Cincinnati History Library and Archives

Cincinnati Insurance Board Records
1861-1992
Mss 1004

Creator Cincinnati Insurance Board (Author/Creator)

Abstract This collection contains the records of the Cincinnati Insurance Board, 1861-1992.

Quantity 28 boxes, 2 oversized scrapbooks and 1 oversized folder (11 cubic feet)

Date Span 1861-1992

Call Number Mss 1004

Repository Cincinnati History Library and Archives, Cincinnati Museum Center, 1301 Western Ave., Cincinnati, Ohio, 45203, USA

Scope and Content
The Cincinnati Insurance Board records cover the period 1861 to 1992 and includes constitutions, minutes, correspondence, membership information, legal records, bulletins, newspaper clippings and scrapbooks from the Board. The collection also contains information about the Board's anniversary celebrations, sports outings, and classes and seminars. During World War II, the Cincinnati Insurance Board was involved with two local action plans (located in Box 20). In the 1960s and 1970s, the group participated in Fire Prevention Week and highway safety contests (see Box 20 and the scrapbooks).

The collection also contains information about other insurance groups and organizations. There are some materials from the Ohio Inspection Bureau, particularly printed works published by the Bureau or Analytic System publications used by the Bureau's inspectors (see Boxes 22-23). Many of the publications have the inspector's name written on the cover. Other organizations represented in this collection include the Cincinnati Inspection and Rating Bureau (Box 4), the Associated Companies, The Cincinnati Casualty & Surety Association, the Cincinnati Commission Association, and the Ohio Association of Insurance Agents (Box 21).

A limited number of records from Cincinnati insurance agents and customers are located in Box 21. Box 24 contains general insurance printed works from the Ohio Division of Insurance, the Cincinnati Inspection and Rating Bureau, the Kentucky Inspection Bureau and other sources.

Historical/Biographical Information
Cincinnati Insurance Board

The need for fire insurance to protect investments was slowly being recognized in the United States between the early 18th century and the early 19th century. However, the devastating fire in New York City in 1835 resulted in a major increase in the sale of fire insurance. This brought changes in the insurance business as insurance companies began to work more co-operatively to spread the risks and as new agents were appointed and trained. The formation of the “General Board of Fire Underwriters of Cincinnati” in 1838 provided a forum for cooperation among agents dealing in fire insurance and for educational opportunities.

Between 1838 and 1960, the Board had six name changes:
1851 - The Board of Underwriters of Cincinnati
1897 - The Cincinnati Underwriters Association
1906 - The Fire Underwriters Club of Cincinnati
1917 - The Cincinnati Fire Underwriters Association
1938 - The Cincinnati Underwriters Association
1960 - The Cincinnati Insurance Board (CIB)

Ephraim Robins is regarded as the association founder, although he was not the first president. That honor went to John J. Foote. In CIB's first 150 years, over 100 men served as president including many whose names are well known in Cincinnati insurance circles, including Frederick and Louis Rauh, West Shell and Eppa Rixey, III.

As reported in a CIB publication:
During all these many years, the C.I.B. has had an extremely strong community influence. . . . The C.I.B. has remarkable rapport with all the townships and cities in many ways. For example, the C.I.B. is the quiet power behind many major safety projects in the area and this includes support of both the police and fire services. The cooperative working relationship with the Ohio and Kentucky Insurance Departments and other governmental units is unparalleled by any other metropolitan association.

Ohio Inspection Bureau

This collection also contains some records from the Ohio Inspection Bureau. The Bureau was organized in Columbus, Ohio in December 1894 by J. W. Cochran. In 1902 Mr. Truitt B. Sellers became its manager. The Bureau had 157 inspectors in 1930 at the Columbus office and ten branch offices. The Bureau used the Dean Analytic System for rate calculation, which was published by the Western Actuarial Bureau in Chicago. Some of the inspectors at the Cincinnati office in the 1930s-1950s were Marion W. Lang, Franklin W. Holland, Wallace B. Allen and Joseph J. Seiwert.

The Bureau described its work in this way:
We are a voluntary, non-profit, unincorporated fire insurance rating and engineering organization, supported by the member and subscriber insurance companies who use our services. We are not financed or affiliated with the State, which does, however, extend close supervision over our rate-making activities as provided for by law.

We establish rates which determine the cost of fire insurance and also provide technical information to our member and subscriber companies. Our engineers are able to furnish fire prevention and fire protection information which may lead to better construction and improved fire protection with resulting lower fire insurance rates.
These services are furnished without charge or obligation to state and municipal officials, architects, contractors, industrial plants and any property owner."

In the 1970s, the Ohio Inspection Bureau became part of the Insurance Services Office, Inc. (ISO). The ISO was formed in 1971 through the consolidation of several rating bureaus. Then in 1972 the Western Actuarial Bureau consolidated with ISO. According to the ISO, the Western Actuarial Bureau was conducting business in Ohio at that time as the Ohio Inspection Bureau. As of 2001, the ISO continues to be a "leading source of information about property and liability risk".

1 Fait Accompli of the Cincinnati Insurance Board. 1972, 1973. (See Box 1).
2 Presidents: The First One Hundred Years. And Presidents: The Second One Hundred Years. (See Box 12).
3 Fait Accompli of the Cincinnati Insurance Board. n.d. (See Box 1.)
5 Check the Pulse of Your Fire Defenses. Ohio Inspection Bureau. n.d. P. 2 (See Box 19).
6 Email from Stephen Clarke at Insurance Services Office, Inc. to Anne Kling at Cincinnati Museum Center, May 30, 2001. (See control file).

Archival Arrangement
Arranged into 13 series:
1. History and Constitutions, 1861-1973
2. Minutes, 1893-1984
3. Officers and Members, 1897-1985
4. Correspondence, 1953-1984
5. Legal Records, 1913-1987
6. Organizational Activities, 1881-1990
8. Publicity, 1894-1992
9. Other Administrative Records, 1862-1986
10. Agents, Customers and Other Organizations, 1884-1977
11. Printed Works, 1901-1970s
12. Scrapbooks, 1873-1974
13. Oversize Items, 1938-1990

Language
English

Originals/Copies
Mix of some originals and some copies

Restrictions on Access and Use
This collection is open for research.

Subjects
Board of Underwriters of Cincinnati
Building inspection -- Ohio -- Cincinnati
Cincinnati (Ohio) -- Archival resources
Cincinnati Fire Underwriters Association
Cincinnati Insurance Board
Fire insurance -- Ohio -- Cincinnati
Fire Underwriters of Cincinnati. Local Board
Provenance

Processing Information
Arranged and described by John Schwab, Phil Walters, Ernst Schwab and Mary Ellen Wittekind, August 2001.

Preferred Citation
When quoting material from this collection, the preferred citation is:

Contact Information
For more information or for permission to publish materials from this collection, please contact the Library at:

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Collection Listing

Series 1. History and Constitutions. 1861-1973

Box 1. History and Constitutions. 1861-1973
Folder: 10. Proposed resolution amending articles of incorporation of the Cincinnati Insurance Board. [1960s?].
Box 2. Constitutions. 1896-1917


Series 2. Minutes. 1893-1984

Box 3. Minutes. 1893-1916


Page: 18. Special meeting to discuss 75% co-insurance of Longview Asylum, other asylums and public buildings. February 21, 1893.

Page: 19. Modified 75% rule; rejected application of J. Baldwin. March 9, 1893.


Page: 23. Considered membership applications; considered electric wiring safety standards. April 13, 1893.


Page: 27. Turned down rating application for non-automatic fire extinguishers; amended constitution. June 8, 1893.


Page: 38. Special meeting to exchange views with the advisory committee of the Union. November 21, 1893.


Page: 42. Special session convened to again consider commissions-whole issue laid on table. December 21, 1893.

Page: 43. Executive Committee ordered 1 1/2% assessment (3/4% to Association, 3/4% to Salvage Corps. L. L. Rauh resolution re: consequential


Page: 54. Special meeting; resolution by Mr. Schell to limit commissions on public buildings failed by 16-25 vote. May 22, 1894.

Page: 55. Special meeting; resolution passed 24-20. May 25, 1894.


Page: 61. Called meeting; heard report of Special Committee on Solicitors, Brokers and Sub-Agents. No action taken. August 31, 1894.


Page: 66. Committee met with Magill; said he followed rules but didn't think Association had right to set them. Salvage Corps reported Supt. Newman refused to resign, was dismissed and replaced by Cpt. Jacob Hess. Mr. Rauh reported on electrical fire hazard and liability of railroads. November 8, 1894.

Page: 69. Executive Committee reported Secretary Marshall took monies as gift from Grinnell Sprinkler. Association voted censure but "confidence in his character in the future." November 22, 1894.


Box 4. Minutes of the Governing Committee. 1902-1916


Box 5. Minutes. 1916-1919


Box 6. Minutes. 1920-1923

Box 7. Minutes. 1924-1927

Box 8. Minutes. 1928-1932

Box 9. Minutes. 1933-1957

Box 10. Minutes. 1958-1979

Box 11. Minutes. 1980-1989
Series 3. Officers and Members. 1897-1985

Box 12. Officers and Members. 1906-1985
Folder: 1. Lists of presidents and officers. n.d.

Box 13. Officers and Members. 1897-1957
Folder: 1. Memorial to Frederick C. Bennett. May 1897.

Series 4. Correspondence. 1953-1984

Box 13. Correspondence. 1953-1984

Series 5. Legal Records. 1913-1987

Box 14. Legal Records. 1913

Box 15. Legal Records. 1913-1987
Folder: 1. Transcript of Ohio Senate Committee meeting. September 30, 1913.
Folder: 2. Ohio Superintendent of Insurance rulings in effect on August 30, 1941. 1924-1941.
Folder: 3. "Supreme Court Holds that Insurance Is Commerce, 1944" Fifty Years of Suretyship and Insurance, pp. 155-161. n.d.
Folder: 12. Supporting documents used as exhibits. [1962].

Series 6. Organizational Activities. 1881-1990

Box 16. Anniversaries and Meetings. 1881-1990
Folder: 1. 2nd anniversary. 1881.
Folder: 2. 100th anniversary. 1938.
Folder: 3. 130th anniversary. 1968.
Folder: 5. 140th anniversary. 1975.


Series 7. Education. 1950-1990

Box 16. Classes and Seminars. 1950-1990

Series 8. Publicity. 1894-1992

Box 16. Mailings and Bulletins. 1915-1965
Folder: 25. Mailings and bulletins. 1915-1942.

Box 17. Mailings and Bulletins. 1966-1988
Folder: 5. Mailings and bulletins. 1968.

Box 18. Mailings and Bulletins. 1989-1992
Folder: 5. Mailings and bulletins. n.d.

Folder: 1. Articles. 1894-1900.
Folder: 3. Articles. 1938-1939.
Folder: 4. Articles. [1930s?].
Folder: 5. Articles. 1943-1946.
Folder: 6. Articles. [1940s?].
Folder: 8. Articles. [1950s?].
Folder: 10. Articles. [1960s?].


Box 20. Rate Tables, Forms, and Finances. 1862-1985
Folder: 6. Premiums reported by agencies and companies. n.d.

Box 20. World War II Action Plans. 1942-1945

Box 20. Fire Prevention Week. 1966-1975

Folder: 5. Independent Agent's Local Marketing Kit. n.d.

Series 10. Agents, Customers and Other Organizations. 1884-1977

Box 21. Agents and Customers. 1890s-1950s

Folder: 8. Form of policy issued to St. Francis DeSales congregation. [1890s].


Folder: 12. Form for Alex Fries & Brother, Inc. at 312-316 E. Second Street. 1943.


Folder: 14. List of fire and extended coverage insurance for the University of Cincinnati. n.d.

Box 21. Other Organizations. 1884-1977

Folder: 15. Associated Companies rules and rates. October 1, 1884.


Series 11. Printed Works. 1901-1970s

Box 22. Ohio Inspection Bureau Printed Works. 1910s-1960s

Folder: 1. *Check the Pulse of Your Fire Defenses* by Ohio Inspection Bureau. n.d.


Folder: 5. *Analytic System* binder. 1921-1930s.


Box 23. Ohio Inspection Bureau Printed Works. 1930s-1970s

Folder: 1. *Ohio Inspection Bureau* binder. 1930s-1950s.


Box 24. General Insurance Printed Works. 1901-1957

Folder: 1. Mercantile Schedule. 1901.
Folder: 2. Frame Mercantile Schedule. 1902.
Folder: 3. Ordinary Brick Mercantile Schedule. 1902.
Folder: 5. Ten Year Comparative Tables of Fire Business in Ohio, 1903-1912, by Ohio Insurance Department. 1913.

Series 12. Scrapbooks. 1873-1974

Box 25. Scrapbooks. 1873-1935

Volume: 11. "After the Civil War, Rate Charts and Newspaper Clippings" scrapbook. 1873-1894.

Box 26. Scrapbooks. 1942, 1974


Box 27. Scrapbooks. 1972


Box 28. Scrapbooks. 1973


Oversized Items. 1938-1990


Item: 7. Syllabus for a property and liability insurance course. n.d.


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