francis Boyer Relton, *An Account of the Fire Insurance Companies Associations Institutions Projects and Schemes Established and Projected in Great Britain and Ireland during the 17th and 18th Centuries, including the Sun Fire Office: Also of Charles Povey, the Projector of that Office, his Writings and Schemes* (London: Sonnenschein, 1893), p. 44.

<sup>2</sup> N[icholas] B[arbon], *A Letter to a Gentleman in the Country, Giving an Account of the two Insurance-Offices; the Fire-Office & Friendly-Society* (1684), p. 2.

<sup>3</sup> Relton, *Account of the Fire Insurance Companies*, p. 263. Relton’s figures match those in Edward Hatton, *A New View of London: Or, An Ample Account of that City* (1708). Edward Chamberlayne, *Angliae Notitia: or the Present State of England with Divers Remarks upon the Ancient State thereof* (1704), p. 439, states that the Insurance Office has insured 10,000 houses and the Friendly Society 12,500 since the founding of each.

<sup>4</sup> H. A. L. Cockerell and Edwin Green, *British Insurance Business: A Guide to its History and Records* (Sheffield: Sheffield Academic Press, 1994), p. 40.

years; one of its peers in the late seventeenth century lasted into the twentieth century, as did several others founded in the eighteenth century.<sup>5</sup>

The Insurance Office's first piece of communication began thus: 'There is no Design more universally desired by Landlords and Tenants of Houses, than such as may secure their Interests from Loss by Fire'.<sup>6</sup> Fire insurance was not only a business that required its purchasers to place their trust; it was also a business which sold aspects of trust as embedded in its product. For the fledgling Insurance Office sold itself as a design for security. Security is one of the understandings of trust that Airbnb, Projects by If and the publication *Design and Trust* hold, as discussed in the previous Part. This second Part uses Part I's contemporary examples to unlock understanding of how fire insurance companies in the past designed printed matter in order to build trust with people. Those people were policy holders and potential policy holders, investors and early adopters, and companies' own employees.

Part II will itemise how print forged trust in fire insurance through the language and tropes that it used, its graphics and graphic language, the devices it afforded and how it interrelated with people. This Part conducts its historical analysis based on a distinction between the qualities of trust and the technologies of trust that was drawn in Part I. Chapter 3 sets out the qualities of trust by which print sold fire insurance. It discovers the expression of these qualities in print's words and images. The design of ideas on the page, either through text, images or graphics, created associations for fire insurance with trust. Chapter 4 identifies the graphic technologies upon which fire insurance rested. The term technology covers mechanisms, devices and patterns, which came to light at turns in the projects discussed in Part I. They are graphic because their effectiveness rested on their appearance on the printed page.

Chapters 3 and 4 are focused on how companies used printed matter to build trust with customers. Chapter 5 shows the key role that people and face-to-face interactions played in how companies built trust, often working in tandem with printed matter, and represented and shaped by it. Part II asserts a historical precedence for the contemporary examples of design and trust in Part I. The main temporal dialogue of the thesis is set in motion. In this way the design of trust can be seen as a typology of design. This analysis of printed matter demands first of all a summary of the history of fire insurance in the following chapter. This summary focuses on the development of

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<sup>5</sup> The Hand in Hand was established in 1696, the Sun in 1710, the Union in 1714, the Westminster in 1717, Royal Exchange and the London Assurance in 1720 and the Phoenix in 1782. All of them lasted into the twentieth century, when they were bought out or amalgamated. As such, their traces exist in the twenty-first century. Cockerell and Green, *British Insurance Business*, Section I, offers a guide to the archives of British insurance companies.

<sup>6</sup> Fire Office, Propositions (1680). The first sentence remained unchanged in the revised Propositions of 1681, as did most of the rest of the sheet.

the two fire insurance companies which comprise Part II's content, the Insurance Office and the Sun. Importantly, this chapter introduces the print that will be discussed in detail in the subsequent chapters. The developments in fire insurance are inseparable from the graphic objects by which they came about.

## Chapter 2: The Development of Fire Insurance

Before he was known to posterity as a novelist, Daniel Defoe wrote about insurance in one of his works of non-fiction, *Essay Upon Projects*, published in 1697. In a section on 'Assurances', he discussed the enduring usefulness of marine insurance, encapsulating it as 'a compact among merchants'. Defoe proceeded to consider how the formula of assurance had extended its application in his own time:

This way of Assuring has also, as other Arts of Trade have, suffer'd some Improvement (if I may be allow'd that Term) in our Age; and the first step upon it, was an *Ensurance-Office for Houses to Ensure them from Fire*; Common Fame gives the project to Dr *Barebone*; a Man, I suppose, better known as a Builder than a Physician. Whether it were his, or whose it was, I do not enquire; it was settled on a Fund of Ground-Rents to Answer in case of Loss, and met with very good Acceptance.

But it was soon follow'd by another, by way of *Friendly Society*; where every one who Subscribe, pay their *Quota* to Build up any Man's House who is a Contributor, if it shall happen to be Burnt. I won't decide which is the Best, or which Succeeded best, but I believe the latter brings in most Money to the Contriver.

Only one Benefit I cannot omit which they reap from these Two Societies who are not concern'd in either, That if any Fire happen, whether in Houses Ensurd or not Ensurd, they have each of them a set of Lusty Fellows, generally Water-men, who being immediately call'd up, where-ever they live, by Watchmen Appointed, are, it must be confess'd, very Active and Diligent in helping to put out the Fire.

Having reported on fire insurance, Defoe considered other possibilities for insurance:

As to any further Improvement to be made upon Assurances in Trade, no question there may, and I doubt not but on Payment of a small Duty to the Government, the King might be made the General Ensurer of all Foreign Trade: Of which more under another Head.

I am of the Opinion also, that an Office of Ensurance Erected to Ensure the Titles of Lands, in an Age where they are so precarious as now, might be a Project not unlikely to succeed, if Establish'd on a good Fund. But I shall say no more to that, because it seems to be a Design in hand by some Persons in Town, and is indeed no Thought of my own.

Ensuring of Life I cannot admire; I shall say nothing to it; but that in *Italy* where *Stabbing* and *Poysoning* is so much in Vogue, something may be said for it, and on contingent Annuities; and yet I never knew the thing much approv'd of on any account.<sup>7</sup>

Daniel Defoe's précis of different kinds of insurance explains the context from which fire insurance sprang. Insurance on ships' stocks and the lives of captains had been in continuous use in Europe since the fourteenth century. In the course of the seventeenth century, insurance went from being a specialist, commercial purchase to a concept with wide application and growing appeal in England.<sup>8</sup> The history of insurance is a 'process of false starts, copious speciation, hybridization, and pervasive failure'.<sup>9</sup> Within that turbulence, the history of fire insurance looks steady as well as long, as testified by the longevity of several of its companies mentioned above. By contrast, it was not until the establishment of the Equitable in 1762 that a life insurance company proved its staying power. Life insurance suffered financial and moral scandals, and went in and out of fashion.<sup>10</sup> Its earliest forms variously covered events from war to marriage, birth and cuckoldry. Fire insurance never enjoyed the associations with gambling that its sibling garnered in popular culture throughout the eighteenth century. As a result, it has not accrued research into its social and cultural implications in the manner of life insurance.<sup>11</sup> The history of fire insurance has largely absorbed men who worked in it. Since the 1990s, it has been a subject in business history.<sup>12</sup> Despite its omission from cultural studies, the fire industry's development was chequered with colourful characters, cut-throat competition, setbacks and overblown promotional material – a taste of which follows.

### **The projecting age**

The different kinds of insurance that developed in the seventeenth century and into the eighteenth century, whether unsuccessful or successful, arose from the 'projecting age', as coined by Daniel Defoe. In those centuries, 'project' was a label applied to all sorts of commercial schemes. Projects were promoted publicly in the hope of finding supporters, subscribers and investors, raising funds and becoming a reality. Print propelled these schemes, flagged with words such as 'proposals' and 'propositions'.<sup>13</sup>

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<sup>7</sup> Daniel Defoe, *An Essay upon Projects* (1697), pp. 115–117.

<sup>8</sup> Geoffrey Wilson Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695–1775* (Manchester University Press, 1999), p. 3.

<sup>9</sup> *Ibid.*, p. 71.

<sup>10</sup> *Ibid.*, passim.

<sup>11</sup> Lorraine Daston, *Classical Probability in the Enlightenment* (Princeton University Press, 1988); Geoffrey Wilson Clark, Gregory Anderson, Christian Thomann and J.-Matthias Graf von der Schulenburg, eds, *The Appeal of Insurance* (University of Toronto Press, 2010).

<sup>12</sup> See, for example, Oliver Westall, ed., *The Historian and the Business of Insurance* (Manchester University Press, 1984).

<sup>13</sup> This is based on the occurrence of these words on Early English Books Online (EEBO).

(See Illustrations 2.1 and 2.2.) A wide range of ideas became projects, albeit few went past the promotion stage, as was commented at the time. Many schemes were infrastructural such as building a canal, or otherwise physical and material such as commercialising a mine, draining land or establishing a worthy institution.<sup>14</sup> A few schemes pitched the possibilities of riches from overseas. Others showed ingenuity in the way that money might beget money, such as lotteries.<sup>15</sup> The Bank of England, founded in 1694, arose from this context.<sup>16</sup> Many schemes entailed a joint-stock company. Printed proposals often referred to projects in their nascent stage as 'designs', to indicate an idea that was not yet materialised.<sup>17</sup>

Historians since Joan Thirsk have classified the culture of projects under the modern rubric of economic innovation. These innovations promised profit. As a defining economic-cultural expression, today's 'startups' suggest an analogy. The rhetoric of projectors was absorbed with trade and in particular with a notion of 'improvement'. The frequent failure of projects to live up to their promises, led projectors to be maligned figures already by the early seventeenth century. Koji Yamamoto's case studies unveil the distrust which tainted them.<sup>18</sup> He argues that this distrust in turn shaped their culture and behaviour. Projectors' poor reputation did not stem the practice of projecting.

As much as the projecting age forms the backdrop for insurance schemes, insurance also forms part of the conceptual historical event of the English financial revolution at the end of the seventeenth century, as framed by Peter Dickson.<sup>19</sup> This is characterised by the rise of the stock market and of banking facilities, which was

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<sup>14</sup> See Joan Thirsk, *Economic Policy and Projects: The Development of a Consumer Society in Early Modern England* (Oxford: Clarendon Press, 1978); Paul Slack, *From Reformation to Improvement: Public Welfare in Early Modern England* (Oxford: Clarendon Press, 1998); Paul Slack, *The Invention of Improvement: Information and Material Progress in Seventeenth-century England* (Oxford University Press, 2015); Koji Yamamoto, *Taming Capitalism Before Its Triumph: Public Service, Distrust, and 'Projecting' in Early Modern England* (Oxford University Press, 2018).

<sup>15</sup> On financial innovations see Anne L. Murphy, *The Origins of English Financial Markets: Investment and Speculation Before the South Sea Bubble* (Cambridge University Press, 2009). Murphy discusses the state lottery, *The Honourable Undertaking; or Five Hundred Pounds for One Shilling* [1696?].

<sup>16</sup> On the Bank of England as a project, Valerie Hamilton and Martin Parker, *Daniel Defoe and the Bank of England: The Dark Arts of Projectors* (Winchester: Zero Books, 2016).

<sup>17</sup> A. Newbold, *Londons Improvement and the Builder's Security Asserted, by the Apparent Advantages that will Attend their Easie Charge, in Raising such a Joint-Stock, as many Assure a Re-building of those Houses, which shall hereafter be Destroyed by the Casualties of Fire* (1680), p. [ii], asks that his design for fire insurance 'may be made to appear the same in Practice, as it is Presented in the Proposals'.

<sup>18</sup> Yamamoto, *Taming Capitalism*.

<sup>19</sup> P. G. M. Dickson, *The Financial Revolution in England: A Study in the Development of Public Credit 1688–1756* (London: Macmillan, 1967). The same author's previous book was a company history of my subject, the Sun Fire Office: *The Sun Insurance Office 1710–1960: The History of Two and a Half Centuries of British Insurance* (Oxford University Press, 1960).

anchored in the establishment of the Bank of England.<sup>20</sup> Financial historians treat developments in insurance as peripheral to these changes but insurance was one of the new kinds of enterprise in which people could place their money, either as investors and shareholders or as policy holders.<sup>21</sup> Lotteries offered the same possibilities. From the eighteenth century, the capital amassed by insurance companies was a factor in the financial system according to how it was invested.<sup>22</sup> Insurance, then, contributed to the new market of the revolution.<sup>23</sup>

### *Before 1680*

In the seventeenth century, victims of fire, as of other misfortunes, had recourse to an officially organised system of charitable donation, 'briefs'. (See Illustration 2.3.) The new system of fire insurance was developed to meet the greater risks of fire occasioned by London's growth in population and goods.<sup>24</sup> First of all, the seventeenth century witnessed some failed attempts at fire insurance.<sup>25</sup> These false starts have a bearing on the rivalry that arose between the two fire insurance enterprises that were at length set up. In 1638, two individuals petitioned the king for a patent to run a fire insurance scheme across London, with a security fund deposited in the Chamber of London.<sup>26</sup> They argued: 'From hence will arise great profit, comfort and safety to the inhabitants and to their landlords, for many times a poor man's house is burnt, being all his livelihood'. The king granted the petition on the condition that subscription to the scheme was voluntary. Nothing further is known of it.

Following the Great Fire of London in 1666, the idea of fire insurance was revived and at intervals proposed to the Corporation of the City of London, for that institution to administrate. In 1669, Benjamin DeLaune presented a scheme 'for Ensuring Houses against the evill and loss of Fire within the City and liberties'.<sup>27</sup> In 1674, Augustus Newbold, a deputy in the Corporation, proposed another. These ideas ran alongside legislation to make new buildings fire-safe and to enforce fire-fighting practices.<sup>28</sup> As the Corporation's Committee proved unable to make the time to carry through his

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<sup>20</sup> Murphy, *Origins of English Financial Markets*.

<sup>21</sup> Insurance is little mentioned by Dickson, *Financial Revolution*, nor more recently by Murphy, *Origins of English Financial Markets*, which pays great attention to lotteries.

<sup>22</sup> 'The Investments of the Office', in Dickson, *Sun Insurance Office*, pp. 234–263.

<sup>23</sup> 'The Market in Securities', in Dickson, *Financial Revolution*.

<sup>24</sup> G. Clayton, *British Insurance* (London: Elek Books, 1971), Chapter 3.

<sup>25</sup> Relton, *Account of the Fire Insurance Companies*, recounts every scheme, including at least one that is spurious; namely, his insistence that the Insurance Office was a development of an earlier scheme by Nicholas Barbon.

<sup>26</sup> Relton, *Account of the Fire Insurance Companies*, pp. 11–12.

<sup>27</sup> Minutes of the Court of Common Council, 8 December 1669, quoted by Relton, *Account of the Fire Insurance Companies*, p. 22.

<sup>28</sup> *The Act for the Rebuilding of the City of London, 1667; Act for Preventing and Suppressing of Fires within the City of London, and Liberties thereof, 1667.*

scheme, Augustus Newbold waited until 1679 when he presented them with a revised version. Newbold's final proposal depended on a joint-stock to be held by the Corporation. He calculated that the scheme could run at a profit. In April 1680, a news-sheet reported on this proposal, under the Corporation's wing, 'of raising such a Joynt Stock as may for ever assure the Rebuilding of any of the Casualties happening by Fire to any of the Houses of the City of *London*'.<sup>29</sup> (See Illustrations 2.4 and 2.5.) The 'Design' was published in the same year, as a pamphlet *Londons Improvement*.<sup>30</sup> (See Illustration 2.6.)

### *Insurance Office vs Corporation of the City of London*

In May 1680, the same news-sheet that had reported on the Corporation of the City of London's proposal now reported on a 'New Office' set up by private individuals, which 'do undertake for a very reasonable rate to secure the Houses in *London* and the Suburbs thereof from Fire, and if burnt down to build them again at the cost of the Office'.<sup>31</sup> (See Illustration 2.7.) This office came to be the Insurance Office, one of the two companies whose policies, promotional material, pamphlets and notices in news-sheets this thesis closely examines.<sup>32</sup> The Office's design for fire insurance was broadly similar to August Newbold's printed proposal. The news story coincided with the publication of *Propositions* for the scheme, which set out the proposers' intention to insure 10,000 houses.<sup>33</sup> (See Illustrations 2.8 and 2.9.) Shortly after the *Propositions*, the proposers published *Arguments for Insuring Houses from FIRE*. (See Illustrations 2.10 and 2.11.)

These announcements by the Insurance Office's proposers proved hasty; the 'design' was not yet finally 'settled'.<sup>34</sup> In spring 1681, the proposers published a new version of *Propositions*, showing small adjustments to their scheme, alongside an *Advertisement* to promote the revision. (See Illustration 2.12.) The Insurance Office was not in a position to sign policies until September 1681, at which point it made a new announcement. (See Illustrations 2.13 and 2.14.) In the interim, its backers settled in a trust the fund of land upon which the scheme rested. The ground rents from this

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<sup>29</sup> *Protestant (Domestick) Intelligence*, 2 April 1680, No. 78, pp. [1]–[2].

<sup>30</sup> Newbold, *Londons Improvement*. *The Protestant (Domestick) Intelligence* had referred to 'a Copy of a Design' presented to the Lord Mayor and advised, 'The Design is Promised in a short time to be Published'.

<sup>31</sup> *The True Protestant (Domestick) Intelligence*, 7 May 1680, No. 5, p. [1]. *The True Protestant (Domestick) Intelligence* was published as a substitute for *The Protestant (Domestick) Intelligence*, likely by the writer of the latter, though not its editor. On the thorny relationships between these publications, see James Sutherland, *The Restoration Newspaper and its Development* (Cambridge University Press, 1986), pp. 14–15.

<sup>32</sup> The text capitalises Office, when it refers to either the Insurance Office or the Sun.

<sup>33</sup> Fire Office, *Propositions for Insuring Houses from Fire* [1680], p. 1; also, Fire Office, *Propositions for Insuring Houses from Fire* [1681], p. 1.

<sup>34</sup> 'Settled' was the term applied by the proposers of the Insurance Office.

land would pay claims. The Office commissioned an engraved 'Instrument or Policy of Insurance', which it issued to its customers. This document remained the same for the next twenty years.<sup>35</sup> (See Illustration 2.15.)

While the Insurance Office made its preparations, from November 1680 the Corporation of the City of London was bringing to fruition Augustus Newbold's plan for fire insurance.<sup>36</sup> The Corporation was ready to issue policies in November 1681, and published notices of the same.<sup>37</sup> (See Illustrations 2.16 and 2.17.) The offers made by the Insurance Office and the Corporation were almost indistinguishable. The purchaser of a policy paid a premium, the amount of which depended on the term of years he or she preferred (between seven and thirty-one years, in the case of the Insurance Office), the value of his or her house and the materials from which the house was made: a timber house doubled the price of the premium, due to its greater vulnerability to fire. The distinction between brick and timber had been enshrined in building regulations following the Great Fire. The Insurance Office and the Corporation assured that if a house was damaged or destroyed by fire within the term then its policy holder received a sum of money according to the value insured. The Insurance Office now set out to insure the reduced number of 3000 houses, in proportion to the ground rents it had managed to arrange and the risk of fire that its backers had calculated.<sup>38</sup> The Corporation placed no limit.

The backers of the Insurance Office reacted aggressively to the launch of the Corporation's scheme. Their displeasure generated four publications (each from one page to four pages in extent), in which they claimed themselves to be the originators of the design of insurance on houses – a claim which the record disproves. They undermined the Corporation's scheme as best they could. (See Illustrations 2.18; 2.19 to 2.22; 2.23 to 2.26; 2.27.) The Corporation's side defended itself in two four-page pamphlets. (See Illustrations 2.28 and 2.29.) Two points of divergence between the offerings frustrated the Insurance Office's backers. First, the Corporation's premium was less, forcing the Insurance Office hastily to match it. Secondly, while the Insurance

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<sup>35</sup> The earliest known Insurance Office policy is Number 111, dated 5 October 1681, TNA, C103/157. I am not aware of examples after 1699.

<sup>36</sup> Relton, *Account of the Fire Insurance Companies*, pp. 51–54.

<sup>37</sup> City of London, *The Book of Subscriptions, for Insuring of Houses (by the City of London) in Case of Fire, is now Open [...] [1681]*; City of London, Moore, Mayor. *At a Common Council Holden in the Chamber of the Guild-hall ... Upon Reading of Proposals This Day Presented by the Committee of This Court for Insuring of Houses in Cases of Fire [...]*; City of London, *A Table of all Terms of Years from One to Thirty One Inclusive; and from thence by Every Ten Years to One Hundred Inclusive, and from thence for ever; where is Set Down the Sums of Money to be Paid for Insuring a Brick House for any of those Terms of Years Proportionably to Four Pounds for ever, for every Hundred Pounds Value Insured on such Buildings; Calculated by Order of Common Council (1681)*.

<sup>38</sup> Fire Office, *September the 16th, 1681. An Advertisement from the Insurance-Office for Houses, &c (1681)*.

Office had limited the possible term to thirty-one years, the Corporation offered the option of one hundred years and even 'for ever'.

The claims of imitation made on behalf of the Insurance Office were partly disingenuous given that the new endeavour had evidently taken freely from the substance and the timing of Augustus Newbold's scheme. However, the Insurance Office had incorporated one important adaptation, which the Corporation indeed followed. The Insurance Office was secured by estates in trust, the ground rents of which would be enough to cover claims, so it was calculated.<sup>39</sup> This was a development from Newbold's proposal, which had outlined that a joint stock be accumulated from premiums. The Corporation's eventual undertaking borrowed this aspect from the private scheme.<sup>40</sup> Its printed proposals stated that lands and ground rents belonging to the Corporation would be settled in trust as the security fund. Both the Corporation and the Insurance Office hoped to make a profit from their schemes. The Insurance Office used these facts against the Corporation, accusing the institution not only of being an imitator but of acting recklessly with the lands in its possession. Under pressure, the Corporation ceased issuing fire policies in 1682.

### *Nicholas Barbon*

All but one of the pieces of print generated by the Insurance Office in its lifetime were authored anonymously, but the Office is irrevocably tied to one of its founders, Nicholas Barbon.<sup>41</sup> As Daniel Defoe wrote: 'Common fame gives the project to Dr Barebone'.<sup>42</sup> Barbon is not known to have used his qualification as a physician; instead, he practised as a property developer in London, one whose sharp building practices and smart use of financial and legal instruments were recognised before, and increasingly after, he added fire insurance to his portfolio in 1680.<sup>43</sup> His inclination to amass debt had the consequence that his liquidity ran out in the 1690s and he died in

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<sup>39</sup> Robin Pearson, *Insuring the Industrial Revolution: Fire Insurance in Great Britain, 1700–1850* (Aldershot: Ashgate, 2004), p. 235, explains company foundations in the law of trusts: partnerships 'were commonly formed under the law of trusts, based on a ruling of 1673 which stipulated that assets held on trust could not be claimed by the trustees' creditors. The court of chancery permitted unincorporated companies to vest their assets in trustees through a deed of settlement, thus allowing the liability of individual shareholders to be limited to their share in the company.'

<sup>40</sup> Clayton, *British Insurance*, p. 38, makes the same assumption.

<sup>41</sup> Alone of the Insurance Office's broadsides, *A Letter to a Gentleman in the Country* is authored by 'N. B.', which has been assumed to indicate Nicholas Barbon.

<sup>42</sup> Defoe, *Essay upon Projects*. Other evidence that Barbon led the project is that in 1694, he was the lead name on a scheme for a waterwork, which was pitched in connection to the fire office: *An Advertisement. Being a Proposal by Dr Barbon and Partners for Insuring Houses and Goods from Fire, by a Water-Work [...]* (1694). Barbon was named in advertisements for the Office in 1698. A petition to the queen in 1703 came from 'Barbon's Insurance Office', regardless that he had been dead for four years by that point, TNA PC 1/1/274.

<sup>43</sup> For a perspicacious account of Barbon's tricks, see Roger North, *The Lives of the Norths*, ed. by A. Jessopp, vol. 3 (London: Gregg International Publishers, 1972 [1890]), pp. 53–60.

debt in 1698, having been sued frequently. Since the twentieth century, Nicholas Barbon has been recognised not just as a notorious property developer but as a significant early political economist for one pamphlet in particular that he wrote about trade.<sup>44</sup>

Nicholas Barbon's biography is pertinent to this study of the Insurance Office. First, his entry into insurance was built upon his property developments. The Insurance Office's estates in trust, by which it was secured, were Barbon's property developments, the land for which was itself purchased with debt.<sup>45</sup> There was overlap in Barbon's partners between the two endeavours. Barbon's insurance scheme looks like a venture to realise a lump sum from his developments, with a gamble on the incidence of fire. Secondly, Barbon's Office had to overcome the problem of his bad reputation. He was eminently untrustworthy. These two factors likely helped shape the Insurance Office. They explain the careful corporate legal structure that the Office's partners created for the estates, which would protect the estates from the unscrupulous behaviour of individuals. They explain the Office's methods and its arguments to build trust in this structure, which print communicated. The Office proved that a private corporate structure could counteract an individual's doubtful credibility.<sup>46</sup> In this regard, as well as in the innovative aspects to its scheme and the use of print to promote itself, the Insurance Office bore the hallmarks of the projecting culture from which it emerged and to which it contributed.

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<sup>44</sup> Nicholas Barbon, *A Discourse of Trade* (1690). Barbon also advocated for building in the pamphlets *A Discourse Shewing the Great Advantages that New-Buildings, and the Enlarging of Towns and Cities, Do Bring to a Nation* (1678) and *An Apology for the Builder: or A Discourse Shewing the Cause and Effects of the Increase of Building* (1685). On Barbon as a political economist see Paul Slack, 'The Politics of Consumption and England's Happiness in the Later Seventeenth Century', *English Historical Review*, 122:497 (2007), 609–631. On Barbon as a property developer see N.G. Brett-James, 'A Speculative London Builder of the Seventeenth Century, Dr Nicholas Barbon', *Transactions of the London and Middlesex Archaeological Society*, 6 (1927–31), 110–45; John Summerson, *Georgian London* (Harmondsworth: Penguin, 1978); Elizabeth McKellar, *The Birth of Modern London: The Development and Design of the City 1660–1720* (Manchester University Press, 1999); Leo Hollis, *The Phoenix: St. Paul's Cathedral And The Men Who Made Modern London* (London: Weidenfeld and Nicolson, 2008). McKellar used Barbon's law suits as a rich source of information on the period's building practices.

<sup>45</sup> John Merriman Sims, 'The Trust Lands of the Fire Office', *Guildhall Miscellany*, 4:2 (1972), 88–113. I am not aware of a study of Nicholas Barbon and his Insurance Office since this article. The evidence for the early fire offices was collected in the nineteenth century by Cornelius Walford, *The Insurance Cyclopaedia: Being a Dictionary of the Definition of Terms Used in Connexion with the Theory and Practice of Insurance in All Its Branches: a Biographical Summary ... a Bibliographical Repertory ... an Historical Treasury [...]*, 6 vols (London: Layton, 1871–1880), vol. 3. Relton, *Account of the Fire Insurance Companies*, built on this work.

<sup>46</sup> On credibility in this period, see Steven Shapin, *A Social History of Truth: Civility and Science in Seventeenth-Century England* (University of Chicago Press, 1994); Natasha Glaisyer, *The Culture of Commerce in England, 1660–1720* (Woodbridge: Boydell Press, 2006).

## Fire offices

This thesis consistently uses the name the Insurance Office – which is how this entity referred to itself from 1681 – but its name changed.<sup>47</sup> By 1684, the Insurance Office also referred to itself as the Fire Office. It adopted this name officially in 1693.<sup>48</sup> The Office's nomenclature and offering can be tracked on its series of promotional sheets distributed from 1682 to 1700, which began 'A Table'. (See Illustrations 2.30 to 2.36.) In the course of the thesis, 'A Table' is often used as a shorthand to refer to one or other of these examples. By 1705, the former Insurance Office promoted itself as the Phoenix Office.<sup>49</sup> (See Illustration 2.37.) By the early eighteenth century, 'fire office' had become a generic term for this kind of business, a coinage which this thesis makes use of.<sup>50</sup>

The Insurance Office was located in the City of London 'at the backside of the Royal Exchange'. In 1687, it opened a second location at a coffee house on Fleet Street.<sup>51</sup> Before the end of the seventeenth century, two other fire offices had joined it in the market: the Friendly Society and the Amicable, established in 1683 and 1696. (See Illustration 2.38.) Both were run as mutual schemes, which meant that policy holders could be asked to cover the losses of fellow policy holders. The arrival of the Friendly Society inspired in the Insurance Office a new effort to drive away a competitor, in the form of a pamphlet authored by 'N. B.' – Nicholas Barbon. (See Illustration 2.39.) H. S. – Henry Spelman, the founder of the Friendly – matched Barbon's barbs in his own pamphlet. (See Illustration 2.40.) Both offices then tried to obtain an official monopoly on fire insurance until they dropped the matter and resolved to co-exist.<sup>52</sup> The Insurance Office came to offer mutual insurance in order to compete. By 1717, it had dissolved.<sup>53</sup> By 1730, the Friendly Society had too. But already by the early eighteenth century, other fire offices had sprung up. Authors on London appreciated the young

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<sup>47</sup> I follow the bibliographical convention of accrediting the Office's printed material to 'Fire Office'.

<sup>48</sup> Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleet-Street* (1693).

<sup>49</sup> Fire Office, *Phenix Office. The Rates of Insuring Houses, for 1 Year to 7 by Mutual Contribution; at the Fire Office, kept against the Royal Exchange in Cornhill, and at the Rainbow Coffee-House, by the Inner-Temple-Gate, in Fleet-Street* (1705).

<sup>50</sup> Forms were printed with a blank before 'Fire Office', such that an identifying name could be entered by hand; for example, TNA E 192/29.

<sup>51</sup> Fire Office, *A Table of the Insurance Offices: one, against the Royal-Exchange in Cornhill; and the Other, at the Rainbow Coffee-House, next the Inner-Temple-Gate* (1687).

<sup>52</sup> Rivalry continued to be expressed in print; see the put-downs in Fire Office, *Phenix Office. Houses are Insured at the Phoenix Office for a Sum Certain, without any Contribution or Contingency whatsoever. And also by Mutual Contribution* [1705?]; Friendly Society, *A Proposal for Insuring Houses by the Friendly Society* [1707?]; Friendly Society, *A Proposal for Insuring Houses by the Friendly Society* [1710?].

<sup>53</sup> Relton, *Account of the Fire Insurance Companies*, p. 50.

industry as a novel and interesting part of the city's life, with its firemen being especially notable.<sup>54</sup>

### *Firemen*

Each fire office ran its own band of men to fight fires, the 'set of Lusty Fellows' observed by Daniel Defoe. These men came from the ranks of watermen, who ran the boats across the Thames. Augustus Newbold's design for fire insurance in 1679 had proposed 'in readiness' just such a 'Supply of Persons of Skill, for managing of Engines, Buckets, &c'.<sup>55</sup> The Insurance Office had incorporated the proposition into its 'charges of Management' and realised it as a means to reduce the risk to the enterprise.<sup>56</sup> Subsequent offices did the same. Each band wore livery and was provided with engines and tools. This specialised body of men was known as 'insurers men' before they became 'firemen' in the eighteenth century.<sup>57</sup> Firemen relied upon the free and efficient water-supply provided by London's growing number of private water companies.<sup>58</sup>

Firemen continued to come from amongst the Thames watermen in the nineteenth century. In London, the private bands carried out fire fighting until the London Fire Engine Establishment was founded in 1833. Following a destructive fire of warehouses on Tooley Street in London in 1861, the Metropolitan Fire Brigade took over in 1865. Outside London, fire offices boosted community efforts with funds and gifts of engines. Municipalities took increasing responsibility for fire-fighting towards the end of the nineteenth century.

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<sup>54</sup> Hatton, *A New View of London*, quoted by Relton, *Account of the Fire Insurance Companies*, p. 433. Also Chamberlayne, *Angliae Notitia* (1704), pp. 438–439.

<sup>55</sup> Newbold, *Londons Improvement*, p. 4.

<sup>56</sup> Fire Office, *Propositions*; Fire Office, *Arguments for Insuring Houses from Fire* [1680]; and Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], allude to fire fighters. L. R., *A Second Letter to his Honoured Friend Mr M.T. one of the Committee Chosen by the Common Council of London for the Insuring of Houses from Fire* (1682) confirms the existence of the Insurance Office's band of men.

<sup>57</sup> The term 'insurers men' is used in *A True Relation of the Sad and Dreadful Fire in Thames Street on the 8th of August, 1688 Containing the Manner of its Beginning, Progress, and Dismal Effect, the Number of Houses &c. Consumed and Blown Up, Parties Kill'd and Wounded &c. During that Fatal Conflagration* (1688), p.[2]. Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals Set Forth by the Company of London-Insurers, for Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by Fire* (1710), p. [1], refers to 'Fire-Men'. Before this, a 'fireman' was one who fired a gun or made a fire, according to searches of EEBO.

<sup>58</sup> Carry van Lieshout, "'The Most Valuable Means of Extinguishing the Destroying Fires": Fire-fighting and the London Water Companies in the Long Eighteenth Century', *London Journal*, 42:1 (2017), 53–69.

## *Graphics*

Another practice to which the fire offices adhered was to identify the houses they insured by a 'firemark', for the attention of their firemen. A firemark was a hand-sized mould of an office's seal placed high on the front of each insured building. The Insurance Office used a phoenix, the symbol which sealed its policies. The Office's subsequent name-change derived from its symbol. The Amicable chose a hand-in-hand, the symbol of mutuality, from which it became known as the Hand in Hand. (See Illustration 2.41.) The firemarks were objects that proceeded to create a graphic identity for the fire offices.

From the early eighteenth century, fire offices began to put these symbols at the head of their promotional material, in a manner comparable to how state proclamations carried a coat of arms. The Phoenix placed its phoenix, the Friendly its sheath of arrows entwined by a snake. (See Illustrations 2.37 and 2.42.) As Illustration 2.42 shows, by 1707 the Friendly's legal and graphic sensibilities came together as it explained its offer in ten enumerated paragraphs. By the 1710s, symbolic graphics adorned the policy too. The Hand-in-Hand's policy was wholly engraved, headed by a stylised depiction of the office's firemen as they flanked its firemark. (See Illustration 2.43.) From its foundation in 1714, the Union topped its letterpress policy with a woodcut of its firemark alone.<sup>59</sup>

These graphic identities differentiated the companies. They performed like a brand, for an intangible product. Firemen wore their office's symbol as a badge on their uniform. Thus, firemarks linked to firemen, to policies and to other printed material. Already in the early nineteenth century these objects were viewed 'only as a mode of advertisement' and their use declined.<sup>60</sup> However, some fire offices still distributed them in the 1890s. The graphics on printed matter proved more enduring than on lead and tin. This is the visual scene which the Sun entered and in which it participated. The focus of the thesis rests on the Sun as an example fire office, rather than as being unique.

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<sup>59</sup> Union Fire Office, policy, dated March 1714, Bodleian, John Johnson Collection, Insurance Folder II.

<sup>60</sup> Relton, *Account of the Fire Insurance Companies*, pp. 372–373.

## Sun Fire Office, established 1710

The first two decades of the eighteenth century watched the formation, and usually the failure, of a spate of financial schemes in London, among them lotteries, life insurance vehicles, fire offices and famously the South Sea Company.<sup>61</sup> Charles Povey was a man of many schemes; one of them became the Sun Fire Office, the other fire office whose printed matter this thesis examines. In 1705, Charles Povey set up the Traders' Exchange House in Hatton Garden, as a place where people could buy and sell goods and property, and offer employment.<sup>62</sup> To complement the purpose of this venue, Povey published the *General Remark on Trade*, which was at first an advertising sheet and then a news-sheet.<sup>63</sup> (See Illustration 2.44.) Povey used the *General Remark* to promote his next two projects. In 1706, he set up a life assurance office, the Exchange House Life Office. In 1708, he founded the Exchange House Fire Office. Povey's fire office insured not houses but 'moveable goods, merchandizes, and wares from Loss and Dammage by Fire'.<sup>64</sup> Subscribers enjoyed the benefit of his Salvage Corps Scheme, which would remove and protect possessions in the event of a fire. Povey's turn to insurance for goods was likely an attempt to cater to local traders and craftsmen, many of whom ran a shop from the same building in which they lived, and whom the existing fire offices had failed to attract.<sup>65</sup>

Charles Povey saw opportunities for expanding fire insurance outside London. For this he required capital and partners with whom to share the risk. Thus he put together a syndicate, the Company of London Insurers, in 1709.<sup>66</sup> However, his 'strange and unbalanced personality' resulted in his exclusion from the company in 1710.<sup>67</sup> In the year of his departure, the company was officially founded by a mutual deed of copartnership.<sup>68</sup> Thereafter, its partners dated its establishment to 1710. The new company offered insurance on houses and goods, in separate policies. It took pride in claiming the credit for the innovation of insurance on goods.<sup>69</sup>

Povey had represented the Exchange House Fire Office by the symbol of a sun face. The company's new backers quickly adopted the name by which the Office had

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<sup>61</sup> Helen J. Paul, *The South Sea Bubble: An Economic History of Its Origins and Consequences* (London: Routledge, 2011).

<sup>62</sup> Dickson, *Sun Insurance Office*, p. 20.

<sup>63</sup> Glaisyer, *Culture of Commerce*, pp. 156, 160.

<sup>64</sup> *General Remark*, 22–24 December 1708.

<sup>65</sup> Miranda Clow, 'From Nothing to Something: The Making of the Sun Fire Office in the Eighteenth Century' (MA thesis, Royal College of Art, 2013), pp. 75–76.

<sup>66</sup> Dickson, *Sun Insurance Office*, p. 28.

<sup>67</sup> *Ibid.*, p. 18.

<sup>68</sup> *Ibid.*, p. 31.

<sup>69</sup> Nicholas Barbon had put forward the objective of goods insurance in 1694 in *An Advertisement. Being a Proposal by Dr Barbon*: 'And because some persons have Goods in Houses, which are not easily removed, such as the Goods of Glass-Men, Potters, Coppers and Vessels in Brew-houses, and several other Trades'.

already become commonly known: the Sun Fire Office.<sup>70</sup> (See Illustration 2.45.) It promoted itself with *Proposals* – initially as the Company of London Insurers and then as the Sun Fire Office – that pictured its symbol. (See Illustrations 2.46 and 2.47; and 2.48.) Similarly to the Friendly’s proposals before it (see Illustration 2.42), the Sun’s arranged itself into twelve distinct ‘Articles’. New issues of the *Proposals* appeared at irregular intervals every several years. The Sun continued Povey’s practice of publishing a news-sheet. The news-sheet took the name the *British Mercury* and was delivered to policy holders. (See Illustrations 2.49 and 2.50.) In 1716 it was replaced by the *Historical Register*. The Office ended its custom of a newspaper in 1738.

The Sun’s policy started off plain before the addition of a discrete scene of firemen in 1726. (See Illustrations 2.51 and 2.52.) The scene received an overhaul in 1748. (See Illustration 2.53.) At its founding, the company introduced a system of receipts by which policy holders could renew their policy. This precluded the need for new policies to be issued. (See Illustration 2.54.) The Sun operated from changing locations near the Royal Exchange until it settled in premises on Cornhill in 1766.<sup>71</sup> A century later it occupied a new head office on Cornhill. From 1726 it ran a second office in Charing Cross.<sup>72</sup>

The Union, the Westminster, the London Assurance, the Royal Exchange and later the Phoenix (an entirely new entity) all joined the Sun in the London fire insurance market in the course of the eighteenth century. These fire offices cemented the industry’s conventions of firemen in livery and firemarks, by which they differentiated themselves. (See Illustration 2.55.) They promoted themselves with ‘Proposals’: single- or double-sided sheets which were customarily topped with their symbol, just as the Sun’s. (See Illustration 2.56.) By the mid-eighteenth all fire offices topped their large policies with an engraved illustration which made reference to their name.<sup>73</sup> (See Illustration 2.57.) Branding was by now entrenched in the fire insurance industry. In

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<sup>70</sup> In 1710, the title to the Office’s Proposals named the Company of London Insurers but were ‘From the Sun Fire Office’: Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals Set Forth by the Company of London-Insurers, for Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by Fire* (1710); Sun Fire Office, *From the Sun-Fire-Office, August the 30th, 1710[.] Proposals Set Forth by the Company of London-Insurers, for Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by Fire, in Any Place within Great Britain, out of the Cities of London and Westminster, and the Liberties thereof* (1710). By 1712, it was wholly the Sun Fire Office: Sun Fire Office, *From the Sun-Fire-Office, July 4, 1712. Proposals Set Forth by the Company of the Sun-Fire-Office, in Threadneedle-Street, behind the Royal-Exchange, London, for Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by Fire, in Any Part of Great Britain* (1712).

<sup>71</sup> Dickson, *Sun Insurance Office*, pp. 42–45.

<sup>72</sup> *Ibid.*, p. 50.

<sup>73</sup> The policy of the Union Fire Office was printed by letterpress with a woodcut illustration in 1714: Bodleian, John Johnson Collection, Insurance Folder II. In the same year, the Hand in Hand’s policy was engraved and included an illustration: LMA, DRO/014/JJ/01/027.

general, policies were renewed each year and their scope changed every seven years.<sup>74</sup> Offices charged a one-off fee for a new policy.<sup>75</sup>

At the eighteenth century's end, three fire offices dominated the market: the Sun, the Royal Exchange and the Phoenix. In the last quarter of the century, *The London Adviser and Guide* showed how general insurance had become to the milieu of its audience. It advised: 'When your house is furnished, the next precaution to be taken is, to insure it from fire'.<sup>76</sup> The fire offices initially placed limits on the sums they were willing to insure per policy. They raised these as the century went on. 'The value of property insured expanded faster than the economy, and even faster than industrial output, while the proportion of assets insured also rose.'<sup>77</sup> The business historian Robin Pearson calculates that fire insurance was generally profitable for its undertakers in the eighteenth century.<sup>78</sup>

### *The country*

The Sun had formed with the intention of taking advantage of risks outside London. In fact, its expansion into the country took half a century to take effect, through a network of 'unspecialized' agents.<sup>79</sup> The London offices expanded into the country in step. By 1786 the Sun overshadowed the rest with its 123 agents. In certain regions, the London offices met competition from local offices, such as the Bath Sun Fire Office and the Liverpool, established in 1767 and 1777 respectively.<sup>80</sup> (See Illustration 2.58.) By 1800, 'the market for fire insurance outside London...accounted for 45% of all sums insured in Britain'.<sup>81</sup> However, the London offices struggled to control and monitor their growing networks of independent agents. This failure led to the organisation of branches in the second half of the nineteenth century.<sup>82</sup>

### *Cooperation and competition*

Towards the end of the eighteenth century, the increasing complexity of certain risks began to undermine the existing knowledge of the London offices and cause them high losses. The complexity was centred on the growth of the cotton industry, which now

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<sup>74</sup> Dickson, *Sun Insurance Office*, p. 79.

<sup>75</sup> Ibid., p. 95. In the early nineteenth century new offices tended to cancel fees for new policies in order to attract business.

<sup>76</sup> John Trusler, *The London Adviser and Guide: Containing Every Instruction and Information [...]* (London, 1790 [1786]), p. 10.

<sup>77</sup> Dickson, *Sun Insurance Office*, p. 74; Pearson, *Insuring the Industrial Revolution*, p. 140:

<sup>78</sup> Pearson, *Insuring the Industrial Revolution*, pp. 85, 90.

<sup>79</sup> Dickson, *Sun Insurance Office*, p. 70. Pearson, *Insuring the Industrial Revolution*, p. 264, provides a table of agency numbers and of agents' occupations.

<sup>80</sup> Cockerell and Green, *British Insurance Business*, p. 30.

<sup>81</sup> Pearson, *Insuring the Industrial Revolution*, p. 101.

<sup>82</sup> Ibid., p. 264.

brought risks that the insurance industry lacked the experience to price. Regarding mills, 'little was at first known about their methods of production or the construction and heating of their factories.'<sup>83</sup> The complexity of rates in this area is shown by this large printed table, designed to guide the Sun's agents. (See Illustration 2.59.) As a result of these challenges, from 1780 the leading London offices began to consult each other and cooperate.<sup>84</sup> They agreed tariffs, regulations and methods of fire-fighting.

The London offices already agreed on the categories of risk. The Insurance Office had made a distinction between brick and timber houses. In 1721 the Sun introduced a 'hazardous' classification for certain trades. From 1727, there were three categories, which the London offices shared: Common Insurances, Hazardous and Doubly Hazardous.<sup>85</sup> These lasted until 1870.<sup>86</sup> From 1694, insurance policies incurred a modest stamp duty. As the levy gradually rose, the result was that for those insuring a small amount of property, the cost of stamp duty became significantly more than the annual premium.<sup>87</sup> In 1782 a new percentage tax increased the burden, despite the offices' protests.<sup>88</sup> It was abolished in 1869.<sup>89</sup>

At the turn of the nineteenth century, the status and profits of the three market leaders – the Sun, the Royal Exchange and the Phoenix – were threatened not just by the new risks of factories but by new fire insurance companies, first in the country and then in London.<sup>90</sup> Ten new fire offices were established in London between 1797 and 1809 and another fifteen outside London.<sup>91</sup> The new offices maintained the industry's marketing practices. The county offices drew names from their locale. (See Illustration 2.60.) The London offices chose bold names such as Globe, Hope and Atlas. (See Illustrations 2.61 and 2.62.) All commissioned dramatic imagery to represent themselves. The new offices proved that there were 'potential properties still uninsured', but they frustrated the old guard by reducing premiums, thereby reducing the 'security of the public', in the view of the Sun's members.<sup>92</sup> In 1801, the Sun reassured its agents regarding the British Fire Office:

There are many Persons who would prefer perfect Security against Fire ... to the saving of a few Shillings. ... A Society who acts contrary to the sound Policy laid down for Insurances, I

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<sup>83</sup> Dickson, *Sun Insurance Office*, p. 91. Pearson, *Insuring the Industrial Revolution*, pp. 134, 140 on the 'difficulty of assessing new risks associated with the factory system'.

<sup>84</sup> Dickson, *Sun Insurance Office*, pp. 94–95. Pearson, *Insuring the Industrial Revolution*, pp. 150–5.

<sup>85</sup> Dickson, *Sun Insurance Office*, pp. 83–4.

<sup>86</sup> *Ibid.*, p. 143.

<sup>87</sup> Pearson, *Insuring the Industrial Revolution*, pp. 140–141.

<sup>88</sup> Pearson takes this as evidence that parliament still perceived fire insurance as a 'superfluity' rather than a 'decency', still less a 'necessity'; *ibid.*, p. 141.

<sup>89</sup> Dickson, *Sun Insurance Office*, pp. 97–98.

<sup>90</sup> Pearson, *Insuring the Industrial Revolution*, p. 140; Dickson, *Sun Insurance Office*.

<sup>91</sup> Pearson, *Insuring the Industrial Revolution*, p. 156.

<sup>92</sup> Dickson, *Sun Insurance Office*, p. 97.

trust, in a few Years, from their Losses and Expenses, will feel the Impropriety of such Conduct, and learn that Fire-Insurances do not yield the Profits or Gain which speculative Imaginations have calculated.<sup>93</sup>

'Furious' competition continued in the 1810s, causing profits to fluctuate.<sup>94</sup> But many of the new offices did not last to 1830. From the 1820s, the Sun and the Phoenix began to counter the competition in the country by buying it up. After 1815, the sums insured by English fire offices continued to grow; Robin Pearson calculates from £378 million in 1815 to £731 million by 1850.<sup>95</sup> 'Urban and industrial development not only stimulated this growth but also created new types of hazard such as railway accidents and steam boiler explosions.' The 'value of goods and property in Britain's industrial centres and commercial entrepôts' was also 'steadily increasing'. In the late nineteenth century, 'the aggregate size of the British fire insurance market grew rapidly'. Insured values in London surpassed £1100 million in 1913.<sup>96</sup>

Cooperation between the big three had fractured around 1807 but was revived by 1830.<sup>97</sup> This cooperation led ten London offices to merge their fire brigades and form the London Fire Engine Establishment. In the 1850s the leading offices formed the Tariff Association, which set rates and standards and shared information essential to underwriting.

### *The Sun as an organisation*

In the eighteenth and nineteenth centuries, the Sun Fire Office was run by its twenty-four 'managers', a label interchangeable with the term 'director' used at other fire offices. According to rules laid down in 1786, a manager of the Office must own fifty company shares before being elected by a General Quarterly Meeting.<sup>98</sup> The managers tended each to be allocated to sit on one of the Sun's committees, among which were Accounts, Town and Country, and at the top, the General Committee and the Committee of Management. The key responsibilities of the latter were to approve all expenditure and to sign policies. Managers committed to attend meetings, although the minutes show the disregard of this obligation.<sup>99</sup> Attendance at a committee was

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<sup>93</sup> Sun Fire Office, circular to agents, 28 August 1801, LMA, CLC/B/192/DD/008/MS38828/001, fol. 59.

<sup>94</sup> Pearson, p. 160.

<sup>95</sup> Pearson, p. 181.

<sup>96</sup> Cockerell and Green, *British Insurance Business*, p. 40, citing Barry Supple, *The Royal Exchange Assurance: A History of British Insurance 1720–1970* (Cambridge University Press, 1970), pp. 212–213.

<sup>97</sup> Dickson, *Sun Insurance Office*, p. 94; Cockerell and Green, *British Insurance Business*, p. 35.

<sup>98</sup> LMA, CLC/B/192/B/001/MS11931/007, fol. 52.

<sup>99</sup> This is visibly shown by the names crossed out at the top of each meeting's minutes, and the often paltry number of signatures to sign off a day's minutes. Dickson, 'The Organization of the Office in the Eighteenth Century', in *Sun Insurance Office*, pp. 32–61, explicates the company's structure in this period.

rewarded with a decent fee, at a rate dependent on the significance of the committee. Orders from the Committee reiterated that managers must not be late and must remain for the entire meeting to avoid forfeiting the fee.

In the first decade of the nineteenth century, the General Committee twice had reason to appoint a Committee of Enquiry from among the managers to review the 'Rules & Orders' of the organisation.<sup>100</sup> The Committees of Enquiry reviewed the practices of the Sun's fire service, its surveyors, its agents, its porters and its office staff of clerks and messengers. They recommended that the organisation define employees' roles, conduct and working hours, cap numbers of staff, adjust salaries and specify levels of qualification for new hires. A woman was to be employed to 'keep the office clean'. However, the implementation of these recommendations was not wholly successful. Staff were displeased by the loss of privileges, and some managers resisted an efficiency drive of this kind which would limit their ability to give favours to those in their social circle.

As the historian of the company Peter Dickson describes it, the Sun was a 'closed' system.<sup>101</sup> There was great continuity in the families that were involved in the running of the Office, with roles commonly passed between kin. Shareholders had little power unless they became managers, and shares were little traded. Dickson credits the Sun's success to these family relations and to certain long-serving individuals.<sup>102</sup> The closed circuit reflected the fire insurance industry in general in this period: 'Board members were often drawn from close-knit networks of business elites. This could alleviate the pernicious effects of mistrust'.<sup>103</sup>

In 1891, the Sun Fire Office transformed its structure.<sup>104</sup> It could no longer be closed. Formal statutes obliged it to publish its accounts. It appointed a professional accountant. Since 1810, the Sun had sold life insurance but due to restrictions in its original deed of settlement, it did so from a distinct organisation, the Sun Life Office. The constitutional change ended the restrictions on the insurances the Sun could offer. The managers now became directors. Their power was reduced, while the shareholders' was increased. The company became the Sun Insurance Office, which suited its wider offering. However, 'Sun Fire Office' remained a trading name for the fire branch.

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<sup>100</sup> The first Committee of Enquiry was appointed and re-appointed in April 1804, on 10 April 1805 and on 9 April 1806. The second Enquiry was appointed on 8 October 1807. LMA, CLC/B/192/B/001/MS11931/008. The minutes show 'Enquiry' and 'Inquiry' used interchangeably. The records of the Committees comprise LMA, CLC/B/192/B/023/MS38771, CLC/B/192/B/025/MS38773 and CLC/B/192/DE/002/MS38849, among others.

<sup>101</sup> Dickson, *Sun Insurance Office*, p. 287.

<sup>102</sup> *Ibid.*, pp. 267, 275, 297, 298.

<sup>103</sup> Pearson, *Insuring the Industrial Revolution*, 253.

<sup>104</sup> Dickson, *Sun Insurance Office*, pp. 111–113, 231.

At the time of the change to the Sun's constitution, the company had a total staff of 150 excluding its network of agents, who on the whole still worked independently. By 1960, the staff in Britain and overseas had grown to 3000 including agents, who now worked from agencies.<sup>105</sup> Peter Dickson supposes that the change to the Sun's constitution was motivated in part by its overseas ambitions. The Phoenix was the pioneering British fire office abroad. In the 1830s, the Sun began to follow its lead, first within Europe before the rest of the world from the 1860s.<sup>106</sup> But its growth abroad was restricted as certain countries barred it from operating without the disclosure of its accounts.

The Sun used its new constitution to expand into accident and marine insurance. In the nineteenth century many new varieties of insurance sprang up, among them schemes to cover funeral expenses, to cover against the possibility of untrustworthy employees, and to guard against the risks of travel on the new railways.<sup>107</sup> In the early twentieth century, travel insurance extended to include journeys across the ocean and in cars. In the same period in Britain, the increasing types of insurance on the market were joined by state-run insurances. State pensions and National Insurance were introduced by Acts of Parliament of 1908 and 1911. By the middle of the twentieth century the welfare state had come to incorporate universal provision of pensions and unemployment benefits along with health insurance for all, in the form of the National Health Service.

### *The Sun's marketing*

Against this backdrop, in the early nineteenth century, the Sun Fire Office continued to produce its *Proposals* and policy according to the same parameters as the previous century. (See Illustrations 2.63 and 2.64; 2.65; 2.66; and 2.67.) The *Proposals* comprised the Office's 'Terms and conditions'. To policy holders, the company delivered a notice to renew and the receipt which confirmed payment of the premium for renewal. (See Illustrations 2.68, 2.69 and 2.70.)

In the late nineteenth century and early twentieth century, the Sun's policy was broadly unchanged but with subtle and stylistic differences. It now carried a set of 'Conditions' on its reverse. (See Illustrations 2.71 and 2.72) By contrast, the *Proposals* format had served its purpose. The Sun now supplied customers with a renewal leaflet from its fire department and a renewal receipt. (See Illustrations 2.73 to 2.75; and 2.76.) It produced a proposal leaflet form for new customers. (See Illustrations 2.77 and 2.78.) It generated stationery for internal communication. (See Illustration 2.79.)

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<sup>105</sup> Ibid., p. 297.

<sup>106</sup> Ibid., pp. 162, 188.

<sup>107</sup> On the breadth of insurance by the 1880s, see Pearson, *Insuring the Industrial Revolution*.

The Sun's agents merited their own printed matter in these periods. They made themselves known by small notices of their appointment, posters and advertisements in local newspapers. (See Illustrations 2.80 to 2.84.) The company published books of *Instructions* in order to guide their agents in their work. (See Illustrations 2.85 to 2.86.)

## Fires

Fire insurance was a business consequent on the incidence of fire. The growth of London in the seventeenth century, and the rough and ready housing that went with it, was its spur.<sup>108</sup> By the end of the century, London's population was over half a million. Urbanisation in London, and then in Britain, increased the damage that one fire could do, as exemplified by the Great Fire of London. The sums insured grew as houses and businesses increased the number of combustibles and the number of valuables that they contained. In the early nineteenth century, the big three of the fire insurance industry knew how to price multi-house fires but they were wrong-footed by factory fires in the north of England.<sup>109</sup> The phenomenon of multi-house fires in Britain may also have subsided after 1760, due to changes in building materials, regulations and city planning.<sup>110</sup>

The danger posed by fire morphed from one period to another, and the industry chased after expertise and methods to contain it. In the mid-nineteenth century, the industry was threatened by single-property destruction, given the value stored in certain residential properties, manufactories and warehouses. New forms of crime were a by-product of the fire insurance industry. Arson and fraud on claims concerned the industry from the late eighteenth century. Fire offices involved themselves in law suits despite the risk of appearing unsympathetic to the public. Fire offices also faced fraud from their own staff.<sup>111</sup>

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<sup>108</sup> 'The Birth of Fire Insurance', in Clayton, *British Insurance*.

<sup>109</sup> Pearson, p. 134.

<sup>110</sup> 'Urban Fire', in Stephen J. Pyne, *Fire: A Brief History* (London: British Museum Press, 2001); Shane Ewen, 'The Problem of Fire in Nineteenth Century British Cities: The Case of Glasgow' in M. Dunkeld, ed., *Proceedings of the Second International Congress on Construction History*, vol. I (Cambridge: Construction History Society, 2006), 1061–74; E.L. Jones, S. Porter and M. Turner, *A Gazetteer of English Urban Fire Disasters, 1500–1900* (Norwich: Geo Books, 1984).

<sup>111</sup> Dickson, *Sun Insurance Office*, and Pearson, *Insuring the Industrial Revolution*, bring this to life with anecdotes from the archives.

## Conclusion

This chapter has provided a summary of the progression of fire insurance through England from 1680 to 1914, recounted with a focus on the Insurance Office and the Sun. It provides the reader with the historical context to follow the rest of the thesis. The growth of the number of policy holders and the growth of sums insured underlie this industry's development. Print sits ever-present in the background to this development, as the illustrations to this chapter have made manifest. This is the argument of this chapter. Briefly but adroitly, insurance historians have touched on print's role in fire insurance in the eighteenth and nineteenth centuries.<sup>112</sup> Robin Pearson highlighted the distinct and enthusiastic marketing techniques used by insurance companies.<sup>113</sup> These were delivered by print: by '[n]otices in newspapers, handbills and circulars distributed by post, and an array of other advertising devices'.<sup>114</sup> Fire offices sold insurance by means of print. Fire offices differentiated themselves by means of print. In the nineteenth century, '[a]s competition increasingly shifted toward marketing, it found expression through posters, pamphlets, circulars and newspaper advertisements.'<sup>115</sup> Agents established themselves by posters and advertising.<sup>116</sup> This chapter has documented examples of these sheets before they are examined in detail in the rest of this Part.

From the eighteenth century, fire offices were branded, by means of their emblems, their firemen, their promotional print and their policy illustrations. Scholars of promotional history have not considered this material nor the way the industry used print. The fire insurance industry was aligned with print from its beginning. Even before the eighteenth century, the Great Fire of London gave the Corporation of the City of London the impetus to run a fire insurance scheme but it was outwitted by a band of private individuals who used print to communicate to an audience, and thereby win trust for their new corporate body over the Corporation of old. The next chapters interrogate the characteristics which gave printed matter its effect for this industry. By means of print, 'the insurance offices formed part of the feedback mechanism by which trust and confidence multiplied within business communities.'<sup>117</sup> In this way, Part II substantiates the remarks by insurance historians and fills a gap left by historians of promotion.

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<sup>112</sup> Pearson, *Insuring the Industrial Revolution*; Oliver Westall, 'Marketing Strategy and the Competitive Structure of British General Insurance, 1720–1980', *Business History*, 36 (1994), 20–46; Dickson, *Sun Insurance Office*; Clark, *Betting on Lives*, p. 171, makes this point in relation to life insurance.

<sup>113</sup> Pearson, *Insuring the Industrial Revolution*, pp. 264–299, 363.

<sup>114</sup> *Ibid.*, p. 264.

<sup>115</sup> *Ibid.*, p. 185.

<sup>116</sup> *Ibid.*, p. 281.

<sup>117</sup> *Ibid.*, p. 368.

Chapters 3, 4 and 5 compare and contrast the printed material generated by the Insurance Office from 1680 to 1700, the Sun Fire Office between c. 1800 and c. 1820 and the Sun Insurance Office's fire department from c. 1894 to 1914. Chapters 3 and 4 also draw on the material produced at the time of the Sun's establishment in 1710 as a point of comparison. This sampling of historical periods makes up the second temporal dialogue to the thesis, as a means to expose trust's characteristics in print. In its first twenty years, the Insurance Office set the terms for the industry, as a private endeavour, reliant on print. The Office used printed matter to persuade an audience of its validity, to promote itself, and to quash the chances of similar enterprises, first the Corporation of the City of London in 1681, then the Friendly Society in 1684. The juxtaposition of its material with that which followed illuminates both.

Like the rest of its industry, the Sun sold fire policies by means of print. It was the dominant fire office in the market in both periods under examination. Between 1800 and 1820, its processes and its member-managers faltered in the face of uncharted risks, competition from new offices inside and outside London and the challenges of harnessing its agents. The attempt to reform staff and practices in the Committee of Enquiry reflected the strain. In the final period, the Sun's directors formalised the company's structure and standardised its staff and its processes, largely through the imposition of agencies. Its processes and its relationships still rested on print.

The print that has received passing reference in this chapter, is subject to a dissection in the succeeding chapters. Chapters 3, 4 and 5 show how part of the achievement of the printed matter that made the offices function, was to build trust from company to people. These chapters use the material of fire insurance to show how print constructed trust through what it said, how it looked, and what it could do. Notwithstanding the changes in England and in the industry between 1680 and 1914, there was continuity in how print upheld the Insurance Office and the Sun, in terms of the qualities it promoted and the technologies it afforded. The Insurance Office shows the starting point for subsequent developments. While Chapters 3 and 4 hold their attention on the sheets that passed between the offices and their customers, Chapter 5 also pays attention to internal printed matter that passed between the Sun and its staff. This wide scope brings to light the way that print defined the personal relationships at the heart of the company.

### Chapter 3: The Qualities of Trust

In 1682, in the war of words between supporters of the Corporation of the City of London's scheme for fire insurance and the Insurance Office, the Corporation's side disparagingly compared its aggressor to a piece of architecture. The author, who signed off as 'L. R.', sneered, 'If therefore I can but pull down this main Pillar, their whole *Insurance Office* like a rotten Building falls about their ears.'<sup>1</sup> The 'pillar' that L. R. referred to here was a criticism made from the Insurance Office's side that the Corporation's offer 'to *Insure for Ever*' threatened to '*spoil the whole Design*' because the premiums, paid upfront, could not hope to meet the losses over time.<sup>2</sup> L. R. countered that that argument made by the Insurance Office's supporters applied equally against the Insurance Office itself; that 'for ever' was as risky as the thirty-one years offered by the Insurance Office.

L. R.'s ironical comparison of the Insurance Office to a piece of three-dimensional design exposed the trifle upon which the Office rested. The Insurance Office was a vulnerable design which built itself up by words in print and just so it could be brought down by words. L. R. advised that 'these Gentlemen [of the Insurance Office] that offer to Insure for 31 Years, should not be trusted with all the Premiums for so many Years at once'. The readers of these remarks had a real choice before them: whether to trust their money over a long term to an ancient institution or to private individuals. Print made material the immaterial product of fire insurance. While the previous chapter outlined the presence of print in this product's development, the rest of this Part of the thesis is absorbed with analysing print's role. Print's bestowed materiality by its physical substance, by the textual, numeric and graphic languages imprinted on it and the ideas they expressed, and by the formatting of those languages.

To echo L. R.'s building metaphor, this Part shows how printed sheets *built up* the Insurance Office and the Sun. This chapter isolates four qualities of trust that the printed sheets expressed: security, identity, reputation and transparency. These qualities correspond to the different ways by which contemporary design projects have parsed trust, as shown in Part I. Printed sheets used words, numbers and images, graphically articulated, to communicate the trustworthiness of the office that they

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<sup>1</sup> L. R., *A Second Letter to his Honoured Friend Mr M.T. one of the Committee Chosen by the Common Council of London for the Insuring of Houses from Fire* (1682), p. 3. L. R., *To my Honoured Friend Mr M.T. one of the Committee Chosen by the Common Council of London, for the Insuring of Houses from Fire* (1682), p. 2, had already used metaphors around building: 'they are *building on other mens grounds*' and 'And I dare say this Office, erected by the City, shall pay the Losses of those whose Houses are *burnt down* sooner than this Enquirer shall the wages of those that *built his up*.'

<sup>2</sup> L. R. was responding to this pamphlet, published on the side of the Insurance Office: Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681).

represented. The printed sheets examined here communicated at those who would buy in to fire insurance: investors and then policy holders. In this chapter, the printed matter of the Insurance Office from 1680 to 1700 provides the starting point for the examination of each quality. The practices of the Sun Fire Office at the beginning of the nineteenth century and of the Sun Insurance Office at the turn of the twentieth century developed from those of their predecessor.

Given their reliance on print, as detailed in this Part of the thesis, it is salient that the Insurance Office and the Sun enjoyed long relationships with printers. Where a publication for the Insurance Office credited a printer, it was consistently Thomas Milbourn of Jewen Street, between 1682 and 1700.<sup>3</sup> From its first year, the Sun used the printer Hugh Meere, and it was still using the successors to Meere's shop in 1752.<sup>4</sup> Subsequently it used Clark, Morrison and then Norris, who ran the same business in succession. Norris's descendants still printed for the company in the 1880s.<sup>5</sup> At that time, Harrison & Sons took over work for the Sun, being a distinguished print business that had printed the Sun's receipts since the start of the nineteenth century.<sup>6</sup> The Sun paid a significant bill to its printers each month.<sup>7</sup>

## Security

Airbnb, Projects by If and the publication *Design and Trust* associated trust with security. The insurance companies under discussion here used print to attach this word and its ideas to themselves. A Sun renewal leaflet in 1909 contained the stand-out heading, 'THE ESSENCE OF INSURANCE IS SECURITY'.<sup>8</sup> This statement carried two meanings of the word security. It referred to the protection imparted by insurance to its purchaser and to an insurance company's financial security. The former was dependent on the latter. The backers of the Insurance Office and the Sun built trust by

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<sup>3</sup> Intriguingly, Thomas Milbourn had printed A. Newbold, *Londons Improvement and the Builder's Security Asserted, by the Apparent Advantages that will Attend their Easie Charge, in Raising such a Joint-Stock, as many Assure a Re-building of those Houses, which shall hereafter be Destroyed by the Casualties of Fire* (1680), from which the Insurance Office took much of its design, as discussed in Chapter 2.

<sup>4</sup> R. Nutt was the printer of Sun Fire Office, *February 10, 1752. Proposals from the Sun-Fire-Office, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, from Loss and Damage by Fire* (1752). He had married into Hugh Meere's family: Talbot Baines Reed, *A History of the Old English Letter Foundries with Notes Historical and Bibliographical on the Rise and Progress of English Typography* (London: Elliot Stock, 1887), p. 205.

<sup>5</sup> 'Norris & Son, Printers, 54, Bishopsgate Street Within, London, E.C.' is the imprint on a Sun Fire Office policy printed for Ireland for use in the 1880s, dated 1886, Private Collection.

<sup>6</sup> Harrison, Cecil Reeves, *The House of Harrison: Being an Account of the Family and Firm of Harrison and Sons, Printers to the King* (Harrison & Sons, 1914); Harrison, Guy, *Harrison: A Family Imprint 1750–1950* (Harrison & Sons, 1950). 'Harrison & Sons' is the imprint on Sun policies in the 1890s and early 1900s, Private Collection. Harrison is the imprint on Sun Fire Office receipts in LMA, CLC/B/192/DD/008/MS38828/001.

<sup>7</sup> LMA, CLC/B/192/B/009/MS11932.

<sup>8</sup> Sun Insurance Office, *Fire Renewal Notice* (1909), Hillingdon, MC25C/SF1/1570/1/3/1.

affirming in print this motif of their product and of their companies. The associations that the companies made with security had different meanings and they applied to different interest groups, whether investor, consumer or the company itself.

### *Security for the customer*

Foremost, fire insurance gave security to those who purchased it. By offering compensation, it protected against the sudden loss by fire of one's wealth. With an air of understatement, the Insurance Office advised potential investors in its scheme: 'It is no small advantage to be freed from those melancholy apprehensions of being undone in a night ... for the like misfortune hath too often hapned to many.'<sup>9</sup> As Nicholas Barbon, the founder of the office, put it: fire insurance 'preserves'.<sup>10</sup> But the proposers of the scheme perceived other advantages in relation to security, which they hoped would attract early support to it. For it would boost the security of what one had:

First, it will improve the value of Houses: for the Rents of the City of *London* were it not for their casualty from Fire, would be esteemed the best Rents in the Land ... 2. It would make Houses a better Security, and more money would be lent upon their Value than now is, because if the Security be burnt, the Lender is in some possibility of losing his Money.

The proposers sought to sell personal financial protection alongside greater financial leverage for the buyer, another form of security. With insurance, the landlord 'Improves his Estate as well as Secures it'.<sup>11</sup> The Insurance Office provided its insured with 'Care and Industry of the Office for their Protection'.<sup>12</sup>

In its printed communications, the Sun Fire Office repeated the association of fire insurance with security. Those who wrote on the company's behalf focussed on the material and personal safety and preservation that a policy provided. In the early nineteenth century, the *Proposals* began: 'the Insuring from Loss or Damage by Fire tends to the Safety of Property in general, and to the Preservation of many Families in particular, who otherwise might be exposed to Poverty and Ruin'.<sup>13</sup> In the same period, when the company advised policy holders to renew, it reminded them that it was

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<sup>9</sup> Fire Office, *Propositions for Insuring Houses from Fire* [1680], p. 1, and Fire Office, *Propositions for Insuring Houses from Fire* [1681], p. 1.

<sup>10</sup> *An Advertisement. Being a Proposal by Dr Barbon and Partners for Insuring Houses and Goods from Fire, by a Water-Work [...]* (1694).

<sup>11</sup> Fire Office, *Arguments for Insuring Houses from Fire* [1680], p. 2. Indeed, security by other means was called into question: '...though the Landlord may expect to be secured by the Tennants Covenants, yet it is his Interest (if his Tennant do not) to *Insure*.'

<sup>12</sup> W. I., *A Letter to a Gentleman of the Insurance Office, Concerning the Cities Insuring Houses* [1681].

<sup>13</sup> Sun Fire Office, *June 14, 1804. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1804).

motivated '(in Regard to your Security)'.<sup>14</sup> The company's writers did not see fit to argue in these sheets that a policy might increase the value of what one had because they addressed only consumers and not investors. They discarded that aspect to a policy's security.

The design of the Sun's printed matter lent significance to the message of safety. The *Proposals* placed the message at its start. In its *Propositions*, the Insurance Office had begun its text with this sentiment of permanent potential loss, but the Sun set it apart in a freestanding paragraph. (See Illustration 3.1.) Thus the graphics enforced the sentiment. Moreover, the Sun's policy amplified the association of the product to material security by the engraving printed at its top. The illustration depicted a scene of rescue. It showed a fireman and a salvage man returning from a fire. The smoke from the fire billows outside the window. The salvage man is loaded with the possessions that he has rescued. (See Illustrations 3.2 and 3.3.) The men wear badges to show that they belong to the Sun's private band employed to defend the company's policy holders from fire. As outlined in the previous chapter, in this period, the prevention and rescue service was part of the fire-insurance product. This illustration graphically depicted that. The firemen that the illustration portrayed on the policy enacted the security of the policy holder's possessions. The scene alluded to the Sun's history as the first to insure goods, by which it promoted itself.

In the twentieth century, the Sun Insurance Office applied its illustration of the rescue it provided to its policy and more widely. The illustration appeared on its renewal pamphlets and in advertisements in newspapers. (See Illustration 3.4.) New practices in printing facilitated the use of images on ephemeral print. However, by this time, the Sun and other insurance companies no longer ran their own bands of firemen in Britain. Local government had taken responsibility for the fire service. Nonetheless, the Sun's illustration remained in its place on the policy, and was added to other printed items. As the established identifier of the company, it evoked the protection acquired by the purchase of fire insurance.

### *Emotive security*

The Insurance Office and the Sun used emotional cues to boost the sentiment of security that their product offered. Evocations of loss, in words and in imagery, underlined the security to possessions and life on offer. Emotional resonances connected the companies to their readership. In this vignette, the Insurance Office's author brought to life what was at stake:

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<sup>14</sup> Sun Fire Office, renewal letter-form, 7 December 1804, LMA, CLC/B/192/DD/008/MS38828/001, fol. 77.

A man would part with *Five or Ten Shillings* in an *Hundred Pounds*, only to Sleep Quietly for a Year; and not to be Disturb'd with that Dismal Cry, *Of Fire, Fire*, when himself is not in *Danger to be Burnt*. Neither would a man for such a small Sum, if a Loss should happen, be disquieted with the too late Advice of *Friends*, every one blaming, and asking, *Why he did not Insure?* Or be Tormented by his own Thoughts, with the *Wish I had Insured*.<sup>15</sup>

The author's use of direct speech and emotive words such as 'dismal' and 'disquieted' make this a vivid interjection into his financial argument for an insurance office.

It was in the interests of the Office's proposers to remind readers of the constant risk of fire. The proposers affected regret for the houses damaged before their scheme was operating: 'some Persons, who have had the Misfortune in the *Interim*, to lose their *Houses* for want of the *Office* being *settled*; (they being since *Burnt*)'.<sup>16</sup> They derided the City's scheme for the bureaucratic delays in its realisation: men's '**houses may be Burnt before they are Insured**'.<sup>17</sup>

The Sun's illustration of firemen carried even greater emotional weight than had the Insurance Office's words. This image transferred the emotional drama of a fire to fire insurance. The fireman in the scene looks authoritative while the salvage man is appropriately exhausted and bedraggled, his clothing shredded. Light and shade accent the story. Spread over the company's ephemera, the scene inflected fire insurance with feeling. In doing so, it amplified the company's rousing words about security. Fire insurance was 'so laudable an Undertaking', one that 'every Part of the Nation might have the Benefit thereof'. The company's writers used 'Benefit' here and elsewhere as a menacing euphemism for what could be lost. They warned policy holders not to 'lose the Benefit of your POLICY by omitting the Payment', not 'to have no Benefit from their Policies', not to 'be excluded any Benefit therefrom' and to 'make all future payments ... upon Forfeiture of the Benefit thereof'.<sup>18</sup> In these cases, 'benefit' also carried legal implications. Emotionally, the benefit was depicted in the policy's illustration.

### *Company security*

The insurance offices also worked to communicate not only their consumers' security, but their own security. They used the term to refer to the financial security that underwrote their ability to pay the claims that arose. Trust in their businesses depended on this type of security. The Insurance Office's backers made known their

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<sup>15</sup> Fire Office, *Arguments*, p. 2.

<sup>16</sup> Fire Office, *September the 16th, 1681. An Advertisement from the Insurance-Office for Houses, &c* (1681), p. 2.

<sup>17</sup> Fire Office, *Observations*, p. 1.

<sup>18</sup> Sun Fire Office, renewal letter-form, 7 December 1804; Sun Fire Office, receipt, dated 29 September 1812, Kent Archives, EK/U1453/B6/1/28; Sun Fire Office, *June 14, 1804 ... Proposals*, Article III.

rigorous process of arranging the Office's security. They told readers how 'the *Value and Nature of the Security, Manner and Method of Settling it*' were 'Debated, and Regulated'.<sup>19</sup> They assured readers of the rigour of their thinking. They argued that land was the most secure security, as opposed to 'Mony or Goods':

it was found absolutely necessary in the settling of this design to place the Fund or Security in Land; For nothing uncertain could be a security for term of years that is certain: besides Houses, being themselves realities, their security ought to be Real.<sup>20</sup>

By associating security with physical certainty, the Insurance Office's proposers emphasised the security of their office's security. They intended their Office to be 'like the Oak, Durable', as a result.<sup>21</sup> The Insurance Office's supporters tried to undermine their rival the Corporation of the City of London in this regard.<sup>22</sup> As one of them wrote, '*the Security is better in private hands than in publick*'.<sup>23</sup> They claimed that the Insurance Office was 'safer'.<sup>24</sup> They received the same scepticism by reply: 'the *Security* which they give is nothing near so good as that which the *City* offers to the Insured.'<sup>25</sup>

In the Office's promotional texts, the Insurance Office's backers put on a performance of its security. They assured their readers that their scheme could be trusted because it was based on something certain, namely a fund of land, and they gave details to prove it. Their openness on this matter was defensive. They distinguished their design from 'some Publick Designes, whose *Fund* have been *Reputation, & Personal Credit*, [which] have Thriven best without Examination' and quickly failed,

their Creditors having lost their Money, before they had the Leisure to consider why they Trusted them. So, on the contrary, those *Designes*, whose *Fund* are in Land, being Real and Certain, can have no greater Advantage, than to have their *Foundation* Examined by those that Trust them.<sup>26</sup>

The proposers' openness extended to transparency. They welcomed examination.<sup>27</sup> Their fund in land was real in contrast to schemes based on projectors' reputations. This made it trustworthy.

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<sup>19</sup> Fire Office, *September the 16th*, p. 1.

<sup>20</sup> Fire Office, *Arguments*, p. 2.

<sup>21</sup> Fire Office, *September the 16th*, p. 1.

<sup>22</sup> Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], pp. 1–2, claims that the security of the Corporation's scheme rests solely on its seal.

<sup>23</sup> W. I., *Letter to a Gentleman of the Insurance Office*.

<sup>24</sup> *An Advertisement. Being a Proposal by Dr Barbon and Partners*.

<sup>25</sup> L. R., *Second Letter to his Honoured Friend Mr M.T.*, p. 2.

<sup>26</sup> Fire Office, *September the 16th*, p. 1.

<sup>27</sup> This suggests that the Insurance Office sought to counteract the bad reputations of projects in the past, in the way that Koji Yamamoto has argued in the culture of projects, in Koji Yamamoto,

Even once the Insurance Office was established the subject of its financial security remained a refrain, stripped down, on its advertising. Each issue of its sheet *A Table*, published between 1682 and 1700, made mention of the Office's 'Security'. The editions of 1682 and 1683 used the word three and five times respectively, setting out the number of houses, their locations and the value of their ground rents that so constituted it. Issues thereafter furnished simply the value of the ground rents, described as 'a Fund' from 1693. The Sun Fire Office's *Proposals* and then the Sun Insurance Office's renewal leaflet continued this practice, as will be seen under the next heading.

### *Security by numbers*

Insurance companies printed numbers to confirm their words about their financial security. Numbers were evidence of security credentials. They carried natural graphic advantages and they received prominent display. The proposers of the Insurance Office dazzled readers with giant figures. Initially they proposed to settle '1500 *l.* or 2000 *l. per Annum* in Grounds Rents ... which will be to the Value of Thirty or Forty thousand pounds'.<sup>28</sup> As it turned out two years later, in fact they settled the sum of 'One Thousand Four Hundred Pounds per Annum'.<sup>29</sup> In *A Table* from 1693 on, the proposers promoted the larger figure of 'Sixty Thousand Pounds in Ground Rents' rather than the annual rent. Over one hundred years later, the Sun Fire Office could impress readers with a far larger number. Its *Proposals* exclaimed: 'in Order to render the Security unexceptionable, the Sum of ONE HUNDRED THOUSAND POUNDS is raised, to be a Fund'.<sup>30</sup> This number merited attention by its position in capitals at the end of the initial paragraph. (See Illustration 3.5.)

In the early twentieth century, the Sun Insurance Office amplified the insertion of numbers onto its printed matter. In 1906, a proposal leaflet stated: 'In the all important matter of **Security**, the figures quoted overleaf ... speak for themselves'. The said figures were shown in a dynamic illustration on the front. (See Illustration 3.6.) The latest amount of its 'Reserve Funds' was '£2,788,638', and the leaflet included figures

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*Taming Capitalism Before Its Triumph: Public Service, Distrust, and 'Projecting' in Early Modern England* (Oxford University Press, 2018).

<sup>28</sup> Fire Office, *Propositions*, p. 1.

<sup>29</sup> Fire Office, *A Table of the Insurance Office at the Back-side of the Royal Exchange* (1682).

<sup>30</sup> Sun Fire Office, *July 28th, 1803. Proposals from the Sun Fire-Office, in Cornhill, near the Royal-Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1803); Sun Fire Office, *June 14, 1804 ... Proposals*; Sun Fire Office, *July 7, 1808. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandise, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1808).

for 'Subscribed Capital' and 'Premiums'.<sup>31</sup> In this instance, the Office fixed its security fund in a precise figure. This exactness increased the credibility of the statement. In 1909, the company boasted that 'It has Capital and Reserves of more than FIVE MILLIONS OF POUNDS', alongside an account of its capital and its premium income. (See Illustration 3.7.)

### *Claims*

Financial security was bound up with trust in the offices because it implied the ability to pay claims. The proposers of the Insurance Office showed themselves keenly aware that it was only by paying claims that they would be trusted. As they said:

those that projected this design, thought it their interests at first to set the *Premium*, rather too low than too high; the *Easiness of the Terms*, being an *Encouragement to the insured*; for, when by paying of Losses, the Office had gain'd Reputation, it might be easily raised.<sup>32</sup>

In 1685, Nicholas Barbon undermined the Friendly Society, a mutual contribution scheme, on the grounds that it would not be able to cover claims except by calling on its policy holders.<sup>33</sup> He lent his criticism credibility by drawing upon the three years' experience his Office had built up by that time. The Sun made much of its reputation for paying claims, in the *Proposals* in the early nineteenth century and in the renewal leaflets in the early twentieth century. It did so at the same point in the text where it advised of its funds, demonstrating the connection.<sup>34</sup> One leaflet proclaimed: 'The Office has long enjoyed a reputation for **prompt and equitable Loss Settlements**.'<sup>35</sup>

Security was a consistent theme in the literature of fire insurance companies, both the word itself and related ideas of safety and protection. The security of policy holders depended on the security of an insurance company's fund, and the companies emphasised both these meanings. They imbued the former sense with emotional resonance, and they proved the latter in printed numbers. While security of one's possessions was the purpose of fire insurance, a company's individual security was a competitive matter. The insertion of numbers underscored the offices' credibility in

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<sup>31</sup> Sun Fire Office, *Proposal for Fire Insurance*, leaflet-form (1906), p. [2], Hillingdon, MC25C/SF1/1570/1/3/1. The figure is the same as on Sun Insurance Office, renewal notice (1907), Hillingdon, MC25C/SF1/1570/1/3/1.

<sup>32</sup> Fire Office, *Enquiry*, p. 2. By my count, this is one of only two uses of 'project' as a verb or a noun by the Insurance Office. The other occurs in Fire Office, *September the 16th*, as a noun.

<sup>33</sup> Nicholas Barbon, *A Letter to a Gentleman in the Country, Giving an Account of the two Insurance-Offices; the Fire-Office & Friendly-Society* (1684), p. 2, regarding the Friendly Society. See also, Fire Office, *Enquiry*, p. 2.

<sup>34</sup> John Trusler, *The London Adviser and Guide: Containing Every Instruction and Information [...]* (London, 1790 [1786]), p. 10, supported this: 'The Sun-Fire Office ... has been esteemed the most eligible, because the proprietors act liberally to the insured, and pay the amount of any loss with little trouble to the supplicant.'

<sup>35</sup> Sun Fire Office, *Proposal for Fire Insurance*, leaflet-form (1906), p. [1].

regard to rivals and it conveyed their transparency. The statement of a company's security demonstrated its transparency, and therefore its trustworthiness.

## Identity

As reviewed in Part I, Airbnb requires that its users create a profile. The home-renting platform takes the view that these profiles help to build trust within its community of users. Through a profile constituted by a name, an image and some text, each user builds an identity and conveys a personality. Airbnb and Projects by If use the same techniques on a larger, professional scale to create brands for themselves. The backers of the Insurance Office and the Sun Fire Office used print to create a corporate identity for their companies. Through an identity, the two Offices built relationships with investors and policy holders. For the fire offices, an identity had two components: a corporate name, graphically communicated, and imagery. The Sun developed practices laid down by the Insurance Office, deploying them more emphatically than its predecessor. Between the Insurance Office in the seventeenth century and the Sun Insurance Office in the twentieth century, a fire office's identity increasingly manifested itself in imagery.

## Name

The proposers of the Insurance Office embarked on their project without giving it a name. In 1680, they made their pitch in general terms: 'It is very reasonable that such Losses should be repaired by a Common Contribution, which can no otherwise be done but by an Insurance-Office'.<sup>36</sup> In the following year when they began signing policies, the proposers used 'the Insurance Office' as the name for their entity. The assumption of a name allowed the company to be referred to precisely in print. Their choice reflected their determination that theirs be the only such office in the new field.

The adoption of the Insurance Office as the name was accompanied by its display in print. The name was graphically presented. The typesetters gave the 'Insurance Office' graphic prominence not only in titles but in colophons and body text. (See Illustrations 3.8 to 3.14.) They set the name in a typeface larger than the body text (see Illustrations 3.8 and 3.9) and they used black letter for it (see Illustrations 3.8, 3.11, 3.12, 3.13 and 3.14). The authors of the Office's sheets repeated the name. (See Illustrations 3.10, 3.11 and 3.12.) Placed in a layout, the name drew in the reader. The Office's representatives became the 'Gentlemen of the Insurance Office'.<sup>37</sup> Prior to that, they had been variously the 'Insurers', the 'Undertakers', 'the Parties that are Principally

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<sup>36</sup> Fire Office, *Propositions*, p. 1.

<sup>37</sup> The first sheet to use this nomenclature was Fire Office, *To the Right Honourable the Lord Mayor ... The Proposals of the Gentlemen of the Insurance Office is humbly Offered* [1681].

concerned' and 'the Persons concerned'.<sup>38</sup> Through the emphasis on its name, the Office indicated that it did not depend on the names and reputations of any individuals; its representatives became members of that corporate body. The threat posed by the Corporation of London's insurance scheme gave the Insurance Office cause to repeat its name in print. (See Illustrations 3.10, 3.11 and 3.12.) In these pamphlets, the name became a tool of differentiation and therefore of competition. The repetition of the name in print served to make the new entity real, especially against the opposition.

Despite the graphic importance that the Insurance Office's backers assigned to the name in print, its nomenclature prevaricated over the company's lifespan. By 1683 the office was also known as the Fire Office.<sup>39</sup> From 1693 it promoted itself officially with this moniker, by which it had become 'commonly called'.<sup>40</sup> By 1705, it promoted itself as the Phoenix Fire Office but in the same period it went by just the 'Fire Office' and was referred to in the name of its deceased founder as Barbon's Insurance Office.<sup>41</sup> With the official adoption of the 'Fire Office' in 1693, the company's promotional format *A Table* was re-designed from previous editions. (Compare Illustrations 3.14, 3.15, 3.16 and 3.17, to Illustration 3.18.) The title to the sheet received greater prominence than before. It was now set in larger typefaces such that it was split over multiple lines. The title was further enlivened by the use of a greater variety of typefaces. The company's new name became the stand-out feature both of the title and of the page as a whole. The typesetter made much of the advantage of having a short name in a display typeface.

The re-working of the *A Table* format in 1693 made for an effective poster as well as a handbill. The emphasis continued in the subsequent editions of this format.<sup>42</sup> (See Illustrations 3.19 and 3.20.) The sheet and the Office were re-branded. The repeated use of this revised format suggests that the Office's managers and its printers were satisfied with it. The typographic styling of the title and the name gave the sheet a

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<sup>38</sup> Fire Office, *Propositions*, pp. 1–2; Fire Office, *Arguments*, p. 2; Fire Office, *[Advertisement] from the Insurance-Office for Houses on the Back-Side of the Royal-Exchange* [1681]; Fire Office, *September, the 16th*, p. 1.

<sup>39</sup> Barbon, *Letter to a Gentleman in the Country*, uses the name the Fire Office, as well as the Insurance Office. *London Gazette*, 16 February 1687, p. 2, (repeated 1 March 1687 and 5 March 1687), referred to 'the said Office of Insurance, commonly called, The Fire Office'.

<sup>40</sup> Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleet-Street* (1693).

<sup>41</sup> 'Fire Office' on a printed form, dated 1713, TNA, E 192/29; 'Barbon's Insurance' and 'Barbon's Insurance Office' on a petition, 1703, TNA, PC 1/1/274.

<sup>42</sup> Fire Office, *[A Table,] Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet* (1698); Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Seven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet* (1700).

visual impact. The combination likely forged recognition of the company from its viewers, in the same way as a newspaper's masthead.

The Sun's name was a key component of its identity just as for the Insurance Office. But in its early years it too equivocated, as the previous chapter outlined. At its establishment in 1708, the Office was the Exchange House Fire Office.<sup>43</sup> It became the Company of London Insurers in 1709 when Charles Povey brought in partners.<sup>44</sup> By this time, the Office had already become known by its symbol of a sun that Povey had chosen for it. Thus in 1710 its new managers promoted it with both names: 'The Company of London-Insurers' took the central position in the title to the *Proposals*, while an annotation, '*From the Sun-Fire-Office*', was set at the top right of the sheet. (See Illustration 3.21.) However, by the *Proposals* in 1712, the 'Sun-Fire-Office' was the unanimous name; the official name left public use. (See Illustration 3.22.) This nomenclature remained until 1891 when the company officially became the Sun Insurance Office and expanded the insurance products that it sold. Still, the old nickname remained in play.

At the start of the nineteenth century, the techniques at the Sun's disposal to emphasise its name in print were not different to the Insurance Office's: position, typeface and size. 'Sun Fire Office' sat atop the Office's *Proposals*, in a typeface that gave emphasis by upper case or by weight. (See Illustrations 3.23, 3.24 and 3.25.) The Sun's receipts picked out the name in black-letter type, the same type as the Insurance Office had commonly used (see Illustration 3.26); as did other formats (see Illustration 3.27). But the typesetters varied the methods they used to pick out the name. They did not do so in a consistent way; the name did not function as a logo. The Sun generated more formats of printed matter than the Insurance Office. Accordingly, its name was spread over an increased diversity of printed matter, in higher print runs. The range included receipts, forms, notices and lists of personnel. (See Illustrations 3.26 to 3.32.) This printed matter had a wider reach across the country, as the Office's network of agents took root. (See Illustrations 3.29, 3.33 to 3.37.) Many of these sheets were designed for display; on these a large name was an important constituent. The Sun's name, graphically emphasised, now had far greater reach than had the Insurance Office's at the end of the seventeenth century.

When new, large, heavy sizes of display fonts began to be produced after 1815, the company name was the beneficiary. (See Illustration 3.38.) In the twentieth century, the Sun's policy emblazoned the name, revelling in the choice of typefaces and sizes now

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<sup>43</sup> P. G. M. Dickson, *The Sun Insurance Office 1710–1960: The History of Two and a Half Centuries of British Insurance* (Oxford University Press, 1960), pp. 20–26.

<sup>44</sup> *Ibid.*, p. 28.

on offer. (See Illustration 3.39.) Large typefaces allowed the name to be larger in proportion to the rest of a sheet than had been possible in the previous period. But smaller sheets also enjoyed the differentiation. (See Illustrations 3.40 and 3.41.) At the turn of the twentieth century the great diversity of possible typefaces only encouraged the enthusiasm of the Sun's typesetters for making use of as many as they could for display words. In the same period, the corporate name anchored company stationery, for use within the company and outside it. (See Illustrations 3.42 and 3.43.) The size of the company at this point and its reliance on printed matter made the name as significant internally as externally.

### *Emblem*

While a name provided definition to the corporate entities of the Insurance Office and the Sun Fire Office, an emblem was a means to mark authenticity. The Insurance Office used the symbol of a phoenix in flames. As a seal in wax, this accompanied the signatures on each policy and thereby endorsed it.<sup>45</sup> The same image was the Office's firemark and made the badge for its firemen.<sup>46</sup> The repetition of the same symbol across materials proved their relationship to the company. It also created a cohesive material identity for the companies in public space. The identity in print worked with other materials. Charles Povey used his chosen symbol of a sun with a face in the same way.<sup>47</sup> For both offices, the familiarity of this symbol inspired new names, the Phoenix and the Sun.<sup>48</sup> While they changed their names over their lifespan and varied how they presented them in print, they did not change their corporate symbol.

From the early eighteenth century, fire offices placed woodcut imprints of their symbols at the top of their promotional handbills. In this regard, the symbol visually identified the company, and its position on the sheet stood in for the name in the title beside it. This practice especially complemented the companies in this period, like the

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<sup>45</sup> Insurance Office, policy, dated 1682, is stamped with this seal, Museum of London, 49.8.

<sup>46</sup> Firemarks were in use by 1684, when they were mentioned in Friendly Society, *A Breviate of the Establishment of the Friendly Society for Securing Houses from Loss by Fire, by Mutual Contribution Agreed on by the Trustees Inrolled in Chancery, and to be Seen at Large at the Office* [1684]. A supporter of the Corporation of the City of London's fire insurance scheme sarcastically says of the Insurance Office's firemen: 'tho being arm'd *Cap a Pe*, they look as if they were design'd to encounter *another Enemy* than the *Fire*,' in L. R., *Second Letter to his Honoured Friend Mr M. T. Thomas DeLaune, Angliae Metropolis or Present State of London* (1690), Section 12, quoted by Francis Boyer Relton, *An Account of the Fire Insurance Companies Associations Institutions Projects and Schemes Established and Projected in Great Britain and Ireland during the 17th and 18th Centuries, including the Sun Fire Office: Also of Charles Povey, the Projector of that Office, his Writings and Schemes* (London: Sonnenschein, 1893), p. 44, confirms that firemen wore badges by 1690.

<sup>47</sup> I discussed these symbols in Miranda Clow, 'From Nothing to Something: The Making of the Sun Fire Office in the Eighteenth Century' (MA thesis, Royal College of Art, 2013), pp. 48–51, 78–80.

<sup>48</sup> Similarly, the Amicable became known by its symbol as the Hand in Hand.

Phoenix and the Sun, whose names matched their symbol. (See Illustrations 3.44 and 3.45.) The choice of a phoenix in flames as emblem was a vivid piece of imagery to adopt. It was a powerful metaphor for the product. It gave the office character. The Sun followed the Insurance Office in selecting an evocative picture which alluded to fire. The face of the sun similarly gave Charles Povey's office personality. Both companies used their corporate symbols from their opening.<sup>49</sup> Historian of the Sun Fire Office, Peter Dickson ascribes Povey's choice to his interest in astronomy, but it was also an impactful graphic, well known to the public from street signs and woodcut prints.<sup>50</sup> Other fire insurance offices chose emblems that made reference to their mutual structure rather than their product. The Insurance Office and the Sun carefully chose symbols that gave them vivid graphic identities.

On paper, the emblem evoked identity and elicited recognition. At the start of the nineteenth century, it assumed a quarter of the front page of the Sun's *Proposals* as a round woodcut. (See Illustration 3.46.) Its prominence overshadowed the company's name. The face stared at the reader from the top, surrounded by space such that it stood out. It and the title 'proposals' in capital letters below it, spread out across a line, were the key graphic identifiers of the page, conspicuous from a distance. The sun face was used on other sheets intended for display. (See Illustration 3.47.) On occasion the symbol stood in for the word 'sun'. (See Illustration 3.34.) Or it was the sole identifier of the company. (See Illustration 3.48.) It was used in newspaper advertising. (See Illustrations 3.35 and 3.36.) In the twentieth century, it was increasingly placed alongside the company's name. (See Illustrations 3.41, 3.42 and 3.43.)

### *Policy illustration*

The illustration which sat atop the Sun's policies was another visual representation of the company, one which bestowed it with a character. In the nineteenth century and into the twentieth century, the Sun still used the same scene of firemen that had been originally engraved in the 1740s. (See Illustration 3.49, and compare to Illustrations 3.2 and 3.39.) This scene of firemen posing either side of the emblem of the sun had idealised the company's work since its earliest days. A naïve rendition of a similar scene first ornamented policies in the 1720s. (See Illustration 3.50.) The policy scenes were themselves reminiscent of a small woodcut, a factotum, used on the Office's

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<sup>49</sup> The earliest known Insurance Office policies are stamped with the seal of a phoenix in flames. Charles Povey, who founded the fire office that became the Sun, decided on 'a mark representing the *Sun*' as part of his Salvage Corps Scheme, as outlined in the 'Regulations' for the Salvage Corps Scheme, in *General Remark*, No. 440, 22–24 December 1708.

<sup>50</sup> Dickson, *Sun Insurance Office*; Clow, 'From Nothing to Something'.

*Proposals* to usher in the main text, even before that.<sup>51</sup> (See Illustration 3.51.) In each iteration, the composition was heavy with the Sun's identifying emblem: its sun. It is the focus of the scene. It is worn by the firemen. It marks their sack or their engine. It is a firemark on the wall of a building. By the repetition of the one symbol, the protection provided by a policy, both literally and figuratively, was ascribed exclusively to the Sun company. By its appearance atop the policy, the illustration acted as a visual title to that agreement, a document which otherwise, by convention, did not carry a title. By unlocking the meaning behind the product, the illustration accomplished far more than the company's name could have in that position.

The Sun's illustration, like its emblem, distinguished it from other fire offices, in an industry in which differentiating the product was a challenge.<sup>52</sup> When the Sun's managers commissioned an engraving for the Office's policy, they sought to capitalise on the popularity of prints at the time. The engraving made the policy both special and particular to the company. This was a competitive decision as other fire offices added an engraving to their policies in the same period. As offices competed by commissioning increasing numbers of printed formats, their differentiating emblem became all the more important. As discussed above, in the twentieth century the Sun used the opportunity of more formats to apply its policy illustration more frequently than before. By then, the company's identity dominated its policy. The object resembled a souvenir more than an agreement backed by law.

A name and images in print transformed a fire insurance scheme into a corporate entity, with which a buyer could form a relationship. By making a sheet specific to a company, these graphic markers also made the sheet trustworthy. A policy with a seal or an engraving communicated its validity. Print concretised and aggrandised the name and shared emblems in coordination with other materials. As the Sun printed more formats to reach across Britain in a competitive environment, so the same practices as had been used by the Insurance Office were heightened.

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<sup>51</sup> Sun Fire Office, *From the Sun-Fire-Office, July 4, 1712. Proposals Set Forth by the Company of the Sun-Fire-Office, in Threadneedle-Street, behind the Royal-Exchange, London, for Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by Fire, in Any Part of Great Britain* (1712); Sun Fire Office, Nov. 5. 1716. *Proposals Set Forth by the Company of the Sun Fire-Office, in Threadneedle-Street, behind the Royal Exchange, London, for Insuring Houses, Moveable Goods, Merchandize, Furniture, and Wares, from Loss and Damage by Fire, in any Part of Great Britain* (1716).

<sup>52</sup> In 1681, the Insurance Office struggled to differentiate its product from the Corporation of the City of London's scheme. Robin Pearson comments on the sophisticated marketing of the fire insurance industry as a means of competition, in Robin Pearson, *Insuring the Industrial Revolution: Fire Insurance in Great Britain, 1700–1850* (Aldershot: Ashgate, 2004), pp. 185, 264, 363.

## Reputation

The Insurance Office and the Sun used print not only each to create an identity but to cultivate a reputation.<sup>53</sup> Their managers established these Offices by making them familiar to the public through print. Familiarity was propelled by printed formats and by quantities of print. The Insurance Office came into being by a vociferous media strategy. Between May 1680 and the close of 1681, it generated six single sheets and two four-page pamphlets, sometimes in multiple editions.<sup>54</sup> Its use of print was such that one of the Office's detractors made reference to 'all those several Pamphlets, which have been *scatter'd* (like their *Brains*) and so industriously spread abroad by them'.<sup>55</sup> These sheets were a means of publicity. The publicity was necessary given that the Office's backers initially aired an intention to insure 10,000 houses, with more in future tranches.<sup>56</sup> Already in the 1710s the Sun printed its *Proposals* in the tens of thousands, and it published a news-sheet to help publicise its business. One hundred years later, the Sun's print runs matched its thousands of policy holders. This quantity of print made fire offices known. Thereby in a weak sense, it gave them reputation.

But this quantity of print also conveyed personality traits to attach to the corporate identities. The Insurance Office's authors moulded a commercial entity which called for loyalty and foregrounded authenticity. They encouraged discussion of their sheets' content. For its part, the Sun came to emphasise its longevity. Thus did their backers style these businesses. These traits were the facets of a good reputation.

## Loyalty

The Insurance Office's sheets spun the exertions of its formation into a narrative. This narrative sought to persuade its readers of its credibility. The notice *September, the 16<sup>th</sup> 1681* furnished a lively report of the Office's development since the first publication of its *Propositions*. It began with resolve: 'These are to give Notice, That the Office and Security ... is NOW Perfected and Setled'. It ended with the same: 'This Design could not have been sooner perfected.'<sup>57</sup> Inbetween, in systematic fashion, *September, the 16<sup>th</sup> 1681* recounted the sequence of this progress: 'The first Debate', 'The next

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<sup>53</sup> On the importance of reputation in the era of the Insurance Office see Natasha Glaisyer, *The Culture of Commerce in England, 1660–1720* (Woodbridge: Boydell Press, 2006).

<sup>54</sup> The bibliography lists the known output of the Insurance Office in chronological order according to my determination. Fire Office, *Propositions* went through three editions, two in 1680 and one in 1681. Fire Office, *Enquiry* and Fire Office, *Observations* were published in two versions. These versions are evident from small changes in the text from one to another. The bibliographical information given by the ESTC shows the wide survival of the Insurance Office's printed output.

<sup>55</sup> L. R., *Second Letter to his Honoured Friend Mr M.T.*, p. 1.

<sup>56</sup> Fire Office, *Propositions* [1680], p. 1, and Fire Office, *Propositions* [1681], p. 1.

<sup>57</sup> Similarly in Fire Office, *[Advertisement] from the Insurance-Office*, 'It was promised in the Printed Propositions, That the Names of the Insurers, and Places, where the Estates or Securities lye...', is followed by paragraphs which deliver these details.

Debate', 'Last of all'. The resolution of each matter was demonstrated, as was the resolution of the scheme as a whole. As the sheet summarised solemnly, 'Much Labour, much Time hath been spent in Settling this Affair'. Readers were reminded of 'the Greatness of the Concern' and 'the Weightyness of the Affair'.<sup>58</sup> Here was an enterprise that dispelled doubt and beckoned to believers.

Amidst this narrative, the men behind the Insurance Office defined their actions and decisions around reason. They associated themselves with what was 'convenient', 'probable', 'effectual', 'plain', 'necessary'. They aimed at 'general satisfaction' and to avoid what is 'troublesom'. On behalf of the company, they promoted 'advantage' over 'disadvantage'. Thereby, the Insurance Office's backers endowed the office with a trustworthy personality, to which readers would be well disposed.<sup>59</sup>

In the Insurance Office's sheets, the reasonable character of the Office stood in contrast to a series of opponents. From the first, the Office's authors used dramatic language for the causes of fire: 'the carelessness of Servants or evil Designs of wicked People', against which the Office would be a foil.<sup>60</sup> The same authors raised the possibility of 'Opposition from Objections' to the design.<sup>61</sup> In fact, they encouraged such objections and made known how they acted upon them in subsequent publications.<sup>62</sup> As they wrote it, the Insurance Office's proposers had to deal with other naysayers, for the slow progress of the Office 'hath occasioned several Discourses, as if it were a Project in its own Nature, not to be Practised; and would prove like the Abortive Conceits of several Others, in this last *Twenty Years*, on this Subject'.<sup>63</sup> *September, the 16<sup>th</sup> 1681* batted away these skeptics by turning the delay into a virtue which proved the Office's robustness. The Insurance Office's publicity was descriptive. It turned the office into a protagonist for whom the reader might root.

The efforts of the Insurance Office's authors to work up a reputation for the Office in print were matched by their efforts to accrue loyalty by degrading the reputation of the rivals that arose; first, the Corporation of the City of London's insurance scheme in

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<sup>58</sup> Fire Office, *September the 16th*, pp. 1, 2.

<sup>59</sup> Kate Loveman, *Reading Fictions, 1660–1740: Deception in English Literary and Political Culture* (Aldershot: Ashgate, 2008), brings to light the association of truth-telling with plain-speaking and bluntness in politics and literature in this period. '[T]he appearance of plain-speaking was ... a rhetoric with a skill of its own' (p. 37).

<sup>60</sup> Fire Office, *Propositions*, p. 1. By contrast, Newbold, *Londons Improvement*, had more gently cited the 'Casualties of Fire' (p.[i]) and the 'Accident of Fire' (p. 1).

<sup>61</sup> Fire Office, *Propositions*, p. 2.

<sup>62</sup> The most significant amendment to the second edition of the *Propositions* was that it now incorporated houses 'Blown up, and Pulled down, as well as Burnt down', as explained in Fire Office, *[Advertisement] from the Insurance-Office*. In Fire Office, *September the 16th*, p. 2, the Office's proposers were apparently open about the substance of objections. They admitted that they had been out-voted on one matter, and that some of the intended estates 'were not all Finish't'.

<sup>63</sup> Fire Office, *September the 16th*, p. 1. This refers to at least two earlier proposals for fire insurance: De Laune's in c. 1670 and Newbold's in 1679 (on which see Chapter 2).

1681 and then the Friendly Society in 1684. The authors summoned their most histrionic and barbed language when they faced the Corporation. The Corporation's long-standing institutional reputation threatened their own, newly and carefully constructed in print.<sup>64</sup> Their strategy was to smear their rival and thereby garner loyalty to their Office. The rhetorical skills that had thus far been used to build an entity were now used for a debate. In two handbills and two pamphlets, they undermined the Corporation and its scheme, above all its security, in enumerated steps. They insinuated that the Corporation was trying to profit in an area where there was little to be gained. In various ways, they accused it of '*Rashness* and want of *Knowledge*' in its undertaking.<sup>65</sup> They intimated corruption in the matter.<sup>66</sup> They sowed doubts over the Corporation's trustworthiness and its running.<sup>67</sup> They inferred dishonesty from the rival scheme's two outward points of difference from the Insurance Office: the cheaper premium was 'a great Contrivance to draw Customers' and the offer of a one hundred-year term of insurance was 'another Stratagem to bring in Customers'.<sup>68</sup> The catalogue of insults was cushioned by flattery towards the institution's social status.<sup>69</sup>

In another line of attack, the Insurance Office's supporters turned the contest into a spectacle of justice and truth. They accused the Corporation of copying their design for insurance, claiming that they were the 'Authors of the Design' and 'the First Inventors of this Design'.<sup>70</sup> This claim to originality will be discussed in the next section, but the military language in making it marks the gravity with which they viewed the threat: 'When Right is Invaded, all manner of Defence is Lawful'; the Corporation was their 'Adversary'.<sup>71</sup> The sheets repeated the motif that this adversary 'in the End, must Ruine

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<sup>64</sup> The Insurance Office's authors repeatedly try to undermine the Corporation's 'Seal'.

<sup>65</sup> Fire Office, *Observations*, p. 3. The same pamphlet accused the Corporation of 'not understanding the Reasons of the Design' (p. 1), of 'not understanding' (p. 2), of failure 'to attend Counsel' (p. 3); it 'did not well Understand the Design they were about' (pp. 3–4). Fire Office, *Enquiry*, p. 1, called the Corporation, '*Misinformed*'. The Corporation was said not to have yet settled the estates in trust.

<sup>66</sup> Fire Office, *Enquiry*, p. 1: '**Private Interests** do sometimes govern *Publick Councils*'.

<sup>67</sup> Fire Office, *Enquiry*, p. 2. The same pamphlet refers to the Corporation's potential 'ill Management and Loss' (p. 2), makes suggestion of 'uneasy delays to Business' and 'ill Consequence' (p. 4). Fire Office, *Observations*, p. 1, indicated that the Corporation's fire insurance scheme could undermine its 'Justice, Wisdom, or Credit'.

<sup>68</sup> Fire Office, *Observations*, p. 2.

<sup>69</sup> It is not within my expertise to take sides but Cornelius Walford considered that the points against the Corporation of the City of London were reasonable: Cornelius Walford, *The Insurance Cyclopaedia: Being a Dictionary of the Definition of Terms Used in Connexion with the Theory and Practice of Insurance in All Its Branches: a Biographical Summary ... a Bibliographical Repertory ... an Historical Treasury* [...], 6 vols (London: Layton, 1871–1880), vol. 3, p. 446.

<sup>70</sup> On copying: Fire Office, *To the Right Honourable the Lord Mayor*, commented that the Corporation of the City of London's intention 'seems to be exactly the same with their [the Insurance Office's] Proposals'; Fire Office, *Enquiry*, p. 1, claimed that the Corporation had undertaken 'the same design'. On authorship, see Fire Office, *Observations*, as well as these.

<sup>71</sup> Fire Office, *Observations*, p. 1, so it begins.

the Designe'.<sup>72</sup> The righteous indignation with which the Insurance Office's representatives presented themselves was a strategy by which to maintain the allegiance of the audience. They intended their audience to sympathise with the injustice.

The men of the Corporation of the City of London took notice of the attack on their institution's reputation. At Court they discussed the 'two small pamphlets lately printed tending to ye disparagement and disability of this Citty to undertake ye said designe.' The pamphlets did not receive the desired result of the termination of the City's insurance scheme. Instead, the City's men resolved:

This Court doth therefore refer it to the said Committee to vindicate ye Citty's reputation and credit as well against ye said pamphlets as any others that shall bee published to the hindrance of ye said designe, in the manner as the said Committee shall think fitt.<sup>73</sup>

In the two pamphlets that followed, L. R. from the Corporation's side not only responded to the criticisms of his institution's scheme but repeatedly made assertions against the private individuals' credit and credibility; for instance in his rhetorical question, 'whether the Lands of a man, liable to a *Statute of Bankrupt* 3 years ago, can now be a sufficient Security?'<sup>74</sup>

When the Insurance Office's backers faced the Friendly Society in 1684 there was no institutional reputation to attack, so they focused on the design of its scheme of mutual contribution: 'To Conclude, the Friendly Society, is a more *Profitable* design, than the **Fire Office**, for the Insurers... But the Insured are just in the same Condition or rather Worse than if they had not **Insured**.'<sup>75</sup> Henry Spelman, the proposer of the Friendly Society, countered their arguments with ease and sarcasm.<sup>76</sup> He implied that they had deliberately misconstrued and misrepresented the figures, with 'mistakes'.<sup>77</sup> They made 'Dark, Forreign, and Unreasonable Computations' and 'unreasonable Calculations'. Spelman posited 'Matter of Fact' against 'Guess and Imagination'; 'these things may serve to amuse some, tho not to convince any'. The Insurance Office's confrontations with both the Corporation of the City of London and the Friendly Society reflect its active use of print. In building their office, its supporters made it a loud

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<sup>72</sup> Fire Office, *Observations*, p. 4, and 'Spoil the whole Design' (p. 2). Fire Office, *Enquiry*, had already riffed on this theme: 'hazard the ruins of the Design' and 'the Design it self will be Ruined' (p. 4).

<sup>73</sup> Report of 16th Nov 1681, read 16th December 1681, LMA, COL/CC/06/01/0015.

<sup>74</sup> L. R., *Second Letter to his Honoured Friend Mr M.T.*, p. 2.

<sup>75</sup> Barbon, *Letter to a Gentleman in the Country*, p. 3. In fact, the Insurance Office began to offer fire insurance by mutual contribution as well from the 1693: *London Gazette*, 20 November 1693.

<sup>76</sup> H[enry] S[pelman], *An Answer to a Letter to a Gentleman in the Countrey, Giving an Account of the Two Insurance-Offices; the Fire-Office & Friendly-Society* (1684).

<sup>77</sup> *Ibid.*, p. 4. One 'mistake' was 'I fear a wilful one'.

presence in public. They compelled readers to take sides. They aggrandised the Office at the expense of others.

Amidst the competition with the Corporation of the City of London, the Insurance Office's supporters also sought to earn people's loyalty by appealing to expediency. They made the offer that purchasers could 'bring back their Policies' within a year and receive their money back: 'So that if the City, or any other Persons in that time shall offer better Security or easier Terms, they will have liberty to Accept them: and in the Interim, they have the Advantage to be *Insured* by this **Office**.'<sup>78</sup> This offer was taken up.<sup>79</sup> The offer implied that the Office acted according to people's interests, that it was trustworthy. When the Insurance Office lowered its rates to match the City's, its backers promised to repay the difference to those who had already bought a policy.<sup>80</sup> Thus they sought to demonstrate their financial honesty.

The Insurance Office already made offers of discounts on the price of insurance. At the start, this was a sales strategy to award early interest. Subscribers 'shall have a years purchase allowed for encourageing the Office by their readiness to agree'.<sup>81</sup> The offer came with a deadline to strengthen its credibility but this was twice extended.<sup>82</sup> Subsequent offers committed the purchaser to the Office: '*That they should Insure Eight Years for Five Paid, Twelve for Seven, Twenty-One for Nine, and Thirty-One for Ten*'. Thereafter, the Insurance Office continued to promote a 'Discount'. The term 'discount' had associations with the culture of property investment, for specialist manuals in this field provided tables of interest, compound interest and discount.<sup>83</sup> The Insurance Office partook in this culture, at the same time as it appealed to people's

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<sup>78</sup> Fire Office, *Enquiry*, p. 4: 'That all Persons that shall *Insure* their Houses, shall have Liberty till the *First of January*, 1682 to bring back their Policies; and the *Insurers* will Oblidge themselves, and their Security by Indorsement on their Policies to Accept of a Surrender, and repay the *Premium*, only Deducting a Proportion for the time *Insured*'. The offer is publicised in *London Gazette*, 20 October 1681, p. [2].

<sup>79</sup> Insurance Office, policy, dated 6 October 1681, has a handwritten note on its back, made on 25 November 1681, that confirms this offer, LMA, COL/CC/BHC/10/028.

<sup>80</sup> Fire Office, *Observations*, p. 4: '*to those Gentlemen that have Insured their Houses, at the Office at the back-side the Royal-Exchange, If they will come to the Office, they shall be Repaid the Over-plus of their Premium*'. Christine Ferdinand highlights similar 'persuasive strategies' in book selling, such as money-off for early purchasers, with examples in c. 1681 and 1688: Christine Ferdinand, 'Constructing the Frameworks of Desire: How Newspapers Sold Books in the Seventeenth and Eighteenth Centuries', in Joad Raymond, ed., *News, Newspapers and Society in Early Modern Britain* (London: F. Cass, 1999), pp. 152–173, p. 163.

<sup>81</sup> Fire Office, *Propositions* [1680], p. 2; Fire Office, *Propositions* [1681], p. 2.

<sup>82</sup> Fire Office, *Arguments*, p.2, made the first extension to the offer: '*They that shall Subscribe before the Writings are Sealed, are to have the same Benefit with those that have already Subscribed*.' Then, Fire Office, *September the 16th*, p. 2: '*It is therefore thought fit to propose; That those Gentlemen that shall Insure their Houses, and take their Policies before the First Day of November next, shall have the same Advantage with those that did Subscribe*.'

<sup>83</sup> William C. Baer, 'The Institution of Residential Investment in Seventeenth-Century London', *Business History Review*, 76:3 (2002), 515–51 (p. 540): 'Discount was the cost of satisfying or discharging an obligation immediately by a sum that, with interest, would equal the value of an obligation (a legacy, say) at the time it was due.'

pocket and to convenience.<sup>84</sup> For the Office's part, a discount was a method to achieve the largest possible sum from the purchaser and the longest commitment, regardless of the risk.<sup>85</sup> In 1700, with the risk to the Office capped at seven years, the offer ran as follows: 'But if any Insure for Four Years, the Discount for Paying down the Money, is three Years and a Quarter; and Five, for Seven Years Insurance.'<sup>86</sup> A discount bound the parties together.

The Sun competed in a wide field on the basis of its identity and marketing. Unlike the Insurance Office's, its publicity did not create a narrative with which to create a reputation and undermine its rivals.<sup>87</sup> Instead its news-sheet the *British Mercury* forged positive associations for the brand in its early years. However, the Sun did use the strategy of a discount to secure commitment. The early-nineteenth-century *Proposals* advised: 'PERSONS MAY INSURE FOR MORE YEARS THAN ONE, not exceeding Seven; and, in such Case, there will be an Abatement of Six-Pence in the Pound *per Annum*, on the Premiums agreed for, for every Year except the first'.<sup>88</sup> Policy holders were reminded of the offer when they renewed.<sup>89</sup> The Sun maintained its 'Discount on Premiums' in the early twentieth century on 'Non-hazardous Property'.<sup>90</sup> It used a small chart to show how the discount increased as a proportion with each additional year of insurance. (See Illustration 3.52.) It explained the concept thus, in the same manner as had the Insurance Office: 'a policy for seven years is granted for six years' premium.'<sup>91</sup>

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<sup>84</sup> For example, Fire Office, *A Table* (1682): 'to Discount by way of Purchase; that is, Five Years Paid down for Seven Years Insurance, Seven, for Eleven; Ten, for Twenty-One; Eleven, for Thirty-One.'

<sup>85</sup> Fire Office, *Propositions*, p. 1, rejected annual insurance: 'because it would be both troublesom and chargeable to collect the Money yearly, in small sums, of so great a number of persons; therefore it is proposed the Moneys should be paid down for the whole time they insure'.

<sup>86</sup> Fire Office, *A Table* (1700).

<sup>87</sup> In 1806, a Sun manager intended to write a pamphlet against a new rival, the Albion Fire Office. But the 'General Meeting think it very impolitic to enter into any literary contention with other fire offices', 8 January 1806, LMA, CLC/B/192/B/001/MS11931/008.

<sup>88</sup> Sun Fire Office, *June 14, 1804 ... Proposals*. The passage continued: 'In a Common Insurance of £1000 for Seven Years, the Premiums to be paid, by the Table [of Rates], will be Seven Pounds, in which the Six-Pence in the Pound *per Annum* is to be deducted for the last Six Years, that is, Three Shillings and Six-Pence *per Annum*, which amounts to One Pound One Shilling, and reduces the Sum to be paid to Five Pounds Nineteen Shillings, and the same in Proportion for any other Sum or Number of Years'.

<sup>89</sup> Sun Fire Office, renewal letter-form, 7 December 1804: 'You may insure for any Number of Years, not exceeding seven, and a Discount will be allowed in such Case'. Sun Fire Office, receipt, dated 24 June 1801, LMA, CLC/B/192/DD/008/MS38828/001, p.24: 'This OFFICE Insures for any number of years, not exceeding Seven, and will allow after the rate of 2l. 10s. *per cent. per annum discount, according to the number of years the parties are inclined to insure for.*'

<sup>90</sup> Sun Insurance Office, renewal notice (1906), Hillingdon, MC25C/SF1/1570/1/3/1: 'A Discount on Premiums according to the following Scales can generally be allowed on Insurances of **Non-hazardous Property** for two or more years, paid in advance'.

<sup>91</sup> Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906).

### *The Insurance Office's authenticity*

In their opposition to the Corporation of the City of London's scheme, the men of the Insurance Office sought to bolster their Office's reputation by making strident claims about its authenticity. They were the 'Authors of the Design' of fire insurance.<sup>92</sup> '[T]he City of LONDON', they wrote, 'endeavour to Set Up the Insuring of Houses from **fire**, by the **Invention of Other Persons**'. Their status as the authors gave them credentials; it made them deserving of readers' support. Moreover, they presented the matter as one not only of imitation but stealing, drawing a comparison with copyright: 'since the Printing of another mans Copy, is called by the same Name, as Wrongfully taking his Goods'.<sup>93</sup> The Corporation had 'taken the **Pattern** from the **Insurance Office**'.<sup>94</sup> As a result, the men of the Insurance Office claimed to have been 'Injured'.

The issue of authorship was evidently one that mattered to the audience. The Corporation's writer reversed the accusation: 'This I cannot but smile at, because 'tis so notorious ... they have *borrowed* this Design from the City, though they have the face to deny it, and ascribe it to themselves.'<sup>95</sup> In his next pamphlet, the same writer intensified his point: 'they have done just as if a man should *filch* away a piece of Plate from his Neighbour, and setting his own Mark upon it, should impudently vouch himself to be the right and lawful owner of it.'<sup>96</sup> In 1684, when the Insurance Office's backers moved against the Friendly Society, they tried to draw their Office's authenticity not from their being the inventors but from their greater experience: 'The *Older* the **Fire Office**, The *Better*'.<sup>97</sup>

### *The Sun's longevity*

The Sun came to characterise its reputation by its age. Already within its first century, it asserted that it was 'the first that attempted the Insurance of Goods, and that of Houses, beyond the Limits of the Bills of Mortality'.<sup>98</sup> Its track record was a reason to trust the Office: 'having ever since punctually discharged all Claims on them; therefore, the Public have continued a suitable Encouragement to this Office'. By the twentieth century, it could package itself as 'the oldest Insurance Company in the world'. The proof of its worth was 'the acknowledged stability of the Company' and 'the well-known character which it has obtained for a just and prompt discharge of all Claims made

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<sup>92</sup> Fire Office, *Observations*, p. 1.

<sup>93</sup> Fire Office, *To the Right Honourable the Lord Mayor*.

<sup>94</sup> Fire Office, *Observations*, p. 1.

<sup>95</sup> L. R., *To my Honoured Friend Mr M.T.*, p. 4.

<sup>96</sup> L. R., *Second Letter to his Honoured Friend Mr M.T.*, p. 1.

<sup>97</sup> Barbon, *Letter to a Gentleman in the Country*, p. 3. Already, against the Corporation of the City of London, the Insurance Office had hailed its 'Maturer Deliberations': Fire Office, *Enquiry*, p. 1. At the same time, it highlighted the novelty of the project; so delicate that it was at risk of ruin.

<sup>98</sup> Sun Fire Office, *June 14, 1804 ... Proposals*.

upon it during an existence of ONE HUNDRED AND NINETY-SIX YEARS'.<sup>99</sup> The renewal leaflet on which this appeared, turned the Office's age into an important number, similar to the value of its fund. The number merited typographical expression. In this instance it was stated in spacious capitals in the middle of the page, set apart from the main text by empty space. (See Illustration 3.53.) When the Office passed its bicentenary, its age was emblazoned on company stationery in red – even for departments that were new, such as accident – and in advertisements.<sup>100</sup> (See Illustrations 3.54 and 3.55.)

The Sun's ongoing use of its eighteenth-century engraving of firemen slowly transformed it into a pictorial evocation of the company's age. The Sun retained the illustration because it was part of its identity. It held recognition value. But the longer the Sun used this same illustration (with touch-ups for new impressions), the more it pointed out its long company story. By the twentieth century, the illustration's antiquated appearance was an expression of the years of the company's reputation. It portrayed the historic clothing and out-dated tools of the trade at the company's founding, in an outmoded drawing technique. The composition was now set on the policy in a frame, which attached to a label containing the company's founding year. The setting carried the suggestion that the picture had hung on the wall of the Office since its founding. (See Illustration 3.39.) The illustration now made an emotional and nostalgic connection between the Office and the viewer.

By reproducing the illustration over time, the Sun created a narrative on top of that depicted in the scene: that of the Sun's history. By the twentieth century, its history had been pored over by a former Secretary and written up in industry journals.<sup>101</sup> The company's knowledge of its history became part of its marketing. The original policy engraving of the composition graced one leaflet, with the caption 'Copied from Policy dated 1726', and followed by 'The Oldest Insurance Office in the World'.<sup>102</sup> (See Illustration 3.56, and compare the illustration there to that on Illustration 3.50.) In 1910, the company took the opportunity of its 200<sup>th</sup> anniversary to publicise this history: there were illustrated advertisements in newspapers, an article by *The Times* and a short

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<sup>99</sup> Sun Insurance Office, renewal notice (1906). Sun Insurance Office, *Proposal for Fire Insurance*, leaflet-form (1906), p. [1]: 'The oldest insurance office in the world ... THE SUN FIRE OFFICE has stood the test of well-nigh two centuries, and is the oldest Insurance Company in the world.'

<sup>100</sup> The advertisements will be discussed in Chapter 6.

<sup>101</sup> Relton, *Account of the Fire Insurance Companies; Insurance and Financial Gazette* (1885), extracted in LMA, CLC/B/192/DD/034/MS38846.

<sup>102</sup> Sun Insurance Office, *Fire Renewal Notice* (1909) and Sun Insurance Office, *Fire Renewal Notice* (c. 1912), Hillingdon, MC25C/SF1/1570/1/3/1.

history by another former Secretary.<sup>103</sup> In marketing itself, its longevity became the Sun's most significant point of differentiation from other insurance companies. This was a credential.

A good reputation is a component of a trusted entity; like trust itself, it is difficult to pin down. This section has extracted the different associations that the Insurance Office and the Sun made for themselves and pointed out the different ways they did so in print. In the period under examination here, the Insurance Office had to style itself from scratch. It used narrative and debate to do so. By contrast, the Sun came to use its age to reinforce its character, conveyed numerically and by the constancy of its illustration of firemen. The passing of time allowed this illustration to express the company's stability as well as its protection.

### **Transparency**

Transparency was a quality that both the Insurance Office and the Sun Fire Office expressed in print at their opening. The Insurance Office's *Propositions* transmitted transparency by its systematic elucidation of each aspect of the project's design for insuring houses. Moreover, it set in train a consultation period in which to receive feedback on that design: 'that if any objections should in that time arise, they might be answered, if possible, or otherwise prevented'.<sup>104</sup> In the sheets that followed, the Office capitalised on this openness. Its backers broadcast that the settlement of the Office had been formed by 'Publick Meetings', '*General Meetings*, upon Publick Notice', 'debate' and 'scrutiny'.<sup>105</sup> There had been 'Deliberation' and 'Regulation'. The Office's books could be 'Examined'. The rental of the estates in security 'are to be seen at the *Office*, by all Persons that desire to see them'.<sup>106</sup>

The Insurance Office's openness to comment and criticism suggests a willingness to show vulnerability, a quality which can help build trust. The Office's proposers introduced the possibility of 'objections' in order to show themselves willing to listen to them, 'for the better settling and carrying on this Design'.<sup>107</sup> They admitted to their own shortcomings: 'If it meets with Opposition from Objections, such as only time and

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<sup>103</sup> 'Sun Fire Office' advertisement in *The Times*, 1 June 1910, p. 21; 'The Bicentenary of the Sun Fire Office 1710–1910', in *The Times*, 2 June 1910, p. 9; Edward Baumer, *The Early Days of the Sun Fire Office* (London: J. Causton, 1910).

<sup>104</sup> Fire Office, *Propositions*, p. 2.

<sup>105</sup> Fire Office, *September the 16th*, p. 1.

<sup>106</sup> Fire Office, [*Advertisement*] from the *Insurance-Office*.

<sup>107</sup> Fire Office, *Propositions*, p. 2.

experience of the Office can answer', they would revise the design.<sup>108</sup> They publicised the objections that ensued and the resulting modifications to the design.<sup>109</sup>

When it opened in 1710, the Sun Fire Office did not echo the Insurance Office's discursive disposition. It used formal means by which to explain its workings, in the Articles that comprised its *Proposals*. (See Illustrations 3.21 and 3.22.) The Sun did not escape the obligation to be transparent by explanation of itself: the *Proposals* format remained into the early nineteenth century. (See Illustrations 3.23 and 3.24.) By the 1820s, the Articles were printed on the back of each policy, which is how they were presented in the early twentieth century. (See Illustration 3.57.)

The Sun's publication of a news-sheet, the *British Mercury*, promoted the company's openness in its opening years. Delivered regularly to policy holders, the *British Mercury* allowed the insurers to keep in touch with the insured, with notification of meetings and about premiums at the end of its news stories. With the demise of its newspaper in the 1730s, the Sun's strategy of openness dissolved. It was only in 1891 that the company, having become public, was obliged to open its accounts. Until then, its books were strictly for internal consumption only. As a result of the change, the Office published a *Report of the Directors* annually, a formal expression of transparency.<sup>110</sup>

#### *Transparency by numbers*

The section above on 'Security' argued that numbers authenticated the Offices' statements about this quality. Numbers in print also represented the transparent nature of these businesses. The Insurance Office marshalled as supporting evidence for its scheme the number of houses in London, the number of fires in London in the past and the cost of losses from those fires. The Office set a clear limit on the number of policies it would sell, in proportion to its security. It explained to its audience the value by which insured houses might increase. Meanwhile, the price of insurance and the amount that could be claimed for losses were the product's essential numbers. The three fire offices that existed at the turn of the eighteenth century, were apparently transparent about the number of policy holders they comprised as each put it in print. The policy number was itself transparent in this regard as it denoted a running total.

The Insurance Office further demonstrated its transparency by the calculations that it made in its prose: 'Computations' as it knowingly referred to them. The Office gave this explanation for the price of insurance:

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<sup>108</sup> Fire Office, *Propositions*, p. 2.

<sup>109</sup> See fn. 62.

<sup>110</sup> For example, Sun Insurance Office (Fire), *Report of the Directors*, 1897, LMA, CLC/B/192/B/003/MS15030/001.

in a Brick House of fifty pound *per Ann.* of the second Rate: Ten pounds, the fifth part of fifty pound, being deducted the value of the Ground, the remainder is forty pound, for which six pence *per.* pound being paid for Insurance makes 20s. a year.<sup>111</sup>

The insurers showed off their confidence with sums.<sup>112</sup> They directed this wizardry against the competition: in his pamphlet against the Friendly Society, Nicholas Barbon examined his Office's 'Policy Books', its '*Profits and Loss*', in order to make calculations and draw conclusions regarding his rival's likely failure.<sup>113</sup> In his riposte, Henry Spelman of the Friendly Society mocked Barbon's flamboyant but empty expertise:

As for your Discoveries that a Thousand Hundred to One, makes One Hundred Thousand to One, and that Four times Eight makes Two and thirty, with a great deal more I cannot tell to what purpose, I thank you for it; but I know not at present what use to make of it, but will remember it if Occasion serve hereafter.<sup>114</sup>

In the early twentieth century, the Sun trumpeted the value of property that it insured, in order to prove itself 'The Largest London Insurers' in its marketing to new customers.<sup>115</sup> By that century, comparative numbers like these had long engaged a dedicated audience of financial specialists. For the previous twenty-five years, such figures were compiled to provide statistics about the fire insurance industry as a whole, taking into account 'Premiums', 'Losses paid' and 'Expenses of management', among other measurements.<sup>116</sup> These kinds of numbers allowed insurance companies to be compared, for both specialist and general audiences.<sup>117</sup> The Sun Insurance Office's *Report of the Directors*, published annually after 1891, was a compilation of figures and sums extracted from the year's business, fringed with minimal prose.<sup>118</sup> This genre shows how expressions of transparency had morphed, from openness to formal conventions. In Chapter 5, we will consider how the fire offices put people's names in print in order to evoke the quality of transparency. Before that, the next chapter

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<sup>111</sup> Fire Office, *Propositions*, p. 2.

<sup>112</sup> See, for example, the argument against the Corporation's calculations of a profit, in Fire Office, *Enquiry*, p. 3: 'So that the Profit to the City from Insuring Twelve Thousand Houses, will Arise thus. The Premium of Twelve Thousand Houses, as appears before, is Fifty One Thousand Five Hundred Pounds, which by interest at Six per Cent, makes Three Thousand One Hundred Pounds per Annum; Deduct the Loss at One Thousand Three Hundred Pounds per Annum; and charge of the Office at One Thousand Pounds per Annum, which makes Two Thousand Three Hundred Pounds; then there remains Eight Hundred Pounds per Annum Profit.'

<sup>113</sup> Barbon, *Letter to a Gentleman in the Country*, p. 2.

<sup>114</sup> Spelman, *An Answer to a Letter*, p. 4.

<sup>115</sup> Sun Fire Office, *Proposal for Fire Insurance*, leaflet-form (1906), p. [2].

<sup>116</sup> 'Fire Insurance Business, 1877–8 to 1902–3', a reprint from the *Finance Chronicle*, October 15 and November 16, 1903, in a Sun scrapbook, LMA, CLC/B/192/DD/011/MS15050.

<sup>117</sup> A typed list of fire offices, showing 'London Business in millions for the year 1898', 'London Business in millions for the year 1899' and 'Increase or Decrease', in a Sun scrapbook, LMA, CLC/B/192/DD/011/MS15050.

<sup>118</sup> Sun Insurance Office (Fire), *Report of the Directors*, 1897.

discusses the graphic techniques that contributed to transparency, for example the arrangement of the figures discussed here in lists and tables.

### *Conclusion*

This chapter has set out how over the course of nearly two and a half centuries fire offices used print to express four qualities of trust. In print fire offices associated themselves and their product with security and transparency. They furnished themselves with an identity and they shaped reputations that would secure loyalty. When Airbnb emphasises safety on its platform and Projects by If seeks to promote data security, there is a long history to these motifs. For fire offices, print was the vehicle by which to articulate these motifs in words. But this rhetoric cannot be separated from the visual rhetoric on the printed page. These words worked with graphics: the formal qualities of numbers visually confirmed the talk of security and conveyed transparency. Fear-mongering scenarios depicted in words by the Insurance Office came to be drawn by engraving in the Sun's hands. Company names were not neutral on the page: their position and typography were chosen to give them prominence. They had a visual dimension. Thereby print reified the name, which in turn reified the company itself. Once a name was in print, it could accrue attributes. Because of the language and layout of printed matter, readers might trust fire insurance companies.

In elucidating these qualities of trust, this chapter has conducted a new kind of graphic design analysis, one centred on trust and one which integrates the form with the content. The chapter shows that in short-form print of the kind produced by fire offices, the look of text on the page matters. Even when a typesetter had limited choices, language performs visually. This argument is two-fold. Layout worked in tune with particular expressions in the text. Furthermore, the roots of subsequent graphics lay in earlier statements made with words. The Sun built on the expression of qualities laid down by the Insurance Office. These qualities ran through time and between companies. They took different forms over time.

The sampling of different periods of print has made these nuances visible. Despite their obvious visual differences, early twentieth-century print has shed light on seventeenth-century predecessors. They share fundamental components, as part of a continuum. The juxtaposition enables the realisation of the repetition of the notion of security and of how it travelled from words to illustration. The Sun's illustration itself picked up meaning as it travelled. It becomes clear that it was important for the Insurance Office to emphasise its name just as for the Sun. The method of close-looking at these sheets reveals the significance of repetition not only through time but within a particular time. The Insurance Office's texts repeat its name. The Sun repeated

its emblem and its illustration. The method of *looking* at the articulation of words on the page necessitates the large number of illustrations.

This chapter began with the knockabout by the Corporation of the City of London's cheerleader that the Insurance Office was a rotten building that his words could pull down. L. R.'s irony called into question the trustworthiness of what the Insurance Office's promoters said in print, and therefore the realness and the legitimacy of the Insurance Office. The Insurance Office's promoters made their own claims to trustworthiness, realness and legitimacy on the basis that their fund in land was 'Real and Certain'. As a project, fire insurance faced the problem of its own lack of existence; there was no proof of concept. Moreover, by its nature it was a product without material form, formed of intangibles. As I see it, these facts enlarged the burden of the enterprise to cultivate trust. Print filled a gap: it gave it substance both by its physical material and by the qualities of trust that it expressed. For these reasons, it looks like fire offices, in the way that they created corporate identities, may have extended and substantiated ways of using print that made them the forerunners of brands. Fire offices bore names that were unrelated to the individuals that ran them, that evoked their business or their constitution, but increasingly in imaginative rather than literal ways (compare the Phoenix and the Sun as names to the South Sea Company). Their names related to symbols and illustrations. Competition between offices encouraged these identities.

The next chapter extends this line of analysis which construes print as the material support to fire insurance's immaterial product. It isolates the graphic technologies by which means print built trust. These technologies correspond to the designs, mechanisms and patterns illuminated by Part I. In what follows, they are conceived as affordances of print. They served to reinforce the qualities of trust outlined here, and thereby knit together insurance company, customers and investors.

## Chapter 4: The Graphic Technologies of Trust

As Part I brought to light, the comparable terms ‘mechanism’ and ‘pattern’ have a currency within contemporary design in its engagement with trust. Engineers at Airbnb have credited certain mechanisms with engendering reputation on the home-renting platform. Projects by If oversees a catalogue of patterns that solve particular problems of trust in digital environments. The design studio hopes fellow designers will draw from this catalogue to build services that earn their users’ trust. The terms mechanism and pattern denote repeatable devices that can be isolated, copied, re-used and shared. In both perspectives, there exist such pieces of technology that can cultivate trust.

Adapting this notion from Airbnb and Projects by If, this chapter identifies the technologies of trust by which insurance companies used print to build trust. From one period to the next, the fire offices shared the same technologies. Print afforded these technologies by means of its graphic and material properties. This chapter begins by categorising entire printed objects in these terms, then it singles out specific features of printed objects, and finally it examines elements of the page as laid out by graphic design. The literary theorist Walter Ong’s made the argument that writing is a technology that restructures thought.<sup>1</sup> This chapter pinpoints his argument on print, in order to illuminate the specific capacities of the printed layout. Ong wrote that texts are ‘thing-like’. The section here on ‘Graphic objects’ shows how print can emphasise this effect.<sup>2</sup> To re-apply Ong, these printed objects ‘embed the word in space’; accordingly, the chapter’s section ‘Graphic devices’ pulls apart the particular, self-contained aspects of a graphic object.<sup>3</sup> Ong pointed out the ‘visual organisation’ and ‘effective retrieval’ that writing made possible, exemplified by the list in particular.<sup>4</sup> The section ‘Graphic design’ considers the utilisation of the page’s space. This terminology puts the emphasis on function.

All these were technologies of trust in that they worked to develop qualities of trust with the people with whom companies communicated: investors and early adopters, policy holders and potential policy holders, and their own employees. For the technologies isolated here were formative not only of the companies’ external interactions but also for their internal practices. The chapter examines how these technologies worked and how they were re-used, from the Insurance Office in the late

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<sup>1</sup> Walter J. Ong, ‘Writing is a Technology that Restructures Thought’ in Gerd Baumann, ed., *The Written Word: Literacy in Transition* (Oxford: Clarendon Press, 1986).

<sup>2</sup> Walter J. Ong, *Orality and Literacy: The Technologizing of the Word* (London: Methuen, 1982), p. 100. Also, Jack Goody, *The Domestication of the Savage Mind* (Cambridge University Press, 1977).

<sup>3</sup> Ong, *Orality and Literacy*, p. 123.

<sup>4</sup> *Ibid.*, p. 124.

seventeenth century to the Sun Fire Office in the early nineteenth century to the Sun Insurance Office in the early twentieth century. The focus is on the technologies that endured from the Insurance Office's time, for they became the expected and familiar materialisations of the fire insurance product. The product depended on repeating, graphic formulas.<sup>5</sup>

The designers at Projects by If have facilitated the sharing of design patterns. Their attitude contrasts with that of the men of the Insurance Office who argued that their fire insurance scheme comprised a proprietary piece of intellectual property, like any 'Labour of the Brain'.<sup>6</sup> These men accused their rival, the Corporation of the City of London, of having 'taken the **Pattern** from the **Insurance Office**'.<sup>7</sup> In the pamphlets that the supporters of the Insurance Office and the Corporation of the City of London exchanged, each side likened its fire office to a physical thing that had been stolen. For the Insurance Office, the comparison was with books that contained copyright; for the Corporation, 'a piece of Plate'.<sup>8</sup> In both cases, the comparison was to an object with weight. As a product, fire insurance inherently lacked mass. The technologies identified in this chapter gave it weight. They anchored it, by design. Thus they gave its buyers, and those who worked in it, something to hold on to. But these technologies can also be seen as impersonal substitutes for personal communication and personal interaction.

### Graphic objects

Two types of printed object were fundamental both to the Insurance Office and the Sun. This section examines the origins of this pair, how they evolved and how they functioned within the business. These printed objects were made to build trust between the insurance company and its policy holders. One was the form which cemented the insurance purchase. The other was the vehicle of explanation; in one era to define to a reader what they could buy, in another era to define to a purchaser what they had bought.

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<sup>5</sup> For Ong's discussion of formulas, see *ibid.*, p. 34.

<sup>6</sup> Fire Office, *To the Right Honourable the Lord Mayor ... The Proposals of the Gentlemen of the Insurance Office is humbly Offered* [1681].

<sup>7</sup> Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681), p. 1. In 1684, they sought letters patent to gain a monopoly on fire insurance, against the Friendly Society.

<sup>8</sup> Fire Office, *To the Right Honourable the Lord Mayor*: 'since the Printing of another mans Copy, is called by the same Name, as Wrongfully taking his Goods: And if the Reason is, because the Bookseller (by Purchase) has a Property; The Argument is the same to the First Inventor'; L. R., *A Second Letter to his Honoured Friend Mr M.T. one of the Committee Chosen by the Common Council of London for the Insuring of Houses from Fire* (1682).

## *Policy*

The Insurance Office and the Sun employed a printed form to record their agreement with a customer. The men of the Insurance Office set a precedent for this purpose, which the Sun retained in its essential characteristics, notwithstanding the changes in the text from the seventeenth century to the twentieth century. The Insurance Office's *Propositions* first referred to this printed form as the 'Form of a Note or Policy'. Thereafter it was simply the policy, which was the contemporary nomenclature for agreements in marine insurance.<sup>9</sup> Subsequent fire offices used the same term, often specified as fire policy. By contrast, the Corporation of the City of London had referred to its printed form of agreement as an indenture.

The policy was a form in two senses of today's use of the word. It was 'the customary or legal method of drawing up a writing or document' but it was also 'a formulary document with blanks for the insertion of particulars'.<sup>10</sup> As the historian Naomi Tadmor has outlined, the phenomenon of forms – in both senses – grew in England from the sixteenth century, at the behest of the state.<sup>11</sup> Tadmor explains that 'the latter decades of the seventeenth century saw considerable expansion' in the production of printed blanks. There arose printed bonds for marriage and other types of agreement, printed receipts for the hearth tax and other purposes both official and commercial, printed customs forms and, by the end of the century, printed exchequer bills and the Bank of England's 'running cash notes'.<sup>12</sup> However, it was not until the middle of the nineteenth century that 'form' took the specific meaning of a printed blank, denoting a document that needed to be filled in. Despite this, both meanings are used in what follows.

The Insurance Office's policy was a printed form with blank spaces to absorb the purchaser's name, a description of the property insured, the day's date, the sum paid and the sum up to which the buyer might receive, and a policy number. Each form was authorised by the signatures of the representatives of the insurance company, endorsed by the company's seal, and witnesses to that authority. (See Illustration 4.1.) The Sun's policy forms in the early nineteenth century and in the early twentieth century demanded the same bites of information in their blank spaces. (See Illustrations 4.2 and 4.3.) They spoke in the same legalese prose as had the Insurance Office's, which contrasted with the companies' plain language in publicity material.

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<sup>9</sup> The document referred to itself as an 'instrument or policy'.

<sup>10</sup> "form, n." OED Online, Oxford University Press, September 2019, [www.oed.com/view/Entry/73421](http://www.oed.com/view/Entry/73421). Accessed 21 November 2019. I owe the wisdom of this distinction to Naomi Tadmor, 'The Settlement of the Poor and the Rise of the Form in England c. 1662–1780', *Past and Present*, 236:1 (2017), 43–97 (p. 81).

<sup>11</sup> Tadmor, 'The Settlement of the Poor', pp. 52–55.

<sup>12</sup> Exchequer bill, dated 5 June 1697, LMA, CLC/305/MS02834; Bank of England, running cash note, dated 24 January 1699, Bank of England I/008.

There were differences in how purchasers received their policies. Buyers to the Insurance Office left the office with a signed policy.<sup>13</sup> Initially they could buy a policy with a time span of up to thirty-one years. Whereas, from 1714, purchasers to the Sun took delivery of their policies once it had been written up by a clerk in the London Office.<sup>14</sup> Policies carried stamp duty; by the mid eighteenth century, the Sun's customers also paid a surcharge for a new policy.<sup>15</sup> Customers could renew their policies annually but receipts replaced the need for a new policy document unless they altered their circumstances. The evidence suggests the Sun was the first fire office to introduce receipts for payments; thereby it begat a new pattern to sit alongside that of the policy.<sup>16</sup>

The policy was the foundational and fundamental piece of text by which the Insurance Office and the Sun sold their product. When each Office made its first announcements to the public, it trailed the text of its policy. In 1680, the Insurance Office's *Propositions* ended with three specimen texts for its 'Form of a Note or Policy', to accord with different types of cover. The specimen texts were set in italics to mark them out as templates and to give them the 'appearance of the formal engraved letter'.<sup>17</sup> (See Illustration 4.4.) Their inclusion demonstrated the undertakers' transparency and credibility. The specimens allowed readers to judge the project for themselves. They were proof. With the announcement of the opening of the Insurance Office over a year later, its supporters once again drew attention to this foundational text: 'The *Form of the Policy* was also *Settled* by the *Council*'. The final version was largely the same as first promoted. When its managers launched the Sun Fire Office in 1710, they too foregrounded the policy. The Sun Fire Office's *Proposals* began with reference to the policy, 'in Form as is hereafter specified', and ended with its text in italics below a centred title, 'The Policy'.<sup>18</sup> (See Illustration 4.5.) Both Offices used their promotional formats to acclimatise potential buyers to the document that defined them.

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<sup>13</sup> Fire Office, *September the 16th, 1681. An Advertisement from the Insurance-Office for Houses, &c* (1681), p. 1: 'Persons...will Attend every Day at their Office...to Subscribe Policies'.

<sup>14</sup> Francis Boyer Relton, *An Account of the Fire Insurance Companies Associations Institutions Projects and Schemes Established and Projected in Great Britain and Ireland during the 17th and 18th Centuries, including the Sun Fire Office: Also of Charles Povey, the Projector of that Office, his Writings and Schemes* (London: Sonnenschein, 1893), p. 365.

<sup>15</sup> Sun Fire Office, *July 9, 1741. Proposals from the Sun Fire-Office, near the Royal Exchange, for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, from Loss and Damage by Fire* (1741), Article III: 'all Persons are to deposite 7s. 6d. for the Policy, Stamp-Duty and Mark'. This charge ended in the late nineteenth century, as did stamp duty.

<sup>16</sup> Relton, *Account of the Fire Insurance Companies*, p. 375: 'As far as we are aware, the Sun was the first Office which adopted the use of Renewal Receipts'.

<sup>17</sup> John Lewis, *Printed Ephemer: The Changing Uses of Type and Letterforms in English and American Printing* (Woodbridge, Suffolk: Antique Collector's Club, 1990), p. 34.

<sup>18</sup> Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals Set Forth by the Company of London-Insurers, for Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by Fire* (1710), p. [2].

The form was proof not only as text but by its graphic and material form. In each period it was a document of stature: made of large, heavy paper, with decorative printed elements. It carried an office's markers of authenticity: the personal signatures of its representatives and its own 'common' seal in wax. The promotional material of both the Insurance Office and the Sun clarified this.<sup>19</sup> The Offices invested in their policies' construction as an object, which underlined their investment in it as a text. The Insurance Office commissioned an elegant copperplate engraving. Because it was an engraving, the policy used a heavy weight of paper, and it was large at 267 mm by 419 mm.<sup>20</sup> This document was designed to hang around – it was obliged to do so for thirty-one years.<sup>21</sup> Its qualities differentiated it from the many ephemeral sheets the Office generated in the anticipation of its opening.

The Insurance Office's policy also had weight because it imitated recognisable legal formats. The shape of its text bears comparison with bonds of the time. The formats share in containing a rectangular piece of text followed by a balance between on the right, signatories with their seals, and on the left, witnesses to the signatures.<sup>22</sup> (See Illustration 4.1, compared to Illustrations 4.6 and 4.7.) As was common in engraved bonds, the engraver cut the letters such that they were reminiscent of a clerk's handwriting in a unique document rather than the reality of a mass-produced form. The fire policy looks like an adaptation of that existing pattern.<sup>23</sup> The Insurance Office's proposers had repeatedly broadcast their consultation of lawyers. The policy represented that. It used the materials appropriate for a legal agreement. The company's novelty depended on an instrument that looked familiar.

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<sup>19</sup> Fire Office, *A Table of the Insurance Office at the Back-side of the Royal-Exchange* (1683): 'Any Two of them Sealing, make good the Pollicy [sic].' Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals*: 'a Policy sign'd by Three or more of the Members of the Company of *London-Insurers*, and seal'd with the Company's Common Seal'.

<sup>20</sup> Engravings required a heavy weight of paper in order to take the heavy impression of the copperplate. See John Bidwell, 'French Paper in English Books', John Barnard and D. F. McKenzie, with Maureen Bell, eds, *The Cambridge History of the Book in Britain Volume 4, 1557–1695* (Cambridge University Press, 2002), pp. 583–601 (p. 586). John Vernon, *The Compleat Compting-House; Or, the Young Lad ... Instructed ... in All the Mysteries of a Merchant* (London, 1678), p. 143, described a marine policy as 'a Sheet of large Paper written, (but now of late days they print them) that doth express the Name of the person that causes himself to be Ensured, and that names the Place he Ensures for, the Ship, the Masters Name, the Sum of Money, the Dangers you are Ensured from, and how long that lasteth; with the Name of the Party that Ensures, or underwrites this *Policy* for you.' The text of the model that Vernon provides (pp. 144–147), however, is quite different to the Insurance Office's.

<sup>21</sup> The proportion of buyers that bought the longest available term for an Insurance Office policy when it was available, is not known. Of the dozen policies that are documented in existence up to 1682, all but three are for the thirty-one years. Of course, the longevity of the policy would have increased the likelihood of the survival of the document.

<sup>22</sup> Bond, dated 1683, LMA, E/PYM/015; bond, dated 1693, LSE, Clayton 3 C-COR (22/4/6).

<sup>23</sup> Miranda Clow, 'From Nothing to Something: The Making of the Sun Fire Office in the Eighteenth Century' (MA thesis, Royal College of Art, 2013).

The Insurance Office's policy combined the look of the familiar with details that were its own. Two features prevented it from looking generic. First, its subject stood out with the word 'Insurance' in the first line, and 'Insuring of Houses against Fire' in the seventh line, cut in a size larger than the text beside it. (See Illustration 4.8.) Secondly, 'Number' stood at the top inside a flourish. Both details specified the document to its purpose. The flourish around 'Number' made the document difficult to forge and it gave it a decorative frisson. The care taken in the making of the Insurance Office's policy is evident in the contrast with another, similar agreement document commissioned by the office in the 1690s. It was printed by letterpress on narrower, lighter paper, and gave no ornament to 'Number'.<sup>24</sup> (See Illustration 4.9.)

The Sun Fire Office's managers highlighted the objecthood of their office's policy. A person 'took out a Policy'.<sup>25</sup> At its establishment, the Sun's policy was printed by letterpress on heavy foolscap paper, which at 200 mm by 330 mm was larger than its contemporaneous promotional material. When in 1710 the Sun's *Proposals* quoted the policy's text, they rendered in black letter those phrases that were so in the genuine document. Thus the *Proposals* imitated the policy as closely as possible. (See Illustration 4.10, compared to Illustration 4.5.) This close copying attempted to prove the document in its graphic qualities, because the materialisation of the text mattered. In the early nineteenth century, the *Proposals* presented the policy as a living object: it had to be signed and endorsed as necessary.<sup>26</sup> The Sun's policy aped the shape of the Insurance Office's but used a cheaper printing technique. The choice of letterpress is an indication that this process had become more acceptable for legal agreements. It also reflects the unlimited number of policies that the new office hoped to sell.<sup>27</sup>

The Sun's managers used print technology to dress up their office's policy progressively. In 1725, they ordered 'that the Policies be on larger paper and from a copper plate, with the Sun designed on the Topp'.<sup>28</sup> As a result, an engraved illustration became the policy's centrepiece.<sup>29</sup> It measured 134 mm by 94 mm, the size of a postcard. The document's text remained printed by letterpress but the transformation

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<sup>24</sup> This agreement committed policy holders to mutual insurance. As a result, policy holders would be obliged to contribute if the Office required it due to losses. This agreement was prosaic.

<sup>25</sup> Sun Fire Office, *From the Sun-Fire-Office, April the 10th, 1710. Proposals*, p. [1].

<sup>26</sup> Sun Fire Office, *July 7, 1808. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandise, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1808), Articles I and IX.

<sup>27</sup> Engraving plates wear out after fewer than five thousand impressions.

<sup>28</sup> Quoted from minutes by Relton, *Account of the Fire Insurance Companies*, p. 366.

<sup>29</sup> The illustration looks to have been etched and engraved. Both are intaglio techniques, on a piece of metal.

saw the sheet grow to 275 mm by 420 mm to accommodate the additional element.<sup>30</sup> (See Illustration 4.11.) The illustration made the document instantly identifiable to the Sun and arrayed it with a feature that added value; for engravings cost consumers money, whether in books or sold individually.<sup>31</sup> The combination of the two printing processes on a single piece of paper – one intaglio, the other relief – was rare.<sup>32</sup> It increased the sheet's production time and production costs.

In 1748, the Sun commissioned a new engraving, which sat on a slightly bigger sheet.<sup>33</sup> It was similar in composition, size and position, but conceived and worked more skilfully than its predecessor. In the early nineteenth century, the same engraving was positioned in the top quarter of the sheet, which had grown again to 292 mm by 457 mm.<sup>34</sup> At the turn of the twentieth century, the same engraving remained the focus of the Sun's policy but it was now attended by the name and other information about the company. These additions intensified the specialness of the object as they were set in an array of different typefaces and sizes of type available in the period, consuming the top third of the sheet.<sup>35</sup> The huge choice offered by the print technology of the period allowed this but the inclination to make the policy a special object was long engrained.

In other ways too, the Sun's managers ensured that the office's policy made an impact. In the nineteenth century, the illustration was situated with the folds of the paper in mind: the sheet unfolded such that the illustration was immediately apparent. (See Illustration 4.12.) The managers also considered how the object reached the insured. In 1804 there was a re-design to the *Proposals* such that they could be used as the branded packaging for a policy and sent either straight to the policy holder or to the local agent, who would deliver it directly. For this, the *Proposals*' text was squeezed on to one side of its sheet. The sun emblem which had been on its front for the life of the Office was moved to its reverse. The policy could be folded into the pouch of the *Proposals*, leaving the emblem to fill the space that faced the viewer. (See Illustration

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<sup>30</sup> Sun Fire Office, policy, dated 1726, Bodleian Library, John Johnson Collection, Insurance Folder II.

<sup>31</sup> Tim Clayton, 'Book Illustration and the World of Prints', in Michael F. Suarez and Michael L. Turner, eds, *The Cambridge History of the Book in Britain Volume 5, 1695–1830* (Cambridge University Press, 2009), pp. 230–247.

<sup>32</sup> There was no technical difficulty, but engraving shops and printing shops were distinct operations in this period. I have not found examples of the combination on one sheet in single-sheet printing (in books of ephemera, for example). Since the seventeenth century, scientific books commonly contained drawings by engraving with letterpress text or inserted individually engraved plates among letterpress pages.

<sup>33</sup> In the mid-eighteenth century the Sun's policy measured 285 x 440mm: Sun Fire Office, policy, dated 1754, Bodleian Library, John Johnson Collection, Insurance Folder II.

<sup>34</sup> Sun Fire Office, policy, dated 1808, Private Collection.

<sup>35</sup> The sheet was approximately the same size as it had been in the early nineteenth century. Sun Insurance Office, policy, dated 1897: 292 x 457 mm. Sun Insurance Office, policy, dated 1904: 279 x 457 mm. Both Private Collection.

4.13.) The design of the emblem included a box in which to enter the number of the policy contained inside. This change made a virtue of the fact that a copy of the *Proposals* accompanied the delivery of a policy.<sup>36</sup> In the twentieth century, a branded envelop was designed for the policy in which it could travel and be stored. (See Illustration 4.14.) It was printed with an iteration of the Sun's emblem.

The visual and material qualities of the policies of the Insurance Office and of the Sun gave heft to the relationship they defined. To do so, the fire offices exercised the print technology of their time – from engraved script to engraved illustrations to the gamut of fonts from the late nineteenth century. Their policies emphasised their size by the amount of space they left empty. Thus they took up space and they projected a sense of space. Their stature spoke of the length of the relationship with a customer. The greater the effort in the document, the greater the trust in the promise it made. The weight in the policy might assuage doubts over whether claims would be paid. The policy 'had to be produced in the event of a claim'.<sup>37</sup> Corresponding to the weight the company gave it, policy holders treated their policies seriously. One holder walked around with his in his pocket.<sup>38</sup> The policy was also active in that it could be read out in trials as evidence.<sup>39</sup> It was proof.

The consistencies in layout between the policies used by the Insurance Office and the Sun indicate the importance of familiarity to this industry. Just as the Insurance Office had used familiar appearances to gain legitimacy for its policy by assuming the conventions of a bond, so the Sun reproduced the format that was standard in the industry by the early eighteenth century. In the examples of both offices, the main body text that constituted the agreement sat self-contained on the page, overseen by a strong header. Its first word received graphic emphasis and its shape left space, amply so for the signatures on the bottom left and right. A styling in the text also chimed: just as the Insurance Office had subtly enlarged 'Insuring of Houses against Fire', the Sun positioned its name in the middle of the first full line, in capitals. (See Illustrations 4.15 and 4.16.) Thus the companies used similar detailing to personalise the shared visual pattern to themselves.

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<sup>36</sup> Relton, *Account of the Fire Insurance Companies*, p. 350.

<sup>37</sup> Robin Pearson, *Insuring the Industrial Revolution: Fire Insurance in Great Britain, 1700–1850* (Aldershot: Ashgate, 2004), p. 314.

<sup>38</sup> John Bates, who was charged with arson. In the report of his trial, the foreman of the Sun Fire Office told the court that he 'was called to Bates's house on the night of the fire. I asked him whom he was insured with – he said with the Sun. I asked to see his policy to take the number of it; he produced it from his pocket, and I took the number.' Old Bailey Proceedings Online, September 1820, trial of John Bates (t18200918-2), [www.oldbaileyonline.org](http://www.oldbaileyonline.org), version 8.0. Accessed 20 July 2019.

<sup>39</sup> Ibid. See also Old Bailey Proceedings Online, October 1819, trial of Jane Cook (t18191027-39), [www.oldbaileyonline.org](http://www.oldbaileyonline.org), version 8.0. Accessed 20 July 2019.

The importance of keeping to this visual pattern is shown by the Sun's policy of 1808 which hosted two small additional paragraphs, on the vertical axis. (See Illustration 4.15.) One of these confirmed that the duty had been paid, the other was a note to advise the holder that the policy could be transferred. These notes sat outside the policy, and the latter in a small type, in order not to disrupt the pattern. The very shape of this document signalled a trusted model. The genre was also cemented in the styling. In the twentieth century, the Sun's policy continued to pick out certain words of its agreement in antiquated black letter, despite the loud presence of modern typefaces in the document's header.

The policies of the Insurance Office, the Sun Fire Office and the Sun Insurance Office reveal one substantial shift in their wording and appearance: they increasingly represented an identity, one which was corporate rather than tied to individuals. On the Insurance Office's policy, the company's signatories were well represented. The first blank was for two of them and their names were repeated twice again in the course of the form, before they signed their names at the end. Though the Sun's policies retained the structure of this union, the institution of the Office was named in the printed text at the expense of the naming of the Office's individual representatives in the blanks.<sup>40</sup> In 1808, the policy referred to 'the Society of the SUN FIRE-OFFICE in *London*', 'the Trustees or acting Members of the said Society' and 'the Stock and Fund of the said Society'. It was signed by 'Three of the Trustees or acting Members for the said Society'. The policy in 1904 spoke of 'the SUN INSURANCE OFFICE, (hereinafter called the Company)' and 'its Capital, Stock, and Funds'. It was authorised by just one signature, 'being one of the Directors of the said Company'. Thus the Sun's policy replaced a bond to individuals with a bond with a company. The policy's illustration of firemen reflected this relationship. It spoke to the policy holder of the impersonal, corporate entity with which one made the agreement. The men in the illustration were themselves branded by the company insignia. In this aspect, the Sun engineered trust differently than had the Insurance Office.

Conversely, the policy form became more personal in the details it recorded about the insured. In each era, the largest blank space was reserved for the most particular and personal information about the property insured. That space grew significantly. In 1682, it contained a brief description of the house to be insured. In the absence of street numbers in this period, the essential information here was its location. In 1808, that description included moveable goods and property. In an example of 1904, the description of insured property was anticipated by a prose list of conventional valuables which the policy covered, from jewellery to drawings. (See Illustration 4.17.) This

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<sup>40</sup> In 1710, the policy was with the Company of *London Insurers*. In 1716, this changed to the Company of the *Sun Fire Office*. Relton, *Account of the Fire Insurance Companies*, p. 365.

printed list was followed by blank lines for additional specific items. The large space was divided by a column on the right, in which to ascribe values. The size of the space called for proportionate amounts of property and detail.

### *Terms and conditions*

Projects by If regards terms and conditions on digital products as a pattern which is not fit for purpose. The terms and conditions pattern has a long history of use for the insurance product. In the early nineteenth century, this pattern took shape as the Sun Fire Office's *Proposals*, the core of which was a set of 'Terms and Conditions'. This set encompassed twelve articles. The articles were followed by a table of rates and a list of engine stations, interspersed by paragraphs of ancillary information. (See Illustrations 4.18 and 4.19, and 4.20 and 4.21.) In the early twentieth century, the company printed fifteen 'Conditions', without frills in the lower half of the reverse of its policy. (See Illustration 4.22.) The company had first put its Conditions on the back of the policy after 1816.<sup>41</sup> In both cases, the Sun's practices accorded with the insurance industry. When the Office launched itself with *Proposals* in 1710, this format was in the course of calcifying.<sup>42</sup> In the late nineteenth century, the Conditions were broadly standardised across the industry.<sup>43</sup>

The terms dispelled uncertainty and built trust because they explained and defined the product. Fire insurance was neither a straightforward product nor an unchanging one; it needed to offer clarification to its purchaser. In this regard, the Insurance Office's long-running format that began *A Table* was the precursor to the Sun's *Proposals* and its Conditions. *A Table* contained a table of rates as its central feature, which displayed the product's variables of value and length of term. (See Illustration 4.23.) In a series of short paragraphs around the table, the sheet explained the calculation of the 'Premium, or Rate of Insurance', the compensation should ones property suffer, the sources of the security which made good the claims, and the names of the 'Trustees' and 'Council' who were responsible for the enterprise.

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<sup>41</sup> P. G. M. Dickson, *The Sun Insurance Office 1710–1960: The History of Two and a Half Centuries of British Insurance* (Oxford University Press, 1960), p. 79.

<sup>42</sup> Amicable Society for a Perpetual Assurance Office, *An Account of the Amicable Society, etc. for a Perpetual Assurance Office* (1706) comprised eight conditions; Friendly Society, *A Proposal for Insuring Houses by the Friendly Society* [1707?] and [1710?]; Perpetual Insurance Office, *Proposals by the Perpetual Insurance Office on Marriages* [1710?]. See also the volume 'Tracts on Insurance 1710-1711', British Library, 1890.b.5. When Charles Povey announced his new Salvage Corps Scheme in his newspaper, he included its five articles. He also referred there to the Articles in the *Proposals* for insurances on life and on goods. *General Remark*, No. 440, 22–24 December 1708, quoted by Relton, *Account of the Fire Insurance Companies*, pp. 264–6.

<sup>43</sup> Dickson, *Sun Insurance Office*, p. 143.

The Sun Fire Office's *Proposals* in 1808 dealt with the same subject matters as had the Insurance Office's *A Table*, at greater length.<sup>44</sup> It too contained a 'Table of Rates'. It affirmed the security fund and explained the making of a claim.<sup>45</sup> It stated the role of Trustees in the signing of policies.<sup>46</sup> But the Sun's rubric in 1808 – and even in 1710 – was significantly more intricate than the Insurance Office's had been between 1682 and 1700.<sup>47</sup> Whereas the Insurance Office had made a distinction only between timber and brick houses, the reader of the Sun's Article IV comprehended lists of materials and trades which comprised three categories of risk: common, hazardous and doubly-hazardous, under the subtitle, 'The several Heads of Insurance'. The change in the format which communicated terms makes clear how many more determinants to fire insurance there were at the start of the nineteenth century than there had been at the end of the seventeenth century.

The Sun's Conditions in 1904 poured attention on the making of claims. But they forwent any clauses that pertained to explaining insurance to the reader, and they bolstered the protection of the Office's interests.<sup>48</sup> They emphasised the contingent nature of the policy and the circumstances which would forfeit it.<sup>49</sup> This included 'mis-description' of property and fraud in the making of a claim.<sup>50</sup> Where the *Proposals* focussed on what was included in a policy, the Conditions focused on restrictions and exclusion: a list of eight categories answered the subheading 'This Policy does not cover'.<sup>51</sup> The Conditions had no promotional purpose. Their embedded position on the policy demonstrated their purpose of protecting the company. The policy side of the

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<sup>44</sup> Cornelius Walford, *The Insurance Cyclopaedia: Being a Dictionary of the Definition of Terms Used in Connexion with the Theory and Practice of Insurance in All Its Branches: a Biographical Summary ... a Bibliographical Repertory ... an Historical Treasury [...]*, 6 vols (London: Layton, 1871–1880), vol. 3, p. 407, compared the *Proposals* to 'our modern prospectus': 'Their contents were indeed rather in the shape of regulations than of conditions as the term is now understood', quoted by Relton, *Account of the Fire Insurance Companies*, pp. 316–317.

<sup>45</sup> Sun Fire Office, *July 7, 1808. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandise, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1808), Article XI.

<sup>46</sup> *Ibid.*, Article I.

<sup>47</sup> *Ibid.*, Articles I, II, VI, VIII on what is and is not included in a policy; Article IX on circumstances in the event of death; Article X on house moves. Articles III and VII on actions which would invalidate a policy.

<sup>48</sup> *Ibid.*, Article XII: 'NO RECEIPTS are to be taken for any Premiums of Insurance, but such as are printed and issued from the Office, and witnessed by one of the Clerks or Agents of the Office.' Sun Insurance Office, policy, dated 1904, Condition 4: 'No Receipts for any Premium of Insurance shall be valid or available for any purpose whatever, except such as are on printed forms issued from the Company's Office, and signed by one of the Clerks or Agents of the Company.'

<sup>49</sup> Four of the Conditions begin with 'If'.

<sup>50</sup> Conditions 1 and 7. Condition 9 addressed the failure to allow the company to enter a property.

<sup>51</sup> Condition 3.

paper assumed the promotional weight. The terms were no longer a point of attraction for a potential customer. They came after a purchase rather than before.

For *A Table* and the *Proposals*, the explanation of the product performed a promotional role. *A Table* was likely put up and left in public spaces and shops, like similar one-sided sheets of its time.<sup>52</sup> Throughout the eighteenth century, the Sun's *Proposals* were produced in different sizes for pasting up as posters and for distribution by hand, by walkers, firemen and subsequently by agents too.<sup>53</sup> But they were also delivered with the policies.<sup>54</sup> With the re-design of the *Proposals* in 1808 with the sun emblem on the back, the format's distribution shifted emphatically to delivery to policy holders.<sup>55</sup> In the early twentieth century, a colourful leaflet performed the role of promoting the company. It was distributed by the Sun's agents.<sup>56</sup> On one side, the leaflet furnished information about the company that overlapped with that which the *Proposals* had provided a century before: its locations, its branches, its funds, its rates, its long success. (See Illustration 4.24.) Folded out, it became a form, 'Proposal for Fire Insurance', which a member of the public could complete with an agent in order to apply for a policy. (See Illustration 4.25.) In this incarnation, 'Proposal' was used once again, but as an offering to the company rather than vice versa, and devoid of the terms of which it was previously comprised.

*A Table*, the *Proposals* and the Conditions were formats which drew their effectiveness from their interaction with each office's policy. They boosted the policy by explaining it. Crucially, they did so in plain and direct English, in contrast to the long, dense sentences and legal formulae of the policy. *A Table* advised that '*Two Thousand Pounds per Annum* in Ground-Rents should be Settled on Trustees, as a Security to make good the Losses of *Five Thousand Houses*'. The Insurance Office's policy put it as follows:

For the Term of [blank] yeares from the Date hereof, Do desire, direct, and appoint, That the Trustees, for the time being for Houses and Lands, settled for the Insuring of Houses against Fire shall pay or satisfy unto the said [blank] his Executors or Administrators, [Or his or their Assigns, by Endorsement on this present Policy] the Sume of \_\_ One hundred and thirty \_\_ Pounds at the end of Two Months, after the said House shall be Burnt down, Demolished, or Damnified, by, or by Reason or Means of Fire; and so often as any New House, to be Built

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<sup>52</sup> Natasha Glaisyer, *The Culture of Commerce in England, 1660–1720* (Woodbridge: Boydell Press, 2006), p. 35.

<sup>53</sup> For the commission and distribution of print by the Sun's managers see LMA, CLC/B/192/B/001/MS11931, passim.

<sup>54</sup> Relton, *Account of the Fire Insurance Companies*, p. 350.

<sup>55</sup> In 1806, the Sun's Secretary sent a note to agent Francis Cobb that he be sent 'bills to be posted up'. These were not *Proposals*, which indicates that the *Proposals* were no longer the focus of publicity activity by agents. Edward Griffin to Francis Cobb, 31 October 1806, on Sun Fire Office, printed poster (ND), Kent Archives, EK/U1453/B6/2/3.

<sup>56</sup> Sun Fire Office, *Proposal for Fire Insurance*, leaflet-form (1906) is stamped with 'A supply sent to any agent on application', in capitals in red ink (Hillingdon, MC25C/SF1/1570/1/3/1).

in the place thereof, shall be Burnt down, Demolished, or Damnified by, or by Reason or Means of Fire, within the said Term...

Article III of the Sun's *Proposals* ran:

all Persons...shall pay the Premium to the next Quarter-Day, and from thence for one Year more at least, and shall, as long as the Managers agree to accept the same, make all future Payments annually at the said Office...upon Forfeiture of the Benefit thereof.

The same sentiment in the Sun's contemporary policy avowed:

Now, know ye, That from the Date of these Presents, and so long as the said [James Smyth] shall duly pay, or cause to be paid, the said Sum of three pounds four shillings & sixpence at the Times and Place aforesaid; and the Trustees or acting Members of the said Society, for the Time being, shall agree to accept the same; the Stock and Fund of the said Society shall be subject and liable to pay to the same [James Smyth] his Executors, Administrators, and Assigns, all such his Damage and Loss which he the said [James Smyth] shall suffer by Fire...

In 1904, the language of the Sun's policy maintained its differentiation from the Conditions on its reverse. While 'This Policy of Insurance Witnesseth' on one side, on the other, the Conditions preferred to say what the policy 'covered'. However, the difference was now between fusty legalese and modern legalese, for the Conditions spoke in long sentences, littered with subclauses and alternatives such as 'do, and concur in doing, and permit to be done', drafted to cover all possibilities.<sup>57</sup> Nevertheless, there was a clarity to the statements in the terms formats that made the product accessible.

The Sun's documents made this complementary relationship between the terms and the policy explicit. In 1808, its policy included the phrase, 'according to the exact Tenor of their printed Proposals, dated July the 7<sup>th</sup>, 1808'. Appropriately, most of the articles in the said *Proposals* referred to the policy. Thus, the two formats were interlocked. In 1904, the company's policy consummated the relationship between these formats by integrating them in one object. The policy was now 'subject to the Conditions endorsed hereon, which are to be taken as part of this Policy'. Accordingly, the Conditions spoke repeatedly of 'this policy'. The dependency between the two was without ambiguity.

The clear layouts of the terms formats matched their transparent language. Their graphic language shared in their purpose. They were designed to appear readable. Each layout broke up information into visual bites such that a new paragraph implied a distinct topic. Paragraphs were demarcated by space all the way around them. In the *Proposals* and the Conditions, the numbering of paragraphs formalised the rules. It also made them usable for reference outside the format. The layout of *A Table* aided legibility by preceding paragraphs with subtitles; thus 'The Propositions Were', 'The

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<sup>57</sup> Sun Insurance Office, policy, dated 1904, Condition 14.

Ground-Rents which were Settled to begin this Designe, Were', 'The Trustees Names which Accepted the Trust, Are' and 'The Council which Approved of the Title and Settlement, Were'. The subtitles were centred in italics with a space line before the paragraph. Each paragraph began with a drop initial letter to set it apart.

In a similar way, the Sun's *Proposals* flagged information: the initial words of each Article were set in capital letters; for example, 'ALL POLICIES SHALL BE SIGNED' or 'FARMING STOCK'. As a result, the reader could make an immediate grasp of the subject matter of a paragraph. By dividing their lists of terms and conditions into columns, the *Proposals* and the Conditions made the text accessible. The inclusion of a table of rates in 1682 and 1808 helped to simplify the complexities of fire insurance – perhaps also to mask them. For in 1682 the table did not include timber constructions and in 1808 it applied only to straightforward risks.

The Sun's Conditions did not gesture to graphic niceties in the way of its predecessors. It was devoid of the ornaments and the variation in typeface, spacing and titles that had enlivened previous formats; instead it communicated repetition, severe plainness and straightforwardness. This style direction maintained the appearance of tidiness, orderliness and coordination of previous versions but laid bare the Conditions' identity as a set of intimidating, legally enforceable rules. Its design sharpened the contrast with the strong personality of the policy, at the turn of the page. However, while the Conditions' sparse and sober delivery might have communicated the frankness of its paragraphs, its layout of two wide columns made following the text a challenge. It was designed to look readable but not to be read with ease nor pleasure.

Graphically, the Insurance Office's *A Table* and the Sun's *Proposals* were foils to their respective policies. Unlike policies, these formats began with a descriptive title, they named their company prominently at the top and they gave its location, and they printed the date. They were formatted such that they had character. As was discussed in the previous chapter, they represented a company identity, distinct from the policy. This identity was solidified as the same format was re-used over many years: in the case of the Insurance Office, between 1682 and 1700; in the case of the Sun, from 1710 into the first quarter of the nineteenth century.<sup>58</sup> The Sun's Conditions did not follow its predecessors in these respects, for these features were now pumped up at the head of the policy side of the sheet. In 1904, the contrast between the policy and the Conditions was extreme in order to differentiate the two sides.

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<sup>58</sup> The latest example that I have come across, which is a clear development from the original format, is Sun Fire Office, Conditions, 1827, LMA, CLC/B/192/DD/008/MS38828/001, fol. 127.

The policy and the terms document were printed objects at the heart of the Insurance Office and the Sun. This section has conceived this complementary pair as technologies of trust: they materialised the insurance transaction and the insurance product; they balanced company and individual in print and handwriting; they proved legal standing, should one wish to read it. The development of this pair over time illuminates their trust-production. While the form of the policy stayed the same over the periods considered here, the terms format saw transformation from period to period. The terms formats were graphic objects which by their changing upheld the apparently unchanging nature of the policy. The repeating physical existences of these types of object reinforced trust in fire insurance.

It is reasonable to see the policy and the terms document as impersonal means by which both insurance company and insurance customer could be relied upon to be trustworthy. These printed objects suggested they brook no dissent. The policy increasingly emphasised the markers of the company over individuals. While the enforcement of an Insurance Office policy rested purely on the policy, the Sun in the twentieth century required a list of regulations that were impersonally stated, in contrast to the policy's personal details. The nineteenth-century historian of insurance Cornelius Walford put it that: 'conditions grew out of the necessities of the business'.<sup>59</sup> These conditions allowed the company definitively to set the limits on its customers' behaviour. As such, the company could trust policy holders as much as vice versa.

### **Graphic devices**

The previous section considered two printed objects essential to the Insurance Office and the Sun: the policy and the terms document. This section concerns one significant feature of each of these formats, one that was integral not only to the format's individual function but also to the functioning of the insurance system as a whole. We will see how these features made links to other formats of documentation by which the insurance business operated. Interaction between documents was crucial to the business as the section will finally address.

#### *Policy number*

Each policy document of the Insurance Office and the Sun contained a blank for a number at the top. This number stood for the unique combination of customer, property, value and time period that the policy described.<sup>60</sup> For the Insurance Office

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<sup>59</sup> Walford, *Insurance Cyclopaedia*, vol. 3, p. 407, quoted by Relton, *Account of the Fire Insurance Companies*, p. 317.

<sup>60</sup> I am not aware of another similar system in use in 1680 whereby a number accorded with a purchase. In the 1680s receipts for the hearth tax included a blank for a folio number by which

and for the Sun, the policy number was a key part of the policy's graphics. It stood out on the Insurance Office's policy, where it was set apart at the top of the document, in the middle over the main text, enclosed by a flourishing circle. 'Number' ushered it in, printed distinctively in terms of its position and size, and setting the document apart from a bond. (See Illustration 4.26.) On the Sun Fire Office's policy in 1808, the policy number appeared above the policy's text, in the right margin but similarly set apart. (See Illustration 4.27.) Here the number ceded pole position to the engraved illustration. It was introduced by 'No', with the 'n' in a display typeface, the largest type on the page. In 1904, the number was again prompted by 'No' in enlarged type. On this crowded sheet, it took the key position of the page for the eye, at the top left. As in the Insurance Office's days, the number was enclosed, in a grey-toned octagon. (See Illustration 4.26.) In each case, the number's positioning – always at a distance from the main text of the policy and with a large prompt – gave the number authority.

The visual prominence of the policy number bespeaks its pivotal position within the Offices. The deed between the trustees of the Insurance Office specified the number's position on the policy and made it central to how the Office kept records:

In the margin of every policy, every house thereby entitled to be secured shall have the number expressed therein according to the order of time wherein the same policy is subscribed, except, in the case of surrender or expiration, the same or some other house shall have the same number. In order that it may be better known when the number of ten thousand houses are insured, and that the trustees and policy holders may be the better informed of the true extent and condition of the premises and of all policies, copies of all such policies or the substance of the contents thereof shall be entered in a book or books to succeed one another in order of time to be kept in a public place of office for that purpose. The particulars shall be entered in order of time, and also orderly entries shall be made in such books of the dates and contents of all such deeds, wills and administrations whereby any persons shall claim to be admitted as executors, administrators or assigns to sign or make authentic any such policies, to the intent that the trustees and policyholders may inspect, peruse and take notes of all and every or any the books, registers and accompts made concerning the premises.<sup>61</sup>

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the tax collector linked a receipt to his own records; as in, *[blank] the [blank] 1600 and eighty [blank] Received of [blank] the sum of [blank] shillings, in full for [blank] half years duty for [blank] fire-hearths in his house in [blank] due and ended at Lady daye last past. I [s]ay received by [underlined blank] Fol. [underlined blank] L. [blank] Collector.* On this subject, see Frances Maguire 'Bonds of Print and Chains of Paper: Rethinking Print Culture and Social Formation in Early Modern England, c.1550-c.1700' (PhD thesis, University of York, 2017). Licences at the time for Hackney coaches assigned coachmen a coach number. Their licences were not printed, LMA, COL/SJ/06/018-020. For numbers on Bank of England currency and exchequer bills from the 1690s, see Clow, 'From Nothing to Something', pp. 46–47.

<sup>61</sup> Settlement in trust, 18 December 1683, TNA, PRO C.54/4600, transcribed in John Merriman Sims, 'The Trust Lands of the Fire Office', *Guildhall Miscellany*, 4:2 (1972), 88–113. It was 'a settlement in trust by Barbon and his partners of the ground rents of various London properties as security for payment of insurance claims. It allowed the insurance of up to 10,000 houses

The deed makes clear how the policy number was a device for efficiency in the Office. The number allowed the Office to keep a count of the policies that it issued. This was important as the Office had placed limits on that number, in proportion to its security fund. Through the policy number, an individual's policy document linked directly to manuscript 'books'. These books repeated the information in the blanks of the policy, including name, status or trade, address, length of policy term and date.<sup>62</sup> They recorded the information in the same order as the policy's number. It is evident that this symmetry of information between policy and books would allow verification in the event of a claim. Notes about assignments and claims were also added to the books.<sup>63</sup> Through the certainty of a number, a policy holder could trust the Insurance Office's representatives and vice versa. The device also avoided confusion when one person took out multiple policies.<sup>64</sup> While the policy was a graphic object to the customer, to the company its essence was a number. The key position of the number on the policy accords with the fact that it needed to be clear and easily read off.

But the policy number was also at the heart of a system designed to engender trust between the dozen or more 'insurers'.<sup>65</sup> Any two insurers could subscribe policies at the office; thus they needed to process policies in the same way. The books maintained transparency between the insurers, and also with other parties. They could be inspected by trustees and policyholders and they must be 'kept in a public place'. To promote this transparency, the books, and the system that they comprised, featured

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(from 5000). This deed followed the initial deed of 29 July 1681 which settled property for 3000 houses and made provision for a further 2000, when the first batch was reached – or in fact, when a further set of houses were finished, as indicated by Fire Office, *September the 16th*, p.2. I have not ascertained whether the previous deed laid out the same system.

<sup>62</sup> John Vernon, *Compleat Compting-House*, p. 143, endorses a similar process of copying for marine insurance: 'You have a *Policy of Insurance*....And this *Policy of Insurance* ought to be copied in the *Office of Assurance*, that is, in a Book kept for that purpose.' But the Office of Assurance was centralised, that is run independently from the people with whom one agreed a policy.

<sup>63</sup> Insurance Office, policy, dated 1699, Private Collection, contains a printed note that assignments be registered in the office. Assignments were also written on the back of policies. N[icholas] B[arbon], *A Letter to a Gentleman in the Country, Giving an Account of the two Insurance-Offices; the Fire-Office & Friendly-Society* (1684), p. 2, indicates that information about claims was entered in the books as Barbon used the books to calculate the total paid in claims up to that point: 'This Calculation, any man that will Examine their Policy Books, will find to be True.'

<sup>64</sup> Sir William Twisden held several policies on a row of houses in the Barbican, dated 7 August 1682, from a list of known policies, in a private collection.

<sup>65</sup> Fire Office, *A Table of the Insurance Office at the Back-side of the Royal-Exchange* (1683); Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleet-Street* (1693); Fire Office, *[A Table,] Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet* (1698); and Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Seven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet* (1700), each name the twelve, 17, 17 and 16 'Insurers', respectively.

in the Office's early pamphlets: readers were invited to examine 'the Books of the Insurance Office', also known as its 'Policy Books'.<sup>66</sup>

The numbers on the Sun's policies connected to the Sun's Policy Books or Registers, as had the Insurance Office's.<sup>67</sup> But the Sun set no limit on the number of policies it intended to issue; it was founded with ambitions to sell fire policies across Britain. By 1863, the Sun's Books ran to 1262 volumes, with each volume containing 1500–2000 policies.<sup>68</sup> The growth of the company meant that it was not convenient to enter policies into the books in the order of their number. The Sun instituted different streams of registers. From 1793, it introduced a separate series for policies outside London. Moreover, different clerks ran their own concurrent registers, which were allocated runs of policy numbers in advance. This carried the advantage that a clerk's work could easily be scrutinised. In the early nineteenth century, the Sun's registers included more information than applied in the Insurance Office's days, because policies gathered more data: such as about the tenants and the construction of the property. Once policies were sold increasingly by agents from the late eighteenth century, this information became crucial to the books. The registers also came to record the policy's renewal date. The Sun's books were not mentioned in public in the way that the Insurance Office's had been.

The usefulness of the policy number went beyond the connection between the policy and the policy books. Its presence proliferated as the fire offices generated new printed forms for their business. It was necessary in correspondence between an office and a customer. When the Insurance Office's clerk sent a printed note to policy holders asking whether they wanted to renew, he wrote the policy number at the top. (See Illustration 4.29.) The Sun Fire Office's managers printed renewal receipts with a space for the policy number in a clear position at the top left.<sup>69</sup> (See Illustrations 4.30 and 4.31.) The Sun's renewal notice in the early nineteenth century incorporated the policy number into the text of its letter format. It ran: 'SIR / The Time for Payment on your Policy of Insurance in this OFFICE, No. [blank] expires Fifteen Days after *Christmas Day* next'. (See Illustration 4.32.) As the person was not addressed by name, and there

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<sup>66</sup> Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], p. 3; Barbon, *Letter to a Gentleman in the Country*, p. 2.

<sup>67</sup> Sims, 'Trust Lands', p. 91, credits the Insurance Office with the institution of this practice, 'which remained characteristic of the fire insurance business'. It was likely a model learnt from another service or industry, but I have not discovered precedents. I believe that 'policy book' is the authentic phrase, used in the Sun Fire Office's *Instructions* to its agents.

<sup>68</sup> LMA, Information leaflet Number 48, 'Fire insurance records'. The number of registers beyond 1863 is unknown. They are held by the descendant company of the Sun.

<sup>69</sup> The Sun issued printed receipts from its commencement, as outlined in its news-sheet: *British Mercury*, 4 October 1710, p. 2. *British Mercury*, 24 June 1713, p. 1, gave a specimen of the Office's revised receipt. The specimen shows a space for the policy number, though there is no reason to assume it was not already in place as a blank on the previous version.

was little space to enter a name above 'Sir', the note hinged on the number. The Sun's renewal notice in the early twentieth century also gave precedence to policy numbers over personal names. (See Illustration 4.33.) The envelop in which a policy travelled was committed to the number, as had been the *Proposals* wrapper before it. (See Illustration 4.34; compare to Illustration 4.13.)

In the early twentieth century, the policy number anchored internal company communications too. It was usual for letters between agents and the head office to begin with the policy number under discussion, such as might not have been the case a century before.<sup>70</sup> Some stationery was printed with a space for the number. (See Illustrations 4.35 and 4.36.) Similarly, letters were printed or typed with blanks. (See Illustrations 4.37 and 4.38.) In this era, claims entailed multiple forms. Each repeated the related policy number, and they were kept inside a special envelop which repeated the number once again. (See Illustrations 4.39, 4.40 and 4.41.) The external surveyor also applied the policy number to his forms. (See Illustration 4.42.)

In the late seventeenth century and the early eighteenth century, the policy number was reproduced on materials other than paper. The firemarks of the Insurance Office and the Sun Fire Office were stamped with the number.<sup>71</sup> This personalised the firemark to the buyer but it was an additional security measure for the offices as it left no doubt as to which property a policy covered. In turn, the Sun's managers mimicked the firemark when they printed the sun emblem on the *Proposals* with a space for a policy number. (See Illustration 4.43; compare to Illustrations 4.13 and 4.21.) Certain other objects that were insured also had to carry the number that proved it. In the Rate Books, the rubric for a 'Waggon—in Motion' ran 'the Office-Mark, with the Policy Number, to be on each Waggon at the Time of Accident.'<sup>72</sup>

The policy number was a device that facilitated the company's reliance on agents to sell policies. The link between a policy number and a policy book was replicated in branches. In the late nineteenth century, agents maintained their own policy books for the policies they sold. When an agent received a policy authorised by head office, he copied the information from it into his own book, before delivering it to the insured.<sup>73</sup>

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<sup>70</sup> See correspondence with agent Cobb in the early nineteenth century, Kent Archives, EK/U1453/B6/2/3.

<sup>71</sup> Insurance Office, agreement, dated 1697, Private Collection, refers to '*the Mark of the Phoenix affixed to the said House Numbred as above*'. The Sun ended this practice in 1807: Relton, *Account of the Fire Insurance Companies*, p. 372. This was likely a cost-saving, as at the same time, limits were put on the circumstances in which firemarks were sent out and they began to be manufactured in tin rather than lead.

<sup>72</sup> Sun Fire Office, *Instructions for the Clerks who Write Policies* (1803), p. 45, LMA, CLC/B/192/F/023/MS38872/001. The rule must have changed subsequently as in two copies of this volume, 'Number of the Policy painted thereon' replaced 'Office-Mark, with the Policy Number' by hand.

<sup>73</sup> Sun Insurance Office, *Instructions for the Agents to the Sun Insurance Office (Fire)* (London: J. Donnison, 1897), p. 38, LMA, CLC/B/192/DC/001/MS15671.

(See Illustrations 4.44 and 4.45.) He used the pages of the books as a place to store additional documents relating to a policy holder. (See Illustration 4.46.) Policy books began with an index by surname of the policies in the book, in order that the agent could navigate the non-sequential numbers. Agents' 'cash books' tallied sums received for renewals in each quarter with renewal receipts. They too maintained the chain between policy number, policy and policy books.<sup>74</sup> The chain extended to the Renewal Register, into which agents extracted each policy's basic information from their policy books and marked when the premium was paid each year. The renewal register recorded 'Number', 'NAME', 'Sum Insured', 'Annual PREMIUM', 'Address' and 'County', in pre-printed columns.

The Sun's managers impressed on their agents the importance of the policy number. They instructed agents that in the event of a claim, estimates of damages must be transmitted to the office, 'with the addition of the *number of the policy*, and other requisite particulars'.<sup>75</sup> Regarding the classification of risks, 'Reference should always be made *by number* to any existing Policy covering the same risk'.<sup>76</sup> The policy numbers of adjoining buildings should also be given so that the Office knew how far it might be exposed. The number was no help if the agents mistook it; hence the managers reminded agents, 'To be very careful that you insert the *proper number* of each policy.'<sup>77</sup> The policy number was the key to accessing the vast information held in the Sun's books. This was an impersonal device that denoted personal information. Through its use, information about individuals and their circumstances flowed between different forms and formats and between different groups of people.

Not only did the Sun expand the use of the policy number but it used other series of identification numbers. The company's renewal receipts each contained a receipt number, which was stamped on in the early twentieth century. (See Illustrations 4.47 and 4.48.) This allowed the Sun's managers to establish those which had not been remitted and by whom, and to monitor the clerks and agents who handled receipts.<sup>78</sup> In the twentieth century, losses engendered their own series. (See Illustration 4.49.) The Sun was secured by these repetitions of numbers and information. They were more robust and efficient than the use of personal names. The repetition of numbers engendered a trustworthy system.

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<sup>74</sup> Sun Fire Office, *Instructions for the Agents of the Sun Fire-Office* (London: W. P. Norris, 1807), p. 26, LMA, CLC/B/192/DC/001/MS15671.

<sup>75</sup> *Ibid.*, p. 29.

<sup>76</sup> Sun Insurance Office, *Instructions* (1897), p. 32, Para. 45.

<sup>77</sup> Sun Fire Office, *Instructions* (1807), p. 34.

<sup>78</sup> One of the formulae in each General Quarterly Meeting was the auditors' report of the number of receipts issued and delivered to agents, clerks and others who handled receipts (LMA, CLC/B/192/B/001/MS11931).

### *Printed date*

Germane to the terms documents discussed in the previous section was a printed date. Each issue of the Insurance Office's *A Table* printed its year of publication in the colophon. By contrast, the Insurance Office's previous sheets had not regularly carried a date.<sup>79</sup> Issues of the Sun's *Proposals* printed the day's date at the top. The Sun's Conditions ended with the day's date in abbreviated form ('(12/02/1904.)'), in small print. (See Illustrations 4.50, 4.51 and 4.52.) In each case, the printed date fixed the terms of the insurance in time. A fire policy, which was itself a time-based product, was contingent on the terms at the time when it was bought. A printed date eliminated ambiguity in this regard. It bounded the product. Through a date, the company's representatives knew whether a sheet was the most recent. These printed dates sit in contrast to the ceremonial and individualised manuscript date on the policy.

The printed date on these formats also tells of shifts in its purpose. The date on *A Table* and the Sun's early *Proposals* had a publicity function. It marked the sheets as being the latest, and it may have suggested that the offer had a time limit. But for the Sun Fire Office at the start of the nineteenth century, the printed date was essential to the integration of a policy with *Proposals*. The policy was printed with a matching day's date. This correspondence protected the company. On the company's Conditions in the early twentieth century, the inconspicuous date would have allowed staff to verify that the set of conditions was the most up-to-date.

New editions of the Sun's *Proposals* were issued at varying intervals according to amendments that the Office's managers thought it expedient to make.<sup>80</sup> The printed date shows that the first two decades of the nineteenth century saw frequent and significant changes. These changes reflect the uncertainty in the industry at the time. Changing conditions in the market, particularly new kinds of factory risk and competitors with innovative practices, compelled the Sun's managers to assess and update their business practices.<sup>81</sup> In 1804, the *Proposals* broke with the schema that they had kept since the Office's establishment. (See Illustrations 4.18 and 4.19, and Illustrations 4.20 and 4.21.) 1816 saw a greater break with the practices of the past as the terms and conditions were transferred to the back of the policy.<sup>82</sup> The old format persisted as a separate promotional document but was no longer entitled *Proposals*.

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<sup>79</sup> The years of publication for the Insurance Office's broadsides have to be assumed as until 1682 they were not regularly printed in the colophon, as is clear in the Bibliography.

<sup>80</sup> Between 1800 and 1820, new issues of the Sun's *Proposals* were printed in 1803, 1804, 1807, 1808, 1816 and 1820.

<sup>81</sup> The managers set up a Committee of Enquiry to do so in 1804.

<sup>82</sup> Single-sheets that retained much of the content of the long-running *Proposals*, but ceased to be headed as such, were printed in 1816, 1820, 1826 and 1827; LMA, CLC/B/192/DD/008/MS38828/001.

The managers used changes to the *Proposals* to try and contain the uncertainty in the industry.

The printed date was a device that enabled sheets to be linked. Within the periods they were in use, *A Table*, *Proposals* and the Conditions looked similar. A printed date differentiated them. The combination of looks and date made them part of a series, one whose familiarity to customers over time made it reliable. Thus a printed date was a marker of the same kind of document appearing at regular intervals. In this regard, the date made these formats akin to a newspaper. The *Proposals* led with a masthead comparable to that of a contemporary newspaper. It is possible that the Sun's first managers drew inspiration for its design from the news format. Given that they published a news-sheet for policy holders at the same time, they believed that news was a product that could help sell insurance. Because of its repetition, readers relied on the design; they knew what it contained. Like a newspaper, the frame of these formats was consistent; but unlike a newspaper, their content saw little change from issue to issue.

The repetition of the format's layout was convenient to the company but it also had benefits in representing the company. The familiarity of the format belied the significance of some of the changes. Over *A Table*'s seven editions, the changes to the text and the table looked small, but the longest extent of a policy was reduced from thirty-one years to seven years. This change exposed a substantial development in how the risks of fire insurance were evaluated since the product was first sold.<sup>83</sup> When the Sun moved its terms to the reverse of the policy in 1816, it retained the layout of the separate document on the policy. This decision maintained the appearance of little change, despite the fact that the company's action had strengthened its legal position. A printed date was another means, like the policy, by which the fire offices communicated that they were long-lasting and unchanging.

In the late nineteenth century and into the twentieth century, a printed date was germane to another regular series, the Sun's renewal leaflet, sent to policy holders annually. The front page of the leaflet gave a month and year. The leaflet was reproduced quarterly according to the expiry points of policies.<sup>84</sup> On the inside spread, the Sun took the opportunity to give its policy holders the latest time-specific information about the company such as its 'Funds in Hand'. The need for a date reflected the regular contact that the company made with policy holders. Both the necessity and fixity of a printed date paradoxically pointed to the restlessness of the insurance product. It was not unchanging despite the notions of longevity expressed by

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<sup>83</sup> There was a reduction in the rates between 1682 and 1700 but I have not investigated how this might relate to prices over the same period.

<sup>84</sup> The examples I have consulted fall in December, March and June.

the policy in each period. These repeating formats were the material means by which the product of insurance was renewed and upgraded.

### *Printed interactions*

It was a feature of how the insurers at the Insurance Office and at the Sun used print that their offices' printed sheets forged links among themselves. The policy number and the printed date achieved this, as has been discussed. This practice had another manifestation in the way that sheets referred one to another and thereby interrelated. By doing so, the companies' different formats transformed into a web of connections which upheld each other. By reinforcing its individual parts, this web strengthened the whole company. They encouraged trust in print. But as we have seen with other devices, the forging of links between sheets was increasingly a means for the Sun to protect its interests over its customers, rather than simply promote itself as previously.

The Insurance Office built its legitimacy on connections in print. Its sheets in 1680 and 1681 made the Office's *Propositions* their touchpoint. Some sheets opened with a nod to them: 'Since the Propositions for *Insuring Houses from Fire* ... as is, at large, Expressed in the *Printed Propositions*; hath received Approbation from many Persons of great Reputation'.<sup>85</sup> Another mentioned them repeatedly: 'as in the Propositions set forth', 'according to the true intent and meaning of the aforesaid Propositions', as 'was promised in the *Printed Propositions*'.<sup>86</sup> These sheets sought to attract interest by their relationship to the *Propositions*. At the same time, they drew attention to the *Propositions* and made them legitimate. The existence of the *Propositions* in print validated the project to which they referred. The practice extended to news-sheets. Notices in this medium sparked interest in the *Propositions*: they reported on 'printed papers' and 'There being now in print a particular thereof'.<sup>87</sup> A *Table* in 1682 and 1683 referred to the *Propositions*, and in 1683 also to the policy.

The status of the *Propositions* was further validated by their being a construction that endured amendment. *September, the 16<sup>th</sup>* made it known: 'a New Edition now expressed; the Former Copy being since Corrected'. The Insurance Office spun to its advantage the time that had lapsed between the publication of the *Propositions* and the final settlement of the office. Faced with the prospect of the City of London's own fire insurance scheme, the publication of the *Propositions* 'above a Year' since, formed

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<sup>85</sup> Fire Office, *Arguments*. As did Fire Office, [Advertisement] from the Insurance-Office for Houses on the Back-Side of the Royal-Exchange [1681]: 'there are Propositions in Print'.

<sup>86</sup> Fire Office, [Advertisement.] From the Insurance-Office.

<sup>87</sup> *True Protestant (Domestick) Intelligence*, No. 5, 7 May 1680, p. [1]; *Mercurius Civicus or the City Mercury*, No. 241, 12 May 1680, p. [2]: 'those Persons that have not seen the Propositions may receive them at the Office gratis'.

part of the Insurance Office's case that its design had been copied.<sup>88</sup> Subsequently, the lapse of time was used to show the 'labour' that had gone into the Office's settlement.<sup>89</sup> This body of printed matter took authority from the *Propositions*; conversely, by reference to the *Propositions*, it worked to build up the Office. A share of the credibility of the web of print the Insurance Office nurtured arose from its being public. Sheets commonly ended in the colophon with notice of the locations where they could be found. Two referred to their own existences in print to show the importance of what they said.<sup>90</sup>

For the Sun as for the Insurance Office, print had authority. The *Proposals* and receipts were 'printed', as was expressly stated. In its opening years, the Sun ran its news-sheet, the *British Mercury*, such that it interlinked with those formats.<sup>91</sup> The company used the *Proposals* and then the Conditions as a central hub from which it directed readers about the key sheets in the company's arsenal, namely the policy and the receipt. Thus it legitimised its own paper processes. The *Proposals* explained the signatures that made a policy legitimate.<sup>92</sup> They advised of the nature of a legitimate receipt: printed and witnessed by a clerk or an agent of the Office.<sup>93</sup> In turn, the receipt itself repeated and expanded upon these statements. In 1804, the renewal notice referred to the policy and the *Proposals*. It ran:

SIR / The Time for Payment on your Policy of Insurance in this OFFICE, No. [blank] expires Fifteen Days after *Christmas Day* next; ... NB You may insure for any Number of Years, not exceeding seven, and a Discount will be allowed in such Case, according to the present Proposals.<sup>94</sup>

Its counterpart in the twentieth century referred to the policy and to the receipt.

The Sun rested on this set of documents. The *Proposals* also itemised the host of written documents that were required from a policy holder in order to make a claim: an Account of the Loss and Damage; Proof by an Oath or Affirmation; and 'a Certificate

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<sup>88</sup> Fire Office, *To the Right Honourable the Lord Mayor*: 'since the Gentlemen of the Insurance-Office, did for above a Year, publicly expose their Propositions for Insuring of Houses from Fire ... now finding that the City have Published their Intentions to Settle a Fund in Ground-Rents, which seems to be exactly the same with their Proposals, are extreamly Surprized thereat'.

<sup>89</sup> Fire Office, *September the 16<sup>th</sup>*.

<sup>90</sup> Fire Office, *Enquiry*, p. 4: 'the Gentlemen of the Insurance Office think fit to make this Publication'; W. I., *A Letter to a Gentleman of the Insurance Office, Concerning the Cities Insuring Houses* [1681]: 'If you judge these Thoughts useful, you may Publish them'.

<sup>91</sup> The *British Mercury* informed policy holders of the company's procedures, such as its receipts, e.g. *British Mercury*, 4 October 1710, p. 2, and upon the revision of the receipts, *British Mercury*, 24 June 1713, p. 1. The news-sheet also publicised the *Proposals*. In turn, the *Proposals* informed readers that they could expect the *British Mercury* as a benefit of a policy.

<sup>92</sup> Sun Fire Office, *June 14, 1804. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1804), Article I.

<sup>93</sup> *Ibid.*, Article XII.

<sup>94</sup> Sun Fire Office, renewal letter-form, 7 December 1804, LMA, CLC/B/192/DD/008/MS38828/001.

under the Hands of the Minister and Church-Wardens, together with some other reputable Inhabitants of the Parish'.<sup>95</sup> In the twentieth century, a policy holder must 'give notice in writing' and then deliver 'a Claim in writing' and be prepared to show a list of other writings such as invoices and plans.<sup>96</sup>

In the midst of the many differences in this body of printed material that surfs time, the repeating use of particular devices becomes clear. This section has shed light on features that persisted through time: the policy number, the date and the capacity of one printed format to refer to another similar but different. But repetition also defines the performance of these devices; the policy number was copied from one format to another, from print to manuscript and back. These devices formed a connective tissue that upheld the insurance business. They provided it with a reliable structure. The styling of these devices on the page is also revealing. The policy number dressed the policy in a conspicuous fashion. It was part of what made the product trustworthy to the buyer. Likewise, dating – set apart in the layout – was part of the product. One bought into a set of paper.

### **Graphic design**

The section above on 'Terms and conditions' mentioned how the visual language of the Insurance Office's *A Table* and the Sun's *Proposals* and Conditions reflected their clear and direct written language. This section hones in on the expressive powers of graphic design, in particular its powers to evoke the qualities of trust. The sheets generated by the Insurance Office and the Sun shaped the furniture of the page as a supplementary line of communication with their customers. Their sheets show that metal type was not thrown on the page at random but set into a frame by design. Arguably, metal type exaggerates the 'visual organisation' that Walter Ong conferred on writing because it is itself standardised and regimented: in one frame it produces multiple copies. The list, being Ong's exemplar of the 'visual organisation' of the page, receives its own heading here.

On the Insurance Office's and the Sun's sheets, paragraphs, empty space, headings, numbers, emphasis, variations of typeface, positioning and printers' ornaments guided the reader's eye to what was important and novel. They also shaped these sheets to strike a balance between clarity and personality; qualities of trust which correspond to transparency and identity discussed in Chapter 3. These are the details that confirm language in the 'visual domain'.<sup>97</sup> Between the seventeenth century and

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<sup>95</sup> Sun Fire Office, *June 14, 1804 ... Proposals*, Article XI.

<sup>96</sup> Sun Insurance Office, policy, dated 1904, Condition 6.

<sup>97</sup> Goody, *Domestication of the Savage Mind*, p. 78.

the early nineteenth century, there was no change in the equipment available to typesetters. While the options expanded in the nineteenth century, the principles of the graphic design changed little in the fire insurance industry.

The paragraph was the graphic building block of these sheets. The Insurance Office's *Propositions* consisted of a dense main text but each of its paragraphs was dedicated to an aspect of the new project. For that reason, the paragraph conveyed clarity. The terms documents performed similarly. As in the Sun's *Proposals*, many of the paragraphs in the Insurance Office's *Propositions* led with their subject; such as, 'As to the Quantity of the Fund, it is proposed...' or 'The Houses that are burnt down shall be rebuilt at the Charge of the Office...'. By opening in this way, each paragraph was more effective as a vehicle of information.

The numbering of paragraphs added to the clarity and the transparency. By setting known limits, this technique served to formalise the Sun's *Proposals* and Conditions. In the Insurance Office's *Propositions* and in its *Observations*, numbering also had a rhetorical effect. There were two sets of bullet points in the *Propositions*, which were itemised on the page. These numerical points accentuated the persuasive capacities of 'The Advantages of such a Design' and 'To render such a Design effectual there seems to be three things more especially necessary'. (See Illustration 4.53.) The writer of the Insurance Office's *Observations* built his argument against the Corporation of the City of London's insurance scheme around a four-part structure, which was trailed by a list of the four topics he would address. (See Illustration 4.54.) He introduced each theme as follows: 'As to the **First**', 'The **Second Observation Is**', 'The **Third Observation is**' and 'The **Last Observation is**'. The last part was broken down into a further four parts. What reader could doubt such simplicity of expression? The typesetter used the effects at his disposal to sharpen the contrast from one topic to the next: black letter and a line of space highlighted each part. Each discrete part related back clearly to the trailed topics. The typesetter's work heightened the text's crescendo, from one to four. *An Enquiry's* writer devised a similar numbered structure reinforced by graphics.<sup>98</sup> The Insurance Office's sheets suggest that the texts were written with their graphic impact in mind: print's visual rhetoric helped write the text.<sup>99</sup>

Subtitles were another means to clarity, as on the Insurance Office's *A Table* and the Sun's *Proposals*. The Sun produced a rate card in the early nineteenth century

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<sup>98</sup> As does Barbon, *Letter to a Gentleman in the Country*.

<sup>99</sup> Christine Ferdinand has remarked on the 'genius' shown by newspaper printers in their use of type. She highlights the combinations of capital letters and small capital letters, italic, roman type, in various sizes, along with pointing hands, asterisks, daggers and rules to separate columns and advertisements. Christine Ferdinand, 'Constructing the Frameworks of Desire: How Newspapers Sold Books in the Seventeenth and Eighteenth Centuries', in Joad Raymond, ed., *News, Newspapers and Society in Early Modern Britain* (London: F. Cass, 1999), pp. 152–173, p. 166.

which applied a centred title in capital letters above each list of rates. (See Illustration 4.55.) A century later, the company's promotional leaflet labelled the rates in a similar fashion. (See Illustration 4.56.) Both these formats were crowded with content but by allowing bands of space at the margins and centred headings, their designers organised the information so that there were many ways in to reading it. The designers of these formats also used rules to demarcate subject matter within space. The rates card used horizontal rules, while the leaflet distinguished each page with a border. The form on the inside of the leaflet grouped its questions into sections by means of wide horizontal lines. (See Illustration 4.57.) The size of the blanks on forms afforded material resistance to the person who completed it, as a guide.

Graphic emphasis could also supply a sheet with personality. The same graphic strategies that underscored the Insurance Office's clarity of thinking in its *Observations*, also made the Office look lively and diverting. Key words and phrases popped out in italics as well as in black letter. In concert with its title, its numbers were argumentative. As a result, the *Observations* had a rambunctious character. (See Illustration 4.54.) It drew the reader in to the debate which it stoked about the Corporation of the City of London's proposals for fire insurance. The Sun's leaflet in the twentieth century similarly drew in the reader: it interplayed green and red ink, capital and lower case letters, different levels of headings and bold emphasis for words and phrases, particularly for those that trumpeted the company's reputation. (See Illustration 4.56.) Here the message was its name and its superiority.

The company's name was the main zone in which the Insurance Office and the Sun bestowed their sheets with individuality. The Sun's policy in the twentieth century demonstrated this. Similarly, the promotional leaflet just mentioned, subsumed 'Sun Fire Office' into its illustrated front cover, drawing on the art nouveau style fashionable at the time. This identity was underlined by repetition: 'Sun Fire Office' was repeated in red capital letters twice on two other of the six pages. In 1693, the Insurance Office's typesetter had used the tools of his time to give prominence to 'Fire Office' in a comparable way. On *A Table*, he dramatically set the name in capitals in a display type, alone in the line. (See Illustration 4.58; compare to 4.50.) A poster produced by the Sun in 1806 demonstrated the same tactics: 'Fire Office' sits spaciously at the top in a display type, the largest type on the sheet. (See Illustration 4.59.) In this case, the company's emblem augmented 'Fire Office' and stood in for 'Sun'.

By the end of the second decade of the nineteenth century, new display types provided typesetters with many more options. With a new hierarchy of sizes to access, the typesetter of a poster in 1819 kept to the convention of using the definition of the company's name to confer distinction. (See Illustration 4.60.) The gravity that a distinctive type could bring to a company's name was also effective at a small scale.

An otherwise unremarkable letter to policy holders regarding renewals and a handbill about a new agent both articulated 'Sun Fire Office' in black letter at the top in order to sprinkle some personality on the formats. (See Illustrations 4.61 and 4.62.) The Sun's twentieth-century renewal leaflet was jammed with markers of the company's identity and reputation. Its modest size contained the emblem twice, the Sun's original policy illustration, and statements about longevity and security, as has been discussed in the previous chapter. (See Illustrations 4.63 and 4.64.) Moreover, the company's name was prominently repeated three times on its four pages. Despite the many options of typeface then available, the Sun's managers chose to retain black letter for the company's name on the front.

### *Lists*

The list is a technology of written language which deserves its own heading, for the fire insurance business was formed of lists. A sensitivity to graphics created these lists. A list has 'a clear-cut beginning and a precise end, that is, a boundary...it encourages the ordering of items, by number, by initial sound, by category'.<sup>100</sup> The Insurance Office and the Sun rested on their policy books, which were lists of the information from each policy. This ever-evolving list constituted the company. It could also enable trust in the company: the Insurance Office's projectors had publicised their 'Books' as being available for inspection. This function of the lists in the book as proof of the company is akin to the Sun Insurance Company's *Report of the Directors*. When the Sun became a public company in 1891, it was obliged to print a *Report* of its financial health annually, for shareholders and the wider financial market.<sup>101</sup> The *Report* comprised a list of figures that summarised the detailed accountancy lists held by the company. Thus the Sun's internal lists were re-purposed in print, for public consumption and transparency. (See Illustrations 4.65 to 4.69.)

The collection of information in lists informed the fire insurance industry. The act of listing stores information.<sup>102</sup> The Insurance Office's projectors twice used a list of the number of houses burnt in London since the Great Fire in 1666 to prove their knowledge of the subject upon which they based their business.<sup>103</sup> (See Illustrations 4.70 and 4.71, and 4.72.) Thus they associated their risky project with factual, empirical information.<sup>104</sup> They displayed the evidence that informed their calculations of the risks.

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<sup>100</sup> Goody, *Domestication of the Savage Mind*, p. 81.

<sup>101</sup> For example, Sun Insurance Office (Fire), *Report of the Directors*, 1897, LMA, CLC/B/192/B/003/MS15030/001.

<sup>102</sup> Goody, *Domestication of the Savage Mind*, p. 87.

<sup>103</sup> Fire Office, *Arguments*, p. 2, and Fire Office, *Enquiry*, p. 3.

<sup>104</sup> Mortality figures were collected in London and printed in a similar fashion in the *Bills of Mortality*, since the start of the seventeenth century; David Jury, *Graphic Design Before Graphic Designers: The Printer as Designer and Craftsman 1700–1914* (London: Thames & Hudson,

The list, broken into three columns, visualised their credibility to financially savvy readers who might join the project. When the projectors printed a similar table a second time, they further demonstrated their command of their subject, particularly over the Corporation of the City of London. In this second list they sorted the columns according to whether houses were 'Brick' or 'Timber'.

The price of fire insurance was determined by a set of variables in relation to value, materials and time. The Insurance Office's backers first used the technology of a table to demonstrate the relationship of price to value and time in 1681:<sup>105</sup> they ended the *Observations* pamphlet with a table set apart by a rule and a lengthy heading that began, '*A Table for Insurance of Houses from Fire, from One Pound per Annum to a Hundred for Thirty-One Years, or Under, after these Rates, viz ...*'.<sup>106</sup> (See Illustration 4.73.) Subsequently, their format *A Table* revolved around an exactly similar table of rates. (See Illustration 4.50.) It is possible that the Insurance Office's backers were inspired to print a table of rates by a piece of publicity for the Corporation of the City of London's insurance scheme, which had a table at its heart and began 'A Table of all Terms of Years'. (See Illustration 4.74.) However, the Insurance Office's table was more sophisticated: it presented the value insured as well the length of term. It ran the different options of term on the horizontal axis, leaving the vertical axis for value. This showed the reader the saving when one chose a longer term. One could use both axes of the table to determine one's own insurance product. The price was double for timber, but this was noted outside the bounds of the table. The table included a final column for 'Houses Burnt, Money Paid', which implied the profitability of the purchase if one suffered a fire. Compared to the Corporation's, the Insurance Office's table looked complete, as it had clear headings inside a neat outline.

The Corporation of the City of London's and the Insurance Office's tables of rates fitted their product into mathematical and commercial culture in the late seventeenth century. Commercial culture ran on lists and tables of prices and rates in news-sheets and merchants' guides.<sup>107</sup> They echoed annuity tables, but they showed the inverse:

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2012), p. 52. The ordering of empirical information in this way associates the enterprise with scientific culture at the time, as well as financial culture.

<sup>105</sup> On a table as 'one or more vertical lists', see Goody, *Domestication of the Savage Mind*, p. 75.

<sup>106</sup> The heading ends: '*and Double for Timber. This is Under the Cities Proposals Two Shillings and Nine Pence per Cent.*' In another issue of *Observations*, the heading to the table instead begins: '*The Premium, or Rate of Insurance for Brick-Houses (the same to be reckoned Double for Timber) from One Pound per Annum Rent to an Hundred ...*' It ends: '*which is Under the Cities Proposal, Two Shillings Two Pence per Cent.*'

<sup>107</sup> Carolyn Nelson and Matthew Seccombe, 'The Creation of the Periodical Press 1620–1695', in John Barnard and D. F. McKenzie, eds, *The Cambridge History of the Book in Britain Volume 4, 1557–1695* (Cambridge University Press, 2002), pp. 533–550; Anne L. Murphy, *The Origins of English Financial Markets: Investment and Speculation Before the South Sea Bubble* (Cambridge University Press, 2009).

what one paid rather than what one might earn.<sup>108</sup> The Corporation's table in particular resonates with the form of a compound interest table in William Webster's ready reckoner, first published in 1634.<sup>109</sup> Contemporary tables tended to have long captions and there are precedents for the caption comprising the title to a sheet.<sup>110</sup> The existence of a table constructed the substance of the sheets.

Just as ready reckoners simplified calculations, the Insurance Office simplified its product by the display of a table of rates.<sup>111</sup> It sold policies by its series of publicity sheets that began *A Table*. In the early nineteenth century, the Sun retained a trace of this practice. A table of rates was a component of issues of its *Proposals*, as also in its annual letters to policy holders concerning renewal and on its handy rates card. (See Illustrations 4.19, 4.20, 4.32, 4.55 and 4.75.) In an era when the premium was informed by more variables than before, in the twentieth century the Sun's promotional and renewal leaflets displayed just a taster of information about their rates in lists. (See Illustrations 4.56 and 4.76.) The tabulation of rates remained the shop window for the product. Tables were promotional tools designed to make an attractive offer to potential customers, one which could be easily compared with competitors.<sup>112</sup>

Unlike the Insurance Office's, the Sun's tables of rates tended to incorporate the classification of risk: in the nineteenth century, the industry decided premiums according to the categories 'Common', 'Hazardous' and 'Doubly-Hazardous'. The articles of the *Proposals* provided a prose list of the trades and materials that defined these 'Heads of Insurance'. Although the table appeared to show a clear product, it masked the complexity which now powered the setting of premiums. It was necessary for the Sun's clerks to decide many premiums case by case. In 1808, the table itself indicated the subjectivity: 'Sums above 6000*l.* hazardous and doubly hazardous, may be insured by special agreement.' As the range of risks had vastly increased since the Insurance Office's distinction been 'Brick' and 'Timber', and the upper limits of value as well, the table showed its limitations. The limitations are demonstrated in the Sun's *Rates, Rules, and Classes, of Insurance, on Cotton-Mills*, which consumed an entire

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<sup>108</sup> For contemporary annuity tables: William Leybourn, *A President for Purchasers, Sellers and Mortgagers, or, Anatocisme (Commonly Called Compound Interest) Made Easie, without Arithmetical Calculation* (1678).

<sup>109</sup> William Webster, *Webster's Tables* (1634), reproduced in Bruce O. B. Williams and Roger G. Johnson, 'Ready Reckoners', *IEEE Annals of the History of Computing*, 27:4 (2005), 64–80 (p. 65). See also John Newton, *The Scale of Interest: Or the Use of Decimal Fractions* (1668).

<sup>110</sup> This remark is based on a search of the ESTC. Examples are: *A Table of Rates for Garbling*, [1679], and St Dunstan's in the West, *A Table of the Accustomed Rates for Burials, for the Parish of St Dunstan's in the West* [1679].

<sup>111</sup> On the superficial order afforded by a table and how a table is loaded with the meanings of other tables, see Goody, *Domestication of the Savage Mind*, p. 68.

<sup>112</sup> The Insurance Office's successor, the Phoenix, used a table format to compare its rates with those of its rival, the Friendly Society: Fire Office, *Phenix Office, Houses are Insured at the Phoenix Office for a Sum Certain, without any Contribution or Contingency whatsoever. And also by Mutual Contribution* [1705?].

page in explaining the distinctions in this type of risk. (See Illustration 4.77.) This table was a feat of information design but an inadequate substitute for a person's knowledge and judgement.

The Sun used other printed lists to define its product in the way of the 'Heads of Insurance'. The *Proposals* and the Conditions were themselves lists. The Conditions recorded a list of those objects or events the policy did not cover. In the twentieth century the company's policy printed a prose list of property, thereby showing those possessions that a policy covered by default. The *Proposal for Fire Insurance* form, in which a customer requested a policy via an agent, mimicked this list in anticipation of the policy. (See the middle section in the lower half of Illustration 4.25, under a title in red capital letters 'Property to be Insured'.) On each of these documents, beside the list there was a blank column where the value of the possessions was to be entered by hand.

The usefulness of the printed list extended inside the Sun. In the early nineteenth century the company's classification of the Heads of Insurance in the *Proposals* was mirrored internally by its Rate Books. The Rate Books was a printed list of every possible trade a fire office would consider. Beside the trade were three columns for the price of its 'Rate or Class', whether 'Brick', 'Timber or Brick & Timber' and 'Thatched'. (See Illustration 4.78.) Clerks added notes and alterations to the descriptions of the trades and changes to the prices. The printed nature of this lengthy list gave clerks a standardised system from which to conduct their work. They used it to identify and measure risk, facilitating the making of trustworthy decisions.

The printed list was fundamental to how the Insurance Office and the Sun presented themselves. It simplified and promoted, defined and classified, and it had the look of transparency. In the twentieth century, league tables of insurance companies were printed, apparently to bestow transparency on the now-crowded insurance market. (See Illustration 4.79.) Other subjects were suitable for a list: the next chapter examines the purpose served by printed lists of people – of the Insurance Office's insurers and lawyers, and the Sun's managers, agents and firemen – in newspaper advertising, trade directories and posters.

#### *Additional messages*

In the section above on 'Graphic objects' we saw how the sheets in the name of the Insurance Office and the Sun left blank spaces and empty space. It was also common for these Offices' sheets to use up space on the page with short messages that were afterthoughts to their main purpose. The layout itself conveyed their secondary status. For example, the information given to potential customers about discounts on the premium – a means to secure loyalty that was discussed in Chapter 3 – was set apart

from a format's main text. The Insurance Office's sheets contained this information at the end of a sheet, usually in italics. (See Illustrations 4.80 to 4.83.) The Sun compartmentalised its notices of discounts with a boundary of space. (See Illustrations 4.84, 4.85 and 4.86.) The Sun's formats in the first decade of the nineteenth century show the apogee of this flexible use of the page. In that period, the *Proposals* was a vehicle for multiple paragraphs about the company's offer, notifying readers of its discount, the stamp duty, its fire patrol and its engines. In the same period, the form component of the Sun's receipt was followed by a trio of additional paragraphs that morphed this object into an information sheet. (See Illustration 4.87.) In both cases, these paragraphs were additive to the patterns of the Sun's *Proposals* and its receipt since they had originally been designed in the eighteenth century. These regular formats became an opportunity for various communications with a customer.

The Insurance Office's and the Sun's managers stretched a format's graphic conventions above all in order to safeguard the interests of the company. By 1699 the Insurance Office's policy contained an additional sentence which alerted policy holders that the assignment of a policy had to be recorded at the office.<sup>113</sup> (See Illustration 4.88.) In the early nineteenth century, the Sun's policy carried analogous advice about endorsement.<sup>114</sup> These additions show how the Offices' managers – or their typesetter – perceived no genre as too precious on which to add clarification as to the practicalities of fire insurance. The managers disrupted the policy as tactfully as possible: in both cases, the sentences sat outside the familiar format. The managers' desire to protect their interests in the policy and avoid conflict with policy holders determined their flexible approach to graphic design.

Further barricading the company, the Sun's managers specifically used the company's formats as a space in which to reiterate clauses from its *Proposals* and its Conditions. On the Sun's receipt in the early nineteenth century, one paragraph repeated an article of the Terms regarding the removal of goods in a fire.<sup>115</sup> Another paragraph, lengthy and in small print, reminded customers that it was their responsibility to remember to pay their premium for the year. The importance of these notes was reinforced by italics, capital letters, 'NB' and a pointing hand, used in turn. (See Illustration 4.87.) The variety of styles was likely intended to encourage the

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<sup>113</sup> Insurance Office, policy, dated 1699, Private Collection: 'Upon Assigning this Policy it is necessary that the Assignment be Registered in the Office'. The note is not on earlier surviving examples of the Insurance Office's policy, which in all other aspects remained the same at least until the turn of the century. (I am not aware of an Insurance Office policy after 1699.)

<sup>114</sup> 'The Interest in this Policy may be transferred by Indorsement, made and entered at this Office, if the Trustees or acting Members approve thereof, but not otherwise.'

<sup>115</sup> 'To encourage the Removal of Goods in Cases of Fire, this Office will allow the reasonable Charges attending the same; and makes good the sufferer's Loss, whether destroyed, lost or damaged by such Removal.' This reiterates Article 11 of the Terms on the Sun's *Proposals* in 1803, 1804, 1807 and 1808. The same sentiment was included on the *Proposals* in 1816.

comprehension of the different warnings. In the twentieth century, the Sun's renewal notice repeated the condition about receipts.<sup>116</sup> These sheets were put into dialogue with policy holders. They were active. These notes were an attempt to solve problems of communication through the use of leftover space on the printed page. Insurers evolved how they used their formats. Particularly in the early nineteenth century, these notes point to exasperation on the Sun's part to make its customers accountable for its own rules.

It is neither appropriate nor accurate to talk of graphic designers creating the sheets sampled in this thesis, even in the final period considered here. Particularly in the first two periods, convention determined the look of these sheets. But that does not prevent their being evidence of intention and design. Writers, managers or typesetters made decisions about layouts. The study of those layouts expands the perspective of graphic design as a practice and a discipline. The design of these sheets co-constructed the text and its meaning. In the late seventeenth century, printed lists brought their cultural baggage from other formats to fire insurance and infused the new enterprise with visual markers of authority and transparency. By doing so, the list was the shop window into the enterprise. Lists, paragraphs and layouts are windows into the cultural impact of fire insurance, in a way that deepens James Raven's analysis of business print.

### *Conclusion*

This chapter has taken the notion of repeatable patterns, mechanisms or devices from Part I's design projects and spied it in fire insurance print. In this chapter, the label technology has subsumed these repeatable and repeating devices both integral and integrated – from entire objects to graphic inflections. This allows resonance with Walter Ong's insight that writing is a technology that restructures thought. Here, graphic technologies structured fire insurance. The technologies enumerated and analysed here were generated by design practice working in print. This analysis shows what a flexible material print was to work with: it could afford different kinds of object, it could afford connecting devices between objects or parts of an object, it led a dance with the reader. The sampling of periods brings to light the repeating nature of these technologies.

This chapter and the previous have rested on a delicate distinction. Where Chapter 3 argued that print forged trust in fire insurance through language and tropes graphically depicted, this chapter's attention went to technologies. The technologies

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<sup>116</sup> Sun Insurance Office, renewal notice (1906), Hillingdon, MC25C/SF1/1570/1/3/1: 'No Receipts will be recognised as valid but such as are printed and issued from the Office.' This matched: Sun Insurance Office, policy, dated 1904, Condition 4.

powered the qualities of trust discussed in Chapter 3; the one set is entangled in the other set. The argument is that these were all means by which to materialise the fire insurance product. They stood in for the emptiness of the product. The policy gave it weight, materially. The policy number, dates and lists gave it weight conceptually. Graphic design styled it.<sup>117</sup> The materialisation was visual. These were the means that made fire insurance believable to buyers. To materialise the product was to materialise trust. Part of that materialisation was the construction of a reliable system for the insurers themselves. Paradoxically, a quiet ring of mistrust has reverberated around this chapter. The Insurance Office's eagerness to prove one piece of print with another, and the Sun's reiteration of its terms and subsequent defensive staging of its Conditions on the policy, speak of a lack of certainty around these Offices' positions and processes. The ring of distrust resounds into the next chapter, while the next Part of the thesis shifts the emphasis to this flipside of trust.

The materialisation of the fire insurance product militates for its impersonal nature. In each period, the fire offices re-used and built upon the technologies of the past, both entire graphic objects and the components of graphic objects. Graphic objects such as the policy and the receipt recorded relationships between strangers. Over time, the policy evolved to be a bold souvenir of an insurance company, with fewer signatures of the individuals who represented the company. Meanwhile, terms formats became characterless rather than representing the character of the company. The policy number made customers anonymous by fashioning them as numbers in a sequence. In a manner that resonates with and predates Theodore Porter's technologies of trust in the accountancy industry, the Insurance Office and the Sun depended on objects and devices that apparently bypassed interpersonal relationships.<sup>118</sup> Before that can be settled, the next and final chapter in this Part, turns to the integral role that people played in the print culture of these two offices. People interacted with print and print represented people.

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<sup>117</sup> '[T]hese technologies of the word do not merely store what we know. They style what we know': Ong, *Orality and Literacy*, p. 155.

<sup>118</sup> Theodore Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life* (Princeton University Press, 1995).

## Chapter 5: The Personality of Graphic Objects

Amidst the explanation of its safety measures, Airbnb's 'Trust' portal has a sprinkling of human faces; one of which stands for safety when things go wrong. As was also discussed in Part I, designs for trust by students at the RCA incorporated face-to-face meetings as key moments in their service designs. This chapter echoes this human input into the design of trust; it is concerned with how people built trust in the Insurance Office and the Sun. The staff at these fire offices performed an essential role. They worked in tandem with graphic objects. The previous chapter looked at two persistent graphic objects used by fire offices. This chapter embraces a slew of others. Graphic objects balanced trust in individuals with trust in a corporate body.

In the seventeenth century, a two-dozen 'Council', 'Trustees' and 'Insurers' cast off the Insurance Office, aided by a band of firemen. In the early nineteenth century, the Sun Fire Office ran on twenty-four managers – from a larger body of shareholders – with up to fifty firemen and five or so patrolmen, about 150 freelance agents and another two dozen of clerks, collectors, surveyors and porters. When it became a public company as the Sun Insurance Office in 1891, the company's total staff had grown to about 150 and its agent force to over a thousand, numbers which continued to grow.<sup>1</sup> These numbers activated fire insurance, and they met the growing number of policy holders. The Sun's managers spent much time in hiring people and in deciding benefits and salaries.<sup>2</sup>

In each period, different articulations of this staff were presented in the print that was intended for policy holders and potential policy holders. On the one hand, people were integrated with graphic objects: their names were printed, signed and listed, and in the case of firemen, their bodies appeared in illustrations. On the other hand, graphic objects determined this staff: print was essential in endorsing, advertising and soliciting for business in the context of local conditions, in the form of advertisements, notices and handbills. Graphic objects also tried to shape and discipline company agents, firemen and customers. In this regard, a key object is the book of *Instructions* for agents that the Sun's managers commissioned in the first decade of the nineteenth

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<sup>1</sup> P. G. M. Dickson, *The Sun Insurance Office 1710–1960: The History of Two and a Half Centuries of British Insurance* (Oxford University Press, 1960), p. 297. Also, Michael Heller, *London Clerical Workers 1880–1914: Development of the Labour Market* (London: Pickering & Chatto, 2011).

<sup>2</sup> As shown by minutes and letter books: LMA, CLC/B/192/B/001/MS11931, CLC/B/192/B/003/MS15030, CLC/B/192/B/009/MS11932 and CLC/B/192/DA/001/MS18243. For a contemporary view on the desirable insurance employee and on staff as both 'instruments' of an insurance office and its representatives, see T. E. Young and R. Masters, *Insurance Office Organisation, Management, and Accounts* (London: Sir Isaac Pitman & Sons, 1904).

century. The Sun was reliant on agents for its expansion across Britain in the eighteenth century; the *Instructions* attempted to regulate and standardise this errant body.

In 1804, James Hall, a surveyor to the Sun, wrote a report to the managers setting down his low opinion of the company's staff and its inattentive management.<sup>3</sup> His report responded to a Committee of Enquiry that had then begun to conduct a review of the company's staff and operations.<sup>4</sup> James Hall's stinging commentary underlines the importance of the Sun's staff to trust in the company, both internally and externally. Hall distrusted every group. He condemned the 'drunkenness' of firemen, who were in a 'state of insubordination', exhorting 'that they ought to be under better regulation and that with proper management they may be made of more use to you than they are at present'.

The surveyor articulated his criticisms in the language of trust. He denounced the 'abuses' by staff in the system of disbursements, and he considered new arrangements that could be implemented to 'secure confidence to your servants'. Hall decried 'fraudulent claims' and the reliance on those who settled claims in London: 'I feel myself bound to say that the power and confidence placed in me and in them [other servants of the office] is greater than I think ought to be delegated to such persons'. He disapproved of the use of 'alien assistance' to settle claims: 'the practice of introducing strangers for the purpose of settling losses should be limited within narrower bounds...as it produces an unnecessary expence without an adequate advantage...[It] is an improper custom'.

But it was the lack of sophistication of its agents that threatened trust in the Sun itself. James Hall expounded:

Settlement of losses in the country ... deserves your most serious attention ... it has been much the custom to employ the agents to adjust the claims – these as you well know are persons of both sexes, various ages and different occupations, very rarely indeed qualified either by their education or their habits, for the due execution of the onerous business they are on such occasions invited to perform – Their confined manner of life contracts their ideas and makes them strangers to that broad & liberal scale of conduct which is at all times so essentially necessary to improve the credit & reputation and support the character of and confidence in an establishment like yours.

Hall continued that personal relations dictated claims, rather than the contract of the policy. He had no trust in agents serving the company:

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<sup>3</sup> LMA, CLC/B/192/DE/002/MS38849.

<sup>4</sup> The Committee of Enquiry was first appointed in 1804. See Chapter 2. For a description of James Hall's work as surveyor of stock, see LMA, CLC/B/192/E/045/MS38856.

your agent has it in his power to connive at his own neglect or error in the framing of a policy or in his instructions transmitted to the Office for it, and of qualifying the terms of it by an unauthorised and forced construction.

The consequence of this was ‘an act of immunity to him and of liberality to the sufferer’. Moreover, one could not trust the agents’ judgement, for on occasions when they transferred the settlement of losses to others, ‘your purse and your reputation, both wide open, are committed to persons (without restraint) perfectly unknown to you either for their abilities or their integrity.’ The result was that the Sun ‘will be certain to suffer all the disadvantages ... from their infidelity, partiality or ignorance’.

Regardless of their bile, James Hall’s opinions highlight the vulnerabilities of this geographically extended business, in which face-to-face encounters represented a corporate reputation. This chapter shows how graphic objects moderated the risks posed by people in Hall’s era as well as in the periods studied in this thesis that preceded and succeeded it. Within three years of Hall’s report, the Sun had issued a new book of *Instructions* for agents. Despite that, a theme of this chapter is the risks that people presented to the fire insurance industry, and the distrust with which personal relations were imbued.

### **Personal names on graphic objects**

So far this Part of the thesis has examined printed matter in a somewhat dispassionate manner. This could give the impression that the material is itself impersonal. To counter that, this section surveys the different ways in which the Insurance Office and the Sun put names to work on their printed output. This output was infused with names, fixed in print and prompted by blanks.

#### *Names on display*

At its first presentation, the Insurance Office was a mysterious enterprise. In 1680, the *Propositions* associated no individuals with the project except the booksellers from whom copies of the sheet were available.<sup>5</sup> But the *Propositions* promised that names would come: ‘The Names of the Insurers, and places where the Estates or Security lies; with the Names of the Trustees, and an exact draught of the Conveyance will be hereafter set forth.’ The author of this assurance showed his belief that the disclosure of the people behind the scheme was a vital ingredient for its credibility. A year later, the *Advertisement from the Insurance Office* provided just two names, of the insurers ‘Samuel Vincent Esq and Dr Nicholas Barbon’. The ‘others’ remained anonymous.<sup>6</sup> But

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<sup>5</sup> Fire Office, *Arguments for Insuring Houses from Fire* [1680], mentions no names whatsoever.

<sup>6</sup> Fire Office, *Propositions for Insuring Houses from Fire* [1681]; Fire Office, [*Advertisement*] *from the Insurance-Office for Houses on the Back-Side of the Royal-Exchange* [1681].

the importance of names to the Office's infrastructure was conveyed in the graphic design of the sheets. 'Names' was picked out in black-letter type four times. (See Illustration 5.1.) These emphases created anticipation: 'the **Names** of the Insurers ... with the **Names** of the Trustees, should in a short time, be set forth'. The names were a presence, even before they were named.

The Insurance Office's *Advertisement* in September 1681 delivered on the expectation, providing lists in prose of the project's eleven trustees, eight counsel and four insurers; the latter names authenticated policies.<sup>7</sup> (See Illustration 5.2.) These personal names supported the impersonal nature of the Office's security fund and trust. Print publicised them. Names were a refrain on each edition of the Insurance Office's *A Table*, on which they were transformed into part of the display. (See Illustration 5.3.)

The Insurance Office's anonymous authors affirmed the prestige of the names involved in the project. At the Office's 'Publick Meetings', 'several Gentlemen, and Eminent Citizens were present'. Its trustees were the 'Eminentest Council at Law'.<sup>8</sup> Lists arranged names in order of their status, starting with knights and identifying prestigious roles, such as 'late Speaker to the House of Commons'. Even if a reader was not familiar with a name, he or she could recognise status. The Insurance Office's backers listed names to show the Office's transparency and to endow their nascent office with reputations.<sup>9</sup> This transparency may also have been a strategic attempt to counter the poor reputation of the Office's main driver, Nicholas Barbon. The author of the pamphlets which defended the Corporation of the City of London's insurance scheme obliquely used Barbon's reputation as a property developer as ammunition against the Insurance Office, making jibes about his law suits, his debts and his failure

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<sup>7</sup> Of those named in 1681, two are known to have been associated with Nicholas Barbon in property projects: Samuel Vincent, who was one of the four insurers, and George Bradbury, a close legal adviser to Barbon, who was named as a trustee of the Office. Of those named on the list of 'the Insurers' in *Fire Office, A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleet-Street* (1693): Sir John Parsons is thought to have provided Barbon with the money for the purchase of a piece of land, and Edward Noell was another close legal adviser. The source for Barbon's associates is Elizabeth McKellar, *The Birth of Modern London: The Development and Design of the City 1660–1720* (Manchester University Press, 1999), pp. 51–52.

<sup>8</sup> *Fire Office, A Table, Shewing the Rates of Insuring Houses from One Year to Seven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet* (1700). Also, *Fire Office, September, the 16th 1681. An Advertisement from the Insurance-Office for Houses, &c (1681)*, p. 2.

<sup>9</sup> Natasha Glaisyer, *The Culture of Commerce in England, 1660–1720* (Woodbridge: Boydell Press, 2006). According to McKellar, *Birth of Modern London*, p. 53, those who invested in property speculation were 'self-made men, rather than from the gentry and aristocracy'. '[T]he majority of financing was organized through credit networks'. Although some of the names printed on Insurance Office sheets are known to be Barbon's associates in property, it is notable that he was compelled to find other, more eminent names to promote the insurance enterprise.

to pay his workers their wages.<sup>10</sup> The Gentlemen of the Insurance Office 'should not be trusted' with people's premiums.

The personal untrustworthiness of an individual was exactly the possibility that the legal structure of the Insurance Office was designed to counteract. Its foundation in a trust made it trustworthy. But the Office's spokesmen tried to have it both ways. One pamphlet argued that fire insurance was better as a private enterprise than run by the Corporation of London:

taking it for granted, That the Security is in all respects equal; yet there are differences that make the same security better, as it is now settled by private persons, than if settled by the City ... First, it will be better managed for the Advantage of the insured and insurers. Mens credit, care and industry, are more concerned to preserve private interest, than publick: By this means fires will be better prevented and extinguished.<sup>11</sup>

The Insurance Office's printed matter gave the impression that individuals were accountable. But the Friendly Society's spokesman was suspicious of the Insurance Office's lack of personal accountability: 'neither is any Personal Security given, but especial Care taken that nothing in their Settlement should **Charge their Persons**'.<sup>12</sup>

In the eighteenth century, the Sun Fire Office's governing body did not embed itself in print in the way that the Insurance Office's had. The company promoted its terms and conditions and it built its corporate identity. But this convention shifted in the first quarter of the nineteenth century, during which the company tentatively gave space in its publicity to the names of its managers. Names were organised in the display format of a list. In this shift, it followed its competitors. In 1805, managers discussed the 'propriety' of putting names 'in the different calendars and directories'.<sup>13</sup> The company's entry in the 1808 edition of the *Post Office Annual Directory* for London consisted of the list of its managers. The company's Chairman and Secretary headed the list, with the rest, including two knights, in alphabetical order, unlike the Insurance Office's hierarchical order. Each name was printed with an address for correspondence. The

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<sup>10</sup> L. R., *To my Honoured Friend Mr M.T. one of the Committee Chosen by the Common Council of London, for the Insuring of Houses from Fire* (1682), p. 2: 'And I dare say this Office, erected by the City, shall pay the Losses of those whose Houses are *burnt down* sooner than this Enquirer shall the wages of those that *built his up*'; *ibid.*, p. 4: 'I do not think it strange, that he who refuses to *pay* what he is *indebted* to others, should refuse to *acknowledge* what he *owes* to you'; L. R., *A Second Letter to his Honoured Friend Mr M.T. one of the Committee Chosen by the Common Council of London for the Insuring of Houses from Fire* (1682), p. 2: 'the many Suits that are every Term between them and their Creditors'; *ibid.*, p. 3: 'I ask how Private men, and Persons so much in Debt should come by such a Bank'; 'their many Creditors'.

<sup>11</sup> Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681], p. 2. The City's spokesman disagreed: that 'Publick Revenues ... committed to the care of a few private Persons, have been miserably perverted', L. R., *To my Honoured Friend*, p. 2.

<sup>12</sup> H[enry] S[elman], *An Answer to a Letter to a Gentleman in the Countrey, Giving an Account of the Two Insurance-Offices; the Fire-Office & Friendly-Society* (1684), p. 1.

<sup>13</sup> LMA, CLC/B/192/B/025/MS38773, 29 October 1805.

name of the Office Secretary punctuated the list; his address was the company's office on Cornhill. (See Illustration 5.4.) This format became incorporated into the Sun's masthead. From 1820, a list of the managers in two columns was positioned with the Conditions. (See Illustrations 5.5 and 5.6.) From 1824, the company listed the names of its managers at the top of its advertisements in newspapers.<sup>14</sup> The Sun's governing body came to publicise its names as a component and endorsement of the company's identity.

In the early twentieth century, the list of the Sun's directors (as they were now called) was grander in content and display. Among the twenty names in 1904, was a greater proportion of members of the aristocracy than in 1820.<sup>15</sup> The names were now positioned beside the illustration on the policy. (See Illustration 5.7.) The same alphabetical list was part of the masthead on the company's annual reports and on stationery. (See Illustration 5.8.) Policy holders also saw this list of names on their annual renewal notice. (See Illustration 5.9.) Like the Insurance Office's proclamations in the seventeenth century, this leaflet marshalled the social standing of these names in order to endorse the Sun's performance: 'The Directors can confidently recommend the SUN FIRE OFFICE, the oldest Insurance Company in the world, to the notice of the Public'.

### *Names to promote*

Names also appeared in print in order to advertise individuals to the public and to proclaim their trustworthiness. As the Sun Fire Office extended its service across the British Isles in the eighteenth century, names on print accrued this new purpose, one that the Insurance Office had no need to tap. From the late eighteenth century, the company made use of local newspapers to advertise its local list of agents. Its managers

Resolved, that it will be beneficial to this office that their agents in every county, by name & residence, be made known to the county in general, by a public advertisement in the country newspapers twice before every quarter day – And that it be referred to the Committee of Country Insurances to frame the Advertisement.<sup>16</sup>

The company's identity manifestly endorsed the agents' names, as the Sun's emblem hung over them. A list organised agents' names according to the towns in the county.

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<sup>14</sup> Sun Fire Office, advertisement specimen, 1824, LMA, CLC/B/192/DD/008/MS38828/001, fol. 110.

<sup>15</sup> The grandness of the names of the Sun's directors in the period concurs with the evidence on directors at new technology companies from 1890 to 1910, presented in Fabio Braggion and Lyndon Moore, 'The Economic Benefits of Political Connections in Late Victorian Britain', *Journal of Economic History*, 73:1 (2013), cited by Jonathan Haskel and Stian Westlake, *Capitalism without Capital: The Rise of the Intangible Economy* (Princeton University Press, 2018).

<sup>16</sup> LMA, CLC/B/192/B/001/MS11931, 11 October 1792.

(See Illustrations 5.10, 5.11 and 5.12.) The Sun had posters printed in London to make known the names of its local agents. The names were similarly organised in a list and by county for ease of reference. (See Illustration 5.13.) The Sun's printer in London produced an appointment form for agents, in which blanks were left for the agent's name, address and county. (See Illustration 5.14.) The printed nature of the form, and its heading in black-letter, endorsed the authenticity of the written name.

The Sun also encouraged agents to print their own publicity. In 1795, the Sun's governing body

Resolved, That the respective agents of this office in the country should be informed of this advertisement [a template form], & acquainted that it's insertion is not meant to preclude them from publishing such advertisements, as they think will tend to increase their particular business.<sup>17</sup>

The agent in Lincoln in 1804 used a handbill notice to name himself and four others in the region, for those 'who live at an inconvenient distance from Lincoln'. The individuals' names, set in capitals, sat under the aegis of the much larger heading, 'SUN-FIRE-OFFICE, LONDON'. (See Illustration 5.15.) Agents commissioned their own posters from local printers. A poster about the change of the agent in Leeds in 1819 made use of new, heavier display types to make an impact. (See Illustration 5.16.) The message was reinforced by a handbill of the same. (See Illustration 5.17.)

The Sun also put names on print in the early nineteenth century for its own internal purposes. Its managers found a need for a list of its agents, perhaps as a means to formalise the group and distribute to its network. (See Illustration 5.18.) The managers also commissioned lists of its firemen and porters, in a size and layout suitable for display. (See Illustration 5.19.) This kind of list was put up in the locations of the fire patrol, so that each one knew the authenticity of the other. By listing the names according to badge number, the posters also made clear the order of command. The list in 1811 differentiated clearly between 'foreman', 'deputy foreman' and the rest. (See Illustration 5.20.) These poster lists allowed the Sun's managers to revel in the office's manpower, at the same time as they were concerned about how to control it.

### *Signatures*

Signatures were another manifestation of personal names on the printed page. Graphic design left space for them. Signatures and seals authorised the Insurance Office's and the Sun's policies. They were an index of security to the company and the customer. The Insurance Office's *A Table* explained of the Office's twelve insurers: 'Any Two of them Sealing, make good the Pollicy.'<sup>18</sup> The Insurance Office's insurers signed policies

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<sup>17</sup> Ibid., 29 January 1795.

<sup>18</sup> Fire Office, *A Table of the Insurance Office at the Back-side of the Royal-Exchange* (1683).

in the presence of their customers. The signature recorded a meeting and an event. By contrast, the Sun's managers in the early nineteenth century signed policies in batches at meetings of the Committee of Management, for which they received an attendance fee.<sup>19</sup> But even this process of authentication was inconvenient for a company of the Sun's size, and it was reduced as far as it could be within the law.<sup>20</sup> In 1806, the management decided upon a change to procedure, such that

in future, the blank policies be signed by only two names, & placed under the care of Mr Cole: that, at all times, the policies be deposited & locked up by him in a safe place; &, after they are filled up, the third name shall be inserted.<sup>21</sup>

In the early twentieth century, only one Sun director needed to give his signature to each policy.<sup>22</sup>

The signing of the Sun's internal documents was also an obligation and a burden. In the early nineteenth century, fair copies of reports were made 'for signature' by the various members of a committee.<sup>23</sup> When there were unexpected changes in personnel, usually caused by death, the security and efficient running of the company were put at risk. Quick allowances were necessary regarding the signing of cheques.<sup>24</sup> On occasions when a clerk injured his hand, the management grudgingly allowed him to use a stamp to automate the authenticity his autograph conferred; 'provided that the stamp be kept locked up, and the key retained by him'.<sup>25</sup>

### *Printed signatures*

The policy required authentic signatures but on other graphic objects for the customer, type was a substitute. In the first two decades of the nineteenth century, the Sun's renewal receipt contained a printed signature of two members of the company and an actual signature of a 'Witness', who was the clerk, agent, receiver or collector who received the money. The Sun's management had used printed renewal receipts since the Office's commencement but it instituted the practice of printed signatures in 1713.<sup>26</sup> It used its news-sheet at the time to explain the rationale to policy holders: 'Because it

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<sup>19</sup> LMA, CLC/B/192/B/009/MS11932. For example, managers sign policies in a batch of 1000 (fol. 1) and 600 (fol. 238, December 1803), with the sequence of policy numbers given as 'from 760,000 to 760,600'.

<sup>20</sup> A recent law suit was reported to have implications on 'the present mode of attesting policies', LMA, CLC/B/192/B/001/MS11931, April 1806.

<sup>21</sup> *Ibid.*, 13 February 1806.

<sup>22</sup> On the directors signing policies, see Dickson, *Sun Insurance Office*.

<sup>23</sup> LMA, CLC/B/192/B/026/MS38774.

<sup>24</sup> LMA, CLC/B/192/B/007/MS38769, fol. 6.

<sup>25</sup> *Ibid.*, fol. 16.

<sup>26</sup> *British Mercury*, No. 84, 4 October 1710, p. 2: 'All Persons who have Insur'd their Houses or Goods from Loss by Fire, in the Sun-Fire-Office in St. Paul's Church-yard, are desir'd to take Notice, that according to the Proposals, and the Tenour of their Policies, they are oblig'd to pay their Quarteridge within ten Days after every Quarter-Day; for which they will have a printed Receipt, sign'd by two of the Members of the Company of London-Insurers.'

would be almost endless for two members of the Committee to set their hands to so great a number of receipts as there are persons now insured in the said Office'.<sup>27</sup> Thus the managers justified printed signatures as a solution to the problem of the size of the company.

The company's printer in the early eighteenth century, Hugh Meere, designed the receipts in specialist typefaces, 'to avoid being counterfeited'. Meere set the body text in Pica Cursorial and the signatures in Union Pearl. He marketed the latter as 'Scriptographia, or, Written Print-Hand, (which can't be imitated by any other Printer)' and he recommended it for bills of lading, bonds, receipts and other legal instruments.<sup>28</sup> Scriptographia was 'the First English Display Type'.<sup>29</sup> Its exclusivity secured the form, but its decorative style also gave the names the human touch. (See Illustrations 5.21 and 5.22.) As a result, the printed names stood in for an interaction between the insured and the insurers which had not in fact happened.

In the 1730s, the Sun's printer increased the authenticity and the security of the renewal receipts by commissioning woodcuts of the members' autographs.<sup>30</sup> (See Illustration 5.23.) The resulting receipts clearly signified a hierarchy of names. The representations of the two members' names appeared large against the letterpress text. Those two overshadowed the space for the real signature of the 'Witness'. (See Illustrations 5.24 and 5.25.) In the example of 1801, another name signed on behalf of ('for') the clerk, perhaps an assistant. It was essential for the document at this time to represent people who were responsible for the company.

The Sun's renewal notice in the early nineteenth century enacted the same principle. This was another format that contained a printed signature of someone in a superior position in the company, in this case the accountant or secretary. It requested payment for the renewal of a policy. In some versions, the printer used a weighted italic type in a large size for the sign-off as a suggestion of a personal touch rather than a mark of authenticity. (See Illustrations 5.26 and 5.27.) In another version, the sign-off was differentiated from the main text by being in capitals. (See Illustration 5.28.)

A century later, the Sun produced a leaflet for the same purpose. It contained a list of the company's directors. The personal touch mattered here too, but the mark of a staff member from head office was no longer necessary. The leaflet was designed with a space for the agent to sign his name on the front page, and to enter his location:

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<sup>27</sup> *British Mercury*, No. 416, 24 June 1713, p. 1.

<sup>28</sup> Hugh Meere advertised his specialist services in the *Observer*, 7 February 1708, and in the *British Mercury*, 20 December 1712.

<sup>29</sup> John Lewis, *Printed Ephemera: The Changing Uses of Type and Letterforms in English and American Printing* (Woodbridge, Suffolk: Antique Collector's Club, 1990), p. 21.

<sup>30</sup> It is my supposition that these were very fine woodcuts, as I can see no sign of an engraving plate on the paper. By 1724, the main body of the receipt was set in roman type rather than cursorial pica: LMA, SC/GL/NOB/C/064/9.

'Agent at.....'. The policy holder would have known the agent personally through meeting or through correspondence.<sup>31</sup> The agent at Uxbridge applied his ink stamp in this space. (See Illustration 5.29.) By the same principle, the renewal receipts of the same era did not use printed signatures; the clerk's or agent's signature alone was enough. The corporate identity of the receipt showed its security. (See Illustration 5.30.)

### *Changes in personnel*

A change in the company's top personnel was another reason for the Sun's management to put names in print. In particular this custom applied to the secretary. The historian of insurance Robin Pearson has enumerated the secretary's responsibilities in the nineteenth century:

to supervise the daily work of the clerical and other waged staff, to oversee the provincial agents, to check their remittances were accurate and up to date, to consider proposals for insurance and make recommendations to the board, to communicate with agents regarding losses on insurances sold through their agencies, and to arrange for the adjustment of losses and the inspection of property proposed for insurance. The secretary was usually the first line of communication with shareholders and policyholders. Thus most of the daily operations of the company were devolved upon his office.<sup>32</sup>

The secretary was the figurehead to whom agents were instructed to address communication.<sup>33</sup>

1806 saw the retirement of Hugh Watts as the Sun's secretary after twenty years. He left in bad health, 'unable to give that active assistance now so necessary in the office'.<sup>34</sup> His son had aided his father 'for several years last past'. Up until this point the role of secretary was fulfilled by one of the Sun's managers. The managers took Watts's departure as an opportunity to split the role's increasing workload in two: a manager as (Board) Secretary and from among the clerks, an Office Secretary, who would supervise the administration of business.<sup>35</sup> With this settled, the management decided that

notice be given to the agents by a circular letter that they must in future correspond with Mr Edwd Griffin he having been appointed Secretary and that a notice of the above appointment

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<sup>31</sup> For the amount of correspondence that passed between agents and policy holders 1882–1920, see Hillingdon, MC25C/SF1/1570/3.

<sup>32</sup> Robin Pearson, *Insuring the Industrial Revolution: Fire Insurance in Great Britain, 1700–1850* (Aldershot: Ashgate, 2004), p. 251.

<sup>33</sup> Sun Fire Office, *Instructions for the Agents of the Sun Fire-Office* (London: W. P. Norris, 1807), p. 40; Sun Insurance Office, *Instructions for the Agents to the Sun Insurance Office (Fire)* (London: J. Donnison, 1897). (Both, LMA, CLC/B/192/DC/001/MS15671.)

<sup>34</sup> LMA, CLC/B/192/B/001/MS11931, 3 April 1806, fols 123–124.

<sup>35</sup> Dickson, *Sun Insurance Office*, pp. 54–55.

be sent to the Royal Exchange, & Phoenix – & such other offices as may be thought necessary.<sup>36</sup>

The Sun's managers hesitated over whether to include the information 'on the resignation of Mr Watts'.<sup>37</sup> They decided against it. Griffin's was the newly created position.

The purpose of the notice was to ensure a smooth transition for the network of agents and for communications within the fire insurance industry. But the format points to equivocation within the company's management as to whether trust rested in known individuals or in the institution and its stationery. The use of print reflected the size of the network that needed the information. Subsequent circulars to agents showed no signs of the new secretary, except for the new name that signed them off. At the same time, announcements like this reveal that trust rested on individuals who did not retire until forced to by their health. This left the Sun vulnerable to unexpected departures at the same time as it tried to fortify its institutional identity.

In 1821, the Sun's management was frank with agents about the reason for the next change in secretary. Edward Willis Griffin replaced his father, 'who has retired on account of ill health', admitted the notice.<sup>38</sup> Just four months later, this Griffin was replaced 'in consequence of the bad state of his health', by John Richards.<sup>39</sup> Agents were here 'directed by the Board to indorse to him all Bills, which you may have occasion to send to the Office'. This individual held great responsibility, but the substitution appeared seamless. The practice was in place at the turn of the twentieth century. In 1897 a notice ran:

I regret to have to announce that Mr E. H. Mannering has been compelled, on account of ill-health, to resign the Secretary-ship of this Office, which he has held for nearly fifteen years.

The Directors have appointed Mr Edward Baumer as his successor.<sup>40</sup>

As a result of the change in the company's structure in 1891, there were more key personnel who were worthy of notifications, such as the Manager.<sup>41</sup> In this period, typed letters were also sent to newspapers regarding changes in the membership of the company's board.<sup>42</sup> When the Sun's own name-change from the Sun Fire Office to the Sun Insurance Office was announced in 1891, the governing body explained that the change had no consequences: contracts were 'unaffected'.<sup>43</sup> (See Illustration 5.31.)

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<sup>36</sup> LMA, CLC/B/192/B/026/MS38774, 9 April 1806.

<sup>37</sup> The phrase was crossed out of the draft minutes.

<sup>38</sup> LMA, CLC/B/192/DD/008/MS38828/001, fol. 96 (12 April 1821).

<sup>39</sup> *Ibid.*, fol. 100 (13 October 1821).

<sup>40</sup> LMA, CLC/B/192/DD/011/MS15050 and LMA, CLC/B/192/DD/034/MS38846, 13 May 1897.

<sup>41</sup> LMA, CLC/B/192/DD/034/MS38846, 31 December 1912: Mr Mead succeeded Mr Manvell as Manager, after 49 years' service, and maintains his role as Secretary.

<sup>42</sup> LMA, CLC/B/192/DD/034/MS38846.

<sup>43</sup> LMA, CLC/B/192/DD/011/MS15050.

This section has catalogued how names appeared in body text and in lists; they appeared as spaces for a signature or an endorsement; they appeared as printed signatures. Names could represent company managers or company clerks; they performed for policy holders and potential policy holders alike. They authenticated different printed formats. Some graphic objects existed purely to communicate names. All graphic objects were grounded in a name of some sort. For the Insurance Office as for the Sun in each period, confidence rested on the naming of the names involved in it. The ways in which this was achieved vacillated, yet consistently these Offices built and maintained their corporate identities by naming individuals. The names of individuals endorsed the company and vice versa. Personal trust was then an essential component of impersonal trust. However, each company trod a clumsy path between forming itself as an entity irrespective of the personal reputation of its insurers and which would outlive those individuals, and of relying on the personal names of those concerned in it. Visual branding on company stationery matched up against personal signatures. The next section highlights print's interactions with particular groups in fire insurance's sphere.

## Firemen

Firemen were the first group of people which a fire insurance company employed and upon which it depended. Augustus Newbold's design for fire insurance in 1679, which anticipated the Insurance Office and the Corporation of the City of London's insurance scheme, specified the 'having in readiness a further supply of Persons of Skills, for managing of Engines, Buckets, &c.'<sup>44</sup> The Insurance Office's projectors made this provision part of its sales pitch to investors. They promised:

it is altogether improbable that ever any Loss by Fire should be so great as to surmount the Security, especially considered, when it is the business and particular care of the Office, to have a certain number of men to be always in pay, to be ready night and day both to prevent and extinguish the Fire.<sup>45</sup>

In the projectors' presentation, the value of these men was to the Office, by reducing losses by fire and thereby reducing the risk to the scheme.<sup>46</sup> This band of men

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<sup>44</sup> A. Newbold, *Londons Improvement and the Builder's Security Asserted, by the Apparent Advantages that will Attend their Easie Charge, in Raising such a Joint-Stock, as many Assure a Re-building of those Houses, which shall hereafter be Destroyed by the Casualties of Fire* (1680), p. 4. This specification was 'further' to the provisions that local parishes were required to make.

<sup>45</sup> Fire Office, *Propositions*, p. 1.

<sup>46</sup> Fire Office, *Arguments*, p. 2: The Office would be 'Assisted by the Contrivance, and Industry of a Company of Men, Versed and Experienced in Extinguishing and Preventing of the Fire. What Advantage that may be, is best guest by considering what Old and Experienced Souldiers are able to perform, in respect of a Tumult, and Raw, and unexperienced Men.' These men would help the Office to 'Support it self' and 'Subsist'.

protected the security of the Office. They made it more secure.<sup>47</sup> Only once did the Insurance Office's projectors articulate the benefit of firemen to policy holders themselves.<sup>48</sup>

By contrast, firemen as the protection of customers were at the forefront of the Sun Fire Office's publicity. London's firemen were 'walking advertisements', who paraded London in the eighteenth century, in the livery of their office.<sup>49</sup> Chapter 3 discussed the illustration of a firemen and a porter which graced the Sun's policy document from 1726. Even before that, two editions of the Sun's *Proposals* carried a woodcut of firemen extinguishing a fire. The *Proposals* of the early nineteenth century listed the fire stations in London. They highlighted the land and river fire-engines, firemen and engineers, and the night patrol as advantages to purchasers: 'for the farther encouragement of persons insuring...which tends greatly to the public security'.<sup>50</sup> Where the Insurance Office had associated firemen with its own financial security, the Sun promoted its concern for public safety.

Following modifications to the fire patrol in 1807, the Sun's managers resolved:

That the new Plan of Fire Patrole be made public by introducing proper words to that effect in the new notices, ordered to be issued to the insured at this office, & likewise by a proper Advertisement in the public Papers, & at the Foot of our Proposals.<sup>51</sup>

Communicating with the public was part of the Sun's strategy of fire prevention. Even after fire prevention was no longer in the charge of fire offices, the Sun's publicity maintained the company's association with the protection offered by firemen. The company promoted its contributions to salvage and to the fire brigade. The long-standing illustration of firemen remained on the policy as well as being used on leaflets and in newspaper advertisements in the late nineteenth century and early twentieth century. This graphic was now an empty substitute for the role this group had played in

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<sup>47</sup> Nicholas Barbon promoted his design for a waterwork, to provide a ready supply of water, in similar terms. In a nice slogan, the waterwork would make insurance 'safe to the *Insurers*, cheap to the *Insured*', in *An Advertisement. Being a Proposal by Dr Barbon and Partners for Insuring Houses and Goods from Fire, by a Water-Work* [...] (1694).

<sup>48</sup> In a pamphlet to undermine the foundations of the new Friendly Society in 1685, which was a mutual scheme for fire insurance, Nicholas Barbon reasoned, under the slogan, 'Better Preserves the Insured from Fire': 'In the Fire Office the Insured are better preserved from Fire, than in the Friendly Society: It is more the Interest of the Insurers: Because the Loss is their own; and experience hath already shewn, how great the advantage is to the Insured, from those Industrious men they keep to Extinguish the Fires; like Old Disciplin'd Souldiers, that do greater things, then Ten times that Number of Raw and Unexperienced men.' N[icholas] B[arbon], *A Letter to a Gentleman in the Country, Giving an Account of the two Insurance-Offices; the Fire-Office & Friendly-Society* (1684), pp. 2 and 3.

<sup>49</sup> Pearson, *Insuring the Industrial Revolution*, p. 284. The Sun's firemen marched in London quarterly until 1761, thereafter once a year, Dickson, *Sun Insurance Office*, pp. 37, 71.

<sup>50</sup> Sun Fire Office, *June 14, 1804. Sun Fire-Office, Cornhill, near the Royal-Exchange, and at Craig's Court, Charing-Cross. Proposals for Insuring Houses, and Other Buildings, Goods, Wares and Merchandize, and Ships in Harbour, in Dock, or Building, and Craft, from Loss and Damage by Fire* (1804); Sun Fire Office, *Instructions* (1807), p. 57.

<sup>51</sup> LMA, CLC/B/192/B/001/MS11931, 22 January 1807.

the Office. The company offered guidance to its agents on how to respond to members of the public who still believed that fire offices managed fire-fighting.<sup>52</sup>

In the early nineteenth century, the Sun's managers debated the number of firemen the Office should retain.<sup>53</sup> At that time, the Sun had the most of any fire office.<sup>54</sup> On inquiry, a committee of managers learnt that many firemen were too infirm for the job. One of them had 'adopted another line of life, viz a bird stuffer, and seldom attends a fire'.<sup>55</sup> As a result of such discoveries, and closer observation, the brigade reduced from about fifty firemen and eight porters in 1803 to thirty-five firemen and five patrol in 1811 and 1820.<sup>56</sup>

The Sun's managers used printed matter to guide the behaviour of its firemen. They secured each fireman to the Sun with a printed bond, by which a third party guaranteed a person's conduct at a price. (See Illustration 5.32.) Often three names stood for a fireman, including his father.<sup>57</sup> An eighteenth-century printing of the bond, still in use at the beginning of the nineteenth century, displayed its purpose by the impression of a factotum of Sun-branded firemen fighting a fire, the same image as used occasionally on the company's early *Proposals*. (See Illustration 5.33.) The text of the bond set out what a fireman should and should not do. He should 'do his utmost Endeavour, according to the best of his Skill and Power, to extinguish and put out' any fire he attended. But he should not 'purloin or embezzle' any property in the vicinity of a fire. He must not cause 'Damage, Complaints or Trouble'. He must

civilly and quietly demean and carry himself towards each of the Members of the said Society, and obey, execute, perform, and confirm himself to all the Orders, Directions and Instructions, which from Time to Time shall be sent to him, signed by one or more of the Trustees or acting Members of the said Society.

He must return, when required to, his blue coat and silver badge, which belonged to the Sun.

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<sup>52</sup> Sun Insurance Office, *Instructions* (1897), p. 52. Sun Fire Office, *Instructions for the Agents to the Sun Fire-Office* (London: Marchant Singer, 1890), in a section on 'Fires': '83. Although the Office has really nothing to do with the extinction of fires, that being a function which properly belongs to the Local Authorities, nevertheless, for the guidance of Agents who may be consulted on the subject, the following suggestions are offered...', such as the use of wet blankets.

<sup>53</sup> Committee of Enquiry, 6th report, 17 January 1805 and 1st report, March 1808, LMA, CLC/B/192/B/023/MS38771.

<sup>54</sup> LMA, CLC/B/192/B/026/MS38774/001.

<sup>55</sup> LMA, CLC/B/192/B/011/MS11935A/001, fol. 44.

<sup>56</sup> Sun Fire Office, *The List of Firemen and Porters, with their Places of Abode, and Stations of the Engines, Belonging to the Sun Fire-Offices, in Cornhill, and Craig's Court, Charing Cross, March 25 1803*, LMA, CLC/B/192/DD/008/MS38828/001, p. 75; Sun Fire Office, *A List of the Firemen, with their Places of Abode, and Stations of the Engines, Belonging to the Sun Fire-Offices, in Cornhill, and Craig's Court, Charing Cross, January 2 1811*, LMA, CLC/B/192/DD/008/MS38828/001, p. 81; Sun Fire Office, *A List of the Firemen, with their Places of Abode, and Stations of the Engines, Belonging to the Sun Fire-Office, in Cornhill, and Craig's Court, Charing Cross, January 1820*, Private Collection.

<sup>57</sup> LMA, CLC/B/192/DE/001/MS15046.

In the early nineteenth century, the Sun's managers also directed its firemen using printed lists. Posters entitled *Fire-Watch. Instructions for the Engineers and Firemen Employed on the Fire-Watch* hung in the stations of the fire-watch.<sup>58</sup> (See Illustration 5.34.) The fourteen enumerated rules defined the hours of expected attendance from 8 p.m. to 6 a.m., the chain of command, the system of 'walks' of the streets in pairs, the equipment on said walks (a great coat and a fire-axe), what to do 'upon the first Appearance of any Danger of Fire', and the handling of the engine.<sup>59</sup> These clearly stated instructions emphasised orderliness ('not to go into any Ale-House...unless in case of Accident') and the intolerance of misbehaviour.

In 1804, the Sun's managers commissioned print for firemen to carry on their person, in a tin case, deciding that:

every firemen [sic] be furnished with a printed list of the names and places of abode of the different Foremen and Turncocks belonging to the New River Company and also with the Regulations hereafter provided for the Guidance of Firemen at Fires that a Tin Case be provided, in which such List and Orders shall be deposited & at all times kept in the Pocket of every Fireman and a Fine to be levied on any Fireman found without it.<sup>60</sup>

The list of staff of the New River Company would ensure that firemen could get access to the water supply in the event of a fire.<sup>61</sup> Furthermore,

Lists of the Firemen, Supernumerary Firemen, and Turncocks, residing in each District, will be hung up at the several Stations, and the Officers and Men are desired to obtain the fullest Information respecting the Means of obtaining Water in each District, both in regard to the Situation of Fire-Plugs and other Means of Supply, as from Wells, Pumps, Water-Backs belonging to Manufactories, and all other Sources whatever.<sup>62</sup>

Firemen reduced risk. Fire offices were dependent upon firemen for their working. This review of the interrelations between firemen and print shows that fire offices were also dependent for their working upon print representing firemen. Placed in print, firemen proved and personalised the security offered by a policy. Graphic objects were infused with their group persona, in words and in illustration. This group visually defined fire insurance. But the Sun was dependent on print's interrelation with firemen in another way: print made objects – such as bonds, instructions and lists – which could be

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<sup>58</sup> The fire-watch was a joint initiative at the end of the eighteenth century by the three big fire offices in London to bolster each company's own brigade. See Dickson, *Sun Insurance Office*, p. 65.

<sup>59</sup> *May 21 1804. Fire-Watch. Instructions for the Engineers and Firemen Employed on the Fire-Watch* (1804).

<sup>60</sup> LMA, CLC/B/192/B/025/MS38773. The firemen received the tin case on 14 November 1804.

<sup>61</sup> This list is an example of the practical means by which the fire offices worked in collaboration with water companies; see Carry van Lieshout, "The Most Valuable Means of Extinguishing the Destroying Fires": Fire-fighting and the London Water Companies in the Long Eighteenth Century', *London Journal*, 42:1 (2017), 53–69.

<sup>62</sup> *May 21 1804. Fire-Watch. Instructions.*

distributed to firemen in order to regulate their conduct. Whether print manifested firemen as a group persona or it regulated them individually, it was personal.

## Agents

The acceptance of 'country' risks, that is policies outside London, was the motivation for the Sun Fire Office to form in 1710. This proved ambitious; the managers did not find the demand.<sup>63</sup> In 1721 the Office renewed efforts and hired its first agent.<sup>64</sup> By 1725 it had nine agents. In the late eighteenth century the Sun's expansion picked up pace and it outran its London rivals inside and outside London. In 1804, the Sun counted about 170 agents, among them five women.<sup>65</sup> The presence of an agent mattered. In 1806, the Sun's managers ascertained that the company's customers in Stratford had deserted it because there was no longer an agent in the area.<sup>66</sup> Policy holders could not easily renew if no one visited them to collect the premium. By 1880, the number of agents had reached 1213. In 1881 the Sun followed rivals in beginning to open branch offices.<sup>67</sup>

In the early nineteenth century, the work of a Sun agent was run alongside a trade, as it had been in the eighteenth century. Agents were hired on the recommendation of managers and local connections. As the century went on, they were more likely to be drawn from the professions, such as solicitors, auctioneers, estate agents and accountants, or to hold positions in banks.<sup>68</sup> They worked on a 5% commission for each premium taken, and a flat fee for each new policy.<sup>69</sup> They were trusted to remit the greater proportion of the money they received to the Office.

At the turn of the nineteenth century, the Sun was threatened in the country market less by other London offices than by the local fire offices that began to form in the final quarter of the eighteenth century.<sup>70</sup> Local offices could leverage deeper 'personal connections and business reputations'. If the Sun could not hire similarly trusted individuals then it had to match the advantage of those offices with reliability and national reputation. A fire office was also at an advantage if it insured the local

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<sup>63</sup> Dickson, *Sun Insurance Office*, p. 40.

<sup>64</sup> These figures are taken from Francis Boyer Relton, *An Account of the Fire Insurance Companies Associations Institutions Projects and Schemes Established and Projected in Great Britain and Ireland during the 17th and 18th Centuries, including the Sun Fire Office: Also of Charles Povey, the Projector of that Office, his Writings and Schemes* (London: Sonnenschein, 1893), p.389, and Dickson, *Sun Insurance Office*, pp. 67 and 133.

<sup>65</sup> LMA, CLC/B/192/DC/004/MS38813. (Five have women's names.)

<sup>66</sup> LMA, CLC/B/192/B/011/MS11935A/001, p. 24.

<sup>67</sup> Dickson, *Sun Insurance Office*, pp. 70, 133, 136.

<sup>68</sup> *Ibid.*, p. 134.

<sup>69</sup> *Ibid.*, p. 71.

<sup>70</sup> On the competition posed by local offices from the late eighteenth century, see Pearson, *Insuring the Industrial Revolution*, pp. 119, 131–133.

grandee.<sup>71</sup> In turn, agents were squeezed between on the one side, the 'need to keep the goodwill of customers and keep ahead of rivals', and on the other, their head offices, 'keen to ensure accurate and careful risk selection'.<sup>72</sup> At the end of the nineteenth century, an agent was in salaried employment.<sup>73</sup>

Unlike firemen, agents were not an identifiable group there at the opening of a fire office. Rather, the Sun's marshalling of this manpower grew gradually over time, as did its reliance on it, and exploded just as fire-fighting became the responsibility of local government. We shall now see how print intervened on the work of this loose and geographically scattered group, as it did firemen.

### *Securing and vetting*

The Sun's records speak of the 'fraud, incompetence, indiscipline, inactivity' of agents, as described by Robin Pearson.<sup>74</sup> The Sun's managers tried various ways to combat this. When the Sun began to hire agents in the 1720s it had employed a 'Rider', who collected insurance throughout the country and acted as 'Inspector of Agents'.<sup>75</sup> From 1727 onwards, it provided agents with 'Instructions' for their work, an enduring format that will be discussed below. In the early nineteenth century, graphic objects represented the security of agents. As with firemen, the Sun's managers insisted upon bonds.<sup>76</sup> In 1786, it became the Sun solicitor's job to see that 'proper bonds of security are given by the clerks & agents to the office, and are enter'd in a Book to be prepar'd for that purpose, the said Book to be laid before every General Quarterly Meeting'.<sup>77</sup>

In 1807, the managers resolved to keep all bonds taken from clerks, collectors, messengers and agents 'in a tin box & deposited in the Strong Room under the care of the secretary, who should 'report what he has to the chairmen of the town and country committees in time for their meeting before each Quarter Day'.<sup>78</sup> Despite the delegation of these processes of trust, their maintenance was a burden. In 1806, the secretary reminded the agent in Kent, Mr Cobb: 'In April 1801, you were written to, to send up the names of two respectable persons, as your sureties, which does not appear to have been attended to'.<sup>79</sup>

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<sup>71</sup> As shown by Philip Bewicke's comments, LMA, CLC/B/192/B/011/MS11935A/001.

<sup>72</sup> Pearson, *Insuring the Industrial Revolution*, p. 289.

<sup>73</sup> *Ibid.*, p. 283.

<sup>74</sup> *Ibid.*, p. 286.

<sup>75</sup> Relton, *Account of the Fire Insurance Companies*, p. 389.

<sup>76</sup> I have not discovered a surviving example of a written or printed bond between the Sun and an agent.

<sup>77</sup> LMA, CLC/B/192/B/001/MS11931, 5 January 1786. LMA, CLC/B/192/DC/005/MS14386, is the resulting 'List of cities and towns in Great Britain, with the names and trades of the company's agents therein, and the amounts of their sureties', maintained from 1786 to 1841.

<sup>78</sup> LMA, CLC/B/192/B/001/MS11931, 9 April 1807.

<sup>79</sup> Letter from Edward Griffin to Mr Cobb, 17 September 1806, Kent Archives, EK/U1453/B6/2/3.

The security of an agent proved an unsatisfactory guarantee of his or her performance of the role. In 1804, the managers conducted a review which discovered that at least fifteen of its one hundred and seventy agents were in arrears and one was dead as well. The review resulted in several brusque letters to agents threatening to sue them for sums not received.<sup>80</sup> In 1806, the managers decided they needed to take a closer look at the network. One manager, Philip Bewicke, travelled around England and then Scotland, meeting the agents face to face. He found agents who were 'zealous good', 'respectable and intelligent' and 'active and intelligent', and 'a madman'.<sup>81</sup> Mrs Buchanan in Glasgow was 'very active and as attentive to the business as a female can possibly be expected to be'.<sup>82</sup> The purpose of Bewicke's travels was also to supplement 'the little local knowledge we possessed'.<sup>83</sup> He produced reports for the managers of what agents had told him about the business conditions in their local area.

By the late nineteenth century, the railways made regular, personal meetings between agents and the administration in London easier.<sup>84</sup> The head office remained closely involved in the hiring of staff in agencies: it reviewed applications and it confirmed appointments, even at the lowest level. It did so by means of correspondence, combined with reliance on the judgement of its branch manager. The Sun's assistant secretary Edward Baumer wrote that a new appointment could be made:

subject of course to your being satisfied, either from a personal knowledge of Mr Kershaw or from enquiries additional to those made of the District Manager of the "State", that the applicant is respectable and of good character. Kindly let me hear from you upon this point, so that I may be able to put the appointment forward for formal confirmation in due course.<sup>85</sup>

Mr Baumer bundled this as 'the routine which has to be observed in connection with our staff appointments'.<sup>86</sup>

Staff turnover at the Sun's Leeds branch was high at the end of the nineteenth century. One episode shows the power dynamics in the approval of new staff, and it shows up the failures of 'the routine'. In April 1898, the district manager of the Leeds branch named his preferred candidate for the newly vacant post of junior clerk as

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<sup>80</sup> LMA, CLC/B/192/DC/004/MS38813.

<sup>81</sup> LMA, CLC/B/192/B/011/MS11935A.

<sup>82</sup> LMA, CLC/B/192/B/011/MS11935A/001, fol. 31.

<sup>83</sup> CLC/B/192/B/011/MS11935A/001, cited by Pearson, *Insuring the Industrial Revolution*, p. 304, fn. 21.

<sup>84</sup> Relton, *Account of the Fire Insurance Companies*, p. 390.

<sup>85</sup> Assistant secretary Edward Baumer to district manager of the Leeds branch, J. B. Roberts, 5 July 1898, LMA, CLC/B/192/DE/007/MS18266.

<sup>86</sup> *Ibid.*

Harold S. Brown, who 'appears to be a smart youth and respectably connected'.<sup>87</sup> By June, the youth had proved himself 'not equal to the position', and the district manager awaited instruction from the Sun's head office.<sup>88</sup> Edward Baumer gave authorisation for the routine to begin again for a replacement for Harold S. Brown:

we regret to learn that Harold S. Brown who was so recently appointed has proved to be unsatisfactory, and under the circumstances it is desirable that, as you suggest, you obtain some one else to fill his place. Please take steps accordingly, forwarding the application with your recommendation at your early convenience.<sup>89</sup>

### *Determined by graphic objects*

In their local environments, agents represented the Sun physically. In 1795, the Sun's management ruled,

That the agents of this office in the country, should be particularly recommended to affix such public marks to the place where their business is done, as may be sufficient to distinguish it with more notoriety than is generally used at present – a practice which we find is observed by the other offices with considerable success.<sup>90</sup>

The managers believed that this presence mattered. In the early nineteenth century, they learnt that their rivals in Liverpool, a local office, 'make a great shew by having expensive offices and fire establishments'.<sup>91</sup> By contrast, the Sun carried on business at the Stamp Office with discretion: 'in a pane of glass on one of the windows the words Sun Fire Office appear'. However, it did run 'a great many engines' in the city. By 1807 the managers had turned the recommendation for 'public marks' into an obligation: 'You must, likewise, affix a sign-board over your door, painted in capital letters with your name, "Agent to the Sun Fire-Office, in London." For which you will be allowed one guinea'.<sup>92</sup>

Agents also represented the Sun with an armoury of graphic material. Each edition of the *Instructions* book directed agents on how to use it.<sup>93</sup> Since 1727, agents had not been trusted to fill up policies themselves, but they mediated them.<sup>94</sup> In the early nineteenth century, the Sun management instructed agents:

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<sup>87</sup> District manager of the Leeds branch, J. B. Roberts to assistant secretary Edward Baumer, 16 April 1898, LMA, CLC/B/192/DE/007/MS18266.

<sup>88</sup> District manager of the Leeds branch, J. B. Roberts to assistant secretary Edward Baumer, 30 June 1898, LMA, CLC/B/192/DE/007/MS18266.

<sup>89</sup> Assistant secretary Edward Baumer to district manager of the Leeds branch, J. B. Roberts, 5 July 1898, LMA, CLC/B/192/DE/007/MS18266.

<sup>90</sup> LMA, CLC/B/192/B/001/MS11931, 29 January 1795.

<sup>91</sup> LMA, CLC/B/192/B/011/MS11935A/001.

<sup>92</sup> Sun Fire Office, *Instructions* (1807), p. 40.

<sup>93</sup> This chapter mainly draws on the 1807 and 1897 editions of the *Instructions*, as these fall in the periods under close examination.

<sup>94</sup> Relton, *Account of the Fire Insurance Companies*, p. 389. Up until that time, policies were sent to agents 'signed in blank'.

You are to transmit your instructions to the office, as speedily as possible, after you receive them, pursuant to which, policies will be sent, which you are to deliver, free of expense, as to carriage, to the persons insured, and receive from them the first payment of the premium and duty, for which the policy will be a receipt or discharge.<sup>95</sup>

In the late nineteenth century, agents completed an 'order sheet' form for this purpose, which they were instructed to submit to the Office 'within forty-eight hours'.<sup>96</sup> (See Illustration 5.35.)

The management gave responsibility to agents to check each policy:

On delivering a new policy, read it over carefully, with the insured, when possible, and, if the buildings should be wrongly described, which may vitiate the insurance, or any other error be found therein, inform the office, and you will be instructed in what manner it may be corrected.<sup>97</sup>

The agent could correct name misspellings himself but must inform the office.<sup>98</sup> In the early nineteenth century, agents were given guidance on what to write if the policy holder wished to change the cover of his or her policy.<sup>99</sup> By the late nineteenth century, there existed a printed form for endorsements for this purpose, 'but if the Risk has been increased, the sanction of the Office should be obtained before any Endorsement is made.'<sup>100</sup> (See Illustration 5.36.)

Agents maintained Sun-branded policy books of the policies they sold and, in the late nineteenth century, Sun-branded renewal registers to track the payments for renewal. (See Illustrations 5.37 to 5.42.) Agents were reminded that, 'All the books, furnished by the Directors, are to be regularly kept and carefully preserved, that they may be restored to the Office, in the event of any change occurring in the Agency from resignation or otherwise.'<sup>101</sup>

Pre-printed receipts represented the money that agents received for the renewal of policies.<sup>102</sup> Agents had responsibility for witnessing and delivering receipts to customers.<sup>103</sup> (See Illustrations 5.24, 5.25 and 5.30.) For as long as agents worked independently, they remitted the money they received, with allowances. The early-nineteenth-century edition of *Instructions* warned: 'But, in respect of future payments on such policies and renewals of policies, you will receive printed receipts, for which you will be careful to account, as either the money or receipts must be returned to the

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<sup>95</sup> Sun Fire Office, *Instructions* (1807), p. 24.

<sup>96</sup> Sun Insurance Office, *Instructions* (1897), p. 37.

<sup>97</sup> Sun Fire Office, *Instructions* (1807), p. 22.

<sup>98</sup> Sun Insurance Office, *Instructions* (1897), p. 38.

<sup>99</sup> Sun Fire Office, *Instructions* (1807), pp. 41–44.

<sup>100</sup> Sun Insurance Office, *Instructions* (1897), p. 44 and Appendix.

<sup>101</sup> *Ibid.*, p. 43.

<sup>102</sup> The *Proposals* in the early nineteenth century and the Conditions in the early twentieth century conditioned policy holders to expect 'printed forms from the Company's Office'.

<sup>103</sup> Sun Fire Office, receipt, dated 1812, was witnessed by the agent in Kent, Francis Cobb, Kent Archives, EK/U1453/B6/1/28.

office.<sup>104</sup> Agents filled in the margin of a receipt book to record the premiums they received. They tallied the sums in the margins with a pre-printed cash-book.<sup>105</sup> The cash book was 'divided into three parts, the first, for entering the renewals of old policies; the second, (which is entitled *new policies*,) for entering whatever new policies you may receive during the quarter, and the last is the balance-sheet.'<sup>106</sup>

The same *Instructions* impressed upon agents the significance of filling in and returning the stubs in receipt books: 'but if, judging it of no consequence, you should not attend to this particular request, and act otherwise, the whole receipt-account of the office would be thrown into confusion.'<sup>107</sup> The *Instructions* in 1897 reinforced this message:

It is absolutely necessary for the proper control of the Office business that the Cash and Receipt ACCOUNTS be *completely balanced and punctually settled every quarter*, in accordance with the Office regulations, and that care be taken that all the unused and spoiled receipts are duly returned to the Office.<sup>108</sup>

The Sun relied on its agents not only to work with graphic objects but to maintain them as part of the company's overall infrastructure.

As part of establishing their business, agents dispersed the Sun's predetermined printed identity. They provided the tracks on which company communications ran into local areas. In 1804, the Sun's management instructed them: 'By the conveyance you recommend for dispatch, you will have a parcel of proposals and advertisements, which you are to distribute and put up in such public places as you may judge will best answer the end.'<sup>109</sup> Agents were a network of distributors that allowed the Sun to spread a standardised series of communications to the public, across Britain. The Office's reliance on its agents to do so meant that the public could trust a unified brand. By these means, the Office controlled its graphics and its costs. In the late nineteenth century, agents were instructed that notices to policy holders about renewal 'should always be issued (on forms supplied from the Office) about ten days before Policies become due.'<sup>110</sup> The forms in question – renewal leaflets – vividly represented the Sun's brand (see Illustrations 5.43 and 5.44); as did the proposal form, which customers filled in with the help of agents, even in its black and white version. (See

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<sup>104</sup> Sun Fire Office, *Instructions* (1807), p.24.

<sup>105</sup> *Ibid.*, pp. 26, 34.

<sup>106</sup> *Ibid.*, p. 28. I have not come across an example.

<sup>107</sup> *Ibid.*, p. 27

<sup>108</sup> Sun Insurance Office, *Instructions* (1897), p. 41. Paragraph 73 reiterated this: 'Receipts not to be kept back'.

<sup>109</sup> Sun Fire Office, *Instructions* (1807), p. 40.

<sup>110</sup> Sun Insurance Office, *Instructions* (1897), p.38.

Illustrations 5.45a, 5.45b and 5.46.) The Sun's secretary also tasked agents with collecting the prospectuses of rivals.<sup>111</sup>

In the early nineteenth century, the Sun topped up the *Instructions* as and when necessary by means of printed letters to agents. These circulars were formal and plain, headed by the company's name and the date alone. (See Illustrations 5.47 to 5.50.) They addressed 'Sir' and they were signed by the secretary either in print or by hand. Circulars often concerned the *Proposals*, a fire office's primary piece of printed publicity. A Sun circular in 1804 sent the agents a table of rates but advised them that 'the Proposals are now under Revisal'.<sup>112</sup> A month later, the secretary updated them:

SIR, ACCOMPANYING you will receive new Proposals, as revised and amended by the Managers of this Office. I beg you will lose no Time in having them stuck up and distributed in your Town and Neighbourhood, and use every means to make as generally known as possible; more will be sent with the Circular Notices, to inform the Parties when their Premiums become due, as soon as we can get them printed. I am, SIR, Your obedient Servant, THOMAS WATTS.<sup>113</sup>

The management impressed upon agents the importance of haste and wide circulation with regard to printed matter. A further circular demanded, with reference to a small notice about a rise in duty: 'You will make the enclosed Notices as publick as possible.'<sup>114</sup>

Circulars were as blunt in content as in style. An example in 1808, designed as a form, read: 'We transmit you a List of Errors that appeared in your [blank] Accounts [blank] which you will please to correct in your next.' In 1819, the secretary demanded: 'you *will return*, without fail' any policies that are ordered by parties but then refused. The secretary was anxious about the return of printed matter. In 1816, in issuing new *Proposals*, he told agents to send back 'any you have on Hand, that have hitherto been in use'.<sup>115</sup> The management had little trust of agents' competence and judgement. In the late nineteenth and twentieth centuries, the Sun administration's ad hoc communications with agents showed personality because they came on headed stationery. (See Illustration 5.51.)

As well as being sent piles of print, the Sun's management obliged agents to commission print locally according to office templates. In 1806, the Secretary sent

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<sup>111</sup> A stack of prospectuses dated from 1824 to 1917 with correspondence of the same: LMA, CLC/B/192/DD/025/MS15048.

<sup>112</sup> Sun Fire Office, circular to agents, 18 May 1804, LMA, CLC/B/192/DD/008/MS38828/001, fol. 75.

<sup>113</sup> Sun Fire Office, circular to agents, 20 June 1804, LMA, CLC/B/192/DD/008/MS38828/001, fol. 77.

<sup>114</sup> Sun Fire Office, circular to agents, 31 Aug 1804, LMA, CLC/B/192/DD/008/MS38828/001, fol. 77, and Kent Archives, EK/U1453/B3/15/2062.

<sup>115</sup> Sun Fire Office, circular to agents, 5 January 1816, LMA, CLC/B/192/DD/008/MS38828/001, fol. 87.

Francis Cobb, the agent in Margate, a poster to be imitated. The secretary annotated the poster:

Sir, Mr Teissier having represented how essential it is that you should be furnished with more printed Bills to be posted up in your Town & Neighbourhood, I have sent you a Copy requesting that you procure the same to be printed in the County – which you will please to use as you may judge most conducive to the benefit of the Office.<sup>116</sup> (See Illustration 5.52.)

The agent in Lincoln was in favour of the centralisation of agents' promotional material. He thought that handbill advertising 'might be done with less expense by being printed in London (on account of the great number that would be wanted) ... as they might be easily made to serve the intended purpose without much alteration of the Press'.<sup>117</sup> He recounted his method of circulation, that 'to those who do not insure are distributed handbills & which we get posted in Inns & Publick Houses'. The agent believed this 'mode of advertising' more cost-effective than advertisements in country newspapers.

The Sun's managers used forms to direct agents' interactions with customers and shape the information the company received. The blanks on a form shaped the agent's activity. The 'Form of Instruction' for cotton mills left blanks such that the agent provided the details that the office wanted in order to price the risk. (See Illustration 5.53.) The agent would send the form to the London head office to approve and issue a policy. The desired details included the size of the mills, its number of stories and its tenure. In the early nineteenth century these and other industrial risks were difficult to price.<sup>118</sup> The form compelled the agent to procure a plan, by the prompt: 'stated in the Plan lodged in'. The *Instructions* in this period required plans to be 'lodged in the office'. It added: 'N.B. The plan must be signed and dated by the party to be insured, and the number of floors, *without any exception*'.<sup>119</sup>

The Sun's managers modified forms in order to improve the company's processes. During a general review of the company's staff and procedures in 1804 and 1805, the managers recommended revisions to receipts and receipt books, new printed notices, and that receipt books be different for clerks, collectors and agents.<sup>120</sup> The managers saw how the receipt book could be a tool to monitor an individual's work, by the insertion of a blank in the margin for the name of the staff member who issued each receipt.<sup>121</sup> In 1806, the secretary advised agents of changes to the use of receipt

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<sup>116</sup> Edward Griffin to Francis Cobb, 31 October 1806, on Sun Fire Office, printed poster (ND), Kent Archives, EK/U1453/B6/2/3.

<sup>117</sup> Letter from William Hodson to the Sun Fire Office, 4 June 1804, p. 2, Private Collection.

<sup>118</sup> Pearson, *Insuring the Industrial Revolution*, p. 305, and p. 134 on 'the difficulty of assessing the new risks associated with the factory system'.

<sup>119</sup> Sun Fire Office, *Instructions* (1807), pp. 13–14.

<sup>120</sup> Committee of Enquiry, 10th report, LMA, CLC/B/192/B/011/MS11935A.

<sup>121</sup> Mr Teissier reports from the Committee of Management that the 10th report, on collectors, was discussed and that a resolution followed, LMA, CLC/B/192/B/025/MS38773.

books. His circular instructed them how to use it and made the case that this new 'mode' was 'more simple'.<sup>122</sup>

In the first decade of the nineteenth century, agents were instructed to describe property:

Every separate house or other building must be distinctly valued, as must household goods, stock, and utensils, or other effects, as in the preceding examples. – The trade, or other profession, situation, or employment, of every person to be insured, must be described, as must the name, trade, profession, situation, or employment, of every tenant... Kiln, stove, oven, or steam-engine, used in any manufactory, *must be particularly described*, when writing for a policy.<sup>123</sup>

In the second decade of the nineteenth century, the Sun's managers developed lists of questions for agents to ask particular types of customer in relation to complex risks, such as cotton mills and woollen mills. A circular directed: 'in sending Orders for Insurances, you will likewise transmit Answers to the following Questions'.<sup>124</sup> The questions were focused on measurable aspects to the mills and their sources of power. (See Illustration 5.54.) Like a form, a list guided the agent to gather the precise information that the head office wanted. Designed questions provided a script for agents. By the late nineteenth century, the Sun's managers had expanded this practice to other types of risk. There existed sets of questions for agents to discover of customers in London and of those who sought insurance on farming stock or farm buildings.<sup>125</sup> For the latter, agents were expected to determine: '2nd Whether he is unpopular with the labouring class'. This shows how important character had become to the judging of risk, rather than materials alone.

#### *Agents' Instructions as a graphic object*

In the *Instructions*, the Sun's managers in London developed a graphic object by which to guide and direct their agents at a distance. Its first iteration was a 'Letter of Instruction', in 1727, revised intermittently in that century.<sup>126</sup> In 1807, the *Instructions* took the form of a bound book, 'much fuller & more instructive, than any, yet produced'.<sup>127</sup> Its revision was motivated by the review of agents made in 1804, and written by the head clerk of the Country department, the department responsible for

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<sup>122</sup> Sun Fire Office, circular to agents, 5 June 1806, LMA, CLC/B/192/DC/006/MS38814; LMA, CLC/B/192/DD/008/MS38828/001, fol. 77; and Kent Archives, EK/U1453/B6/2/3.

<sup>123</sup> Sun Fire Office, *Instructions* (1807), pp. 21–22.

<sup>124</sup> Sun Fire Office, circular to agents, 10 May 1816, LMA, CLC/B/192/F/023/MS38872/001, vol. 4; LMA, CLC/B/192/DD/008/MS38828/001, fol. 87; and Kent Archives, EK/U1453/B6/2/3.

<sup>125</sup> Sun Insurance Office, *Instructions* (1897), p. 6.

<sup>126</sup> Relton, *Account of the Fire Insurance Companies*, p. 389; Dickson, *Sun Insurance Office*, p. 71.

<sup>127</sup> LMA, CLC/B/192/B/018/MS11935/010, 19 June 1807.

agents.<sup>128</sup> Over nine editions in ninety years, this manual was made to be carried around, remaining at a handy size around 12 cm by 19 cm.<sup>129</sup> The managers ordered five hundred copies of the 1822 edition.<sup>130</sup> The 1807 edition ran to seventy-two pages and the 1897 edition to ninety-eight pages.

The book of *Instructions* gave weight to the work of an agent. Each edition was branded with the Sun's identity to forge pride and loyalty among the workforce. The title page in 1807 contained a woodcut illustration of the Sun's emblem, familiar from its firemarks and other branding. (See Illustration 5.55.) This set it apart from the company's contemporaneous circulars to agents. The cover of the volume in 1897 was embossed with 'Sun Fire Office / Agent's Instruction Book'. (See Illustration 5.56.) The books spoke personally to the agent. The 1807 edition may have included a blank on the opening page for the agent to enter his name, as the 1822 edition.<sup>131</sup> It was not 'the' but 'his Book of Instructions'.<sup>132</sup> The 1807 edition addressed the agent in the second person. The 1897 edition spoke to 'the Agent', but in other ways it spoke of a special relationship: it opened with a letter from E. H. Mannering, the Secretary, proving his role at the centre of the agents' universe. The letter, in italics to suggest handwriting, began: 'This Volume...has been prepared for the private use and guidance of the AGENTS of the SUN FIRE OFFICE'.<sup>133</sup> (See Illustration 5.57.) The title page was marked '**confidential**'. (See Illustration 5.58.)

The language used by the *Instructions* was emphatic. Editions used the future tense and imperatives, and indicated agents' obligations with words such as 'must', 'should', 'you are to', 'invariably', 'always'.<sup>134</sup> They advocated agents' care and attention.<sup>135</sup> A sticker on the cover of the 1822 edition read: 'The Managers request the Agents to peruse this Book with GREAT ATTENTION.' The *Instructions* of 1897 emphasised saving time and avoiding inconvenience in a manner not evident in 1807. The section on 'Lapsed Policies' demanded a list of the same every quarter, adding that: 'Particular

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<sup>128</sup> Committee of Enquiry, 4th report, 11 October 1804, LMA, CLC/B/192/B/011/MS11935A/001; LMA, CLC/B/192/B/018/MS11935/010, 19 June 1807 and 17 July 1807; LMA, CLC/B/192/B/001/MS11931, 1805 and 2 July 1807.

<sup>129</sup> LMA, CLC/B/192/DC/001/MS15671 comprises editions dated 1807, 1822 (two copies), 1834, 1843, 1865, 1872 (two copies), 1884, 1890, 1897. It is unknown whether this represents a complete set of the editions printed in the nineteenth century.

<sup>130</sup> LMA, CLC/B/192/B/001/MS11931, 5 June 1822. The print run must have depended on the number of agents but this is the only figure for print run that I have come across in the Sun's minutes.

<sup>131</sup> One page of the 1807 edition has been torn out, but in most ways the 1822 edition follows its predecessor.

<sup>132</sup> LMA, CLC/B/192/B/018/MS11935/010, 25 March 1808.

<sup>133</sup> Sun Insurance Office, *Instructions* (1897), p. 3

<sup>134</sup> Sun Fire Office, *Instructions* (1807), pp.6, 13–14. 'Must' on pp. 21–22. Sun Insurance Office, *Instructions* (1897): pp. 32, 41, 42.

<sup>135</sup> Sun Fire Office, *Instructions* (1807): pp. 30, 33–35; Sun Insurance Office, *Instructions* (1897): pp. 15, 42, 43, 49.

attention is requested to this point, as great inconvenience results from the absence of definite information as to the discontinuance of Insurances.<sup>136</sup> Inconvenience flowed from 'unnecessary correspondence' in particular.<sup>137</sup> Given the quantity of correspondence that the Office received in the late nineteenth century, 'It will greatly facilitate the transaction of business, and ensure more prompt attention to communications, if Agents will conduct their correspondence with the Office on the undermentioned subjects by separate letters'.<sup>138</sup>

Editions of the *Instructions* were not designed to be read from start to finish but to be dipped into. Crucial to the functioning of each edition was its thorough index, which allowed navigation. The index to the 1807 and the 1897 editions contained a hierarchy of two levels: a primary word, 'Accounts', for example, leading to alternatives: 'How to be made up', 'When to be transmitted', 'How to remit the balance of'. (See Illustrations 5.59 and 5.60.) The preface to the 1897 edition drew attention to the usefulness of the index: 'it is hoped that an Agent will, before writing to the Office on any subject, ascertain, by reference to the Index, whether or not the information to be required is to be found herein, as much unnecessary correspondence will thereby be saved.'<sup>139</sup>

The design of the information in the books made them navigable and clear. Numbering created a progression through the books and allowed easy reference. The 1807 edition began with twelve numbered examples of policies. In each example, the location and trade were set in italics so that they stood out. The 1897 edition consisted of just over a hundred numbered paragraphs. In each edition, paragraphs were short and focused on a particular topic. The 1807 edition used italics to convey the importance of the detail of an instruction.<sup>140</sup> The 1897 edition made use of more architecture of the page than the 1807 edition. It had a contents page and chapters. It put headings in bold type. It emphasised key words and phrases in italics and bold type. The *Instructions* were manuals. They showed tables, examples and templates, of policies, forms, plans and protocols. They gave explanations, such as of the average clause. The Sun's management was reliant on this manual being used. It wanted to trust this object.

The usefulness of the *Instructions* expanded outside the object itself. The Sun's secretary could refer to them in circulars to agents in order to adapt working practices: 'the Specifications hitherto required ... as per Example, No. II. Page 10, in the Book of

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<sup>136</sup> Sun Insurance Office, *Instructions* (1897), p. 42.

<sup>137</sup> *Ibid.*, pp. 11, 15, 32.

<sup>138</sup> *Ibid.*, p. 37.

<sup>139</sup> *Ibid.*

<sup>140</sup> Sun Fire Office, *Instructions* (1807), p. 21, 24.

Instructions, will, for the future, be dispensed with.<sup>141</sup> The secretary also used the *Instructions* to reprimand agents individually: as 'you will observe by your Book of Instructions'.<sup>142</sup> Prior to the thoroughness of the book, an agent had claimed: 'If I had been informed of such directions I certainly should have obeyd their commands.'<sup>143</sup> Agents used the books in their own way. One agent marked examples in his 1822 edition as 'Discontinued'.<sup>144</sup> He made crossings out and additions. The owner of an 1872 edition customised the index such that he could navigate the letters of the alphabet on the outside.

#### Instructions *direct agents' behaviour at a distance*

The managers relied on agents for the company's geographical reach, as articulated at the start of the 1897 *Instructions*: 'The Directors rely upon the Agents of the Company exerting every possible influence at their command to extend its connection and procure insurances'.<sup>145</sup> The agent's attention to the instructions was conducive to 'the successful working of the Agency'. The *Instructions* sought to make agents reliable. They stipulated the procedures for the paperwork that the agents maintained, procedures which have been set out above.

The *Instructions* also directed agents' personal interactions in their neighbourhoods, particularly during and after a fire. They made clear the expectations of agents as informers in their locales. The 1807 edition shows the extent of the Sun's dependency in that period. The responsibility as company representative was critical at a fire. 'When a fire breaks out, you are, if possible, to repair to the place, and encourage the extinguishing the same'.<sup>146</sup> The instruction continued:

It is particularly wished, that, at the instant you repair to a fire, you will endeavour to obtain every information from what cause the accident arose. ...if you have any reason to apprehend fraud or ill design, you are to give immediate notice to the secretary, from whom you will receive farther instructions.

Such information might include an inference of criminal activity. In 1809 the General Committee discussed a letter from an agent that 'some discovery has been reported respecting a fire' in Bedfordshire. The Committee resolved that they would 'cheerfully

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<sup>141</sup> Sun Fire Office, circular to agents (ND), stuck into Sun Fire Office, *Instructions for the Agents of the Sun Fire-Office* (London: Norris and Son, 1822), p. 2, LMA, CLC/B/192/DC/001/MS15671.

<sup>142</sup> Edward Griffin to Francis Cobb, 15 March 1817, Kent Archives, EK/U1453/B6/2/3. LMA, CLC/B/192/B/018/MS11935/010, 25 March 1808: the managers decided 'that Mr Tooze be written to, pointing out to him the duties of agents in settling losses & referring him to his Book of Instructions'.

<sup>143</sup> CLC/B/192/DC/006/MS38814.

<sup>144</sup> Sun Fire Office, *Instructions*, (1822), University of Illinois Library, Google ebook.

<sup>145</sup> Sun Insurance Office, *Instructions* (1897), p. 5.

<sup>146</sup> Sun Fire Office, *Instructions* (1807), pp. 28–9.

contribute half the expenses of a prosecution, if, upon investigation, he shall think it right to commence one.<sup>147</sup>

The 1807 *Instructions* also defined the agent's responsibilities following damage by fire:

you will, if from its importance it should seem requisite, employ a proper person to examine the same, or, if deemed necessary, from the magnitude of the damage sustained, you will employ a surveyor on the part of the office, to meet whoever is appointed by the claimant, to estimate such damage, which estimate...signed by *each surveyor*, you will transmit to the office, with the addition of the *number of the policy*, and other requisite particulars, as per example.

The Office warned that though it would pay moderate expenses at fires, for those who assisted – which was a form of good publicity for the office – there was a problem at the time with public houses opening their doors with an expectation of reimbursement.<sup>148</sup>

The Sun relied on an agent to make judgements regarding expenses. In 1812 an agent quibbled the Sun's refusal to pay more than £4 expenses at a fire. The Secretary Mr Griffin explained that:

The Principle on which the Managers always act respecting expences is this. They take into consideration the sum insured & if that sum does not cover the value of the property where the Fire happens, in that case the exertions of the persons employ'd are for the benefit of the insured in proportion to the difference.

But Mr Griffin relented, persuaded that 'it would be for the interest of the office to do so'.<sup>149</sup> The agent balanced the circumstances in his locale with the company's interests. He could pay out large claims in his area only if the management directed him to do so.<sup>150</sup>

The *Instructions* of the late nineteenth century groomed agents' eyes and ears. In the instance of a policy holder transferring to the Sun from another fire office, agents were directed to 'ascertain the rate which has hitherto been paid'.<sup>151</sup> If agents 'happen to hear of' alterations being made to an insured building, they were told to make inquiries.<sup>152</sup> The book devoted a chapter to 'Fires in Agent's District'. It emphasised the speed with which the Office wanted information:

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<sup>147</sup> LMA, CLC/B/192/B/001/MS11931, 2 August 1809.

<sup>148</sup> See also Sun Fire Office, *Instructions* (1822), p. 59.

<sup>149</sup> Letters from Edward Griffin to Francis Cobb, 25 March 1812 and 27 April 1812, Kent Archives, EK/U1453/B6/2/3.

<sup>150</sup> Letter from Edward Griffin to Francis Cobb, 6 March 1812, Kent Archives, EK/U1453/B6/2/3. Sun Fire Office, *Instructions* (1822), p. 58. See LMA, LMA, CLC/B/192/DC/006/MS38814 for expenses claimed by agents and surveyors, which likely includes small claims paid out on behalf of the Office.

<sup>151</sup> Sun Insurance Office, *Instructions* (1897), p. 32.

<sup>152</sup> *Ibid.*, p. 29.

The Directors are always desirous of having the earliest intimation of any fire which may happen... The Agents are therefore requested to furnish, *as soon as possible after the event*, such information under these heads as may come to their knowledge.<sup>153</sup>

Following a fire on Judd Street in London in 1904, in which six people died, the local Sun agent sent immediate notification to the branch manager, including the number of a policy which the company had issued on the property. At the top of the post card he added: 'Please forward me a few prospectuses', not missing an opportunity.<sup>154</sup> In this period, agents were instructed to report on the items of loss before the insured submitted their own estimate.<sup>155</sup> But still an account should be 'procured, without delay, from the Assured'. Agents were warned not to give their assistance in this.<sup>156</sup>

Through the clear language and layout of the *Instructions*, the Sun's managers hoped to regulate their agents. The *Instructions* were a tool for the company as well as a tool for the agent. They stood in for one-on-one interaction and communication between agents across the country and staff stationed in London. They did not prevent instances of '[f]raud, incompetence, indiscipline, inactivity', but that need not endorse the verdict of a guide to insurance published in 1904, that: 'even the most exact and systematic instructions are likely to be neglected or disobeyed, – from varied causes of personal infirmity residing in the character and will, – by the subordinates on whom their execution is devolved.'<sup>157</sup>

Where the Sun regulated its firemen by a sheet or two, it produced a book in order to prescribe its agents' activities. This difference in weight tells of the role and responsibility vested in agents. Not only were agents' *Instructions* heavier but the number of printed formats that agents worked with grew exponentially in the nineteenth century and changed frequently. For the growth of the Office depended on numbers of agents, and these dispersed characters necessitated and caused the growth of bureaucratic processes, both printed and manuscript. In turn, agents received direction to the processes. The colour in the exchanges between agents and the Sun shows how much human resistance – deliberate or careless – there was to these processes. Printed objects grappled with people. Printed objects show that agents' work was both bureaucratic and personal. As a solution to regulating this body, we have seen evidence here of how the Sun's managers pushed print's design aspects, to make processes 'simple', to use forms to standardise, to use lists to determine forthcoming

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<sup>153</sup> Ibid., p. 51.

<sup>154</sup> LMA, CLC/B/192/F/043/MS38869/001.

<sup>155</sup> Sun Insurance Office, *Instructions* (1897), p. 45: Chapter on 'Claims', with a paragraph on 'Advice of the Loss'.

<sup>156</sup> Ibid., p. 46

<sup>157</sup> Young and Masters, *Insurance Office Organisation*, p. 11.

information. Moreover, the dispersion of the Sun's designed and printed identity – of its name, its emblem, its branding – across Britain depended on individual agents. There was a strong personal aspect to the spread of the Office's impersonal accoutrements.

## Customers

A customer's relationship with the Insurance Office and the Sun was forged by the policy and the terms document, graphic objects examined in Chapter 4. Unlike the Insurance Office, the Sun never imposed a limit on its number of customers. It sought as many policy holders as possible, as long as their property accorded with its classifications. The Sun's managers added to the formats the company issued to customers: receipts and renewal notices were routine printed matter which materialised customers' ongoing relationship with fire insurance. Customers were on the opposite side of the business to firemen and agents; nevertheless they carried risks that print was designed to mitigate. This section considers the one-off formats that the Sun's managers directed at customers to advise and regulate them.

The Sun used print to warn its policy holders about circumstantial risks. In 1809, the managers responded to a spate of robberies during neighbourhood fires by ordering the 'distribution of a Caution, in the Form of a Handbill' with each receipt for renewal.<sup>158</sup> (See Illustration 5.61.) The managers sought to protect the company's interests: 'the great expence incurred by removals' at fires was an 'alarming evil'. They hoped that by this handbill and a circular to magistrates, 'some good will certainly arise'. The display type of 'Caution' on the bill was designed to make the message unavoidable to readers: not to 'suffer Strangers to enter their Houses in Cases of Alarm'.

Fire offices were perennially afraid of servants 'careless setting fire to houses' and they endeavoured to pass this fear onto policy holders.<sup>159</sup> The perception was a consequence of servants being responsible for candles and open fires (for cooking and hearths) in eighteenth- and nineteenth-century households. An act of 1707 had established punishments for servants found guilty of acting negligently. The agents' *Instructions* in 1807 transcribed an abstract of the act so that agents remembered to impress the risks upon customers.<sup>160</sup>

In 1806, the Sun's managers reformed the procedures for claims and used pieces of print to help change customers' long-held behaviours. Prior to reform, 'The clerks expect some small fees to the amount of a few guineas' from policy holders, when they

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<sup>158</sup> LMA, CLC/B/192/B/001/MS11931, 1 March and April 1809.

<sup>159</sup> In the eighteenth and nineteenth centuries fire offices distributed abstracts of the act in the form of poster notices. Pearson, *Insuring the Industrial Revolution*, p. 315.

<sup>160</sup> Sun Fire Office, *Instructions* (1807), p. 45.

paid out a claim.<sup>161</sup> Clerks' salaries were adjusted to compensate for a loss in these gratuities. A new printed letter to claimants advised them that they could come to the London office to receive a claim and that 'N.B. You are particularly desired not to give either Fee or Gratuity to any Person belonging to this Office.' (See Illustration 5.62.) At the same time, the Sun's managers commissioned 'the following notice be hung up in the most public part of the office / To the Public / By order of the Managers / No Fees, or Gratuities, whatever, are allowed to be received in this Office'.<sup>162</sup>

Just as by the second decade of the nineteenth century the London office weighed up the quality of agents, agents were expected to do the same regarding customers. A circular directed agents: 'In taking instructions...you will inform yourself *particularly as to the Respectability of the Parties*'.<sup>163</sup> At the end of the nineteenth century, the *Instructions* devoted a section to 'character':

In all cases where the party proposing the Insurance is a stranger, especial enquiries as to his or her *character* should be made, and no proposal should be sent to the Office for consideration unless the Agent can vouch for the character of the Proposer, either from his own personal knowledge or as a result of enquiries from persons upon whom reliance can be placed.<sup>164</sup>

This instruction placed agents in chains of personal relationships.

As a result of this responsibility, agents could be applauded for choosing the right customers. In 1909, a branch manager wrote to the secretary that 'Mr Fletcher ... has been very successful in steering us clear of undesirables in his district.'<sup>165</sup> In turn, an agent's judgement of character could be challenged. In 1904, a fire killed six people in a tenement house in London (the same incident as referred to just above). The Sun had sold a policy on the ground-floor hairdresser's shop, which suffered from the blaze. The shop was run by a widow, Sarah Ann Thiers, whose husband had been French.<sup>166</sup> The assistant secretary wrote to the local branch manager to inquire as to why the branch had accepted the risk, given that,

a suspicion as to the respectability of the establishment might reasonably be entertained, and, as you are aware, we do not regard Foreign Hairdressers as desirable risks and I shall be glad if you will inform me through what channel the proposal came to you and whether there were any special reasons which induced you to accept it.<sup>167</sup>

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<sup>161</sup> John Trusler, *The London Adviser and Guide: Containing Every Instruction and Information* [...] (London, 1790 [1786]), p. 10.

<sup>162</sup> LMA, CLC/B/192/B/001/MS11931, 24 April 1806.

<sup>163</sup> Sun Fire Office, circular to agents, 10 May 1816.

<sup>164</sup> Sun Insurance Office, *Instructions* (1897), p. 5.

<sup>165</sup> CLC/B/192/F/043/MS38869/001.

<sup>166</sup> 'Charles Thiers', *Census Return for Judd Street, London, St Pancras, Ward no. 8* (Public Record Office: PRO RG13/139, fol. 91, 1901), p. 13, [www.findmypast.co.uk](http://www.findmypast.co.uk). Accessed 13 May 2017.

<sup>167</sup> LMA, CLC/B/192/F/043/MS38869/001, 28 October 1904.

The branch manager defended himself that ‘this policy ... was issued on the strength of your Surveyor’s report ... and the fact that the family had been insured in the Office for some years.’<sup>168</sup>

The *Instructions* to agents in 1897 set out how a risk could be ‘more or less desirable as a subject for insurance’, based on the ‘degree of danger from fire attaching to any particular building or its contents’.<sup>169</sup> The two exchanges above between agents and head office show how ‘desirable’ also applied in practice to people.<sup>170</sup> In the twentieth century, a new way arose by which the Sun tried to adduce a customer’s character: a list of four questions posed on its proposal form. The purpose of the list was to filter for suspicious proposers. The third question asked: ‘Has any Proposal of Insurance against Fire made by you on this or other property been declined?’ The fourth inquired: ‘Has a Fire occurred in any Building whilst wholly or partially occupied by you?’ A list of questions had been used since the 1810s to shape agents’ interactions with customers; now it was a device by which customers might incriminate themselves directly. The Sun’s managers now designed print to be as untrusting of customers as it had historically been of agents.

It comes as a surprise that the Sun came to use print to shape its customer body. The Sun’s managers’ approach to customers shifted such that it became increasingly concerned with their ‘character’. Print could help standardise character, just as it had for firemen and agents. This new approach to customers reflects a shift whereby risk was perceived to rest in people as much as in flammable materials. The managers issued guidelines to agents by which to make judgements. At the same time as customers chose a fire office, the Sun wanted its agents to choose the company’s policy holders. Print facilitated a hierarchy of selection processes: selection of customers followed selection of agents.

### **Locations on graphic objects**

This chapter began by showing how the Insurance Office and the Sun put personal names in print in order to endorse their own standing. It ends by showing how these Offices also put their addresses in print. The motivation for a geographical location shifted. Where once an address stimulated a face-to-face meeting, it came to be the expression of an institution’s status.

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<sup>168</sup> Ibid., 31 October 1904.

<sup>169</sup> Sun Insurance Office, *Instructions* (1897), p. 15.

<sup>170</sup> ‘Desirable’ is used of a risk in LMA, CLC/B/192/B/001/MS11931, 7 July 1803. However, ‘good’ and ‘bad’ were more common adjectives in that period, for example in Philip Bewicke’s reports in 1804 and 1805.

From the outset, part of the purpose of the Insurance Office's print was to anchor the scheme to a location. The *Propositions* ended with the details of the Office:

The Office will be kept at the House which was formerly the *Ship-Tavern* behind the *Royal Exchange*, from the hours of Nine in the Forenoon to Twelve, and from Three in the Afternoon till six, and will be open next *Thursday*, being the 6<sup>th</sup> of *May* instant.<sup>171</sup>

An address was the kind of circumstantial detail that reinforced an office's credibility.<sup>172</sup>

The address 'on the Backside of the Royal Exchange' was repeated in the colophon and similarly in all subsequent sheets from the Office in the seventeenth century.<sup>173</sup>

Despite this, the *Advertisement* in September 1681 admitted that there had not been 'due Attendance given at the office', which was said to have prevented 'many more' from subscribing.<sup>174</sup> An address in print made the Office more real than it was.

The Insurance Office's location by the Royal Exchange situated it in the heart of the City of London's trading of goods and shares and of news-sheet advertising.<sup>175</sup> The Office's sheets also connected it to other locations that might be known or were findable, where readers could access further information. The colophon to the *Propositions* stated: 'These Papers will be delivered *gratis* at Mr *Starkey's* a Bookseller near *Temple-Bar*, at Mr. *Hinchman's* a Bookseller in *Westminster-Hall*' in addition to the office.<sup>176</sup> As well as being a fixture in the colophon, the importance of the Office's own address came to be denoted in the titles to its sheets, in May 1681 and throughout the series *A Table*.<sup>177</sup> (See Illustrations 5.63 to 5.70.) The Office's location distinguished it and identified it; thereby, it was essential to its identity print.

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<sup>171</sup> Fire Office, *Propositions* [1680], p. 2. The two subsequent versions of the *Propositions* were modified to take into account that the opening was no longer in the future.

<sup>172</sup> Kate Loveman, *Reading Fictions, 1660–1740: Deception in English Literary and Political Culture* (Aldershot: Ashgate, 2008), p. 37, points out how circumstantial details, such as dates, times, places, surroundings, in a work's content are used by its author to convey credibility and affect impartiality.

<sup>173</sup> On the commonness of 'backside' as a preposition in street directions in the eighteenth century, see Laura Wright, 'Street Addresses and Directions in Mid-Eighteenth Century London Newspaper Advertisements', in Nicholas Brownlees, ed., *News Discourse in Early Modern Britain: Selected Papers of CHINED 2004* (Bern; Oxford: Peter Lang, 2006), pp. 199–215.

<sup>174</sup> Fire Office, *September, the 16th 1681*, p. 2. There is no evidence of the office in hearth tax records, according to John Merriman Sims, 'The Trust Lands of the Fire Office', *Guildhall Miscellany*, 4:2 (1972), 88–113.

<sup>175</sup> Glaisyer, *Culture of Commerce*; Michael Harris 'Timely Notices: The Uses of Advertising and its Relationship to News during the Late Seventeenth Century', *Prose Studies*, 21 (1998), 141–156; Anne L. Murphy, *The Origins of English Financial Markets: Investment and Speculation Before the South Sea Bubble* (Cambridge University Press, 2009); Ann Saunders, ed., *The Royal Exchange* (London: London Topographical Society, 1997).

<sup>176</sup> Fire Office, *Propositions* [1680], p. 2; Fire Office, *Propositions* [1681], p. 2; Fire Office, [Advertisement] *From the Insurance-Office for Houses*.

<sup>177</sup> Fire Office, [Advertisement] *From the Insurance-Office for Houses*; Fire Office, *A Table of the Insurance Office at the Back-side of the Royal Exchange* (1682); (1683); (1685); Fire Office, *A Table of the Insurance Offices: one, against the Royal-Exchange in Cornhill; and the Other, at the Rainbow Coffee-House, next the Inner-Temple-Gate* (1687); Fire Office, *A Table, Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill; and at the Rainbow Coffee-House by the Inner-Temple-Gate in*

The Insurance Office's location in print stood for the possibility of personal interaction with its backers. The backers relied on face-to-face meetings to attract support to their scheme. They designed their earliest printed sheets to draw people to the address: 'That the Undertakers ... be ready to hear what may be said to the advantage or disadvantage of this Design, they will attend every day at their Office'.<sup>178</sup> They directed this invitation to discuss the scheme at those who would 'agree' to it and 'subscribe to Pay their Money' at this preliminary stage. Subsequently, this group was described as the 'Several Gentlemen' who had shown 'their Willingness to Encourage this Design'.<sup>179</sup> Readers of the *Propositions* in 1680 were given a window of a month in which to visit the office. This was another detail which pointed to the seriousness of the project. In fact, the same opportunity was offered a year later in the revision to the *Propositions*.

Print stimulated involvement and interaction in the project from the early subscribers. In turn, the Office vaunted the initial personal interactions. In the revised *Propositions*, it announced that 'the Trustees upon whom the Estate is to be settled, and the Council to peruse the Title, and draw the Conveyances, shall be named by the Persons that subscribe'. Once again, print facilitated this: 'to that end publick notice shall be given of a day of meeting for that purpose'. An *Advertisement* invited 'all Persons that have Subscribed ... would please to meet at the said Office, on the Eighth of June, next, at Three of the Clock in the Afternoon'.<sup>180</sup>

Once the Insurance Office was open for business, print promoted the personal meeting required for the purchase of a policy. It did so with the necessary practical details, which also served the Office's credibility. The opening paragraph of *September, the 16th 1681* ran:

*Persons ... will Attend every Day at their Office on the Back-Side of the Royal-Exchange, from the Hours of Nine till Twelve in the Forenoon, and from Three till Six in the Afternoon, to Subscribe Policies for all Persons desirous to Insure their Houses, as far as the Number of Three Thousand Houses.*<sup>181</sup>

'Subscribe' was now the action of the insurers on the policy rather than of the early encouragers. At its opening, the minimum length for an Insurance Office policy was

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*Fleet-Street* (1693); Fire Office, [A Table,] *Shewing the Rates of Insuring Houses from One Year to Eleven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet* (1698); Fire Office, A Table, *Shewing the Rates of Insuring Houses from One Year to Seven: at the Fire-Office, Kept against the Royal-Exchange in Cornhill: and at the Rainbow Coffee-House by the Inner-Temple-Gate in Fleetstreet* (1700).

<sup>178</sup> Fire Office, *Propositions* [1680], p. 2; Fire Office, *Propositions* [1681], p. 2.

<sup>179</sup> Fire Office, *September, the 16th 1681*, p. 2.

<sup>180</sup> Fire Office, [Advertisement] *from the Insurance-Office for Houses*.

<sup>181</sup> Fire Office, *September, the 16th 1681*, p. 1. The times of attendance were stated subsequently on the editions of Fire Office, A Table in 1693, 1698 and 1700.

seven years, so most policy holders would have no reason to meet the insurers again.<sup>182</sup>

The Insurance Office's undertakers viewed the existence of an office as crucial to their scheme's identity and to its feasibility. They attempted to undermine the Corporation of the City of London's insurance scheme with the charge that, 'The Payment of losses and Satisfaction of Damages' by its rivals would be difficult for policy holders as it would involve the 'attendance upon the Court of Aldermen or Committees'.<sup>183</sup> The City's representative shot back: 'The City have erected an *Office*, where there shall be constant attendance, and ready dispatch given.'<sup>184</sup> This exchange is evidence that the reality of an office underlined the viability of an Office.

The Sun Fire Office's address was a mainstay at the top of its *Proposals* in the early nineteenth century, just as an address had been at the top of the Insurance Office's *A Table* at the end of the seventeenth century. The inclusion of details of attendance at the office shows that the Sun's managers similarly used an address in print as a prompt to a personal meeting: 'CORNHILL, near the ROYAL-EXCHANGE, and at CRAIG'S COURT, CHARING CROSS'. (See Illustrations 5.71 and 5.72.) The *Proposals* ended:

FOR THE EASE AND CONVENIENCY of the Inhabitants of the City of Westminster and Places adjacent, this Society has an Office in CRAIG'S COURT, Charing Cross, where, as well as at their Office in CORNHILL, near the Royal-Exchange, Attendance is daily given from Nine in the Morning until Four in the Afternoon.

In other ways too, the Sun's managers used print to solicit personal contact. The Sun's procedures in the early nineteenth century required that policy holders interact with the company's staff annually to renew their policy, either in the office or with a 'receiver'.<sup>185</sup> The receipt, which confirmed payment of the premium, reminded policy holders that they could 'pay their respective Insurance and Duty into the said Office, where proper Persons daily attend to receive the same, or to the said Receivers'.<sup>186</sup> The company also circulated a notice to policy holders to advise them when it was time

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<sup>182</sup> The Insurance Office began to include the option of one-year insurance in 1687, Fire Office, *A Table* (1687).

<sup>183</sup> Fire Office, *Enquiry*, p. 2.

<sup>184</sup> L. R., *To my Honoured Friend Mr M. T.*, p. 2. The Corporation of the City of London outlined the 'constant Attendance ... daily given' in the 'Chamber at the Guild-hall', in City of London, *A Table of all Terms of Years from One to Thirty One Inclusive; and from thence by Every Ten Years to One Hundred Inclusive, and from thence for ever; where is Set Down the Sums of Money to be Paid for Insuring a Brick House for any of those Terms of Years Proportionably to Four Pounds for ever, for every Hundred Pounds Value Insured on such Buildings; Calculated by Order of Common Council* (1681).

<sup>185</sup> When the Sun opened in 1710, policy holders interacted with Sun staff at regular intervals as they paid the premium quarterly. This changed in the 1730s.

<sup>186</sup> Sun Fire Office, receipt, dated 29 September 1812, Kent Archives, EK/U1453/B6/1/28.

to visit the office to pay the premium. The address to which the reader should come sat enlarged, like a title, at the top of the notice: '*From the Sun-Fire Office, in Cornhill, near the Royal-Exchange*'. In 1804, the notice ran:

The Time for Payment on your Policy of Insurance in this OFFICE, No. [Blank] expires Fifteen Days after *Christmas Day* next; the Managers of the said OFFICE (in Regard to your Security) have ordered me to give you this Notice, that you may not lose the Benefit of your Policy by omitting the Payment.<sup>187</sup> (See Illustration 5.73.)

The format of this notice for renewal, introduced in the late eighteenth century, looks to have been designed as a substitute for a personal visit by a receiver or other representative. It took the shape of a letter, it spoke to 'you' and 'your', and was signed off by 'Your humble Servant / Job Marks', typeset to give a personal touch (as discussed in the earlier subsection on 'Printed signatures').<sup>188</sup> The Office spoke as if this notice had its customer's interests in mind ('Security' and 'Benefit'); yet the blanks spoke of a desire for efficiency in the Office's own processes. A 'P.S.' read: '*You are requested to bring this Letter.*' This request would expedite the policy holder's visit, to the company's benefit. The printed letter would systematise the interaction and make it a transaction.

While the address at the top of the Sun's *Proposals* in the early nineteenth century solicited a personal interaction with an audience in London, to those outside London it was symbolic. The company's agents distributed the same *Proposals* as were used in London, yet customers interacted and paid for policies locally. Agents advertised their locations through other print. For 'country' customers, the address on the *Proposals* was disconnected from being a place to interact. Instead it was a constituent of the Sun Fire Office's identity, in opposition to the local offices which existed. 'London' became part of the company's identity outside London, as shown by the following examples of print distributed by agents. (See Illustrations 5.74 and 5.75). Local fire offices had advantages in the market, but the London offices accrued trust and status from their experience. A manager of the Sun identified the competition from 'the Glasgow Office from possessing so much local influence'.<sup>189</sup> But this rival 'have suffered some severe losses & have experienced some costly lawsuits besides which their mode of settling losses has not contributed to raise their character'.

In the late nineteenth and early twentieth centuries, the disconnection between the Sun's location as printed in a title and an actual meeting was total. A geographical position was wholly a part of the company's brand. The policy recorded the 'Chief

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<sup>187</sup> Sun Fire Office, renewal letter-form, 7 December 1804, LMA, CLC/B/192/DD/008/MS38828/001, fol. 77.

<sup>188</sup> An example from 1785 shows how the letter-form was filled in, folded and delivered: LMA, CLC/B/192/DD/008/MS38828/001, fol. 57.

<sup>189</sup> Bewicke's report, LMA, CLC/B/192/B/011/MS11935A.

Office—63, Threadneedle Street, London, E.C.', below the illustration which had sat atop the agreement since the eighteenth century. (See Illustration 5.76.) Most customers would have no relationship with that office. The Sun's contemporary renewal notice printed just 'London', while a blank space welcomed the particular location of the customer's agent. (See Illustration 5.77.) The precise address of the Sun's head office in London was printed on the back of the sheet as a note in case the leaflet could not be delivered. Renewal receipts in this period either printed 'London' or they specified the address of an agency. (See Illustrations 5.78 and 5.79.) In the twentieth century, even a meeting between agent and policy holder at the agent's address was no longer necessary. Agents wrote and received correspondence with customers. Renewals could be carried out by remittance. 'This Notice intact should accompany a Remittance', ran perpendicular up the front page of the Sun's renewal leaflet. (See Illustration 5.80.) This direction was final proof that a location in print stood for interpersonal trust among people who might never meet in person.

An address was essential to the materialisation of an insurance office. We saw in Chapter 3 that one way that the Insurance Office proved itself real was by its fund; another was by its address. A printed address was reality; did it matter if the office at the address turned out not to be open yet? A printed address was where one could meet the people behind a fire office. It was another means by which people were implicit in print. However, over the periods examined here, the meaning of the printed address changed. It now reflected the possibility of meeting, a possibility that might rarely be actualised.

### *Conclusion*

The fire insurance industry needed people. At first, a small group of insurers needed customers in the thousands, protected by a small band of firemen. The fire insurance product rested not in a physical substance but in the design of a large number of customers sharing the cost of the suffering of individuals in that community. Over time, the customers grew, abetted by a growing number of agents, over a growing geography. This chapter has shown how these various people percolated fire insurance print, as individuals and groups. This challenges theories about the impersonal nature of institutions in the modern era. Print brought personality to a fire office. It divulged and represented people. The corporate identities of the Insurance Office and the Sun rested not only on their own names set in type – as Chapter 3 discussed – but on individuals' names, namely Insurance Office insurers and Sun managers and secretaries. In turn, those corporate identities signified individual employees as trustworthy.

Print negotiated the personal interactions which were necessary for trust in fire insurance. But the graphic objects generated by the fire offices did not imitate one-on-one relationships that pre-dated them; rather, they created brand new possibilities for personal interaction and geographical extent. The nature of the personal relations impressed in print changed over time. This is best shown by the printed address: where once it encouraged an encounter, it latterly stood for status. Furthermore, increasingly, print took responsibility for trying to streamline agents and customers. Print was not a sufficient condition for the agent network but it was certainly necessary. Print's mission creep constructed a particular kind of business. It determined the nature of fire insurance.

Print's interrelations with people had two purposes. On the one hand, people substantiated an office's branding and its status. On the Insurance Office's policy, the important names were autographs at the bottom-right. On the Sun's twentieth-century policy, they were in print at the top. Promotional material was rooted in people. Relatedly, agents spread a company's branded promotional material around the country. On the other hand, the entanglement of people and print was a matter of a company's running: print was the tool by which to standardise types of people. The policy set in blank spaces a person's property. Over time, the property and then the person became subject to increasingly fine appraisal. The difficulty for the Sun was that they could mass produce policies and other printed material but not agents.

The distinction between qualities and technologies that defined the previous two chapters has been implicit here: in terms of qualities, this chapter has attended to the language of reliance and security directed at firemen and agents; in terms of technologies, one such was the agents' *Instructions*, which used other, finer technologies such as indexes and layout to perform its function. Blanks and lists were means to shape people on the page.

This chapter's argument about the role of people in print contributes to the analysis of this Part of the thesis of how print built trust in the fire insurance industry. Chapters 3 and 4 showed insurance's materialisation in print. Those chapters raised the question of whether materialisation in print resulted in impersonal institutions. We now see that part of that materialisation was the manifestation and marks of people by graphic design. The interweaving of various people was a way of making this business real. This understanding finds a link in the human faces with which Airbnb sprinkles its website. In this way, Part II has directly addressed two of the thesis's themes: the material and personal nature of fire insurance. These two lead to a third: how trust can be visible. The analysis of print on its own terms has provided these insights into the business.

This chapter has had a different timbre to the rest of the Part. It resounds with many quotations from correspondence. With the previous chapters having focused intently on graphic objects and their texts, the source material introduced here, from both manuscript and print, provides a snapshot of the people at the centre of the Sun. As terse as their words often are, they humanise the business, show the personal communication at its heart and uncover the human beings in its records. Thus this chapter has tried to draw out the printed texture of how the Sun rested on individuals, of how it dealt with the particular groups upon whom its business depended in different ways. The numbers and lists of the previous chapter do not represent the business on their own.

This humanisation continues in the next and final Part, which considers how another kind of print – news print – helped to build trust in the fire insurance industry. Part III resonates in another way. The tone of the personal communications heard in this chapter imply a level of distrust within Sun. The surveyor James Hall's biting words that began this chapter pinpoint uncertainty. Layers of paperwork were never enough to resolve this. The next Part takes up the theme of distrust and doubt around fire insurance.



## Part III: How News Print Built Trust and Distrust in the Fire Insurance Industry

### Chapter 6: News Print as a Site of Subversion

An article in the *Figaro*, a London newspaper of the late nineteenth century, points to how the news media could threaten the reputation of the fire insurance industry. Under the headline 'Insurance Companies and the Public', the short piece fought the corner of a rich widow – 'of unimpeachable character' – whose claim to the Sun Fire Office after her furniture was destroyed by fire, had been rejected.<sup>1</sup> (See Illustrations 6.1 and 6.2.) After seven months, still 'not a penny' had been received. Her case, so the piece explained, had even been represented in a pamphlet, 'A Warning to Holders of Fire Insurance'. Aware of the consequences of bad publicity, the article's author began provocatively: 'It would be a serious matter if the public lost faith in insurance companies, which are among the best institutions of modern times.' The author continued:

People insure their lives in order to provide for their families when they are dead; they insure their property for the purpose of securing themselves against loss by fire; and they insure their limbs for the sake of obtaining compensation in the event of accident.... Nobody would question the ability of the Sun Fire Office to satisfy any claim that might be made against it. The high respectability of the Office is beyond all dispute. Its directors are men of good standing, and its financial position is unassailable. But...it appears to have committed a grievous error of judgment.

Then the author clarified the grounds on which refusal of a claim would be acceptable: 'If fraud is suspected, it is the duty of an insurance company not only to defer, but to resist, the payment of a claim'.

In this article, the *Figaro* gave voice to uncertainty over fire insurance: could a policy holder count on the compensation she believed she had purchased? A member of the Sun's staff read the article, clipped it, and stuck it into a guard book labelled 'Memoranda Book', where it remains as part of the company's archives.<sup>2</sup> This Memoranda Book contains primarily legal materials, miscellaneous printed materials and, like other guard books and scrapbooks maintained by Sun staff, cuttings from newspapers. These practices demonstrate how the company's record keepers kept a keen eye on the reputation and representation of their employer and the industry in the news media. (See Illustration 6.3.) In other instances, clerks took cuttings as evidence

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<sup>1</sup> 'Insurance Companies and the Public', *Figaro*, 18 July 1885, p. 9.

<sup>2</sup> LMA, CLC/B/192/DD/007/MS11935G, fol. 117.

or for context; for example, fastening them to the documentation of claims.<sup>3</sup> (See Illustration 6.4.)

The relationship of fire insurance to news media dated to the first fire offices, for the stirrings of the Insurance Office and the Corporation of the City of London's scheme in 1680 were deemed newsworthy, as will be seen in this chapter.<sup>4</sup> Long before its staff cut and pasted news clippings into guard books, the Sun ran its own news-sheet, the *British Mercury* and then the *Historical Register* in the course of its first two decades.<sup>5</sup> (See Illustration 6.5.) Thus the Sun Fire Office as an institution held a long appreciation of the value of news culture to fire insurance.

In this final part of the thesis, serial print offers a counterpoint to the print produced by fire insurance companies, which has been turned over in the previous Part. This single chapter's study of the presence of the Insurance Office and fire-related matters in time-sensitive publications between 1680 and 1700, and of the Sun in *The Times* between 1800 and 1820 and then from the 1880s to 1910, discovers how the service of fire insurance made use of and was suited to the affordances of timely print.<sup>6</sup> In the first section on those affordances, we shall see how fire offices' presence in news print grew as newspapers grew. In the late seventeenth century, news-sheets consisted of two to four pages, with two columns to a page.<sup>7</sup> In 1800, *The Times* consisted of four pages, with four columns across an expanded page size. By 1910, it contained twenty immense pages, six columns wide.

But serial print was a medium beyond the companies' control. The more it covered subjects within the orbit of the fire insurance industry, the more ambivalent might be its consequences. It spread stories which could raise questions about the industry, like that in the *Figaro*. It stimulated feelings of anxiety and uncertainty in the reader. These might be the qualities of distrust, and they are discussed in the second section, on risks. In drawing attention to the risks of news print for fire insurance, this chapter echoes the *Design and Trust* publication discussed in Part I in drawing out how designs for public cohesion and safety might have an opposite effect.

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<sup>3</sup> LMA, CLC/B/192/DD/006/MS19494, CLC/B/192/DD/011/MS15050, CLC/B/192/DD/022/MS38839, CLC/B/192/DD/025/MS15048, CLC/B/192/DD/029/MS38841, CLC/B/192/DD/035/MS38847 and CLC/B/192/F/043/MS38869/001.

<sup>4</sup> *Protestant (Domestick) Intelligence*, 2 April 1680, pp. 1–2; *True Protestant (Domestick) Intelligence*, 7 May 1680, p. 1.

<sup>5</sup> For a study of the *British Mercury*, Natasha Glaisyer, *The Culture of Commerce in England, 1660–1720* (Woodbridge: Boydell Press, 2006).

<sup>6</sup> This chapter adapts the notion of an object's 'affordances' from James J. Gibson, 'The Theory of Affordances', in *The Ecological Approach to Visual Perception* (Boston: Houghton Mifflin, 1979).

<sup>7</sup> Carolyn Nelson and Matthew Seccombe, 'The creation of the periodical press 1620–1695', in John Barnard and D. F. McKenzie, with Maureen Bell, eds, *The Cambridge History of the Book in Britain Volume 4, 1557–1695* (Cambridge University Press, 2002), pp. 533–550, especially p. 545 on the format of the *London Gazette*.

## The Affordances of News Print

Let us examine how the affordances of news print intersected with the needs of the fire insurance industry.

### *Publicity under authority*

News print offered to fire insurance companies a ready-made graphic object inside which they could communicate with, and make themselves familiar to, an audience. The Insurance Office's proposers used this object as a vehicle in order to make known their endeavour. A news story about 'a New Office' appeared in the *True Protestant (Domestick) Intelligence* in May 1680.<sup>8</sup> (See Illustration 6.6.) Thus the *True Protestant (Domestick) Intelligence* corroborated the identity of the nascent Office. The language of the story suggests that it was written by the proposers of the Office themselves.<sup>9</sup> In this first phase of fire insurance, the Office's novelty suited the content of the news. The proposers reinforced this story by 'Advertisements' in the advertising sheet the *Mercurius Civicus* in May and June 1680.<sup>10</sup> (See Illustration 6.7.)

Once the industry was established, fire offices continued to use news print to reach audiences. At the end of the seventeenth century they placed notices ad hoc, to make known a change in their circumstances – a change of address, a change of personnel, a change in offering – or a forthcoming meeting. In the early decades of the eighteenth century, fire offices placed notices in newspapers which listed the names of victims of a fire who had received reimbursement. These names bore witness to the honesty of the office, in the public space of the newspaper.<sup>11</sup> (See Illustrations 6.8 and 6.9.)

In the early nineteenth century, the notices placed by the Sun Fire Office in *The Times* were narrowly focused; they related either to customers' renewals or to shareholders' dividend payments. At the end of the century, the Sun advertised itself more regularly in *The Times*, with a small, sparse and simple notice. At its most basic, it named the head office and recorded the sums of the office. (See Illustrations 6.10

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<sup>8</sup> *True Protestant (Domestick) Intelligence*, 7 May 1680, p. 1.

<sup>9</sup> This is suggested by the similar language between the report and the Insurance Office's own writing – a 'very reasonable sum' and 'considerable bank of money' –, and the very different wording from the report on the Corporation of the City of London's scheme the month before. Similarly, the report on the Corporation's scheme was likely written by those involved. Compare A. Newbold, *Londons Improvement and the Builder's Security Asserted, by the Apparent Advantages that will Attend their Easie Charge, in Raising such a Joint-Stock, as many Assure a Re-building of those Houses, which shall hereafter be Destroyed by the Casualties of Fire* (1680) with the news story: 'Easie Charge, in Raising such a Joint-Stock, as may Assure a Re-building' and 'asserting the easie Charge of raising such a Joynt Stock as may for ever assure the Rebuilding'.

<sup>10</sup> *Mercurius Civicus or the City Mercury*, No. 241, 12 May 1680, p. [1], and No. 243, 4 June 1680, p. [2]. On the *Mercurius Civicus*, see Michael Harris, 'Timely Notices: The Uses of Advertising and its Relationship to News during the Late Seventeenth Century', *Prose Studies*, 21 (1998), 141–156 (p. 150).

<sup>11</sup> Medical products placed similar testimonial adverts in this period.

and 6.11, and 6.12 and 6.13.) A more generous version displayed information about branches. (See Illustrations 6.14 and 6.15.) In the early twentieth century, an advertisement with branded elements – an image and a phrase – replaced this generic notice. (See Illustrations 6.16 and 6.17, and 6.18.) By the twentieth century, the graphic elements of the Office's identity were at the forefront of the actual notice.

The fire offices benefited from the distribution patterns of news publications and their regular readership. As a commercial product that was purchased, the longevity of a publication was proof of its readers: the *True Protestant (Domestick) Intelligence* had existed in some form since 1679, while the *Mercurius Civicus* had gone past 240 issues.<sup>12</sup> *The Times* had an audience of up to 5000 in the early nineteenth century and up to 40,000 in the early twentieth century.<sup>13</sup> The people behind the Insurance Office and the Sun evidently believed that their market overlapped with these captive audiences.<sup>14</sup>

News publications were brands which lent fire offices authority as well as audience. They were designed objects in that they contained a continuity of content from one issue to the next, predictable to reader and advertiser alike, harnessed by a title and a date.<sup>15</sup> Each had a distinct graphic identity resting in the fixed formats of its masthead. (See Illustrations 6.6, 6.19 and 6.20.) These brands were detectable from a distance by their shape, however poorly printed an issue might be. (See Illustration 6.21.) This gave them authority.<sup>16</sup> Reports and advertisements of a fire office came clothed in the authority of these formats, which gave its own existence and its own words credibility. This was a printed authority independent from the sheets which an office might commission itself. Thus the news report in the *True Protestant (Domestick) Intelligence* in 1680 acted as an endorsement to the 'New Office'. It also gave it the stamp of being newsworthy, as a topic that might be discussed.

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<sup>12</sup> *True Protestant (Domestick) Intelligence* was the latest incarnation of Benjamin Harris's *Domestick Intelligence*, as it was originally named in 1679. While he was in prison in this period, his writer is understood to have taken it over with this modified name; as recounted by James Sutherland, *The Restoration Newspaper and its Development* (Cambridge University Press, 1986), p. 15.

<sup>13</sup> Oliver Woods and James Bishop, *The Story of The Times* (London: Joseph, 1983), pp. 12, 184–210. *The Times* reached a peak circulation of 60,000 in the mid nineteenth century. Sales reached 150,000 in the run-up to World War I.

<sup>14</sup> On the 'defined market' offered by a newspaper, see Christine Ferdinand, 'Constructing the Frameworks of Desire: How Newspapers Sold Books in the Seventeenth and Eighteenth Centuries', in Joad Raymond, ed., *News, Newspapers and Society in Early Modern Britain* (London: F. Cass, 1999), pp. 152–173.

<sup>15</sup> Joad Raymond, 'The Newspaper, Public Opinion, and the Public Sphere of the Seventeenth Century', in *News, Newspapers and Society in Early Modern Britain*, p. 131, highlights the continuity of information offered by news print.

<sup>16</sup> The contention between Benjamin Harris and Nathaniel Thompson shows the importance in the recognition and authority of news titles in the late seventeenth century. Thompson copied Harris's title, in order to reach and mock his audience.

### Timing

It was because news publications were published regularly that they defined their audience and published predictable content. This seriality gave fire offices the ability to time their announcements in the textual space of the news-sheet with events outside it.<sup>17</sup> The Insurance Office's proposers timed their first notice in the *Mercurius Civicus* specifically with their presence at a location: 'the persons that propose to insure Houses from Fire do now attend at their Office in Threadneedle Street'. The Office's second notice was timed with a meeting: 'Teusday the 8 of this inst. June, at 3 of the clock in the afternoon, is appointed by the Undertakers for insuring Houses from Fire, for nameing the Trustees and Council'. Later the Office announced its change of address, to 'Cornhil over against the Exchange, between Popes-head Alley, and Exchange Alley'.<sup>18</sup>

News print allowed the Insurance Office to be reactive to events. Following a serious fire in Wapping in 1682, the Office put its service on show with this advertisement:

These are to give notice to those Persons whose Houses were burnt or demolished in the late Fire in Wapping, which were Insured at the Office on the Backside of the Royal Exchange, That although there is some time allowed by their Policy for the Payment of the Money, yet if they have occasion for their Money in the Interim, they may receive it at the Office upon discount of the Interest for the time it shall be paid before it is due.<sup>19</sup>

Other fire offices of the period similarly timed notices.<sup>20</sup>

In the early nineteenth century, the Sun timed its advertisements precisely with dates and deadlines. Most commonly, its notices prompted readers when the premiums were due:

All Persons insured in this Office, the Premiums on whose Policies fall due at the Lady-day quarter, are hereby reminded to pay the said Premiums, either at the Offices in Cornhill, near the Royal Exchange, and Craig's-court, Charing-cross, or to the Agents in the Country, on or before the 9th day of April, 1800, when the 15 days allowed by this Office, over and above the time they are insured for, will expire. – The above notice is given, to prevent the insured losing the benefit of their Policies, by omitting to make such payments in proper time. No charge will be made for Policies in which the sum insured amounts to 300l. or above, and all

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<sup>17</sup> 'Textual space' is Raymond's term in 'The Newspaper, Public Opinion, and the Public Sphere of the Seventeenth Century'.

<sup>18</sup> *London Gazette*, 6 January 1686.

<sup>19</sup> *London Gazette*, 20 November 1682, under 'Advertisements', p. 2.

<sup>20</sup> The Amicable placed notices of forthcoming meetings: *Post Boy*, 10 December 1698; *Flying Post*, 27 July 1699; *Post Man*, 4 May 1700. The Amicable also gave notice for people to collect recompense after a fire: *Flying Post*, April 1700. The Friendly Society placed notices that the office had moved and the collectors had been sacked, so members should come to a new address to pay their dues: *Post Man*, 28 April 1698 and 3 May 1698. The insured were reminded that they needed to pay their dues or they would lose their cover: *London Gazette*, 1 October 1688. Fire offices used news print to announce changes of address, changes in personnel, and advise of changes in their offering: *London Gazette*, 6 January 1687.

losses by Fire are paid without any deduction. This Office has always paid for damage by lightning.<sup>21</sup> (See Illustration 6.22.)

In this way, news print facilitated the industry's system of annual renewal. Less frequent but still precise were the small notices about dividends:

SUN FIRE OFFICE, 8<sup>th</sup> Jan 1808 – Notice is hereby given, that a DIVIDEND will be paid the Proprietors of this Office, on Thursday, the 14<sup>th</sup> instant, between the hours of eleven and two; and on every Thursday following, at the same hours, till the whole is paid.<sup>22</sup> (See Illustrations 6.23 and 6.24.)

As compared to advertisements in the late seventeenth century, the Sun's notices received greater individual graphic definition. They began 'Sun Fire Office', followed by a date. In the renewal adverts, the company name was centred as a title in capital letters on the line above the text. In the dense *Times* of this period, the title helped the reader to scan the page and identify what related to his or her interests.<sup>23</sup> It also made the advertisement resemble, at a small scale, the kind of individual notice that might be distributed by the Office itself.

In the seventeenth and the nineteenth centuries, timed advertisements like these were also timed with the Offices' own publications. The report of the Insurance Office in the *True Protestant (Domestick) Intelligence* and the first notice in the *Mercurius Civicus* went to press only once the Office's *Propositions* were in hand. The Insurance Office's advertisement in the *London Gazette* on 19 September 1681 corresponded to its own broadsheet, headed, *September 16<sup>th</sup> 1681, An Advertisement*.<sup>24</sup> The Sun's notices in *The Times* in the early nineteenth century shared the purpose of its renewal notices delivered to policy holders. Thus news print worked with the messages communicated by other means of print and distribution.

The Insurance Office went further in that it used news print to promote its own sheets. The news in the *True Protestant (Domestick) Intelligence* told readers, 'There being now in print a particular thereof'. The *Mercurius Civicus* tempted readers: 'those persons that have not seen the propositions may receive them at the Office gratis, at Mr Starkey's, Bookseller, near Temple Bar, and at Mr Hinchman's, Bookseller, in Westminster Hall'.<sup>25</sup> An advertisement in the *London Gazette* directed readers towards one of its adversarial pamphlets against the City's insurance scheme: 'a Paper is lately Printed, and delivered at the Office gratis, which shews that the Insured cannot have

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<sup>21</sup> *The Times*, 28 March 1800, p. 2.

<sup>22</sup> *The Times*, 8 January 1811 and 12 January 1808; repeated 11 July 1808.

<sup>23</sup> *The Times* in c. 1800 would have required different reading practices to the brief news-sheets of the seventeenth century, but that is a subject outside the scope of this study.

<sup>24</sup> *London Gazette*, 19 September 1681.

<sup>25</sup> *Mercurius Civicus*, 12 May 1680, p. [1].

greater advantage from the City'.<sup>26</sup> The Insurance Office used the forum of the news-sheet to make its own sheets not only public and transparent but fashionable.

In the late nineteenth and early twentieth century, timing was no longer a determining factor for Sun advertisements in *The Times*. Instead, they were placed in greater frequency than before and without specific regard to renewal. They were less personal in that they were not directed at a specific constituency among the readership. They focused on company identity, as we shall see below. But timing could still have its worth. In June 1910 the Sun placed in *The Times* a specific advertisement, a quarter of a page, to ring in the celebration of its 200th year.<sup>27</sup> (See Illustration 6.18.)

### *Repetition*

The correspondence between information delivered by the news and a company's own publications enabled motifs to be repeated. The Insurance Office used the *Mercurius Civicus* to mirror key information about its location, its hours and the opportunity to meet its proposers.<sup>28</sup> In the small space allowed by news-sheets, the Office made its financial 'security' a recurring refrain.<sup>29</sup> The notices pointed to the 'advantage' if readers subscribed before a certain date, just as has been identified in its own material, in Chapter 3.<sup>30</sup> The Sun's renewal advertisements echoed its renewal notices in warning that it should 'prevent the insured losing the benefit of their Policies'. These advertisements, having been very small notices, began to take up more space in *The Times* from 1807. From that time, they included information that was incidental to renewal, but that corresponded to the company's *Proposals*, such as about its Fire Night Patrol, established 'for the purpose of preventing fires', and with a list in prose of the patrol's locations in London. (See Illustrations 6.25 and 6.26.) Thus the overlap between advertisements and other printed matter was strengthened once again. These repetitions built up trust, layer by layer.

At the turn of the twentieth century, the Sun's advertisements in *The Times* were brief and general. Their content consisted of the company's branches. (See Illustrations 6.12 and 6.13, and 6.14 and 6.15.) But they repeated what were the

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<sup>26</sup> *London Gazette*, 10 November 1681. It must refer to Fire Office, *An Enquiry, Whether it be the Interest of the City to Insure Houses from Fire; and Whether the Insured may Expect Any Advantage thereby, more than from the Insurance-Office Already Settled* [1681].

<sup>27</sup> Advertisement for the Sun Insurance Office, *The Times*, 1 June 1910, p. 21.

<sup>28</sup> *Mercurius Civicus*, 12 May 1680, p. [1], and Fire Office, *Propositions for Insuring Houses from Fire* [1680].

<sup>29</sup> The first report on the Insurance Office twice alluded to the security offered by the office: it undertook 'to secure the Houses ... from Fire' and underpinned by 'a Fund of Free-Land to such a value as will secure those that shall agree with the Office'. Subsequently, advertisements in the *London Gazette* drew attention to the matter of the Office's 'security': *London Gazette*, 19 September 1681, 20 October 1681 and 10 November 1681.

<sup>30</sup> *Mercurius Civicus*, 12 May 1680, p. [1], and 4 June 1680, p. [2]; *London Gazette*, 19 September 1681, 20 October 1681 and 10 November 1681.

distinctive markers of the company, familiar from its renewal leaflets, proposal forms and the policy: 'Founded 1710'; 'The oldest purely Fire Office in the World'; 'SUM INSURED'. They were motivated to keep the Office in readers' minds. By 1905, a new version of the Sun's advertisement replaced most of the text with the antiquated illustration of firemen that had adorned its policy for a century and a half. (See Illustrations 6.16 and 6.17.) By 1909, the Sun's renewal leaflet reproduced the even-earlier policy illustration, used from 1726, to underline the company's age. In 1910, the Sun's advertisement in *The Times* now employed that same earliest illustration. (See Illustration 6.18.) This correlation makes it clear that the printed material produced by the Sun played off its newspaper advertisements and vice versa.

Due to its serial and regular pattern, news print also allowed fire offices to repeat certain messages at the reader.<sup>31</sup> The Insurance Office's advertisement in the *London Gazette* in November 1681 was a repeat of that of October with new sentences at its beginning and end. The Sun repeated its renewal advertisements: its notice in *The Times* on 28 March 1800 was repeated on 1 April. The formula of the text changed little from one renewal period to another. At the end of the nineteenth century and into the twentieth, the Sun would place the same two notices regularly: in 1895, it appeared twelve times, and in 1903, eight times. Fire offices tied themselves to regular cycles. Newspaper made them and their messages familiar.

Repetition could also be constructed across publications, both to reach all news readers and to bolster a notice in one organ with that in another. The report of the 'New Office' in the *True Protestant (Domestic) Intelligence* came just days before an advertisement in the *Mercurius Civicus*. In July 1698 the Insurance Office repeated an advertisement in three publications: the *Flying Post*, the *Post Man* and the *Post Boy*.<sup>32</sup> At the start of the nineteenth century, the Sun placed advertisements in newspapers across Britain. In another tactic, the Insurance Office placed different announcements in one publication in close succession. So it was in the *Mercurius Civicus* in 1680, and three times in the *London Gazette* in the autumn of 1681, when it began issuing policies in earnest.<sup>33</sup> By this means the Insurance Office made its presence known, and it created an unfolding narrative for the reader to follow.

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<sup>31</sup> On the importance of the regularity of news papers, see Raymond, 'The Newspaper, Public Opinion, and the Public Sphere of the Seventeenth Century', p. 131, and Ferdinand, 'Constructing the Frameworks of Desire', p. 160.

<sup>32</sup> *Flying Post*, 5 July 1698; *Post Man*, 14 July 1698; *Post Boy*, 23 July 1698. The report on the grant of letters patent to the Insurance Office (to the disadvantage of the Friendly Society) had been repeated in the *London Gazette*, 16 February 1687, 20 February, 1 March 1687 and 5 March 1687.

<sup>33</sup> *London Gazette*, 19 September 1681, 20 October 1681 and 10 November 1681.

The Insurance Office and the Sun used the advantages of timing and repetition provided by news print. Newspapers allowed control over timing. In the first two periods examined in this thesis, the content of these notices was time-critical: locations, deadlines and meetings were upfront. For the Insurance Office, this endowed events with a sense of urgency. For the Sun Fire Office in the 1800s, this underlined that fire insurance was a product with a particular relationship to time: it was contracted for a set amount, it expired according to the clock. The announcements of both Offices were aligned with a genre which printed its date at the top. By the twentieth century, the content of advertisements mattered less than their repeating presence, and words came to be replaced by identifiers of the company's brand.

The affordances of news print were especially fitting to fire insurance because it sought a long-term relationship with people, one which would be renewed. Thus, as a service, it was distinct from the selling of books and medicines, the two main kinds of advertising in news-sheets from the late seventeenth century on. Timing, regularity and repetition in newspapers helped the fire insurance industry to build relationships. Newspapers were a public sphere in which an office could bring itself before readers' eyes privately, and an alternative sphere in which to repeat and reinforce messages from elsewhere. They gave a company a different anchorage. This anchorage also bore a message of the stability of the company and eventually for the Sun, its longevity.

### *Juxtaposition*

A news publication was a textual space. This space juxtaposed well-defined bites of information. One of the consequences of this for fire offices was the creation of a competitive space. The Insurance Office used the space to build trust for itself at the expense of its rivals. In 1680, the news report of the 'New Office' in the *True Protestant (Domestick) Intelligence* was a challenge to the news in the same publication a month before of the Corporation of the City of London's consultation into fire insurance.<sup>34</sup> The Insurance Office's news report looks like an act of opportunism on the part of its proposers. The Insurance Office's report countered what the Corporation had said. While the Corporation promised the 'Design ... in a short time to be Published', the Insurance Office's was already in print. Thus the Insurance Office made a statement through this juxtaposition in one publication, through time.

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<sup>34</sup> *Protestant (Domestick) Intelligence*, 2 April 1680, pp. 1–2. The *True Protestant (Domestick) Intelligence*, in which news of what was to be the Insurance Office appeared a month later, is understood to have been a wilful continuation of the former publication, with 'True' added to its title, following the imprisonment of the former's publisher. On this subject, see Sutherland, *The Restoration Newspaper*, p. 15.

The flow from juxtaposition to competition can be seen in the following year, when the Advertisements section of an issue of the *London Gazette* ran a notice from the Corporation's scheme, followed by one from the Insurance Office.<sup>35</sup> (See Illustrations 6.27 and 6.28.) The latter's notice undermined its rival by the promise to return money for policies should a customer decide to move to the Corporation's undertaking once that undertaking was up and running. As previously, the Insurance Office sought advantage by being a step ahead of the Corporation. It made the same promise in its own printed sheets.<sup>36</sup> In the course of the same autumn it distributed its lively invectives explaining why the Corporation of the City of London should not manage an insurance scheme.<sup>37</sup> This advertisement, and others that followed, were part of its campaign. The Insurance Office used news print to foster distrust in its rivals just as it used its own printed products.

In the nineteenth century, the juxtaposition of advertisements for fire insurance was competitive but not confrontational. It spoke of the wide acceptance of the industry into people's consumer habits. For it was the custom for multiple advertisements for fire offices to rub up against one another. (See Illustrations 6.29 and 6.30; 6.31; 6.32 and 6.33; and 6.34.) In the early nineteenth century, each company set out its terms for renewal in its own manner. As a collective, the industry implicitly displayed its pre-existing relationships with readers. However, by 1810, there was a shift such that juxtaposition was complemented by competitive devices which deepened the apparent differentiation of one from another. Fire offices offered more information about their services and improved the layout of their notices. During a period of new entrants to the industry, the choice for readers was not whether to take insurance but which company to trust. A century later, advertisements were designed to seize attention, thereby intensifying the differentiation. The Sun's notice with an illustration stood on a page that was a blanket of text. For the time being, the Sun set itself apart from competitors with its illustrated advertisements. Moreover, the illustration drew attention to the company's longevity, as it was a reproduction of the mid-eighteenth-century policy design. (See Illustration 6.16.)

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<sup>35</sup> *London Gazette*, 20 October 1681, p. 2.

<sup>36</sup> Fire Office, *Enquiry*, p. 4.

<sup>37</sup> Fire Office, *Enquiry* and Fire Office, *Observations on the Proposals of the City to Insure Houses in Case of Fire* (1681). The Insurance Office had already attempted to ward off the Corporation with: Fire Office, *To the Right Honourable the Lord Mayor ... The Proposals of the Gentlemen of the Insurance Office is humbly Offered* [1681]. The final broadside on the subject from the Insurance Office's side was, W. I., *A Letter to a Gentleman of the Insurance Office, Concerning the Cities Insuring Houses* [1681], dated 10 November.

### *Amplification*

In the late seventeenth century, news-sheets helped to make fire insurance public by carrying news and notices about it. In the opening decades of the nineteenth century and of the twentieth century, the broader content of *The Times* endorsed the industry as a public institution. An office's address mattered not only in the textual space of the newspaper, but in physical space. An advertisement for 'extensive premises' in Leicester Square, was declared to be 'particularly eligible for a public institution, a capital hotel...a subscription-house, chambers, banking-house, fire-office, auction rooms, &c.'<sup>38</sup> An insurance office was a positive landmark such that property adverts located a site by reference to the Sun's offices. In the past, both the Insurance Office and the Sun had defined their location in relation to others; the Insurance Office in relation to the Royal Exchange and the Sun inside a coffee house. Now a fire office had prominence in its own right because of its size and deliberate stature.<sup>39</sup> A notice for a sale by auction of shares in the Sun described it as 'an old established and highly respected concern'.<sup>40</sup> (See Illustration 6.35.)

Through the space of news pages, the Sun was a presence in public and in space. In these pages, it honed a public reputation as a public body and a moral presence. At the end of the century the Sun's location was illuminated in official ways. In 1902, its head quarters was among those named in *The Times* as having been lit up for the coronation. The Office involved itself in public commemorations that were reported in *The Times*. In 1898 it commissioned a painting of the Great Fire of London to hang in the Royal Exchange in the City. It made donations to charitable causes. Thereby, its name appeared among others in lists which were published in *The Times* on behalf of a beneficiary, such as a hospital or a country in need of relief. Meanwhile, advertisements in *The Times* incidentally confirmed the everyday necessity that fire insurance had become: property for sale or let was advertised as being already insured.

In the late nineteenth century, *The Times* dedicated pages to financial news, 'The Money Market', as the section was called in 1894.<sup>41</sup> These pages reflected the growing importance of the City of London and its financial institutions to general readers.<sup>42</sup> The Sun was appreciated as a long-standing player among City institutions. The financial

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<sup>38</sup> *The Times*, 31 October 1820.

<sup>39</sup> On the architecture of stability in the nineteenth century, see Liz McFall and Francis Dodsworth, 'Fabricating the Market: The Promotion of Life Assurance in the Long Nineteenth-Century', *Journal of Historical Sociology*, 22:1 (2009), 30–54.

<sup>40</sup> *The Times*, 30 September 1805. There were several such sales of shares in the Sun between 1800 and 1820.

<sup>41</sup> In the 'Contents', *The Times*, 7 June 1894, p. 9. On the rise of financial journalism in the nineteenth century, see David Kynaston, *City of London Volume 1: A World of Its Own 1815–1890* (London: Pimlico, 1995).

<sup>42</sup> Kynaston, *City of London Volume 1*.

news pages reported on the Sun's meetings, dividends, shares, staff deaths, and after-dinner speeches. In addition, there were reports and editorials on the duty paid by the fire insurance industry, its total premiums and its profitability.

The threads of the Sun as a bastion of social stability and public life, and the alignment of these qualities of trustworthiness with its financial status, came together in a full-page article published by *The Times* in June 1910.<sup>43</sup> Its title was 'The Bicentenary of the Sun Fire Office 1710–1910', and its publication coincided with coverage of the birthday elsewhere in the paper.<sup>44</sup> (See Illustration 6.36.) On the previous page was a report of the 'Bicentenary Celebration': a dinner the previous evening with speeches, an occasion which the article mentioned in its opening.<sup>45</sup> Several pages on, there was a report of the Sun's annual meeting, itself with a mention of its passing its 200<sup>th</sup> year.<sup>46</sup> The previous day's paper contained the special quarter-page bicentenary advertisement for the Sun, already mentioned. (See Illustration 6.37.) The coverage of the Sun's anniversary in different parts of *The Times* likely left no reader ignorant of the occasion.

*The Times*' spread 'The Bicentenary of the Sun Fire Office 1710–1910' emphasised the Sun's age, its identity, its stability, its security and its significance. In this encomium, the company had outrun the vicissitudes of history. By presenting the Sun so, *The Times* showed the extent to which its own voice upheld trust in the company, and it did so at a great size, literally. The uncredited journalist of the piece gave an informed and lively potted history of the Office, using subheadings to direct the narrative and pick out themes, from 'Early Forms of Insurance' to 'The Present Position', pausing for 'Charles Povey' (the colourful character who founded the office originally) and 'Early Forms of Advertising' among other points of interest on the way. The writer quoted from the Sun's earliest minute book, likely using the published histories of the Office.<sup>47</sup> He covered the Office's 'Early Methods' and its news-sheets. He told the story with humour, highlighting how office life had changed over two centuries:

The earliest [minutes] ... record some quaintly worded resolutions and proceedings which excite a smile when compared with the severe gravity of more modern deliberations. One

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<sup>43</sup> The format of the article – a full-page story related to an industry – appears to have been a regular feature of issues of *The Times* in this period. For example, there was a page article on milk on 9 June 1910 and on the timber industry on 8 June 1910.

<sup>44</sup> 'The Bicentenary of the Sun Fire Office 1710–1910', *The Times*, 2 June 1910, p. 9 (of 20 pages).

<sup>45</sup> *The Times*, 2 June 1910, p. 8.

<sup>46</sup> *The Times*, 2 June 1910, p. 17.

<sup>47</sup> The article shares its colourful tone with Edward Baumer, *The Early Days of the Sun Fire Office* (London: J. Causton, 1910), which was published in the bicentenary year.

would hardly, for example, expect a modern Board to record instructions to its clerk to “buy a handsome pair of brass candlesticks” for the committee table.

The article gave this company history great significance within insurance history: ‘The year 1710 stands out as a landmark in the history of Fire Insurance’. Following a trot through early fire offices, the writer pronounced: ‘Of the offices surviving from this early period the SUN is the oldest as well as the greatest of fire insurance institutions’. The company history was also placed within British history. The scene of its foundation was set against a series of familiar phenomena: ‘There were plenty of people living at the time of the foundation of the Sun Fire Office who had witnessed the execution of Charles I’ and the cotton trade was ‘almost unborn’. This was partly to illustrate vividly how old the Sun was. This age demonstrated the company’s strength. ‘The confidence which for six generations has been placed in the SUN rests upon a foundation so strong and so secure that no shock – financial, political, and otherwise – has been able to move it.’

*The Times* wrote what the Sun wanted to hear: it was ‘an enterprise which has lived and flourished amidst all the changes and convulsions of the eighteenth and nineteenth centuries’. This note chimed with the Sun’s advertisement, which was topped by ‘The Oldest Insurance Office in the World’ in black letter type. At moments, the praise lavished by the piece may have gone too far. In touching on new enterprises in fire insurance from 1800, the writer commented: ‘Amongst all these newcomers, the SUN, typical, indeed, of the great luminary whose name it bears, stood as the central orb with its attendant satellites, alike in nature, but inferior in rank and splendour.’ As it was presented, the Sun garnered authority, as well as security and stability, because of its own history.

Moreover, ‘The Bicentenary of the Sun Fire Office 1710–1910’ interpreted the Sun’s history as having general historical significance. As the article’s opening paragraph put it:

the Bicentenary ... is a reminder that within the span of the existence of this famous Company lies the whole history of the growth and development of practically every known form of insurance. It is Carlyle who says that masses of books might be profitably exchanged for a single history of book-sellers, and just so we are beginning to recognise that the social and commercial aspects of a people’s history are not only vastly more interesting, but immeasurably more important than the records of the drum and trumpet and the chronicles of baseness, littleness, and treachery, which too often make up the staple of what is called History. To know how the ‘common people’ lived in the reign of Henry VIII would be more valuable than to fathom the causes of Anne Boleyn’s fall, and to have an exact account of the first twenty years of the life of the Sun Fire Office would be of greater interest than to possess the most elaborate details of the conspiracies and intrigues which had for their object the recall of the ejected James.

The Sun's history, then, was national and social history. Moreover, the article endorsed insurance as an everyday necessity in the twentieth century:

The practice of Insurance against all manner of risks is now so closely interwoven with the daily affairs of our national life that it is difficult to carry the mind back to the time when to insure even against the common contingency of fire was in the nature of a novelty.

The narrative left no doubt that the Sun had been at the forefront of that development.

This article bestowed the Sun with authority by recourse to the company's history. The final chapter of the story turned to the Office's unassailable 'financial position ... never more solid than it is today', substantiated by a handful of its financial figures. In spite of large recent losses in San Francisco, 'the Company was able to increase its dividend in the year of the fire by 5 per cent.' The writer enumerated the company's credit balances since 1908, before concluding: 'It is unnecessary to emphasise further the bounding prosperity of the Sun Fire Office ... [A]ge has not withered nor prosperity staled its enterprise'. The page ended:

At the close of 200 years the Office is, in this respect, as young and as mobile as it was at the beginning of its career. Far beyond Insurance circles the Company has a name and a place, and representing as it does the best characteristics of the commercial eminence of Great Britain, who is there that will not heartily join in the wish for the continued existence and prosperity of this ancient Office?

*The Times'* page-long article marking the Sun's bicentenary reflected back at the Sun many of the attributes to which the Sun had long made claim: its age, its historical significance, its security both financial and for the individual. The article's wordsmith even had fun with its identity – the Sun's name and symbol. The earliest days of the fire insurance industry show the seeds of these attributes and the skill with which they were promoted from the beginning. Here in *The Times'* voice was the pinnacle of how a newspaper could substantiate a fire office. News print provided an environment which the industry could use and flourish in. News print's affordances reinforced the qualities of trust promoted by the industry's own means. The offices' presence in news print reinforced the relationship between them and news readers and gave the impression of their stability in the independent authority of a news publication.

## The Risks of News Print

The previous section uncovered how the Insurance Office and the Sun inserted themselves into the pages of serial print. *The Times* aggrandised the industry's presence and the Sun's specifically. This section brings to the fore ambivalence in the interaction between serial print and fire insurance. The reporting of fires points to this ambivalence. In each period examined here, time-critical publications variously reported on fires as well as on fire offices. In fact, the first fire insurance enterprises established themselves just as the reporting of fires in print dug in its roots. Stories about fires appeared in the breed of unauthorised printed news-sheets that sprang up when the Licensing Act lapsed in 1679. By contrast, the *London Gazette*, the licensed paper of state since 1660, did not report on fires. The inclusion of fire stories in the content of news-sheets implies that they held entertainment and commercial value to news publishers; readers considered them worth paying for. At just a paragraph in length, a report of a fire was a miniature version of the for-profit pamphlets that gave accounts of the latest fires across the country, which extended from two pages to eight to over twenty.<sup>48</sup> (See Illustrations 6.38 and 6.39.) Thus, fire offices publicised themselves in new publications that lent space to the incidence of fire. Designs for security against fire conveniently shared space with the accident of fire.

As we shall see, fire reporting and other subsequent types of reporting implicated and involved fire offices. By their presence in news print, fire offices entangled themselves in public conversations about the cause of fires, about protection from fires, about cases of arson and fraud before the law. While this juxtaposition served their interests by enjoining them in the community, it posed risks. These types of stories stoked feelings of fear, loss, insecurity and uncertainty. The fire insurance industry promised to protect against these feelings but its reputation depended on maintaining those promises. It fed off bad feelings, which could backfire.

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<sup>48</sup> Examples are: *Sad and Lamentable News from Northampton, or, A Full and True Relation of the Late Great Fire: Whereby the Far Greater Part of that Antient and Eminent Corporation is Destroyed: There Being the Great Church of St All-Hallows and Two Other Parish Churches, the Market-place, and Most Part of the Chief Streets in the Town Burnt Down and Consumed. On Monday the 20th of This Instant September, 1675* (1675) (8 p.); *A Sad Relation of a Dreadful Fire at Cottenham, Four Miles Distant from Cambridge. It Begun upon Saturday the 29th of April, 1676, and in the Space of Five Hours Consumed above a Hundred Dwelling Houses, besides Barns, Stables, Out-houses, Stacks of Corn, Hay, Faggots, Turffs, &c. To the Value of Many Thousands of Pounds. With an Account of a Gentleman's Servant that was Burn'd in a Miserable Manner, by Venturing to Save Some House-hold-stuff, &c. Written by an Eye-witness* (1676) (6 p.); *A True Narrative of the Late Dreadful Fire which Happened near Limus in Ratcliff, on Wednesday Last, Being the Eighteenth of This Instant September, about Five of the Clock in the Morning, and Continued till Four in the Afternoon, and Burnt Down above Forty Houses ere it Could be Extinguished. With an Account of Two Women which were Burnt in their Beds, and Several Others Spoil'd and Maim'd during this Fatal Conflagration.* (1678) (8 p.).

## Fear

Like the contemporary pamphlets that recounted recent fires at length, the news-sheets briefly narrated news of fires with flair. Even with just a paragraph in which to recount it, a fire was 'dreadful', 'lamentable', it 'broak forth', it 'battered'.<sup>49</sup> It 'burnt very furiously', 'very vehemently'.<sup>50</sup> In the early nineteenth and early twentieth centuries, *The Times* described events as 'Destructive', 'Dreadful', 'Great', 'Serious'; 'FATAL'.<sup>51</sup> Fires were 'alarming' and 'calamitous', they 'burst forth'. As *The Times* set titles to its reports, these adjectives often sat above the horror, frequently in capitals. Titles were emphatic, such as 'FIRE at the ROYAL AMPHITHEATRE' or 'FATAL FIRE AT ST PANCRAS'. Moreover, *The Times* used its greater extent to recount stories of fires in greater detail. (See Illustrations 6.40 and 6.41.) This storytelling kept the risk of fire at the forefront of readers' minds. It heightened the perception of the need for fire-protection products.

The factual details of a fire were key to its reporting: its location, its timing, where it started and the extent of its destruction.<sup>52</sup> In one report, 'the loss is said to be considerable, having burnt some of their Books, and the [?C]arks House ruined and consumed'.<sup>53</sup> Fire allowed for tales of ingenuity: one story recounted how great damage was prevented by the use of beer to extinguish a blaze in an alehouse.<sup>54</sup> The goriness of accidental death was not spared. Another story told how:

a very Ancient Woman being alone in her house, her Husband keeping Newgate Market, came home late at night, and opening the door missed his wife, and searching for her, found nothing but her Legs, all the rest of her body being burnt.<sup>55</sup>

The woman was supposed to have stooped and fallen into her home fire. The writer of this story did not omit its pathos: 'There was no other damage done to the House only a Towel that hung by the Chimney was singed with the Flame'. Over a hundred and fifty years later, the female occupant of a property in East Smithfield, London, ended her life thus: 'The head was lying near the grate, and the body in a dreadfully mutilated

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<sup>49</sup> *Protestant (Domestick) Intelligence*, 20 February 1679/80; *Domestick Intelligence*, 21 October 1679, p. 1; *Impartial Protestant Mercury*, 22 November 1681, p. 1; *English Intelligencer*, 24 July 1679, p. 1.

<sup>50</sup> *English Intelligencer*, 24 July 1679, p. 1; *Impartial Protestant Mercury*, 22 November 1681, p. 1

<sup>51</sup> 'FATAL FIRE AT ST PANCRAS', *The Times*, 20 October 1904, p. 9.

<sup>52</sup> *Protestant (Domestick) Intelligence*, 20 February 1679/80: 'in the dead of night'; *Impartial Protestant Mercury*, 22 November 1681, p. 1: 'This morning about 4 or 5 a Clock'. 'FIRE at the ROYAL AMPHITHEATRE', *The Times*, 3 September 1803, p. 3: 'yesterday morning ... two o'clock in the morning ... four o'clock in the morning ... half past four o'clock'; *The Times*, 20 October 1904: 'early yesterday morning ... Shortly before 1 o'clock'. The hour of the fire was also given in *Protestant (Domestick) Intelligence*, 4 February 1681, p. 2; *English Intelligencer*, 24 July 1679, p. 1; *Domestick Intelligence*, 18 November 1679, p. 2.

<sup>53</sup> *Impartial Protestant Mercury*, 22 November 1681, p. 1.

<sup>54</sup> *Post Man*, 23 December 1697.

<sup>55</sup> *Domestick Intelligence*, 16 December 1679, p. [1].

state, buried in the ruins.<sup>56</sup> A notice for perfume followed the story in its column. The small details of an accident underlined the credibility of the news publication. They may also have changed the perception of fire for readers. In the late nineteenth century, a breed of newspaper published photographs of fire scenes, which substantiated the details.<sup>57</sup>

The reports brought to life the horror of fire in a readable, entertaining fashion. Fire insurance could not bring back lost relatives but fire stories could leave powerful impressions of the risks of everyday life, recounting destruction at first in livery halls and alehouses; subsequently in theatres, printing houses, warehouses, turpentine factories, the customs house; and always in living quarters, both rich and poor.<sup>58</sup> It is reasonable to infer that the coverage of fires raised the fear of fire. News reports reminded readers who might forget. One pamphlet's author complained about people's ease of forgetting after a conflagration in Wapping in 1682:

One would think the many Fires that have been, might put every man upon a more than ordinary Watchfulness. But alas! How soon are those awakening Judgments forgotten; a Month hence possibly this Fire will be so little in the thoughts of some as if it had never been[.]<sup>59</sup>

Reports raised the awareness of fires far away; the *Domestick Intelligence* updated readers on a fire in New England across issues.<sup>60</sup> The *Domestick Intelligence* regularly reported on fires in 1679.<sup>61</sup> In the following year, this same publication wrote up the news of the Corporation of the City of London's fire insurance plan, followed by the news of the Insurance Office.<sup>62</sup> The publication's regular reporting of fires may have well disposed its readers to the prospective enterprise. However, it is noticeable that the *Domestick Intelligence* often suspected 'design' at work in the incidence of fires, whereas the authors of the Insurance Office's broadsides accepted fire as an accident

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<sup>56</sup> *The Times*, 4 November 1823.

<sup>57</sup> For example, the *Illustrated London News* and the *Penny Illustrated Paper*.

<sup>58</sup> Business historian Robin Pearson has explained how over time fires became more costly, because people's possessions were more valuable and there were larger industrial plants and warehouses than previously. Robin Pearson, *Insuring the Industrial Revolution: Fire Insurance in Great Britain, 1700–1850* (Aldershot: Ashgate, 2004). *Sad and Lamentable News from Wapping: Giving a True and Just Account of a Most Horrible and Dreadful Fire, which Happened on Sunday the 19th of Nov. 1682* (1682), specifically distinguishes the sufferers of a fire in terms of their wealth.

<sup>59</sup> *A More Full and Exact Account of that Most Dreadful Fire, which Happened at Wapping on Sunday Night the Nineteenth of This Instant Novemb. between 10 and 11 a Clock[.] Also a True and Full Account of the Damages Sustained by that Dreadful Fire whilst it Continued Burning All Day on Monday. With a True Account as near as Can Yet Be Given, of the Manner of its First Beginning, the Number of Houses Burnt Down, and of the Number of Persons that Have Perished in the Raging Flames* (1682) (4 p.), p. 2.

<sup>60</sup> *Domestick Intelligence*, 21 October 1679 and 2 December 1679.

<sup>61</sup> The *Domestick Intelligence* reported on fires in July, October, November and December 1679, and in January and February 1680.

<sup>62</sup> See fn. 12 on the changing name of this publication.

of life.<sup>63</sup> Benjamin Harris, the publisher of the *Domestick Intelligence*, likely had his own political reasons for covering fires widely.<sup>64</sup> He was fiercely partisan against Catholics and fire had an association with the 'designs' of plotting Catholics, a subject he frequently returned to. Reports served to stir the flames of political disjunction and suspicion as to maleficence.<sup>65</sup> His paper made this conjecture about a fire in Smithfield: 'It is verily believed to be done by Treachery and nothing but Popish Malice could have better contrived a place for Mischief, it being among old Wooden Houses, and the Street very narrow'.<sup>66</sup>

At times the incidence of fires could be enough to make a story in *The Times*.<sup>67</sup> This corroborates the supposition that news of fires stoked fears. Fires needed not to end in utter devastation in order to be reported; they might result in minimal damage. Even false alarms were considered worth reporting.

The printed matter of the Insurance Office and the Sun intersected with the compassionate side of the literature of fires. The Insurance Office wrote of the 'melancholly apprehensions of being undone in a night' and of 'that Dismal Cry, *Of Fire, Fire*'.<sup>68</sup> The Sun paraded its illustration of a fireman and a porter returning from the flames, laden with rescued possessions. Newspapers delivered the real versions of these evocations. Fire sold fire insurance. Agents knew to target a neighbourhood that had recently suffered a fire.<sup>69</sup>

Stories of fire could be directly correlated to the selling of fire prevention products. On a page of 'Advertisements' in the serial publication the *Collection for Improvement of Husbandry and Trade* in 1694, copy promoting the New Sucking-Worm-Engine began just as one would expect a report of fire: 'Whereas on the 30<sup>th</sup> December, 1693 between one and two of the Clock in the Morning, a Terrible Fire broke in the House of Mr *William Broome*, Linnen-Draper...'.<sup>70</sup> But it turned into a commendation of the engines that 'to our great satisfaction totally extinguished the said Fire', by those who had suffered it. It ended: 'These Engines are to be sold at the Companies Warehouse in *Bow Church-yard, London*'. Fire reports showed the benefit of fire products.

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<sup>63</sup> See, for example, Fire Office, *Propositions for Insuring Houses from Fire* [1680].

<sup>64</sup> Benjamin Harris was the editor–publisher of the *Domestick Intelligence* and the *Protestant (Domestick) Intelligence* and the *True Protestant (Domestick) Intelligence* was published while he was in prison.

<sup>65</sup> One fire report considered whether a Catholic was to blame. Catholic plotters were regularly accused of plotting to start fires.

<sup>66</sup> *Domestick Intelligence*, 18 November 1679, p. 2.

<sup>67</sup> There were columns which simply enumerated recent fires.

<sup>68</sup> Fire Office, *Propositions*, p. 1; Fire Office, *Arguments for Insuring Houses from Fire* [1680], p. 2.

<sup>69</sup> Evidence of the local agent's request for prospectuses following a fire in St Pancras, as recounted in Chapter 5; LMA, CLC/B/192/F/043/MS38869/001.

<sup>70</sup> John Houghton, *A Collection for Improvement of Husbandry and Trade*, 26 January 1694 and February 1694.

## Reputation

Fire insurance benefited from the repetition in news print of the problem to which it provided the antidote. The repetition legitimised its value. In addition, insurance entered the stories of fires. These inclusions helped the enterprise to build a reputation for itself. In the late seventeenth century, the arrival of engines to a fire in London often marked a flashpoint of events in news-sheets as in pamphlets.<sup>71</sup> In 1682, two hot-off-the-press accounts of a fire gave credit to the work of the band of men that the Insurance Office had put in place. One praised 'the diligence of the Water-men employed by the Insurers, who very boldly adventured their lives, hoping to secure the houses Insured'.<sup>72</sup> Another declared, 'nor were the Water-men retained by the Insurers less active then the rest, even to the indangering their Lives, Especially about preserving those Houses that were insured of which there were a considerable Number'.<sup>73</sup> In an account of a fire on Thames Street in 1688, the fire-fighting watermen were now known as the Insurers Men: 'the Insurers Men and others used extraordinary Diligence to suppress and bring under the Fire ... [T]he Engines, where they could come at it, or endure the heat, played with as much dexterity as could be expected'.<sup>74</sup> These comments firmly associated fire offices with the safety and security of the social fabric.

In the pages of *The Times*, fire engines and firemen were key to the story. In the early nineteenth century, firemen in London exclusively belonged to the fire offices, and they commandeered their company's engines except for those owned privately. *The Times* commended firemen: 'Every effort was however used with all that promptitude which the firemen of this city are known to exert upon such occasion'.<sup>75</sup> Firemen did 'splendid work'.<sup>76</sup> In the 1820s the brand identity of firemen and engines was at times noted.<sup>77</sup> After 1865, firemen were independent of the fire insurance companies but the public continued to associate the fire service with the industry, and the Sun maintained the connection by its illustration.<sup>78</sup>

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<sup>71</sup> For example, *Impartial Protestant Mercury*, 22 November 1681: 'by the application of Engines which were brought within the Square, the same was extinguished'. *Post Man*, 4 January 1698.

<sup>72</sup> *Sad and Lamentable News from Wapping: Giving a True and Just Account of a Most Horrible and Dreadful Fire, which Happened on Sunday the 19th of Nov. 1682* (1682), p. 4.

<sup>73</sup> *A Full and True Account of the Lamentable and Dreadful Fire* (1682), p. 3.

<sup>74</sup> *A True Relation of the Sad and Dreadful Fire in Thames Street on the 8th of August, 1688 Containing the Manner of its Beginning, Progress, and Dismal Effect, the Number of Houses &c. Consumed and Blown Up, Parties Kill'd and Wounded &c. During that Fatal Conflagration* (1688), p. [2].

<sup>75</sup> *The Times*, 28 September 1802. Similar remarks are made in 'Alarming Fire', *The Times*, 3 February 1803; 'FIRE at the ROYAL AMPHITHEATRE', *The Times*, 3 September 1803, p. 3; 'Destruction of the Custom House by Fire', *The Times*, 14 February 1814.

<sup>76</sup> *The Times*, 20 October 1904.

<sup>77</sup> *The Times*, 26 May 1825.

<sup>78</sup> See Chapter 5, fn. 51, on the association between fire insurance and fire service in the mind of the public.

## Security

On occasion, the writers of fire news thought fit to mention fire insurance. Two of the reporters of the fire at Wapping in 1682 made known the insurance policy of Sir William Warren: he 'hath lost some hundreds a year, besides what he had Insured'.<sup>79</sup> Another wrote that 'Sir *William Warren* owned the most part of *Cinamon-Lane*, but thanks to the insuring Office he is like to redeem satisfaction for 500 *l. Per Annum*'.<sup>80</sup> In 1800, the mention of insurance added to the desperation of another scene, also at Wapping: 'perhaps a more distressing scene could not be witnessed than that which was exhibited by the poor inhabitants in Queen's Head-alley, and Courts adjoining, who were not insured, each endeavouring to save what little furniture they could, at the hazard of their lives.'<sup>81</sup> In 1823, the report of a house fire ended, 'The houses were mostly insured.'<sup>82</sup> In the 1890s, when the chief fireman reported officially on big blazes, he regularly recorded the insurance companies liable.<sup>83</sup> Such details brought the insurance industry into personal and commercial stories and they underlined the security offered by the industry.

## Safety

The reporting of fires in *The Times* was juxtaposed with a discussion of fire safety that went beyond fire insurance. The culture of fire safety amplified the 'security' with which insurance associated itself. As the advertisement for the New Sucking-Worm-Engine in 1694 showed, fire was an opportunity to sell prevention products in general. In the early nineteenth century, there were new inventions to protect against the threat of fire, alongside fire insurance and engines. Advertisements for domestic tools shared pages with those for the Sun Fire Office. Fire prevention was a selling point for products, just as security was for fire insurance. 'TO PREVENT ACCIDENTS BY FIRE' screamed a recommendation for T Cato's 'WIRE FIRE-GUARDS and FENDERS'.<sup>84</sup> (See Illustrations 6.42 and 6.43.) Others marketed folding screen grates for the same purpose, fire buckets that could be kept on one's premises at all times, extinguishers and sprinklers. In the late nineteenth century, products were promoted which were designed with fire safety as a secondary characteristic. Safety lamps received publicity, 'with the approval and recommendation of the leading insurance offices'.<sup>85</sup> An inventor gave a demonstration of his new 'non-inflammable cinematograph films', in the

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<sup>79</sup> *Sad and Lamentable News from Wapping*, p. 4.

<sup>80</sup> *More Full and Exact Account of that Most Dreadful Fire, which Happened at Wapping*, p. 2.

<sup>81</sup> *The Times*, 7 October 1800, p. 3.

<sup>82</sup> *The Times*, 1 February 1823. A similar comment is made in *The Times*, 3 December 1823.

<sup>83</sup> 'Insurance, Sun and others', *The Times*, 16 August 1892, p. 9; *The Times*, 7 September 1891, p. 5.

<sup>84</sup> *The Times*, 28 March 1800. Advertising for T. Cato also ran in *The Times* in 1807.

<sup>85</sup> *The Times*, 14 March 1888, p. 13.

presence of a member of the Sun.<sup>86</sup> Property agents stated that offices and flats were 'fireproof'.<sup>87</sup> Fire prevention products served the interests of fire offices as they reduced the risks. The marketing of these products kept readers alert to the risks of fire.

Readers contributed to this fearful discourse with letters suggesting inventive means to mitigate fire-related disasters: for example, a mattress onto which people could jump from burning buildings. Following a 'melancholy event at Sadler's Wells', a correspondent suggested a board with 'False Alarm' written on it to prevent scares at 'public amusements'.<sup>88</sup> Another complained that the fashion for wooden verandahs on newly built streets was both dangerous and contrary to the Building Act, and building officers should take note.<sup>89</sup> Victims also gave thanks for assistance at fires to 'neighbours and friends' and the private water companies such as the London Bridge Waterworks for the 'plentiful supply of water'.<sup>90</sup>

The nod to water companies tapped into a debate in *The Times* in the first quarter of the nineteenth century over the water supply in London. For the supply was essential to the working of fire engines. Some blamed water scarcity for unnecessary damage by fire, while the clerks to the water-works companies wrote in to defend their operations, and quoted certificates signed by firemen to make their cases.<sup>91</sup> There were then public doubts about the reliability of the safety measures. Notices of thanks also served to give information that a business affected by fire was back on its feet or moved to a temporary location. These notices certified survival. In one instance, a reader wrote to correct a story about a fire as he believed it had misattributed the credit for fire-fighting. A piece of news explained a 'very large cast-iron cylinder' being fitted to a building, an 'invention for the security of Drury-lane Theatre against Fire', 'intended for an air-tight reservoir'.<sup>92</sup>

### Loss

Reports of fires detailed loss. As an account in 1682 put it: 'what vast Treasures may be devoured in a Moment of time'.<sup>93</sup> Fire commonly occasioned theft too: a notice in 1700 called for the return of goods looted during a fire in Red Lion Square.<sup>94</sup> In the late seventeenth century, insurers positioned their product within a discourse of lost

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<sup>86</sup> *The Times*, 29 September 1910, p. 8.

<sup>87</sup> *The Times*, 8 April 1891.

<sup>88</sup> *The Times*, 20 October 1807, p. 3.

<sup>89</sup> *The Times*, 11 October 1824.

<sup>90</sup> Following a 'dreadful fire adjoining Fishmongers' Hall': *The Times*, 24 January 1820.

<sup>91</sup> For how water companies used the press to tell positive news stories about their contribution to the public good, see Carry van Lieshout, "'The Most Valuable Means of Extinguishing the Destroying Fires": Fire-fighting and the London Water Companies in the Long Eighteenth Century', *London Journal*, 42:1 (2017), 53–69 (pages 61–62).

<sup>92</sup> *The Times*, 21 November 1812, p. 3.

<sup>93</sup> *More Full and Exact Account of that Most Dreadful Fire, which Happened at Wapping*, p. 2.

<sup>94</sup> *Post Man*, February 1700.

belongings. The advertisement sections of news-sheets in this period were scattered with pleas for lost belongings including watches, pets, apprentices and 'writings', and hopes of their return. In 1687, a notice ran:

Lost the 21st past, between the Royal Exchange and Charing-cross, a Silver gilt Cup, Salt Box, Pepper Box, Knife, Fork and Spoon, with screwed Handles, all Silver Gilt, Ingraved, in a black Shagreen Case, lined with green Plush. Whoever brings them to Mr Brocke at the Sun Tavern in the Strand, shall have a Guinea Reward.<sup>95</sup>

Losses like these sat beside notices about the same kinds of possession stolen.<sup>96</sup>

Insurance was a design against the loss documented in news-sheets, in a period when a range of 'designs' were reported on and announced in the same sheets. The Insurance Office protected against 'Loss by Fire'.<sup>97</sup> Like many other of these designs, its aim was 'security'. The culture of news print reinforced the value of fire insurance because it gave voice to loss. But it also associated the enterprise with elegies of urban life.

### *Vulnerabilities*

There was a second kind of narrative in *The Times* in which fire was recounted: reports of cases before legal authorities.<sup>98</sup> These reports piqued interest with titles such as 'ARSON' and 'An Insurance Fraud'.<sup>99</sup> Insurance companies held an interest in legal actions in relation to arson and fraud. In a case in 1803, arson was alleged at a house in Dulwich in order to defraud the Sun.<sup>100</sup> In another in 1819, a servant in the dock at the Old Bailey admitted that 'her friends had all turn[ed] their backs upon her, that her character was blasted, and she had no remedy whatever to get rid of all her enemies, but to be burned in the flames'.<sup>101</sup> The Sun was present at these and other trials: Sun-branded watchmen and firemen gave witness testimonies, company surveyors gave expert valuations, legal counsel spoke on its behalf, its treasurer might be named as the individual defrauded, and the policy was presented and read aloud, as it could be evidence of arson.<sup>102</sup>

The reporting of these court appearances reaffirmed the fire offices as a mainstay of public and social life. These appearances showed the company as protecting not only its own interests but those of the community of policy holders who lost out from

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<sup>95</sup> *London Gazette*, 1 March 1687.

<sup>96</sup> *London Gazette*, 1 October 1687 has separate notices for a stolen gold clock, silver tankard and a horse. The latter two notices describe the thief.

<sup>97</sup> Fire Office, *Propositions*, p. 1.

<sup>98</sup> News-sheets in the late seventeenth century reported on, for example, cases at the Old Bailey but I have not found any that related to fire.

<sup>99</sup> 'ARSON', *The Times*, 30 October 1819; 'An Insurance Fraud', *The Times*, 18 October 1905.

<sup>100</sup> *The Times*, 26 March 1803, p. 3.

<sup>101</sup> *The Times*, 30 October 1819, p. 3.

<sup>102</sup> *The Times*, 14 September 1820, p. 3. *The Times*, 8 August 1820, makes mention of the participation of the Sun's treasurer.

fraudulent activity. But the reports also exposed the industry's vulnerabilities and a company was itself vulnerable in these situations. For the circumstances of desperate people might well win the jury's – and the reader's – sympathy. The evidence was stacked against this arsonist in Dulwich:

The following state of things then presented itself: – There evidently had been no fire in the fire place, and the bed curtains on the feet were drawn up, and thrust through the ceiling, from which some plaister had been broke down, so as to form a line of communication for the fire to the rafters and floor of the cock-loft. Two of those floor-boards were raised up, and supported at the ends in that position, evidently for the purpose of giving access to the air, to increase the flame; on the bed was a deal box, in which a quantity of turpentine had been spilt.

But the Old Bailey found the servant “Not guilty, being at the time in a state of mental derangement”, and sent her to an asylum for life. ‘At her removal she wept much, but not aloud; indeed, her whole demeanour indicated a person labouring under a deep melancholy and dejection of spirits.’

The rich details of these crimes as reported, their vulnerable perpetrators and the fraught relationships involved, indicate that the Sun had to be careful of its reputation and the industry's. The need for vigilance helps explain the company's archiving of newspaper cuttings.<sup>103</sup> In 1809, the Sun's reputation for paying claims was called into question when it was sued, having refused to pay out for the loss by fire of two paintings (one by Leonardo da Vinci, according to the claimant). The Sun made its case on the basis that various witnesses had put the cause of fire under suspicion and experts had doubted the declared value of the paintings. The case was thrown out when a witness revealed that the plaintiff had tried to collude with him; a clause in the Sun's *Proposals* stated that any collusion made void the policy.<sup>104</sup> Law reports also exposed fraud in the Sun's own ranks. In 1896 a father and son – a manager and agent at the company – were charged with having conspired to forge receipts for sums of money ‘with intent to defraud’ their employer.

### *The stigma of causation*

In the late seventeenth century as in the nineteenth and early twentieth centuries, consideration to the cause of a fire was an essential constituent of its reporting. In the seventeenth century, writers keenly distinguished between accident and design on this matter. About a fire in Southwark, which destroyed twelve houses, the writer was: ‘not certain whether it happen'd by chance or designedly; but it is rather thought by design’.

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<sup>103</sup> See for example, its archiving of the clipping ‘The Uncertainty of Fire Insurance Policies’, from *The Times*, 17 November 1891, in ‘Scrapbook’, LMA, CLC/B/192/DD/011/MS15050.

<sup>104</sup> *The Times*, 7 March 1809, p. 4.

He followed this with an explanation for the assumption.<sup>105</sup> A fire in Boston, New England, was immediately 'suspected to be done by Treachery and Design'.<sup>106</sup> Two months later, '[i]t seems they have cleerly discovered that it was done by Treachery and Design, and there is a Frenchman in Prison upon the same Account'.<sup>107</sup> As to a house fire which caused damage of 'fifty pound onely', '[b]y what means it happened is yet unknown, but is suspected to be done by Treachery, the Master of the house being last up, and leaving all things secure when he went to bed'.<sup>108</sup>

Accidents were hardly less free of blame. Reporters sought out a person to be accountable, just as in cases of treachery. One fire was thought to have been caused by 'the Carelessness of the *Horse-keeper*'.<sup>109</sup> Another was 'occasioned by the neglect' of 'a person not very sober'.<sup>110</sup> In Wapping: '[t]he report (as in such accidents) being various, many affirm it was by the carelessness of a Sarvant [a woman] ... others say it came by carelessness of a *Sawyer* ... he being little less than Drunk'.<sup>111</sup> Female servants attracted the blame.<sup>112</sup> They were generally responsible for laying fires and cooking over them. A story about a female servant trying to burn her master's house down, ended, 'this may be a warning to Housekeepers to take care what Servants they take into their House'.<sup>113</sup>

However, there were writers who showed some even-handedness in their assessment of the testimonies of witnesses. One concluded his report: '[A]s to this matter we leave the determination of it to time and a further Enquiry; and wish all person to be careful for the preventing any future deplorable Disaster'.<sup>114</sup> Another surmised: 'the truth of that ... must be left for future time to discover', but not without castigating servants: 'it would be well if this might be a Warning to all negligent Servants, who by their carelessness may ruine more Familiss in a Day and a Night than a whole Age may Repair again'.<sup>115</sup>

The Insurance Office's proposers absorbed the blunt moral division made by fire news: they explained that 'such Losses happen either by the carelessness of Servants

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<sup>105</sup> *English Intelligencer*, 24 July 1679, p. 1.

<sup>106</sup> *Domestick Intelligence*, 21 October 1679.

<sup>107</sup> *Domestick Intelligence*, 2 December 1679, p. 2.

<sup>108</sup> *Protestant (Domestick) Intelligence*, 4 February 1681, p. 2.

<sup>109</sup> *True Relation of the Sad and Dreadful Fire in Thames Street*, p. [2].

<sup>110</sup> *Protestant (Domestick) Intelligence*, 20 February 1679/80.

<sup>111</sup> *A True Account of the Dreadful Fire which Happened on Sunday, the 19th of November, between Ten and Eleven at Night in Wapping as also; Of what Persons were Hurt and Burnt, and of One that was Taken Suspected to Have Fire-balls* (1682).

<sup>112</sup> For example, the report of the fire in Whitehall, *Post Boy*, 4 January 1698.

<sup>113</sup> *Post Man*, 5 February 1698.

<sup>114</sup> *True Relation of the Sad and Dreadful Fire in Thames Street*, p. [2]. It is notable that this and the next comment come in pamphlets. It appears that pamphlets were more moderate with regard to the cause of fire than news-sheets such as Benjamin Harris's. It may have suited the political perspective of the latter to incite matters.

<sup>115</sup> *True Account of the Dreadful Fire*.

or evil Designs of wicked People'.<sup>116</sup> The Office was apparently prepared to pay out in either circumstance. By contrast, the promoters of the Corporation of London's scheme did not fan the flames of division; it put the focus on 'dangerous Accidents frequently happening by Fires'.<sup>117</sup> But in another way, the Insurance Office's projectors rejected the premise of the blame-game of fire reporting. They showed an acceptance of fire as a part of life as they built their business not by trying to prevent fires but by using calculations of the incidence of fire – whatever the causes – to predict them and recompense for them.<sup>118</sup> They calculated that their exposure would be reduced by the rise of brick buildings, a geographical spread of policies and a 'Company of Men' to extinguish outbreaks with expertise.<sup>119</sup>

In *The Times* of the early and late nineteenth century, fire reports did not leap to deliver a verdict of accident or design. Reporters might even admit ignorance: 'How this fire originated is a mystery', wrote one.<sup>120</sup> The cause of fires was given in a more measured manner than in the late seventeenth century, and it often honed in on an object rather than a person. 'The fire is said to have been occasioned by the boiling over of a pitch kettle, which had been left to the care of a boy while the workmen were gone to breakfast'.<sup>121</sup> '[T]he accident is supposed to have been occasioned by the bursting of a flue of the chimney of a large copper'.<sup>122</sup> In a fire scene in London, it was insinuated that 'the broken pieces of an oil lamp with a pink glass reservoir,' which 'had only three legs and was very unsafe', revealed the cause.<sup>123</sup> As in the seventeenth century, women's roles put them in the firing line but reporters treated maleficence more tactfully given the law. After 'an attempt was made to destroy by fire the premises of Mr Masterman, Banker, in White-hart-court, Lombard-street,' the report chose not to prejudice the public by giving away further information about the female servant who was under suspicion.<sup>124</sup>

The focus on objects as cause substantiated the conversation on fire-safety products that we have seen in other parts of *The Times*. This suited the interests of the Sun, for whom cause had significance in a way that it had not for the Insurance Office. In the early nineteenth century, the Sun actively encouraged safety measures in

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<sup>116</sup> Fire Office, *Propositions*, p. 1.

<sup>117</sup> *London Gazette*, 20 October 1681, p. 2.

<sup>118</sup> Fire Office, *Arguments* and Fire Office, *An Enquiry* each carried a table that quantified the number of fires in London in the recent past.

<sup>119</sup> Fire Office, *Arguments*, made each of these points.

<sup>120</sup> 'Alarming Fire at Battersea', *The Times*, 3 December 1823. This article mentioned the insurers of the affected premises. Also, *The Times*, 7 September 1891, p. 5: 'from an unknown cause'; 'Fatal Fire at Holloway', *The Times*, 11 June 1892, p. 9.

<sup>121</sup> *The Times*, 7 October 1800, p. 3.

<sup>122</sup> *The Times*, 28 September 1802, p. 2.

<sup>123</sup> *The Times*, 20 October 1904, p. 9.

<sup>124</sup> 'On Saturday night last', *The Times*, 18 November 1806, p. 2.

commercial properties, and premium rates depended on them.<sup>125</sup> The insurance offices distributed circulars specifically warning policy holders to beware of their servants causing fires, drawing on parliamentary acts on the subject (mentioned in Chapter 5). The late-nineteenth century scrapbooks in which staff compiled leaflets on fire-safety technology, prove the Sun's interest in the subject. Fire by accident, then, was no longer acceptable. Fire by design entailed legal action, in which the fire offices participated, as we have seen.

Reports of fire were part of the coverage news print gave to the accidents of life.<sup>126</sup> Fire insurance was a beneficiary of this literature. Initially, fire offices assured against loss without attention to a fire's cause. Their interests likely helped shift the debate over cause such that accidents were perceived to be prevented by safe objects and 'evil designs' were crimes to be prosecuted as arson or fraud. Newspapers advertised the purchase of possessions and documented their loss alongside the antidotes that people might think up to prevent that eventuality. This was the shared culture of newspapers and of fire insurance. The content of the former provided the context for trusting the latter. But the culture of newspapers also magnified the messy aspects of fire, fire offices and fire insurance. Fire was alarming and dreadful. Fire insurance was at risk of fraud and arson, twin threats to fire offices' security and reputation. Equally, arsonists might garner sympathy where fire offices did not. And to end where the chapter began, would fire offices actually pay out?

### *Conclusion*

This third and final Part of the thesis has looked at a different set of historical material to that of Part II, over the same periods of time: news print. In news print this Part has found concordance and discordance with fire insurance's own print. Similarly to the name, the policy, the purposing of people by each office, news print substantiated the reality of the Insurance Office and the Sun and the product they sold, in a way that complemented their own print. News print repeated the offices' messages and their branding, it supported their running, it made competition visible. News print reinforced the qualities identified in Chapter 3. News print had its own properties – such as its reach, its timing and its branding – which fire insurance businesses could exploit. Fire offices enjoyed benefits from being wrapped up in a newspaper's package.

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<sup>125</sup> Pearson, *Insuring the Industrial Revolution*.

<sup>126</sup> Paul Fyfe has made a comparison of nineteenth-century news and the nineteenth-century novel: Paul Fyfe, *By Accident or Design: Writing the Victorian Metropolis* (Oxford University Press, 2015). Kate Loveman has made a similar comparison for the late-seventeenth and early eighteenth-century novel: Kate Loveman, *Reading Fictions, 1660–1740: Deception in English Literary and Political Culture* (Aldershot: Ashgate, 2008).

But in news print, fire offices were part of a composite product which they did not determine. News print recorded everyday events, which they could not control. Fire offices may have benefited from juxtaposition with testimony of fire, but a business that traded on suffering – even as a solution to it – had to tread carefully. Newspapers raised uncomfortable questions about causation, crime, claims, just actions and desperate circumstance. The rise of the fire business gave rise to the crime of arson. On this front, it is helpful to use the thrust of the *Design and Trust* publication discussed in Part I as a refractor of the distrust that fire insurance was subject to and which news print exposed. Fire insurance was a product built on trust that also brought about the opposite. News shows the complexity of fire insurance, its cultural consequences and its ethical implications. But it is also the case that news print shows up print as a material that generates trust and distrust.

This Part examined news print for insight into fire insurance for two reasons. First, at a remove news print and fire insurance were both designed products formed of print, making use of its design, graphic and communication possibilities. Both used that material to create repeating brands. There looks to be a natural relationship. Secondly, the pair came into frequent close contact: from 1680 onwards fire offices stepped inside news as a means of publicity; in the next century the Sun ran its own news-sheets; in the century after that, the Sun kept books of newspaper clippings, which it has never thrown away. Because newspapers were so multifarious by the end of the nineteenth century, this Part has veered. But the benefit is that as a result Part III has, like Chapter 5, marshalled small, human stories that underlie fire insurance. They have offered a glimpse of the people affected by fire rather than those working in fire insurance, seen previously.

This Part ends with a coda that puts in sharp relief the concatenation of threads in this chapter, in the previous chapter, and in the thesis as a whole. An incident at the start of the twentieth century unfolded in the news and at the Sun's offices. It instances the Sun's staff responding to news reports with frustration at a customer, a claim and shade on its reputation.

In the early hours of 19 October 1904, a fire broke out at 107 Judd Street in London.<sup>127</sup> That day's *Evening Standard* gave an account of it, under the headline 'Terrible Fire at King's Cross / Six Lives Lost / Gallant Rescues by Firemen / Exciting Scenes'.<sup>128</sup> Three of the dead were children. *The Times* reported on the fire the next

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<sup>127</sup> Chapter 5 touched upon this same incident.

<sup>128</sup> Clipping from *Evening Standard*, 19 October 1904, p. 1, in LMA, CLC/B/192/F/043/MS38869/001.

day, and on the inquest the following day.<sup>129</sup> The following weekend's illustrated news magazines ran pictures of the scene's desolate remnants.<sup>130</sup> They pointed out the rooms where bodies were found. (See Illustration 6.44.) The inquest failed to reach any conclusions as to the events. On the night in question, a pair of witnesses testified to hearing 'loud voices and abusive language between a man and a woman' from the first-floor back room where the fire started. They were 'quarrelling about money'. The room's tenant claimed not to have left on her light before going out that evening, but suspicion rested on a 'pink glass lamp which she kept on a table which had only three legs and was very unsafe'. The next day, '[a]mong the *débris* on the floor were the broken pieces of an oil lamp with a pink glass reservoir'.<sup>131</sup>

The contradictions in the statements of the property's inhabitants made certainty about the events impossible. 'Accidental death' was the only verdict possible given the lack of evidence 'to show how the fire originated'. A juryman advised the coroner: 'We are not satisfied with the way in which this house was conducted, and we are not sure what was going on in the house on the night of the fire.' The fire and the inquest unravelled a property in which four members of the Hunt family lived on the third floor; Charles Thiroff (or Tehiroff), an unemployed waiter, lived on the second floor with his four children and a tenant Miss Churchill, while his wife worked in service; 'middle-aged German' Amelia Britten (or Pritten), also known as Mme Metz, lived on the first floor and rented out the front room to a Miss Webb;<sup>132</sup> and Mrs Thiers lived and ran a hairdressing salon on the ground floor and basement, a business she had continued after the death of her French husband.<sup>133</sup> The Hunt family perished along with two of Mr Thiroff's children.

Mrs Thiers had insured her household possessions and the 'stock and utensils' of her salon with the Sun for £150. She made a claim for £247 for the loss. On 25 October, she received £100. The newspapers carried no mention of fire policies on the building; nevertheless the Sun's top brass was unhappy to be involved in the property's perceived impropriety. The assistant secretary G. E. Mead sought to learn from the branch manager responsible for the policy, how the Sun had come to insure Mrs Thiers. Mead began his inquiry as follows:

Dear Sir, The circumstances connected with the fire on the premises referred to in the above policy and of the Inquest held on the death of those who lost their lives on the occasion,

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<sup>129</sup> 'Fatal Fire at St Pancras / Six Lives Lost', *The Times*, 20 October 1904 and 'Inquests / The Fatal Fire in St Pancras', *The Times*, 21 October 1904.

<sup>130</sup> 'King's Cross Fire Disaster', *Penny Illustrated Paper*, 29 October 1904; 'The Fatal Fire at King's Cross', *Illustrated London News*, 29 October 1904.

<sup>131</sup> 'Fatal Fire at St Pancras / Six Lives Lost', *The Times*, 20 October 1904.

<sup>132</sup> *The Evening Standard* described the woman in this way. *The Times* reported that she 'spoke in broken English', and recorded her name as Pritten and then Britten.

<sup>133</sup> *The Times* recorded her name as 'Theirs' in the report of the inquest.

which have been reported in the Press, are probably known to you. It would appear therefrom that a suspicion as to the respectability of the establishment might reasonably be entertained...<sup>134</sup>

Mead's line of questioning is an indication of the Sun's sensitive relationship with the press. The press had exposed a customer the Sun would rather have avoided, for, as Mead continued, 'we do not regard Foreign Hairdressers as desirable risks'. As was seen in Chapter 5, by this period the Sun selected its customers. The fact that it had sold a policy in this case had not only brought it a claims bill but had associated it with a shady, disreputable episode. Its reputation was vulnerable to the nature of the fires its customers suffered. The bureaucracy of fire insurance that has been described in Part II relied on the structure of newspapers as described in this Part. By the end of the sweep of time covered by this thesis, the Sun's staff consumed the press and archived its clippings. Clippings informed the Sun at a moment in time, before being folded into its records and its archive. The coverage of fires and of insurance in the news could direct the Sun's internal responses and processes.

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<sup>134</sup> Assistant secretary G. E. Mead to the branch manager at Charing Cross, 28 October 1904, LMA, CLC/B/192/F/043/MS38869/001.



## Conclusion<sup>1</sup>

### *The personal*

In 2011 I began a two-year MA in the History of Design jointly run by the Victoria and Albert Museum and the Royal College of Art in London. I anticipated that this was the master's degree that would let me think and write about riot grrrl music and its paraphernalia: record sleeves and inserts, zines, photography, graphics and personal style.<sup>2</sup> Riot grrrl describes a particular scene of feminist punk rock bands in the 1990s in the USA and the UK, to which I had spent my 20s belatedly devoted. I wanted to understand the thrills that it gave me. In the event, I did not attempt to research this passion. Instead I found fire insurance. In the V&A's print collection I came across a small business card for the Hope Insurance Company, dated c. 1808.<sup>3</sup> An object-based study of this card led me to the miles of fire insurance records. I have not turned back from this research material.

But I had not left riot grrrl material behind. I found correspondences between that material and the careful composition of fire insurance documents and their arrangement and retention in archives. Riot grrrl documentation thrilled me because it seemed to contain the movement's ideas that I found so exciting. Riot grrrl zines were less interesting as texts than as things, visual things. One did not need to read a zine, rather see it, hold it and look at it.

Fire insurance documentation demonstrated a similar carefulness in its making as well as effort by those who collected it. It too expressed ideas that may well have been stimulating – or merely reassuring – to its recipient or its purchaser. The Insurance Office's printed matter is held by libraries' special collections but it is not rare. This corroborated my conjectures: it piqued its contemporaries and they kept hold of it. The Insurance Office was a novel project, helped along by a rabble-rouser, Nicholas Barbon.

The Sun's archive indicates custodians who cared about it. They collected multiple copies of, say, similar receipts. The Sun's guard books and scrap books show these custodians' curiosity and that they too found satisfaction in collecting this printed matter. Although their purpose was not obvious, guard books were appealing as visual objects. (See Illustration 0.1.) Until the late twentieth century, those who wrote about insurance were those who were, or had been, employed by the industry. Those inside the industry took great interest; those outside it, little.

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<sup>1</sup> This conclusion is the fulfilment of the corrections set by my examiners Liz McFall and Celia

<sup>2</sup> See Lisa Darms, *The Riot Grrrl Collection* (New York: Feminist Press at CUNY, 2013).

<sup>3</sup> V&A E.296-1967.

I was drawn to the outsider quality of fire insurance print. Despite its quantity, it has been ignored on its own terms. I have found no explanation for, nor appreciation of, its rich archives. It does not fit beauty standards of material to-be-researched. Its banality – which arises from its subject matter, its looks and its characteristic repetition – hides its craft. It is everyday *and* design. The production of printed matter was a dedicated profession; its products were made with intention. The matter of its print is one route from fire insurance to design; another is the fact that fire insurance was a designed product, conceptually. In 1680 it was spoken of as a design. The early fire offices used print to materialise their design concept and thereby to sell the product. It was mass produced. It was a template that could be copied and adapted. While everyday objects are celebrated in academic study, everyday graphic design of this kind is only recently receiving scholars' attention.<sup>4</sup> Scholars have lacked a vocabulary by which to explain its design aspects. I have tried to deliver this.

The printed remnants of the fire insurance industry since the late seventeenth century far outweigh the much younger morsels of punk bands. The insurance industry has been more careful, productive and pervasive than the punk rock industry. Clearly there was within insurance an institutional imperative to preserve, which punk collectors cannot match. I chose to make trust a lens to understand and analyse the weight and effectiveness of fire insurance material. The central question to this research project was how does trust take material form and how can it be designed? This question reversed the order of thought by which the project came into being. Although I have compared the pleasures that insurance and punk offer, trust makes a portal to the former and not the latter. However, the method of analysing print offered in this thesis has wide applicability, as will be discussed.

### *Back to the themes*

To answer its central question this thesis has juggled two temporal dialogues: one between the past and the present, another between three historical periods. Part I contained the present. It set up the first dialogue by extracting from contemporary design ways of refracting a material approach to trust that the subsequent Parts answered to. The survey of contemporary projects set the scene for the second temporal dialogue. Parts II and III split the two kinds of historical source material: that produced by insurance companies and news publications. The interplay between historical periods allowed the tracing through time of particular material characteristics of trust. It made them visible.

Four themes have run alongside the two temporal dialogues, at the fore of Parts II and III. These strands were: the visibility of trust, material forms of trust, the

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<sup>4</sup> I have in mind Sarah Lloyd, James Raven, Naomi Tadmor and Frances Maguire.

classification of trust as either impersonal or personal, and distrust, which seems to accompany trust. They emerged from the theoretical accounts of trust. Their benefit was to shape my empirical argument that trust has material and tangible qualities that can be, and were, designed through insurance's print culture. Part II showed how print materialised both fire insurance and trust. This opened up discussion as to whether this print was impersonal. In fact, insurance print was found to be invested with its own ways of connecting people. It does not fit Giddens's notion of disembedding mechanisms that distantiate. Instead, Giddens's notion served to make obvious print's personal properties. Trust was visible in these material and personal investments. But the print culture in which insurance played a part also speaks of distrust. Print was often designed in order to counter a lack of trust. At the same time, the news could be a source of distrust, spreading fear and doubt about the industry. We can agree with O'Neill that distrust is a companion to trust. This study has put theories of trust into practice, and contributed a consideration of trust in history and in materials.

The theme of materialisation is central to the thesis. A premise to the study was that fire insurance was a product without a body. As Parts II and III showed, print gave it body in various ways. The achievement of this printed matter was to build trust from company to people. This leads to the central claim that the materialisation of insurance was aligned with material forms of trust in print. Print substantiated fire insurance by endowing it with material signifiers of trust. The materialisation of fire insurance furnishes a view of the materialisation of trust.

In Part II, Chapter 2 set up the theme of materialisation by bringing to the fore the printed objects which anchor the development of fire insurance. The rest of Part II dissected these printed objects in terms of trust. Chapter 3 showed how they constructed trust by what they said and how they looked. A printed sheet was a vehicle in which a fire office could make assertions of its trustworthiness. It could align itself with qualities of trust. But the materialisation of the words in print mattered. Layout, repetition and emphasis through type created a visual rhetoric. The words cannot be differentiated from their appearance in type.

Chapter 4 turned to another capacity print had to materialise trust in fire insurance, one which goes beyond words on a page. Print makes words into an object, and on such objects it can parcel off particular words, numbers or phrases that serve their own function. It is the chapter's assertion that these – categorised as print's technologies – gave the fire insurance product weight materially and conceptually, and for its material delivery. They turned the wheels of the business. Thus materialisation is also a matter of visualisation. Trust took shape in graphic objects and in their devices, blanks for

numbers, and repeating motifs in words and illustrations. I have drawn out the visual details of the page which conveyed its trustworthiness.

Chapter 5 argued that the manifestation of people in fire insurance print was also a factor in the materialisation of insurance and of trust. This chapter faced the theme of whether the use of print by fire offices shows the business to work by impersonal means. Had the enterprise built a trust which proved the rise of impersonal institutions? Was its trust based on an imitation of face-to-face bonds? This chapter found that fire offices used print to make manifest the personal. Their identities depended upon the constitution of the personal in print. This personal aspect was another way in which trust-building was visible.

In its examination of news print, Part III addressed the theme of distrust. News print laid fire offices open to threats on their reputation. Although bits of print built trust in the industry, wider print culture – that is, the kind of content suited to a newspaper – enmeshed it in a risky discourse. The dissection of fire insurance print carried out by this thesis according to four themes urges us to focus not on trust's invisibility and its disappearance – as is the case in public discourse – but on its visibility in materials and how it can be built – as in design discourse.

### *Print culture*

This study has found that print constructed trust through what it said, how it looked and what it could do, and through people embedded in it, either literally or working with it. The study points to two different kinds of trust built into print, in its division between qualities and technologies: there is a name, an identity, and eventually a brand, and there is the fulfilment of that promise, best represented in the policy number. This interpretation offers print historians a way of analysing the commercial printed page in terms of design and trust. What are the particular tropes that were deemed suitable to express in business print? Scholars might track the use and rendering of particular elements of the printed page, such as business names, titles to sheets, blanks and connecting numbers. This would advance James Raven's important work on business print. Graphic design history would benefit as much as print history. For we might look at the printed page not merely by genre or as a reflection of new machinery but in terms of its affordances: what is the effect of a printed name? What does a space for a number enable? How did such details of the printed page spread between industries? When we look at print in this way, it becomes three-dimensional. Ephemeral print was built to look to last, not to be ephemeral. We can isolate print's possibilities and ask how they led to more paper use and new developments in technology.

Let us return to a fire office's name as the epitome of this study in demonstrating the relationship between design, trust and the establishment of fire insurance. In 1681 the Insurance Office defined itself in print as the Insurance Office. The Office's promotion by means of print entailed that it take on a name. That name claimed a monopoly in the field – a claim which failed. This name was not casually laid on the page. The projectors positioned it at the top of their sheets in an emphatic typeface and they repeated it, similarly emphatically, throughout their texts. Such techniques, within limited means, made the name immediately important, conspicuous before the sheet had even been read. This graphic prominence made the name itself an entity, a thing, and in turn did the same for the business. Once there was an entity, values and ideas could be attached to it. A reader could believe in it – or not. The printed name creates the potential for trust and distrust. The Insurance Office's projectors played hard to differentiate their office from the Corporation of the City of London's plan. The Insurance Office's plethora of print occasioned the repetition of its name.

The Insurance Office did not invent the taking of a name and its emphasis in type. This study's purview has not been to identify origins. The Office capitalised on existing conventions. Print constructed the company, within a print culture. However, the fire insurance industry does appear to have developed a specific culture of names and emblems. This kind of business was never named after its owner, like other shops and businesses in the centuries considered here, including banks. Emblems became names and names became bombastic: from Fire Office to Phoenix to Sun to Atlas and on. Fire insurance businesses quickly came to choose words for their names that already contained resonance, and which made for an effective image. More research would be needed to compare this industry to others. This study opens the way to consideration of naming habits and the role of print. In the absence of that research, one speculates as to whether this immaterial product made necessary particular methods of materialisation through which promotion and competition could take place. Medicine brands and news-sheets offer points of comparison.

Further research would also shed light on whether an enterprise like fire insurance augmented and proved the value of existing printing techniques, and thereby spread their usage to other kinds of product. The Sun Insurance Office brand identity as represented on a policy in the early twentieth century – with its large name and large illustration –, has correspondence with the Insurance Office's promotional sheets. The roots lie in the effect that type has on a name. If a business is reliant on print – if its customers do not take home a hat nor a pin –, then it is compelled to use print differently, to exploit its possibilities. This prompts the realisation of how print was shaped by the need to produce trust. Because of a fire office's need to promote itself with authority, its name became more pronounced, it was amplified with an emblem.

Print became more visually impactful. For the same reason, it incorporated paragraphs, articles and headings, numbers, tables and lists.

When a name is in print, it is visual and physical – qualities that type can intensify. A name in print moves around, it gets disseminated. It is proof of an effort by people to make it so – both commissioner and printer. It implies an audience other than oneself of the same thing. Therefore it speaks of publicness, openness and transparency. At the same time as it looks fixed, it is open to critique. It is impossible to imagine opening a fire insurance business in 1680 without print, without print culture, without its distribution networks.

The effect of print on a name assists speculation as to what it is about print that enables it to support trust. Three affordances stand out. Print's virtue is its mass manufacture. In the seventeenth and eighteenth centuries, the uniformity of available typefaces made print's making a quality of how it looked. The impression of metal type on a sheet indicates the investment and the commitment of those who commissioned it. The investment is proportionate to a number of copies. Secondly, a printed sheet is both repetitive and unique to its holder, such that it is individual, yet one of a whole set. It creates the inference of a community of readers. The skill of print's design is to communicate this duality. An agent's copy of *Instructions* in which he writes his name, comes to mind. Similarly, blank forms exemplify this dual expression, with high contrast between the printed and the written. The Insurance Office's and the Sun's policies achieved the combination of individual and company with panache, striking the balance with a prominent policy number. Their policies went beyond forms to objects. Print's individuality is showcased by the fact that it can be annotated or a hand-written signature can be added. These personal markers can be official or otherwise. Lastly, the addition of names or numbers transforms print into a system. Print is plastic in the specific functions it can be adapted to perform.

On the one hand, this study concludes with a way of interrogating print that could prove productive in other corners of print culture. This would apply particularly to business print, where it can help describe the development of commerce and financial services. How was commercial culture shaped by print? Insurance companies were not alone in settling near to printing houses, coffee houses, advertising and newspapers. There is certainly more to discover about the links between the insurance industry, the printing industry and the newspaper industry, in London and in the rest of Britain.

On the other hand, this study holds conclusions specific to the fire insurance industry. Due to its nature, this industry made use of lurking capacities of print, in a way that other business may not have. From 1680 to 1914 it stuck to its practices. The industry was suffused with questions of distrust from its inception. It engineered its

trust, by design and not by accident. My study has made explicit a topic that insurance historians have hinted at: how insurance history intersects with promotional history and branding history. This is a matter not only for advertising historians. Scholars that make use of insurance source material should have greater appreciation of what they are looking at. This study has not provided answers but it urges scholarship not to take the paperwork for granted as they sift through it.

### *The contemporary and the historical*

This study's temporal dialogue between past and present pivoted on a sketch of four contemporary design projects. I chose these examples because they engaged with trust specifically from a design perspective. From the start I intended there to be a contemporary component to this study, to reflect my split between the RCA and the V&A. One institution prepares the designers of the future, the other is underpinned by its collection of products of the past. I came across the four design subjects in the course of my historical research. They gave life to design and trust, a pairing that is not obvious. One example was a design studio that promotes its interest in building trusted digital products and services. Another was a project by design students. A third was a publication from an academic institution taking the title *Design and Trust*. The final was the digital company Airbnb.

In its fundamentals, Airbnb was comparable to other companies that defined the digital age's new consumer habits when I began my research in 2014: eBay, Uber and Deliveroo. This new type of company was formed from tapping the possibilities of digital material. Digital material – software engineering and the widespread availability and use of wifi-enabled devices – made it possible. I saw correspondence with fire insurance companies of the past in two ways: first, I perceived fire insurance also to be formed of a generic material – in this case, print. The shaping of print made it feasible. Secondly, fire insurance looks like a forerunner of today's intangible companies that lack their own physical products. The product packages up value, time and uncertainty. This business model increases the importance of branding.

Of the digital companies, I chose to survey Airbnb. Airbnb served my purpose because conveniently it has created a chic brand on the basis of sophisticated design and it has marketed its engineering as being designed for trust. No fire insurance company was so explicit in 1680. I deliberately avoided contemporary insurance companies as a subject because I wanted to root this study in design rather than insurance. I intended its impact to be in the former field rather than the latter. In the course of this research, digital insurance companies have arisen: insurtech. Insurtech businesses use technology to innovate on the insurance model, just as Airbnb has disrupted the accommodation model. Had I taken into consideration this new breed of

insurance company, my suppositions about the specific nature of insurance would be more robust. However, to have done justice to a comparison between twenty-first-century insurtech and fire offices up to 1914 would have made another research project.

The motivation for this study's dialogue between past and present was to create a method for design history that was relevant to design practice, as long since advocated by Victor Margolin and lately by Catharine Rossi. Design history as it stands does not offer much to designers in today's financial services, to service designers or to those working in the public and private sectors where design thinking has recently become a mantra. Design history largely limits itself to the world since the late nineteenth century, which artificially limits practitioners' imaginations. This study was designed to explore the role of design in a financial service. I transferred insights from the design projects to the historical sources. My interrogation of those sources was enriched by, for example, looking for patterns in text and in printed components. Good design can be hard to see, especially in the absence of a designer role. Designers themselves can help illuminate it. Their practices encourage one to look. My examples also showed the everyday nature of most design work. This study presented the importance of the design of trust now in order to prove it in the past.

Can I hope that contemporary designers can take anything from this historical research? It is impossible to predict. Questions of trust only get louder as does Western society's reliance on digital products and services. Designers might find it sobering to approach the design of trust with an awareness that they are invariably designing pathways to distrust as well. The projects considered in Part I demonstrated that designers refer back to precedents, such as railway safety features. They have passed over the objecthood of print in this regard. Design history could benefit from recognising documentary print as a designed artefact. Designers of financial technology might realise that behind their lines of code are layers of paper. Moreover, fire insurance itself was a safety system. An exhibition in 2005 under the title 'Safe' at the Museum of Modern Art in New York displayed products that respond to people's fears and the dangers that threaten them.<sup>5</sup> Despite its being sponsored by an insurance broker, 'Safe' did not consider insurance artefacts. Yet fire insurance is an intangible component of a city's infrastructure.

#### *Inventive method*

The evidence base of this thesis has rested on quantity and repetition. This study has emerged from a mound of material and it has tried to be true to it. The quantity of illustrations seeks to reproduce the materiality and experience of working with

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<sup>5</sup> Paola Antonelli, *Safe: Design Takes On Risk* (New York: Museum of Modern Art, 2005).

insurance archives. Bafflement precedes any sense making. I have discovered a way of talking about the very quantity of this material, its endless repetition and minor variation. The documents on their own are mundane but their repetition becomes fascinating. My argument is dependent on the quantity of evidence presented. The repetition of documents that manifest minor variation is tangible evidence of trust-building. It speaks of the repetition on which collective trust is based and the repetition on which design is based. Repetition has been a method and a means of discovery. I have looked at the same examples across chapters, in different ways. They demand repetitive looking. The chapters have returned to the same material in the same way as in an archive the same formats, qualities and technologies appear again and again, differentiated by a different date, a different era, a different office, a different person's name, a different property. The Sun's illustration of firemen ripples through Parts II and III, connecting themes, time periods and source material. This repetition constructed trust and the fire insurance industry.

In the Sun's archive there is an 1822 edition of the company's *Instructions* to agents. Stuck on its title page is a letter, on the headed stationery of the Sun's agency in Belfast, dated 1 January 1904. In the letter, the Sun's agent in Belfast, Richard Barter, addresses Mr Coote, at the London head office. 'I enclose a copy of the Sun Fire Office book of Instructions to their agents dated 1822,' he writes, 'as you are I believe interested in old documents of the office.' He goes on to summarise the life of the book's original owner: Morgan Jellett had been a bookseller in Belfast before emigrating to America.

This thesis has held a similar interest in old documents. As Walter Ong recognised, the electronic age illuminated the print age. So the demands of digital culture help one to see print more clearly. Ephemeral print is not simple, flat constructions but three-dimensional design products that have been historically shared, folded and stored, on which practices businesses have been built. Nor has the print age passed; the digital age is made up of its layers and its graphic techniques.

This thesis offers a prototype for how design history might address concerns in design practice. It has tested theories of trust against a sample of archival material. Printed paper created the visible structures for the invisible product of fire insurance, that made it credible and trustworthy. But design practitioners might take from this analysis that their designs for trust are unlikely to escape entanglement with new ways of fostering distrust. Despite that, institutional trust need not be materially 'impersonal'.



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