Eating Smoke
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What had been unimaginable a decade earlier became a reality during the first decades of the twentieth century. The fire insurance industry, led by the National Board of Fire Underwriters, dramatically changed course and embraced fire prevention, which would lead to fundamental and rapid improvements in urban fire safety. As Harry Brearley recalled in his history of the NBFU, fire prevention “would never have entered the consciousness of the constitution makers in 1866, at least it seems to have occurred to no one. In those days, the business of underwriting was underwriting—neither more or less.” For the first time, the industry systematically promoted safety in the public realm when it began to propagate legal and behavioral standards aimed at preventing fire and minimizing its economic consequences. Underwriters drew these new principles from a variety of places, especially decades of company loss tables and decades of research by engineers and architects into construction techniques. Yet, building codes represented but the first of several steps designed to mold the urban landscape and consciousness into a form more favorable to the industry. Insurers also created guidelines for organizing and planning the network of water and electrical systems in the twentieth-century city. Emboldened by early successes, they helped municipalities to organize fire defenses as well as the spatial layout of cities. Perhaps most critically, in
1916 the NBFU embarked upon a massive public relations campaign that targeted individual Americans. National Fire Prevention Day, established in 1911, and National Fire Prevention Week, organized in 1922, represented the most visible results of this effort. Arguing that a careless public was to blame for “fire waste,” insurers added new dimensions to their message as they worked to inculcate the notion of individual responsibility deeper into the fabric of the nation’s cultural life.¹

On the eve of the twentieth century, the insurance industry faced a puzzling situation: as it became increasingly important to the nation’s economic health, the industry continued to stand on the brink of failure, facing what seemed to be perpetual crisis. Although it is difficult to say just how much of the nation’s property was insured, there is little doubt that fire insurance had become indispensable to the expansion of capitalism and the economy. When the Merritt Committee investigated the insurance industry for New York State, it bluntly stated that the system of credit so integral to the economy, and to most financial transactions, was “founded on the institution of insurance.” It went on to note that just “as the welfare of society is founded on the free operation of credit, by so much is the institution of insurance of importance to the public, quite aside from its value in actually distributing loss.” A leader of a major department store echoed these sentiments, and emphasized that fire insurance figured in the most basic aspects of everyday commerce. He reported, “It would be impossible to carry on business without insurance against loss by fire. It would so disturb values of all property that it would materially interfere with the loaning of money; credits which are such a vast aid would be impossible. . . . In extending credit to merchants, I am constantly considering questions concerning a customer’s fire insurance.”²

At the same time that the industry became so critical to economic development, it remained remarkably unstable—hardly the reliable backbone to commerce that business leaders desired. The industry faced heavy and unpredictable losses from fire, as hundreds of bankruptcies and repeated conflagrations demonstrated all too well. Indeed, some industry experts estimated that nearly one-third of the industry’s losses resulted from conflagration, causing dramatic fluctuation in the fortunes of individual firms. In this context, the industry searched for ways to improve profitability and stability. Only reluctantly—in the context of continued industry insolvency, public pressure, and competition within the industry—did underwriters become advocates for public safety. If insurers’ motives changed little, their strategies did. Underwriters began to focus on stopping fire before it started, reducing the possibility of conflagration and making fire losses more predictable. Fire prevention became the industry’s new rationale and represented a dramatic
departure from the era in which the industry had argued that the marketplace could coerce safe behavior.³

Public fire safety did not enter the popular consciousness systematically until the NBFU began to engage the issue late in the nineteenth century. Of course, firefighters as well as a limited number of mutual insurance firms, engineers, and architects had advocated fire prevention and better construction practices as early as the 1870s, but the bulk of the fire insurance industry did not become interested in this problem until the 1890s. After several decades of practice centered on observing, recording, and ordering knowledge about incidents of fire, a coalition of the most powerful fire insurance companies in the United States became proactive in their approach to controlling the problem of fire. The National Board of Fire Underwriters used its extensive network of member institutions to create, foster, and disseminate an extensive and systematic program of public safety. In 1901, the NBFU rewrote its statement of purpose to reflect this new emphasis. For the first time, the NBFU vowed to fight against what it called “fire waste.” Adding a fifth clause its mission statement, it committed “to influence the introduction of improved and safe building construction, encourage the adoption of fire protective measures, secure efficient organization and equipment of fire departments, with adequate and improved water systems, and establish rules designed to regulate all hazards constituting a menace to the business.” No longer content to confine debates about the problem of fire to their own industry, insurers expanded their discussions and expertise about the hazard to include the broader society. In so doing, underwriters explicitly made preventing fire and enhancing public fire safety a centerpiece of their work.⁴

Fire prevention signaled a new mode of thinking about fire risk, not to mention profitability and solvency. Previously, underwriters believed that standardized business practices and rational decision-making processes would produce fiscal health for their industry. By imposing an unvarying economic calculus on their industry, underwriters had reasoned that they could also coerce customers and society more broadly into behaving with safety in mind; the secondary consequence of standardization would be better building practices and fewer fires. The NBFU’s revision of its mission statement repudiated that approach and inverted it. In the twentieth century, safe building practices and better fire defenses lessened the total fire amount of fire loss, and in so doing became key avenues toward profitability. To a certain extent, this shift actually had represented the next logical step for the industry. By 1900, it had developed routine practices, had instituted the mechanisms for standardization of rates, and had placed the built landscape under unprecedented surveillance. As these systematic initiatives produced new under-
standings of the problem of fire, the social and political landscape of Progressivism provided a window of opportunity for dramatic reform. In this context, insurers transformed knowledge about hazard into programs of safety. Advocating and seeking enforcement of standardized building codes, electrical codes, and fire protection defenses indicated the industry’s move away from conceptual action to physical management of the landscape.  

Building codes represented a first significant step in this campaign, but they were only part of the fire underwriters’ larger efforts to improve safety. To a large degree, the shift in the industry’s philosophy intersected with changes taking place in the everyday practices of underwriters. Already in the late nineteenth century, insurers had begun to transfer the order implicit in their manuals, statistics, and maps to the urban landscape. Likewise, the industry debated its rate-making procedures, considering alterations that might encourage fire prevention. It also began to publish its knowledge about the problem of fire and to finance and support the research of safety engineers and architects concerned with developing safer construction practices. By the first decades of the new century, the industry had transformed a mixture of hodgepodge initiatives of fire prevention into a carefully orchestrated and systematic program of prevention.

In addition to building codes and industry practice, fire underwriters evangelized new behavioral standards with a ministerial zeal. The insurance industry did more than offer advice about safety; it prescribed a way of life. Underwriters told insurance workers that the promotion of safety was connected to a standard of middle-class manhood that had increasing resonance in an expanding consumer society. In a business that was about taking economic risks, insurance men had to balance the expression of individuality with standardized management practices; they learned to embrace the uncertainty of the marketplace by rationalizing themselves according to prescriptions of prudence and safety. Moreover, underwriters hoped to make all Americans behave more rationally by connecting their safety campaign to another societal standard—the middle-class consumer family. The insurance industry established the middle-class household—led by a man responsible for his wife, children, and a home mortgage—as the basis of its safety campaign in the 1920s. Companies urged men to behave with deliberate care, to be guardians of their families’ futures by purchasing insurance. Among other things, they even implemented curricula in schools that taught children to become “responsible” adults and to inspect their homes.

Ultimately, the industry dramatically affected the American landscape, although its efforts to promote safety remained largely invisible to the public, in stark contrast to the public safety provided by heroic firefighters. Nevertheless, by the 1950s
Fire prevention was a self-evident public good, as building codes and cultural standards became embedded deeply in the urban infrastructure and into the fabric of American life. These legal and behavioral canons became more pervasive with the extraordinary suburban development following World War II. Although most urban dwellers remained marginally aware of how this broad initiative affected their lives, they nonetheless supported its expansion whenever they purchased insurance to protect their property or when they purchased consumer products marked by safety standards, such as the UL (Underwriters’ Laboratories) label. The insurance industry was transforming itself and the nation. In the twentieth century, underwriters sold more than insurance; they trafficked in safety, making it into a commodity. As Americans purchased insurance, they bought security, and implicated themselves evermore deeply into a new behavioral discipline. Ultimately, the rapid spread of legal and behavioral codes had a lasting effect on the physical and cultural landscape, arguably making it the most impressive and successful of all Progressive Era reforms.

Building Codes

If its mission statement signaled a shift in direction, the building code issued by the NBFU represented a first step toward systematic fire prevention. In 1905, the NBFU drew upon decades of experience to draft guidelines for safe building construction. Compiling the code into a single piece of legislation, the NBFU hoped cities would adopt its recommendations as written. As a palimpsest for cities and towns of all sizes, the code folded fire safety concerns into prescriptions for standard construction practices, producing a city-planning strategy structured around controlling the problem of fire. The plan included the most mundane of recommendations, such as fire limits on wooden construction, as well as relatively new ideas, such as mandatory standpipes in certain types of structures. The building code revealed the industry’s continued belief that responsibility for preventing fires should become a matter of public responsibility, and marked a departure in how the industry viewed its own role in stopping the problem of fire. Underwriters no longer focused exclusively on making their own business more disciplined, but they now hoped to make the American built environment more and more standard, at least in regards to fire danger.7

The Model Building Code proposed by the NBFU was the systematic realization of decades of intense but often fragmented research into the problem of fire. Such ordinances were not new in 1905, nor had the information in the proposals been uncovered recently. Indeed, in the preceding fifty years the insurance industry had
fervently embraced a program of intense observation of fire and its dangers as part of its pursuit of scientific underwriting. Additionally, organizations outside the industry, including the International Association of Fire Engineers (IAFE), actively pursued establishing municipal fire codes as a way to diminish the dangers that firemen faced. And the mutual fire insurance companies that wrote insurance on New England textile mills experimented with different strategies for preventing fires in industrial mills, which they disseminated to and installed in the factories of their clients. Perhaps most importantly, in the 1890s the state of New York worked to pass a code for medium-sized cities, which was disseminated by the NBFU.  

In addition, during the 1890s, two new voluntary organizations—the Underwriters’ Laboratories (UL) and the National Fire Protection Association—began to explore how fire could be prevented. Established in 1894 in collaboration with the Chicago Fire Underwriters Association, the Underwriters’ Laboratories (originally the Underwriters’ International Electrical Association) accomplished an agenda tacitly approved by the NBFU: incorporating new technologies into the landscape without increasing fire risk. In the context of the expansion of electricity in the 1890s, UL anticipated the particular concern growing throughout the fire insurance industry—the rapidly growing fire waste that resulted from improperly installed electrical systems. In the 1890s, for instance, the NBFU, which had long examined how new technologies altered fire danger, expanded the functions of its “Committee on Heating and Lighting,” formed an “Electrical Bureau,” and hired “consulting engineers.” By the early twentieth century, UL served as the NBFU’s primary testing facility.  

Like the Underwriters’ Laboratories, the National Fire Protection Association (NFPA) developed independently, but over time, it too was drawn into the pool of associations that the NBFU used to popularize its program of fire safety. Formed in 1896 by men primarily associated with the Underwriters’ Bureau of New England and the Boston Board of Fire Underwriters, the NFPA consisted of stock fire insurance companies interested in improving their understanding of fire danger and minimizing it. The organization’s first project involved formulating standards relating to automatic sprinklers. In subsequent years, the NFPA established committees to report on a number of other fire protective devices, including fire doors and shutters, hoses and hydrants (in collaboration with the National Association of Fire Engineers), fire alarms, fire extinguishers, fire retarding materials, and fire pumps. In 1900, as the NBFU refocused its agenda, it sought a cooperative relationship with the NFPA to produce standards for fire-protective devices. Recognizing the overlap in the two organizations’ membership and purposes, both agreed to work together on this. The NBFU reproduced the NFPA’s standards as
its own, assumed the expense of publishing them, and printed the annual pro-
ceedings of the NFPA.10

Building on and combining previous research into fire safety, the Model Building
Code represented the first systematic attempt—and certainly the most compre-
hensive effort to date—to standardize the nation’s urban environment according to the
dictates of fire safety. To a large degree, this systematization appropriated and com-
bined the disparate previous research on fire protection. For instance, the proposed
law reflected the previous decade of collaboration between the NBFU and NFPA
on standards for fire protection apparatus, and referred to no less than eighteen pre-
viously published NBFU or NFPA standards. Similarly, many of the recommended
construction techniques were already used by builders who were conscious of fire
safety. Other components, too, such as recommending fireproof construction
methods and improving water delivery systems, were not unfamiliar to many urban
political leaders. Although these techniques and strategies may have been well
known, they had not been systematically organized into municipal building laws,
especially in smaller cities and towns. The NBFU’s proposal also included elements
of the National Electrical Code, rules for storing fuel oil, and advocacy of automatic
sprinklers. Additionally, the NBFU drew support and information from the IAFE,
which had long argued that construction methods should be changed to promote
safer building practices. The proposed legislation united what had been separate
avenues of research into a unified and systematic manifesto of fire prevention.11

The NBFU’s program was broadly conceived, and as the organization stated
elsewhere, it intended its legislative suggestions to be expedient and not onerously
difficult to implement. The NBFU created a “practical” code, which meant that
reform was attainable and even commonsensical. Its proposals did not demand a
radical revision of everyday construction or legislative practices. In fact, the rec-
mendations contained references to any number of measures long championed
by fire underwriters, such as provisions for fire limits within which wood structures
could not be built. The code not only represented the codification of existing safe
practices but included recommendations from new lines of research. For example,
the NBFU sought to update previous municipal ordinances on flammable sub-
stances with the latest research, and the building code recommended new stan-
dards for using flammable liquids in lighting and heating as well as chemical fire
extinguishers. Again, the industry did not seek to transform cities overnight. Its
recommendations did not purport to offer the panacea to the problem of urban
fire by advocating that new technological protective features be built immediately.
For example, the code did not require all buildings to have standpipes. Neither did
it exclusively favor a single technique for minimizing fire danger, such as fireproof
construction for all structures. The NBFU wanted to create a meaningful legislative guide for building safety that would effectively transform the landscape over the long term. Despite this gradualist approach, the NBFU hoped that its proposed legislation would not be taken piecemeal. It hoped that the entire set of proposals would be taken as a unit; it wanted its code to supersede existing municipal fire codes.\textsuperscript{12}

The code was as comprehensive as it was flexible; it urged a multilayered approach to reducing fire danger within cities and accounted for a variety of building types, styles, and methods of construction. Even as the code recommended that new structures be built according to the basic principles of fireproof construction, it also included more limited suggestions, such as how to construct elevators and stairways in order to prevent the transmission of fire. The code also identified construction techniques that could make wood structures relatively safe, even as it instructed builders about safe construction with iron or steel. Although underwriters had long known many of the hazards lurking in the built environment, the national building code demonstrated underwriters’ greater sensitivity to the complex relationship between fire and the landscape, especially the effect that technology could have in altering fire danger. For instance, the NBFU took account of how electricity altered the urban environment’s susceptibility to fire and introduced new hazards for firemen battling blazes. By referring legislators to its National Electrical Code, the NBFU began to create the connections so necessary to establishing an interlocking legislative safety net to minimize fire risk.\textsuperscript{13}

The NBFU’s model building code reflected the fire insurance industry’s interests, practices, and financial concerns. The code devoted much attention to structures used by large numbers of people, especially hotels and office buildings, but implementing it was not driven by the same passion for saving individual lives that characterized firefighters’ culture. When the NBFU reserved a special section for theaters and other “public” buildings, which included manufacturing facilities, churches, department stores, and any building “where large numbers of people are congregated,” it targeted cultural edifices with great symbolic value. By obtaining fire safety in the construction of such structures the industry would enhance its own prestige and gain social capital that would be invaluable in implementing its fire preventive agenda elsewhere in society. There was also great motivation in the realization that as buildings became increasingly large and expensive, they posed a potentially devastating financial exposure to insurance companies.\textsuperscript{14}

In the early twentieth century, the industry remained most concerned with those areas of company portfolios that showed the greatest volatility and/or especially large individual economic exposures. Not surprisingly, the model building
code devoted little attention to individual residential structures. By according private, freestanding homes precious little attention, the code reproduced the industry’s overwhelming concern about preventing large economic losses. Although dwellings remained the most consistently profitable section of many companies’ risk portfolios, creating special measures to prevent fires in homes remained secondary, and would remain so for fifteen more years. Targeting residential construction may well have been a culturally and politically difficult proposition—after all, early in the twentieth century, few Americans had yet become conscious of safety as an issue in the home.\(^{15}\)

The model building code also reflected the concerns implicit in everyday underwriting practice, especially rate-making procedures. Far from advocating a systematic guideline out of some sudden altruistic public spirit, insurers saw an advantage in making the urban environment more uniform. If the primary advantage accrued from reducing losses, the industry also believed that standardization of construction would improve the ability of the insurance community to classify fire losses and to improve the quality of statistical data. In turn, this would help to make accounting for and assessing risks much simpler and more efficient. Indeed, the proposal meshed with the underlying principles that governed the process of evaluating risk within the industry. The code was organized according to the two criteria that most affected categorizing danger and setting rates: the use of a property as well as its construction. On one hand, it distinguished between basic property uses such as private dwellings, apartments, tenements, hotels, and office buildings. Although a distinction between private dwellings and public buildings structured the code, its major organizational sections broke according to features of construction. Each section outlined a particular aspect of building a structure. For example, part 17 covered “roofs, leaders, cornices, bulkheads, scuttles and tanks,” and part 6 considered “walls, piers, and partitions.” By emphasizing construction methods so strongly, the plan reflected the shifting way in which the industry was evaluating risks. Namely, while still paying attention to property use, underwriters focused an increasing amount of attention on construction methods and fire preventive devices when setting rates.\(^{16}\)

The national building code further revealed how the industry chose to participate in public fire protection; it especially indicated an unstated conviction within the industry—that fire prevention and fire protection were neither the fiscal nor the moral responsibility of fire underwriters. Even though insurers had begun to urge fire prevention and the use financial incentives to coerce safe behavior, most continued to disavow any direct accountability for public safety. The national building code developed at the nexus of this discussion within the industry and rep-
resented a compromise position. Fire insurers resolved to take an advocacy role, but aside from paying for inspection and research, the industry limited its cost outlays for prevention. By regularly updating and disseminating the legal code, the fire insurance industry placed the responsibility for acting on fire safety squarely within the public sphere.\textsuperscript{17}

Providing intellectual expertise to public officials offered tangible benefits to the insurance industry. Becoming an expert resource on fire danger did not cost the industry a great deal. The NBFU’s standards capitalized on the industry’s already well-developed program of research; not only were the costs of subsidizing the NFPA, UL, and underwriting associations minimal, but much of the activities—and expenses—involving in gathering knowledge about fire were already part of daily business routines. In addition, graciously providing data and opinion at no charge to the public improved the industry’s image—which may well have needed boosting, given underwriters’ nineteenth-century pronouncements. Underwriters came to act as consultants on improving public safety, rather than greedy businessmen most interested in making money. The bottom line, however, was the bottom line. Preventing or minimizing fire loss by upgrading fire defenses promised to improve profitability by reducing losses—especially the likelihood of conflagration—and by making fire loss more predictable.\textsuperscript{18}

The NBFU’s proposals had an immediate and profound impact on American cities. Available evidence indicates that municipalities adopted the codes in large numbers. Distributed to all cities and towns with populations larger than five thousand, the code was remarkably successful. At its annual conference in 1906, the NBFU’s committee on construction of buildings reported that it had distributed over four thousand copies to public officials, underwriters, and fire chiefs. In addition, the committee reported that “the Code has met with general approval...we have been informed of many cities and towns where it has been made the basis of a new building law or of an intelligent revision of existing ordinances.” Progressive reformers of every ilk uncritically adopted the NBFU’s agenda. For instance, in 1919 the Women’s League for Good Government in Philadelphia cited the insurance industry’s leadership in the war against fire waste. The association recommended more building inspectors to enforce existing codes and an improvement of the city’s water supply—both of which had been recommended by the NBFU when it inspected fire conditions in the city in 1911.\textsuperscript{19}

It is clear that many municipal governments adopted NBFU reforms, but charting their enforcement is another matter. Although building codes contained provisions for inspectors to monitor new construction, as well as alterations to existing structures, there is scant evidence with which to assess the extent of their
enforcement. Usually, failures to apply building laws were discovered only when they resulted in a spectacular fire that made newspaper headlines. Even so, the dissemination of the NBFU’s proposals into municipal legislation undoubtedly had the positive effect of making builders more conscious of fire safety—whether they conformed to the rules or not. Of course, the insurance industry recognized the importance of enforcement and encouraged municipalities to make sure that the new laws were followed. For instance, in 1940 the NBFU supported the simple practice of having zoning laws include a requirement that all building permits be viewed by a building inspector familiar with fire safety legislation.  

Early in the twentieth century, the NBFU had transformed its knowledge-gathering practices into a program of fire prevention that it pursued relentlessly. Buoyed by widespread acceptance of its proposals, and recognition of its expertise, the NBFU updated the code regularly. As the twentieth century progressed, these standards increasingly structured fire-safe building practices across the nation. As cities adopted its recommendations, the NBFU came closer to achieving its goal of securing “uniform building laws throughout the country.” Although gratified by the rapid implementation of building codes, insurers remained realistic about the obstacles facing them. Accordingly, the industry recommended patience with its fire prevention strategy. Underwriters frequently reminded themselves that the strategy would not become effective until “the distant future.” Nonetheless, the insurance industry had begun to reconstruct—literally and permanently—the urban environment according to its assessment of the problem of fire. Insurers’ system of classifying risk—represented on statistical tables, maps, and management charts—was being transformed into a new physical order.

The Committee of Twenty

As the NBFU released its model building code, the organization also led the fire insurance industry in a more intensive examination of the conflagration hazard in the nation’s cities. “The Committee of Twenty” was formed to make recommendations, and it issued reports that focused on a number of environmental, structural, climactic, administrative, organizational, and technological factors associated with municipal fire defense. The committee distributed these reports to local officials, commercial interests (such as boards of trade), fire departments, and throughout the insurance industry. Of course, the NBFU as well as local underwriting associations had made recommendations regarding the problem as early as the 1890s, but following the Baltimore and San Francisco conflagrations of 1904 and 1906, respectively, the NBFU’s examination of urban fire defenses
grew more comprehensive, systematic, and widely publicized. In its first two years, the special committee used its annual budget of more than $100,000 to inspect forty-six cities, and reinspect eleven others. Over one hundred insurance companies subscribed to its engineering reports for a yearly fee of $500, and all NBFU members financed the committee by paying a small assessment in addition to their yearly dues. The board further dispersed reports to “educational institutions, technical journals and prominent individuals interested in fire protection engineering,” as well as to “commercial bodies, local underwriting authorities, and heads of municipal departments” in inspected cities. Insurance capitalists did not passively urge cities to implement legal codes that mandated better building practices; they increased pressure on municipalities to create a more systematic and comprehensive fire protection infrastructure.22

When the NBFU sought to curtail the threat of conflagration, it did not just seek to address the problem in the nation’s largest cities, although that is where it began its efforts. If, by 1920, the NBFU had produced over two hundred detailed surveys of the nation’s largest cities, the committee of twenty especially targeted smaller cities, arguing that small cities and towns could not afford investigations of the size and scope of those conducted by the NBFU. Nor could these municipalities secure the expertise necessary to make a thorough evaluation of their fire defenses. The NBFU would help growing cities mature through their current “stage of development.” The committee would draft a systematic program of municipal fire defenses that the town could grow into. It believed that by providing such critical services across the landscape underwriters were “in a position to place themselves in a proper light before the public and, by the expenditure of a nominal sum in each city now, save much in the future.”23

Through the committee of twenty, the NBFU exhaustively studied every facet of everyday urban life in the cities it inspected. Subscribers received an overview of a locality’s civic affairs, population and growth, topography, street layout, winds, temperatures, and fire record. The committee created a historical and contextual view of an urban place, which individual companies used to “fix lines”—to determine rates appropriate to a city’s fire defenses. Other information, such as “property valuation and tax rate,” provided equally important intelligence that helped to foster its agenda. By evaluating a city’s income from property values and taxes, the committee ascertained a municipality’s fiscal health and its ability to implement reform. It even dwelled upon such mundane items as what sorts of fuel most urban dwellers used to heat their homes. The soft coal used in Pittsburgh, Chicago, and Cleveland, for instance, caused tin roofs and ironclad structures to deteriorate quickly and increased the fire danger.24
The attention given to the above matters paled in comparison to the committee’s examination of urban water supply, firefighting, and fire alarm systems. In keeping with the NBFU’s general strategy, the committee recommended that municipalities should obtain direct control over every key aspect of fire protection, but especially in the case of municipal water supplies. It reported that supplying water for fire protection “involves so many elements widely different in character from those affecting domestic supply that it is difficult to draft a satisfactory binding agreement [with a private owner].” Ironically, even though many within the insurance industry recommended economic self-interest as the best way to prevent

“The Key to Symbols,” from the Sanborn Fire Insurance Company, 1940. Sanborn maps continued to account for increasingly detailed features of the built environment well into the twentieth century, although the maps became gradually less significant in the daily practice of fire underwriters by the 1920s. Courtesy, Geography and Map Division, Library of Congress.
fire, the NBFU’s committee of twenty complained that a similar economic rationale was inappropriate in the provision of urban water supplies, especially for fire protection. According to the committee, private owners of waterworks could not appreciate the complexities or expenses associated with the fire-protective aspects of water supplies. It reported that “a water system, very poor from a fire protection viewpoint, might be, and often is, a profitable investment to its owners.” As with so many other elements of the fire-protective infrastructure, the committee recommended public ownership of this crucial utility as a condition for receiving the best fire insurance rates.  

As it agitated for municipal ownership of water supplies, the committee also advocated simple (and economical) solutions to water supply problems. For instance, it recommended using water meters, combined with restrictive legislation, to lower water waste and boost the pressure in water pipes. And it counseled cities to increase the amount of water in reservoirs. Such changes often cost less than adding to water systems. In addition, the committee urged cities to adopt a high-pressure water system to protect commercial and industrial districts, especially downtown areas. It believed that high-pressure water pipes, though expensive, significantly reduced the conflagration hazard.

Equally intriguing were the NBFU’s recommendations regarding fire department matters. The board broke with its practice of allowing the IAFE to take the lead in setting department standards as it had done in the past. Rather, it utilized the committee of twenty’s inspections as the basis for its own proposals. Then, using its considerable economic and political clout, it worked to implement those recommendations, hoping to make the provision of firefighting services more rational. Each published report examined departmental organization, including districting, engine location, and officer assignments; discussed firefighters’ salaries, duties, training, working conditions, and qualifications; and proposed apparatus, tools, and other innovations. The suggestions demonstrated the insurance industry’s interest in gaining more authority over fire department composition, technology, and organization. In an anecdote that subtly ridiculed the vaunted New York City fire department, the committee argued that ineffective firefighting could cause significant losses to the insurance industry. It noted that the NYFD let a fire in a small brick building spread to nine surrounding structures, arguing that “there was nothing else left for this fire to feed on, otherwise it might have continued its destruction.” In short, inadequate firefighting could cost the industry millions of dollars in losses, and thus its responsibility should not be left solely to firefighters.
The NBFU pushed hard to rationalize firefighting practices without alienating firefighters, all the while courting the support of business and municipal reformers. The industry rarely criticized firefighters directly. Even when it drew a portrait of them as a rough-and-tumble fraternity, the NBFU suggested that firemen were not the problem; lax discipline was to blame. The committee argued that firefighters would be more effective if they engaged in regular training, followed strict work rules, and routinely drilled. Such reasoning allowed the NBFU to advocate greater professionalism without criticizing the heroic smoke-eating firemen that stood so prominently in the popular imagination. Moreover, by challenging departmental patronage and unprofessional conduct, the NBFU echoed the demands of local political reformers and the IAFE. Such recommendations involved walking a fine line, and the NBFU also allied itself with both the IAFE and rank-and-file firemen by accusing municipalities of not funding departments appropriately. The committee’s typical report almost always included a proposal to increase departmental expenses for manpower, apparatus, and engine houses. Such recommendations met with the approval of the IAFE, business leaders, and even local political officials. Merchants saw that the city’s beefing up fire defenses offered them not only better firefighting protection, with little cost to them, but potentially lower insurance rates as well. Local political leaders who may have been hesitant about the increased expenditures likely viewed the NBFU’s demands as a way to improve services and expand the municipal bureaucracy with relatively low political costs.28

By publicizing engineering reports and reinspecting cities, the NBFU pressured municipal leaders to heed its recommendations—a strategy that appears to have met with a remarkable degree of success. Within eighteen months of making its first report (on Norfolk, Virginia), cities inspected by the committee (forty-three total) collectively spent $5 million on improving their fire defenses. Over $1 million of that sum was allocated to fire departments and nearly $4 million to water systems. Moreover, many municipalities often adopted more than 50 percent of the specific proposals mentioned in reports. St. Louis, for instance, received its initial inspection in March 1905, and addressed 55 percent of the committee’s suggestions within one year. Among other changes, the STLFD began regular drills, located three additional engine companies near to the recommended locations, and replaced two aging steam engines. Even so, firefighters may not have welcomed all the changes. For instance, following the NBFU’s recommendations, the Boston Fire Department retired all “chief officers” over sixty years old, replacing them with younger “more energetic and up-to-date men.” If such changes angered
firefighters, they nonetheless would have met with the approval of reformers, including the leadership of the IAFF, and more often than not, firefighters benefited significantly from the recommendations made by the NBFU and its committees.²⁹

In Philadelphia, both the insurance industry and the committee of twenty exercised similar power over municipal fire defenses. In fact, even before the committee first examined the city in 1906, the Philadelphia Fire Underwriters Association (PFUA) pushed for reform by taking dramatic action. The PFUA raised rates by as much as 50 percent in 1900, causing panic among many of the city’s commercial interests. The Trade League of Philadelphia convened an insurance committee to study the infrastructure of other cities and urged the city to adopt a high-pressure water system to cover its financial center. Such intense pressure laid the groundwork for the NBFU’s study of the city in 1906, after which Philadelphia’s municipal government adopted many of the committee’s recommendations. For instance, the fire department purchased twenty-two new fire apparatus, including seventeen steam engines, during the first decade of the twentieth century. Even with such swift action, the condition of Philadelphia’s fire defenses remained substandard, at least in the eyes of insurers. When the NBFU revisited Philadelphia in 1911, the city’s insurance community expressed little surprise that it “discovered shocking things,” and hoped for “strenuous action.” Although the city responded too slowly for the tastes of its underwriters, the municipality again upgraded fire defenses according to the report. Among other things, the fire department purchased fifteen more motor-driven apparatus. In addition, the city began adding to the high-pressure water system, which protected its congested district. Perhaps most importantly, the NBFU’s reports and reinspections fostered an ongoing debate in Philadelphia about the state of the fire department.³⁰

The program of urban inspections performed by committee of twenty supported the dissemination of the model building code and significantly affected the development of American cities. Through the committee’s work, the NBFU and by extension the stock insurance industry took responsibility for transforming the built environment. Not content merely to issue recommendations, the NBFU actively engaged municipal leaders in a conversation about building codes, as well as the entirety of their fire-protective infrastructure. These interventions represented a remarkable expansion of the fire insurance industry’s influence over the urban landscape in both its breadth and depth. The industry’s prevention agenda no longer took back seat to managing company risk portfolios; it became fundamental to its profitability. What had been a relatively hodgepodge interest grew into a systematic program of fire prevention. And this discipline would grow ever more pervasive and invasive as the twentieth century progressed.
Schedule Rating, Underwriters’ Associations, and State Regulation

The preventive agenda gained further momentum in the twentieth century when the fire insurance industry adapted daily work practices—which included rating by schedule, cooperating through “underwriting associations,” and collecting of actuarial data—into instruments of prevention. Beginning in the 1890s, underwriters experimented with new methods of setting rates that were not tied to actuarial data, but rather were based on schedules that adjusted the cost of insurance according to the presence or absence of fire hazards. Although substantive debate surrounded their efficacy, the industry quickly incorporated schedules into everyday practices. As the use of schedules gained influence, the industry relied on them to coerce consumers, municipalities, and state governments to make the built environment safer. At the same time, local and regional underwriting associations expanded their efforts to standardize industry practice by connecting the application of schedules to the other services that they already performed within the industry. By the 1920s, the industry sought to adjust schedules by tying them to the actuarial record. In addition, the industry used local and regional underwriting associations to develop partnerships with state and local governments that emphasized standard rates tied to actuarial experience. Altogether, schedules, underwriting associations, and collecting loss data became integral to the industry’s daily business activities and an important part of insurers’ efforts to improve profitability by preventing the outbreak of fire.

Developed by industry leader and innovator Francis Cruger Moore, schedule rating gained influence steadily in the decades subsequent to its introduction in 1893. By the 1920s, rating by means of a schedule had become typical throughout the United States, although setting premiums in this manner could hardly have been less uniform. The industry used variants on the two dominant schedules: Moore’s “Universal Mercantile Schedule” and A. F. Dean’s “Dean” or “Analytic” Schedule. Twenty-two states used the more uniform Analytic Schedule that was developed in 1904; twenty-six states used variations of the older Universal Mercantile Schedule. Unlike the Analytic Schedule, the Universal Mercantile Schedule was not copyrighted and therefore was not applied in a standard fashion. As a result, rating varied widely across regions, within states, and even within localities. For instance, in suburban New York over fifty different schedules were used to set rates.

Setting rates by schedule complemented the new preventive agenda insofar as schedules established a base rate for insurance that was modified by credits to the
policyholder for specified construction methods, firefighting appliances, and other prevention efforts. Customers also received a charge for various factors, including poor construction, nearby dangers (exposure), or special risks associated with the use of the property. The dominant schedules represented a similar approach to fire danger. For example, the Universal Mercantile Schedule established a “basis rate” on a “standard building,” and the Analytic Schedule developed a “key rate” on an “ordinary building” in an “ordinary city.” Additionally, both schedules made adjustments for the fire protective infrastructure of the town in which the building was located. However, beyond this point the schedules differed in important respects, especially in that the Analytic Schedule sought to tie rates to the actuarial record of a particular city and region. Despite this and other differences, proponents of schedules, such as the founder of the Analytic Schedule, A. F. Dean, advocated using them to encourage property owners, and especially manufacturers, to build more safely.32

About the same time, the fire insurance industry also developed a method of evaluating the fire-protective infrastructure of cities and towns that, by 1940, had become a standard part of setting fire insurance rates by schedule. In 1915, as the industry codified its program of inspections, the NBFU established a schedule for grading American cities and presumably, to rate them as well. The Proposed Schedule for Grading Cities and Towns of the United States with Reference to Their Fire Defenses and Physical Conditions evaluated fire defenses according to a variety of categories and classified cities according to ten levels of safety. Substantively, the Schedule for Grading Cities . . . produced little new information for urban leaders, but it provided systematic comparative data to the underwriting community. Besides being useful to insurers, especially those firms setting rates by schedule, the proposal represented the continuing expansion and intensification of the NBFU’s preventive program.

Likewise, the spread of schedule use developed alongside—as well as encouraged and benefited from—the growing power and expanding range of influence wielded by underwriting associations. Developed by the industry from the 1870s through the 1890s as a critical part of its efforts to control the problem of fire, the diverse mix of underwriting associations became instruments for helping to promote standardization in insurance practice and promised significant economic benefits. Insurance companies ceded responsibility for setting rates—as well as other practicalities of their business such as performing inspections, adjusting losses, developing standard forms, and monitoring commissions—to local and regional underwriting associations in exchange for very real cost savings. Indeed, as Robert Riegel noted in his treatise on such organizations, “Obviously each com-
pany might individually employ raters to apply the schedule, but if there were two hundred companies doing business it would be folly to employ two hundred agencies to apply the schedule in a given locality when one might do it for all. The companies therefore quite naturally co-operate.” As the industry had demonstrated in the nineteenth century, cooperation was hardly “natural,” but expansion of schedules and the standardization of other elements of the insurance business made it only logical that firms would make use of underwriting associations.33

As these organizations flourished, they became more effective, consolidating and extending the benefits of cooperation. Not only did they provide cost savings and encourage the further “specialization and division of labor,” but associations also promoted standardization of rates, commissions, classificatory systems, and forms and clauses in contracts. Additionally, underwriting collectives enhanced the industry’s ability to inspect large numbers of dangers, which made surveillance a more effective tool of inducing change in the built landscape. However, during the 1890s, such societies had brought the industry under the scrutiny of those who were suspicious of trusts. Although the federal government exempted fire insurance from federal regulation, state authorities began to regulate the industry, out of concern regarding the far-reaching power of local and regional underwriting associations. The expansion of schedule rating helped the industry to combat such efforts, helping to settle these critical political and social issues. By making the process of setting rates more transparent, schedules de-emphasized the cost of insurance as a point of contention between the insured and agents and between agents and companies. Of equal significance, using schedules made an increasingly contentious and unfavorable political arena into more sympathetic terrain for insurance companies. Schedules deflected criticism of high insurance rates because they shifted the responsibility for rates from insurers (and underwriting associations) to the hands of policyholders. Indeed, according to one insurance company, schedules were a “business rejoinder to the anti-compact law.” The use of schedule rates, along with preventive policies more generally, made it easy for insurers to respond to critics—a strategy that the industry often used. More broadly, by making rates at least partly dependent on customer behavior, the industry reinforced the prevention message contained in building codes and recommendations for reducing the conflagration hazard.34

Even as the use of schedules expanded and helped to allay public fears about insurance associations, the practice remained a topic of much debate. Not only did insurers debate which schedule was superior (and as a result no clear consensus emerged in favor of a single schedule) but also they held lingering doubt about the practice for very real business reasons. Insurers expressed concern that rating prac-
tices, especially rating by schedule, did not reflect the actuarial record of fire loss. They worried that a system of rating divorced from the actual record could harm company bottom lines because it allowed the cost of insurance premiums to diminish without a concomitant decrease in fire loss. Additionally, insurers emphasized the need for an objective standard for rating risks. Thus reformers continued to agitate for creating a mortality table for fire losses, thereby modeling the fire insurance industry after life insurance. Although collecting and categorizing industrywide loss statistics was not new, this practice remained as salient in the twentieth century as it had been in the 1850s. Continued debate about rating procedures exposed fire insurers’ ongoing struggle to both manage information and make it more applicable to their central business problem. Indeed, how could the process of collecting and organizing loss information matter in controlling the problem of fire? And, in particular, how exactly could rates and practices—including rating schedules—reflect this important information?35

Collecting, organizing, and managing information about the fire hazard had not become any less critical to twentieth-century insurers. As evidenced by the NBFU’s new mission statement early in the century, underwriters continued to promote the development of standard administrative routines and business forms, and they continued in their efforts to collect actuarial data. The NBFU emphasized long-standing and banal pledges of its goals, such as “to promote harmony, correct practices and the principles of sound underwriting,” and “to secure the adoption of uniform and correct policy forms and clauses, and to endeavor to agree upon such rules and regulations in reference to the adjustment of losses as may be desirable and in the interest of all concerned.” Additionally, the NBFU remained committed to gathering statistical data from companies and establishing “such classification of hazards as may be for the interest of members.” If collecting statistical data had been controversial because of its ties to programs of uniform rates, the NBFU removed any points of contention by formally abandoning that platform. The process of gathering and developing statistics of fire loss, aided significantly by the standardization of business routines, became critical to how insurers would remake rating practices—especially how they would use schedules—later in the twentieth century.36

When the NBFU established an actuarial bureau in 1915 to collect and to classify loss data, it reshaped industry practice in a subtle but significant manner. The bureau gathered loss data from member companies as well as from public sources, such as state fire marshals’ offices, fire departments, etc. It then compiled a table that listed the “amounts written, premiums written, and losses paid on all classes in the National Board List of Occupancy Hazards, divided by state, and further
sub-divided by construction and protection, and in addition thereto, showing the burning rate and loss ratio in each class.” Although the bureau cautioned that its figures could be skewed by variations in record-keeping methods, it nonetheless produced an impressive amount of data in a short period of time. In its first year alone, the committee collected information from over five hundred thousand loss reports submitted by the industry. By the late 1920s, the committee had made remarkable progress in its effort to create a mortality table of fire loss; its records included about 98 percent of all losses. By disseminating the industry’s quantitative record to members, the bureau encouraged an important but elusive reform: making rates—and hence company account ledgers—reflect actual loss data.

The product of the actuarial bureau’s labor—the data itself—had an impact on insurance practice, but not by direct inclusion into schedule rating. Though many insurance firms wanted to peg rates directly to the actuarial loss record, insistence on setting rates according to schedules continued to hinder the application of loss data to rates in most states through the 1940s. However, this did not dissuade the NBFU and others from urging a relationship between rates and losses. For instance, in 1916, when E. G. Richards presided over the NBFU, he expressed his expectation and hope that rates would one day be based upon actual experience. Richards continued to press for computing rates based upon using loss records instead of “estimates”—a case he made in *The Experience Grading and Rating Schedule*. He argued that loss experience should become part of the calculation of insurance rates. Concretely, he suggested applying a ratio (a state’s loss record divided by that of the entire United States) to set a rate. For instance, using data collected by the NBFU, he calculated that in the United States between 1903 and 1912, the average loss rate (per $100 of insurance) was 1.125, but that it varied widely from state to state; in New York the average loss rate was .751 but in California it was 1.463. If the insurance industry followed Richards’s argument, insurance consumers would pay nearly twice as much in California as they would in New York to insure the same property. Although few adopted Richards’s schedule, his method clearly made inroads; by the 1940s, insurance costs on the same categories of property varied between states, according to loss records.

Additionally, Richards recommended that insurers develop a more standard and exhaustive system of classifying risks in order to provide a more sensitive reading of the landscape. To do this, he recommended applying many of the same categories used in the Universal Mercantile Schedule and the Analytic Schedule. He also championed using the NBFU’s proposal to grade the fire defenses of cities and towns. More significant than the way Richards wanted to categorize risks was his dramatically different method for collecting the data. He urged that the industry
adopt a method of tabulating losses with which a small portion of the industry (about eighty-five companies) had begun to experiment: punch cards. Richards described the method: “A card for each writing, cancellation, reinsurance and loss is punched in the company’s office and then forwarded to a well-known statistical bureau which from these cards tabulates and completes the classification of the entire business of the company.” Richards’s recommendations slowly made their way into practice. Within two decades, the statistical bureau handled over six million cards each year and required fewer than one hundred employees to do this massive job. By the 1950s, the use of cards to organize company risk portfolios gradually gained sway. In fact, the card system meshed so well with expanded programs of categorizing risk and schedule rating methods that they obviated the need to view fire hazards in their spatial context. Classification schemes were becoming so objective that many firms abandoned the use of fire insurance maps altogether. Richards’s advice about using the actuarial data also gradually made its way into the industry via increased cooperation between insurance companies, underwriting associations, and state regulators.39

Setting rates in accordance with the actuarial record—at least in general terms—grew more normative as the fire insurance industry developed a cooperative relationship with state and city governments during the twentieth century. At the outset of the century, the industry had an antagonistic relationship with state regulators, with whom it had never sought to cultivate a relationship. As a result, local and regional underwriting associations found that their efforts were being nullified by a variety of “anti-compact” measures in state legislatures, especially in the Midwest and Southeast. With the writing of its new mission statement and the implementation of a fire prevention agenda, however, the NBFU began to change the industry’s relation to regulators. It committed to promoting “laws and regulations as will secure stability and solidity to capital employed in the business of Fire Insurance, and protect it against oppressive, unjust and discriminative legislation.” Although the NBFU adopted strong language, for the first time it explicitly sought to work with states, consumers, and reformers to develop legislation that was favorable to the industry and to society—evidenced by fire prevention standards. In addition, the industry also sought a cooperative relationship with regulators that would allow underwriting associations and other rating organizations to establish rates within localities and regions. Aided by the transparency of schedule rates and the publication of loss data, the industry helped to create a new legal climate. By 1920, twenty-four states had authorized the work of underwriting associations and/or rating compacts. By 1945 thirty-five states tacitly recognized underwriting associations, and by 1950 this approach to regulation was all but universal.40
The development of cooperative relationships between the insurance industry, reformers, and state regulators proved decisive in finally transforming industry practice. Most significantly, the entrance of a third party—state boards of insurance—into the equation ensured that within any given state insurance rates more closely reflected the actual cost of insurance and protected consumers against arbitrary and excessive pricing. By demanding that companies file rates, organizational data, and loss information with state boards, insurance commissioners created the mechanisms for oversight that proved critical in keeping rates in line with losses. Although the system had many imperfections and wide regional and local variations, state and municipal officials everywhere learned that they could use publicly available data to petition for reductions in rates. And the coupling of rates and loss experience had a noticeable effect. During the 1930s fire insurance rates diminished throughout the nation, with particular deep reductions—nearly 50 fifty percent—on fireproof public structures. More importantly, the new political and business arrangement served to focus the work of the insurance industry on improving public safety.41

In connecting actuarial data on fire loss to rating schedules the industry transformed the daily business of insurance into an effective part of its fire prevention strategy. Of course, in their own right, rating schedules encouraged Americans to build safer commercial structures. But schedules did not, of themselves, make insurance consumers especially invested in the broader battle to control the problem of fire waste; after all, they received discounts for fire prevention whether fire losses diminished or not. However, by tying rating schedules to the loss record within a city or state, the industry coerced individual consumers and their elected officials to become invested in its success, or failure, at controlling the fire hazard. Insurers, then, did not just advocate preventive behavior, but demanded that those behaviors be evidenced in the objective record of fire loss. This further shifted the burden of fire prevention to consumers who benefited most (usually in the form of lower premiums) when the material safety of the landscape improved.

During the first three decades of the twentieth century, insurance practice reflected the industry’s broader prevention agenda and showed dramatic results. Just as building codes and inspections of fire departments offered concrete instructions on how to build more safely, so too insurance practices offered meaningful and real incentives for improving the built environment. The industry did not just use municipal law to minimize fire danger; it had created effective market mechanisms to control the problem. And this new regimen of prevention and practice began to yield results. Between 1910 and 1940, rates and losses diminished by almost 50 percent, and even the severity of conflagrations grew less dramatic. Of course, many
factors contributed to this decline, including the Great Depression and declining use of open flames in homes and workplaces. Nonetheless, as the fire insurance industry remade its business strategy, its daily practices began to have a significant impact on the American landscape.42

Spreading a Gospel of Safety and Manliness

As it inculcated fire prevention into everyday practice, the insurance industry also indoctrinated employees about what behaviors made a good insurance man. Early in the twentieth century, the industry developed more formal social and professional associations to teach the business of insurance to workers in the industry. Employee training was no longer simply acquired on the job or through professional manuals. The twentieth-century insurance worker was educated in good practice and effective manhood in a variety of settings, including local and regional underwriting associations, professional societies, and local insurance libraries. A new array of organizations provided social opportunities and educational certification within the increasingly complex insurance business. Organizations such as the Fire Insurance Society of Philadelphia (FISOP), the Chicago Underwriters Club, and Hartford’s Insurance Institute joined the Boston Insurance Library in educating fire insurance workers about their industry. By 1910 these organizations had initiated lecture series and collected industry literature, including engineering reports, in libraries. The mission of these societies was quite different from earlier associations. Whereas groups such as the Philadelphia Fire Underwriters Association or Fire Underwriters of the Middle Department had offered business services to corporations, organizations like FISOP, constituted their purpose as educational and fraternal and helped individuals to make sense of their profession. As the by-laws of FISOP made clear, it focused on the individual within the industry. Its purpose was to assist members in studying “the questions arising in connection with the Insurance business; to promote intercourse and the exchange of views and information among them; to give them, and through them the general public, instruction in matters of construction, fire protection, and fire prevention.” The association also collected “books, essays, plans, apparatus and devices bearing upon Insurance” and established “a laboratory for chemical and physical experiment and demonstration.” FISOP promoted this agenda by serving as a business club. It sponsored a lecture series, provided a regular lunch to its steadily growing membership, and published a regular newsletter, which kept members abreast of local insurance practices and industry news.43

As the underwriting business grew more complex and specialized, FISOP pro-
vided members with crucial educational resources. From its inception, the organization sponsored regular lectures, given by local and national industry experts such as Charles Hexamer. In 1911, FISOP organized a series of sixteen lectures, which members could attend for a total cost of $3.50. Examining the topics of these addresses offers insight into how underwriters had reorganized their priorities and trained younger members of the occupation. From February to May, members at-
tended programs about fire underwriting practice and history: Early Fire Insurance History; Conditions of the Insurance Contract; Schedule Rating; Adjustment of Fire Losses; Fire Insurance Law in Practice; Expense and Taxation. After a brief summer break, when its bulletin briefly ceased publication, member reconvened in the autumn for the remaining talks on the industry’s expanding strategy of fire prevention. Those topics included Fire Insurance Regulation: Governmental, State, and Local; Public Fire Protection; Building Construction and Private Fire Protection; Causes of Fires and Methods Used in Placing the Responsibility; Inspection of Electrical Conductors with Special Reference to Fire Protection; Fire Waste. The agenda even included presentations on marine and liability insurance.44

FISOP’s lecture series—which focused on the growing complexity of the insurance industry and its business practices—provided the industry’s labor force with both the knowledge base about fire danger and the information-management skills that were so critical to their risk-taking endeavors. As the industry grew in size and intricacy, it spawned an increasingly specialized division of labor. With programs about the work of specialists—agents, brokers, lawyers, adjusters, inspectors, and engineers—FISOP provided members with the means to negotiate the network of bureaucratic relationships that characterized the complex twentieth-century insurance industry. At the same time, underwriters learned about the particularities of the basic technological tools of their trade—insurance contracts, surveys, and expense reports. Finally, the presentations instructed agents and underwriters alike about the ins and outs of calculating insurance premiums; for instance, as schedule rating became more influential, FISOP included lectures on that topic. And although schedule rating and rating associations had taken much of the judgment out of that procedure, experts nonetheless recommended that insurers become intimately acquainted with how rates were determined. After all, it was important that competent underwriters knew when to take risks. As Robert Coyle lectured in 1912, “It is a simple thing for anybody to apply a schedule. The thing is to know the rule book well enough to know when exceptions to the schedule can be made.”45

Likewise, lectures became an avenue that industry leaders frequently used to disseminate the latest knowledge about fire prevention. In fact, from its very first lecture series in 1904–1905, FISOP members learned all about “insurance engineering”—a field focused on using engineering to prevent fires. Robert Coyle’s advice to “get any kind of reports you can on fires, which show their origin and spread” suggested the importance of applying knowledge to the problem of fire. General topics, such as “fire waste,” schooled members in the language and rea-
soning behind the industry’s strategy. Meanwhile, discussion of the building construction and the causes of fires introduced young underwriters and agents to the methods and tools that the industry used to combat the problem—or as one lecture put it “Stop the Fire from Starting by the Power of Law: The State Hand in Hand with Fire Insurance Companies for Conservation of the Country’s Wealth and Natural Resources, Producing the Logical Result of Cheaper Rates of Indemnity for the Public.” Finally, specialized lectures provided concrete examples of how the fire prevention strategy and its methods worked in the real world. Discussions of such topics as “Safe and Sane Handling of Gasoline and Other Volatile Liquids” made the methods and principles of fire prevention real to underwriters and agents.46

These educational initiatives also spawned a specialized curriculum through which the industry could further indoctrinate it employees into the gospel of fire prevention. In 1909, FISOP and other insurance societies and library associations formed the Insurance Institute of America. The IIA codified industry practice and expertise into a curriculum and, according to FISOP, offered “every ambitious man the opportunity to . . . acquire knowledge which he would other wise have to acquire by rule of thumb.” By offering a certificate as evidence that students had passed a comprehensive series of examinations, the institute hoped to establish an important credential within the industry. By the 1950s, the IIA joined with other organizations to develop systematic academic standards for professional designation. Though an extraordinary range of programs, the IIA offered credentials to help men and women working in the industry to gain technical competency and career advancement. As the institute’s curriculum became prevalent, successive generations of underwriters and agents learned the industry’s basic ethos and practices.47

Additionally, insurance associations facilitated personal connections and camaraderie by melding social interaction into its business functions. FISOP, for example, became a center of social as well as professional activity among Philadelphia insurers when it began to offer lunches and other opportunities from its offices, centrally located in the heart of “insurance row,” which ran along Walnut Street between the Philadelphia Stock Exchange and Independence Square. Agents, brokers, and representatives of insurance companies came to FISOP to discuss and to conduct business, and to socialize. FISOP facilitated these exchanges by serving lunches to its 680 members. In 1921, the society served 33,000 meals; this meant that, on average, members dined at the society about once per week. In addition to lunches, insurance men shared cigars after meals or at smokers, a common ritual among middle-class professional men across the nation. Indeed, before the to-
bacco industry began marketing cigarettes to women in the 1920s, it was considered taboo for women to enter rooms where men were smoking, and smoking at professional meetings or lunches created a distinctive all-male business climate. This culture thrived at FISOP, which proffered members cigars following meals, banquets, and talks. In 1921 alone FISOP collected nearly $1,400 in donations for the cigar fund. As industry leaders taught budding underwriters about business, they also educated them about the proper basis for business. At lectures and in the lunchroom, professional organizations like FISOP instructed workers about constrained business manhood. The industry urged men to balance personal ambition against the needs of the corporation, to demonstrate individual judgment within the boundaries of increasingly codified standards of business practices, to take risks but to make certain that those risks were financially sound. Typically, these sentiments found expression when industry leaders discussed which clients to cultivate. Understandably, corporations recommended doing business with successful men, and when FISOP recommended that insurers transact business with men who were “conscientious,” it used credit-reporting agencies as a guidepost. By the 1930s, the reports issued by organizations like the R. G. Dun Company (later Dun & Bradstreet) contained increasing amounts of quantitative data to help insurers evaluate the moral hazard component of the risk-taking endeavor. In 1940, for example, Dun & Bradstreet issued a list of balance sheets and operating ratios of over seventy industries, titled *Relativity of the Moral Hazard*. The pamphlet provided comparative data that was organized into quartiles that laid out the parameters of success or failure in each of the business lines. Recognizing that moral hazard—the human component of risk—was dynamic and changed with business conditions, the report provided a basis for making judgments about which men constituted the best risks. Such quantitative reports provided the basis for a more objective definition of a good risk, in much the same way that schedule rating and fire prevention used financial incentives to promote safety. Economic success made one a better risk, and it became a marker of manliness. This message could not have been lost on insurers, who realized their value as employees and men depended upon their contribution to the corporate bottom line.

Even as numbers counted far more, the industry did not completely abandon imprecise measures of character when making decisions about which risks to take. FISOP, for instance, wanted insurers to do more than inspect credit reports. It wanted them to also seek out the “very large percentage of the population” that were not listed—those men whose lack of individuality, expression, and aversion to risk kept them hidden from the gaze of those societal institutions being devel-
oped to manage economic hazard. Yet, building on long-standing cultural directives regarding sobriety and self-control, underwriters prescribed discipline as a defining characteristic of appropriate business manhood. For example, FISOP urged insurers to seek out “the successful man who has attained success gradually through sound and careful business methods. Almost irrespective of the physical hazard of the risk, the business is highly desirable.” Such self-control, however, mattered little without a careful assessment of the physical risks involved, and FISOP added a caveat that agents should insure property only “if the physical aspect warrants it.” Conversely, FISOP discouraged underwriters from taking risks on well-situated structures that incorporated fire-preventive appliances if the customer did not behave in a careful fashion. FISOP warned insurers not to transact business with “the man whose success is due to unscrupulous methods (adulterating output, underpaying help, etc.),” to “avoid him by all means, even if his sprinkler system has three independent [water] supplies.” At a time when Progressives sought to rein in the excesses of laissez-faire capitalism, insurers emphasized a more restrained capitalism as the basis for proper male behavior. Just as the broader program of fire prevention took a long-term view on industry profits, so too professional education emphasized a standard of behavior that reoriented industry practice toward a more conservative model.50

Urging disciplined behavior carried a weighty message in an industry that had spent decades developing standard business practices and routines, which became ever more important with the ascendancy of the fire prevention agenda. The emphasis on following rules reinforced the important activities of rating by schedule, coordinating the industry through hundreds of federated associations, and creating precise actuarial databases. Insurers also learned that cutting corners—not following schedules or fire prevention recommendations—dampened the industry’s future prospects. Moreover, the emphasis on careful risk taking also offered a message to corporations about how they should do business. By disciplining their practices and their employees, underwriting firms could achieve profitability, and provide the basis for the nation’s economic future. The industry’s message came through clearly: the successful businessmen was one who achieved quantifiable economic gains by adhering to sound management procedures. This missive tied insurance workers to their corporations by advising them that their prosperity rose and fell in direct relation to their companies, underscoring the importance of procedural innovations in the industry.

Even as the industry created boundaries for proper behavior, many men chafed at the restrictive rules developed to govern them. For example, as schedule rating became more popular, lingering doubts about its efficacy were nurtured by a sense
that it diminished the manliness of fire insurers. In 1911, FISOP published a humorous anecdote that lampooned schedule rating, capturing insurers’ concerns:

Schedule for Determining Office Boy’s Salary

**Basis Rate:** Standard Boy, per week 5.00

(Note: Standard boy is one constructed strictly according to specifications detailed in Volume 34, Section xxiv, issued by the National Board of Salary Equalizers.)

Deduct for deficiencies as follows,

**Appearance:**
- Red hair .15
- Freckles .10
- Warts (according to size) .01 to .20
- Teeth out (each) .06
- Etc. etc.

**Habits:**
- Chews gum .10
- Interested in Base Ball 1.50
- Talks too little .00001
- Defective flue .75
- Etc. etc.

These are only a few of the two thousand items in the schedule. Everything is included, from his musical training on the mouth organ to the part of Germany his father came from.

To the degree that this satirical story reflected anxiety about schedule rating, it also exposed the degree to which white-collar workers resisted the expansion of quantification in management practices when they were applied to their own workplaces.51

Many underwriters argued that the more regimented procedures removed their judgment—their individuality—from the risk-taking endeavor. This concern emerged at a time when the middle class in general worried that office work had removed zeal and expressiveness from their lives. Insurers expressed anxiety that following schedules blindly—of not taking risks as firefighters so often did—emasculated them. In addition, the satire revolved around the issue of salary, pointing to a contradiction never far beneath the surface of middle-class manhood. No matter how much reformers moderated the rough edges of acquisitive capitalism, income remained a stark and unyielding measure of success and manliness. How
could prudence and discipline ever be reconciled with economic success—especially when it so explicitly involved taking risks, as the insurance business did? If following rationalized corporate rules produced men of character, standardizing salaries removed essential incentives and differences between men. The “board of salary equalizers” with its tinge of anticapitalist thought implied that reason-based manhood was at odds with the emphasis on market capitalism so rooted in American culture.

Like other members of the twentieth-century middle class, insurers’ concerns centered on their desire to express their individuality, to take risks that enhanced their identity as men. In the broader culture, this desire was often expressed in terms of taking physical risks, such as those written about in novels and embodied by Teddy Roosevelt’s jingoistic manhood. Yet, even here, the middle class did not seek out risk simply as an end in itself. For example, businessmen saw taking economic risks as a necessity in a capitalist society, but they created managerial practices and business routines to minimize their exposure to hazard. Additionally, such men established prescriptions for behavior that balanced prudence and individuality as an antidote to business problems. More importantly, perhaps, middle-class men wanted to bring such discipline and self-control to bear on social ills by implementing what they believed to be rational economic interventions in disorderly places—especially factories and urban streets. The insurance industry, like the middle-class more broadly, saw this vision of manhood as the means for controlling the problem of fire. By acting in a disciplined and rational fashion, underwriters could conquer environmental danger and bring order to urban America.52

The Gospel of Individual Responsibility and Home Ownership

The insurance industry created a cultural as well as material standard for safety that placed an idealized middle-class family and home at the center of its campaign to combat fire waste. The industry reached beyond the industrial and commercial sectors, and began to prescribe building practices for homes, suggesting that individuals take personal responsibility for fire safety. This effort began in 1916 when the NBFU inaugurated a massive public relations campaign. The program matured quickly. Within two years the NBFU established a “Special Committee on Public Relations” as a permanent standing committee. The NBFU’s public relations crusade built upon its earlier and continuing efforts to disseminate standards to public officials, industrialists, and professionals in the fire protection industry. In addition, the organization targeted a new audience of homeowners, apartment dwellers, and school children. It remade itself as a public service organization
through a variety of activist programs, which included National Fire Prevention Day (later National Fire Prevention Week), a fire prevention periodical *Safe-guarding America Against Fire* (SAAF), and a series of pamphlets and educational materials aimed at school children. Not content to advocate fire prevention solely through building codes and in daily practices, which the organization increasingly believed would take decades to be fully effective, the NBFU extended its gospel of safety directly into the nation’s homes.\(^5\)

From its inception, the committee on public relations prepared and disseminated a steady stream of publications on a variety of topics to a wide public audience. Its pamphlets covered a remarkable range of topics, including: Does Fire Prevention Prevent?; What Is Inspected Fire Hose?; What Is Causing American Fires? Fires from Small Electrical Devices; Fire Prevention and the High Cost of Living; Institution of a Spring Clean-up Week; The National Board Campaign for Conserving Grain, Cotton, and Other Staples. Along with a wall chart detailing causes of fires, the NBFU distributed these pamphlets to an audience that included public officials, manufacturers, members of the insurance industry such as local agents, and fire protection leaders (i.e., fire marshals and fire chiefs). To reach the broadest public audience, the organization sent copies of its publications to the wire services and newspapers, which published their contents as news items, special editorials, and feature stories. The campaign produced immediate results. After newspaper stories drawn from the pamphlet “Fire Prevention and the High Cost of Living,” the NBFU received nearly twenty thousand requests for the pamphlet. Articles that caught the public imagination, such as one in the *New York Tribune*, generated special pamphlets. Moreover, in September 1918, it issued its first periodical meant for a general audience; each month, the NBFU distributed over forty-four thousand copies of *Safeguarding America Against Fire*. Like the pamphlets, *SAAF* served as a conduit through which the NBFU’s message made its way to the general population. With issues dedicated to topics such as “Fire-Safety in the Home,” “Fire Prevention Week,” and “Our Vanishing Forests,” the group provided news editors with copious information on the causes of fires, precise calculations about fire damage, and emotional stories about fire’s dangers. For instance, in addition to informing its audience that chimneys caused over 12 percent of blazes, the NBFU enumerated the measures people could take to reduce the possibility of a chimney fire and included a diagram of what constituted a safe chimney.\(^5\)

As the NBFU refocused its prevention work to include the home, it continued to emphasize the importance of prevention in industrial and commercial facilities, and also focused energies on issues of safety in public buildings, such as schools.
The public relations campaign, with authoritative pamphlets and SAAF, was coordinated with and buttressed the organization’s efforts to heighten fire safety awareness among public officials and manufacturers. With exacting loss statistics and prevention information, SAAF provided business and political leaders with materials for fire safety campaigns. In 1922, for instance, SAAF issues methodically covered fire safety in hospitals, schools, churches, and hotels. Each issue delineated the most common causes of fires in each of those types of institutions and suggested solutions for diminishing those dangers. Yet, SAAF and the myriad of pamphlets did not supplant more bread-and-butter efforts at reducing fire loss. Rather, they complemented the expanding number of building codes and fire prevention recommendations, often promoting adherence to those codes as the principal solution to fire prevention.55

The NBFU specified in excruciating and vivid detail the particular hazards to which American society should be sensitized. According to the NBFU, nearly 30 percent of “all American fires” drew from “strictly preventable causes”; another 48 percent came from “partly preventable” causes; and the remainder came from unknown causes, “which were largely preventable.” The NBFU boasted that its numbers came from a comprehensive study of “hundreds of thousands” of fires, which the organization privately believed constituted at least 95 percent of the nation’s blazes. Along with the numbers, the NBFU offered a damning and evocative critique of “carelessness.” Such irresponsibility caused significant economic loss, amounting to a yearly “fire-tax” greater than the production of the nation’s gold, silver, and copper mines, plus its oil wells. Moreover, carelessness produced a staggering human toll equal to a road of devastation from Chicago to New York, on which “at every three quarters of a mile . . . [one] would encounter the charred remains of a human being who burned to death.” If the numbers did not impress, horrifying accounts of the death and disfigurement accompanied them.56

The changes in how the NBFU used numbers demonstrates the manner in which the industry had expanded its use of the statistical record, and underscores the gradual and striking shift in the insurance industry’s mentality toward fire danger and public safety. Rather than use actuarial data simply to standardize rates, the NBFU made its revitalized program of uniform accounting and statistics the basis for its program of prevention, especially emphasizing areas of public concern. As the 1920s progressed, the NBFU published the aggregate “fire record” from the previous year in SAAF, specifying the most frequent causes or most serious hazards. It argued that all fires were at least partly preventable and, hence, the responsibility of individuals. This message was not just for public consumption. For the first time, insurers themselves began to view fire safety as their responsibility
as well; the NBFU had transformed its message. Over a one-hundred-year period, insurers’ approach to the problem of fire had shifted from resignation about fire’s inevitability to a conviction that they could predict losses sufficiently well to guarantee profitability, and finally to the belief that they could minimize economic losses by working to prevent fires altogether.57

Fire safety meant more than being cognizant of the many dangers lurking in the landscape; it implied a new way of behaving, and the recognition that prevention was both an individual and a public responsibility. This new attitude was especially evident in the NBFU’s attempt to reduce fires caused by “exposure.” Exposure referred to any fire that extended “from the place of its origin either to another building or to a quite independent unit of the same building.” According to the NBFU, exposure alone accounted for between 15 and 20 percent of all fire losses. As the single largest cause of fires, it could be stopped only by closer scrutiny of fire dangers and developing a “fire consciousness.” This awareness included a host of public provisions, such as better building laws, with strict enforcement, as well as better fire defenses. These suggestions raised the insurance industry’s program of surveillance and inspection to new levels. Underwriters exhorted the entire nation to observe one another in order to lessen the dangers and consequences of fire.58

Protecting the home—as a physical and cultural space—became central as the industry redoubled its efforts to control the problem of fire. In 1916, the NBFU disseminated standards targeted at the construction of dwelling houses, thereby increasing the intensity and depth of its fire-preventive mission and at the same time protecting the most predictable and routinely profitable segment of their risk portfolios. Bringing home construction under the industry’s watchful eyes and its preventive umbrella reflected only one aspect of underwriters’ attempts to reform American society. The insurance industry also was still working to encourage an ideal of manly responsibility. According to insurers, it was a man’s duty to protect his family and his property from fire. Fire insurance policies and the industry’s program of prevention gave men a way to guard their most valuable possessions. In its first set of guidelines for “dwelling houses,” the NBFU commented that homeowners’ “apathy is strange, for one would naturally suppose that a man’s first thoughts, would be for the safety of his family and the protection of the home which is so essential to his comfort and happiness.” In SAAF, the NBFU hammered the message home even more forcefully: “It is a strange fact... that men will provide factories and offices with elaborate systems of exit and life-saving devices to protect employees from fire, and then will erect homes to shelter their own families without a single precaution for saving their lives in a similar emergency.”59

The industry had transformed safety into a commodity around this notion of
manhood. It stressed that agents and underwriters were not opportunistic hucksters but men concerned about preventing fire in the community—men taking public responsibility for danger—and helping other men to live up to a code of middle-class male family responsibility. The NBFU expected that agents would use the information provided in *SAAF* to promote safety and security, and, of course, to sell fire insurance. Fire insurance agents comprised the single largest direct recipients, and redistributors, of *SAAF* and other NBFU pamphlets; of the 44,000 *SAAF* issues printed each month during 1919, insurance agents received over 39,000. It did not urge a “hard sell”; rather, the NBFU editorialized that “some authority on the art of selling has declared, plausibly enough, that the most effective salesmanship often is the kind that is unaware of itself.” The NBFU provided agents with statistics, stories, and other fire safety information in its publications, and it even produced a “motion picture” detailing the public service provided by insurance agents. The film, *The Keystone*, argued that fire insurance was “the mainstay of the system of Commercial Credit,” and it helped to “indirectly sell” the “idea of adequate prevention.” Agents knew that elevating popular consciousness regarding fire danger fulfilled their obligations to their employers and to their communities, as they became manly conservators of community by preventing fire. Naturally, in taking such public responsibility agents believed that they also would sell more fire insurance.

The message of protecting children served the insurance industry rhetorically, and underwriters also employed children as important agents of safety. As an important aspect of the middle-class household and its idealized image, children symbolized the order that insurers and fathers were supposed to guard. Just as firemen exhibited manliness when they rescued innocent women and children, underwriters too wanted to protect children from the problem of fire. In addition, by targeting children in its safety campaigns, the fire insurance industry cultivated a future generation of homeowners and safety-conscious citizens. The NBFU argued that “in a few years they, themselves, will be owning property, and paying the taxes of the nation.” At the same time, underwriters created a fire prevention curriculum for schools through which it placed children at the vanguard of the industry’s safety message. The NBFU published over 275,000 copies of *Safeguarding the Home against Fire: A Fire Prevention Manual for the School Children of America*, which became an official textbook of the Boy Scouts of America and was used in schoolrooms in nearly every state. Endorsed by the United States Department of Education and countless state departments of education, the publication was “unquestionably the most widely circulated piece of fire prevention literature ever prepared,” according to the NBFU’s committee on public relations. By 1920, some
state legislatures, such as New Jersey’s, mandated that fire prevention become part of state curriculums at public and parochial schools. By instructing children about safety, the industry found a new route to extend its surveillance into the everyday lives of Americans. It provided them with safety inspection blanks so that they could literally carry the gospel of safety into their homes to search for hazards. Children, then, served an important programmatic role in fire prevention, even as representations of protecting them served as an organizing metaphor for the dangers that fire posed to society.61

When it diverted so much energy to protecting the home, the insurance industry established the white, middle-class family and its cultural norms as the behavioral model of safety, akin to building codes or the “standard buildings” of schedule rating schemes. Underwriters idealized the home, as SAAF editorialized in 1923: “As many are aware, it was exactly one hundred years ago this month—in the May of 1823—that an American named John Howard Payne, sojourning abroad, introduced a song which he called Home Sweet Home. The world, and America in particular, is celebrating that event today in church and school and theater. How fitting and sensible and practical a memorial it would be if every American made a resolution that his home—situated in the same land as for which Payne longed—should not fall a prey to flames.” By so emphasizing the home, underwriters invoked the moral authority of the middle-class family to bring order to a chaotic society. By encouraging men to protect their dwellings from the public, external menace of fire, insurers provided a message consistent with broader middle-class gender roles and the division of male and female labor. Men managed fire safety in the public arena, especially in workplaces, and women claimed responsibility for reducing private dangers lurking within the home, although increasingly they also guarded the domesticated spaces of neighborhoods and communities.62

If fire insurance industry rarely ventured beyond the cultural values of the white middle-class when it proselytized safety, underwriters seemed aware that the middle class was not the only group of Americans purchasing homes and fire insurance. For instance, in the introduction to its suggested dwelling house code, the NBFU expressed surprise that so few homeowners took seriously the responsibility of preventing fire, pointing out that important differences divided homeowners as a group. Underwriters argued that working-class and poor Americans especially needed insurance support because of their “moderate circumstances” and because their dwellings represented “a large portion of the family capital.” However, unlike some life insurance companies, such as Metropolitan Life, which targeted working-class and immigrant clients using customized marketing strategies, the fire insurance industry remained focused on a standardized vision of safety.
Even so, the industry intimated that fire prevention was an obligation of all citizens. The stridency of SAAF’s message of individual responsibility was, at least implicitly, a means of Americanizing immigrants, of erasing differences by establishing the white middle class as the standard of safety.63

Conclusion: Fire Prevention and Consumer Safety

By the time veterans returned home after World War II, great strides had been made in the battle. Led by the insurance industry, municipalities had reformed their legal codes to account for fire dangers and upgraded fire defenses. Also, as a matter of course, newly developing towns and suburbs adopted the NBFU’s rules—including standards for housing that had previously fallen outside the framework of most construction ordinances. Similarly, as an adjunct to legal codes, fire underwriters offered standards for safe behavior. The industry demanded that underwriters and agents act as protectors of the polity, property, and people by teaching fire prevention. By arguing that the problem of fire was every individual’s obligation, the insurance industry emphasized that the individualism so much at the heart of American capitalism was the best means to achieve order and safety. Although the gospel of fire safety provided an invaluable public service by heightening awareness about the problem of fire, it also improved underwriters’ bottom line and reinforced dominant social values, especially the hegemony of white middle-class homeowners.

Even more striking, as the insurance industry restructured itself, it developed an approach to the problem of fire that was appropriate to an increasingly consumer-oriented society. The Underwriters’ Laboratories, which had served at the vanguard of the NBFU’s strategy to place new technologies under surveillance, provided a new mode of disciplining the landscape—by monitoring and inspecting industrial and consumer products. By 1915, the laboratory distributed over fifty million labels—its mark of approval—per year; by 1922 that number grew to over five hundred million. UL performed three types of surveillance, which included examination, and reexamination, of goods at factories as well as inspection of factories. The third and highest level of supervision was UL’s blind tests of materials. In the early twentieth century, the laboratory inspected materials primarily used for industrial purposes, especially electrical devices and those used in fire protection. As consumer items became more central in American life, UL was among the earliest organizations to certify manufacturing and consumer goods as safe. By the second decade of the twentieth century, UL had begun to test systematically passenger automobiles at the behest of insurers. Although broadly in-
terested in the safety of cars, UL focused on those aspects of automobiles related to prevention of theft and fire—locks, engines, and electrical devices. The UL’s approach to safety—approving consumer products as hazard free before they were used—underscored the dramatic way in which the insurance industry was transforming the problem of fire.64

Moreover, insurers offered individuals a variety of products and services appropriate to a society in which citizenship came to be defined in terms of the ability and right to participate in the polity as a consumer. Not only had insurance policies become more effective at indemnifying policyholders against economic losses, but also the industry offered a host of services—from the Underwriters’ Laboratories to updated safety information—that promised complete protection to consumers and their possessions. Through this guardianship, insurers guaranteed the durability of material artifacts, as well as the memories and cultural significance bound into each and every consumer item. As following expert standards gained social currency, safety had become a commodity, perhaps most evident in the fact that the UL mark became tradable. Through such symbols of safety, the insurance industry offered manufacturers advantages in the marketplace, and thereby insinuated its vision of security yet deeper into the nascent consumer economy.

As engineer Frederick Taylor preached a gospel of efficiency, so too the fire insurance community became evangelical about fire safety. By the 1930s and 1940s, school curriculums, fire insurance policies, fire prevention programs, and the UL label had become visible symbols of safety, alongside other less visible but no less pervasive elements of insurers’ safety discipline, such as legal standards, coercive rating strategies, prescriptions for manhood, and an extraordinary surveillance of the built landscape. Yet, no matter how normative these symbols became, firefighters remained the dominant icons of fire safety. Indeed, despite underwriters’ growing hegemony and their efforts to rationalize fire protection, the smoke-eating fireman and his culture of heroic manhood endured. Firefighters remained at the moral, if not institutional, center of systematic urban fire protection.