

# Foundation and fire marks:

Caledonian to Royal London Ireland



# 190

190

YEARS

IN

IRELAND





**About the author**

Dr Grace O'Keeffe completed her PhD on medieval Dublin in Trinity College Dublin. She works as a freelance historical consultant and has worked on various projects for Dublin City Council and the Royal Irish Academy.

She is also editor of *Archaeology Ireland* and online editor of *History Ireland*.

Before beginning her postgraduate studies she spent several years working for ‘Cale’ aka Caledonian Life while they were based in Westland Park, first as sales support, and then in underwriting.

The stories from the staff nights out have not made it into this publication.

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# Acknowledgements

Research is a mostly solitary undertaking, but there were many people I contacted with questions and queries, who went above and beyond in sharing their own work or facilitating the acquisition of material.

While hopefully free of error, any and all errors are my responsibility.

Huge thanks must go to: Anne Henderson, Aisling Dunne and Eve McAulay in the Irish Architectural Archive; John McGrath and Mick O’Farrell from Bank of Ireland on College Green for agreeing to search for a needle in a haystack; Las Fallon, Dublin Fire Brigade historian, who very generously shared images and a wealth of information from his own research; Sarah Gearty of the Royal Irish Academy’s Irish Historic Towns Atlas; Vera Moynes, National Archives of Ireland. The staff of the National Library of Ireland and National Archives of Ireland who digitised material on my behalf for use here; Dublin City Library and Archive; Royal Society of Antiquaries of Ireland; Roy Pearson of the Friends Historical Library, a library run by volunteers; Greg Dyer and Jim Potter of Royal London Ireland for sharing their deep knowledge of the insurance industry in Ireland.

Finally huge thanks must go to Joe Charles of Royal London Ireland for commissioning this research. Joe’s interest in the company history, and its place in Irish history, has helped produce a body of research which will hopefully demonstrate how integral the insurance industry in Ireland has been to the country’s socio-economic, and Dublin’s architectural, history.

Undertaking this research has been extremely enjoyable and fulfilling. I hope you, the reader, will find the same enjoyment in the pages ahead.

**Dr Grace O’Keeffe**  
November 2024

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# Foreword

From our current Royal London Ireland offices on 47–49 St Stephen’s Green in Dublin, you can nearly see York Street across St Stephen’s Green, now home to the Royal College of Surgeons in Ireland, where our forbearers Caledonian first opened their offices in Ireland in 1834, 190 years ago.

So although the Royal London Ireland name may be a relatively new one in Ireland, our businesses heritage, we are very happy to say, is most certainly not. We’ve very proud of our history and legacy in Ireland, and the financial security and safety net we have been able to provide to hundreds of thousands of Irish people over those 190 years.

As many of you will know, life assurance companies were originally set up to “defray the expense of the burial of a member.” The inability to do so meaning the grim reality and social dishonour at the time of a pauper’s grave. As such, the driving force of their establishment was entirely benevolent, whereby for a few pence every month, these companies could provide dignity and financial security to their members/policyholders.

And those compassionate and protective values are still very much those that underpin our business today. From those relatively humble origins in 1834, with our continued and ongoing focus on providing tangible customer benefit over our time in Ireland, and on actively working on having a positive impact on the lives of our customers, Royal London Ireland is now in 2024, the largest provider of life assurance in Ireland. Whereas back in 1834 ‘funeral cover’ was the mainstay of our offerings, we now offer six Protection products that provide safety guards to help our customers meet the challenges that life may bring.



In 2022 we became the first life company to enter the Pensions market in 30 years with two single premium products an ARF and PRB. And in November of this year, we launched our latest pension offering, a PRSA, a regular premium product.

All of these developments were driven by a principle of deeply understanding our customers’ needs and providing solutions to them, serving the Irish people and providing them with financial security and resilience, just as we did back in 1834.

With pride in our past, in what our colleagues achieved and contributed, and also in our present positive role in Irish society, we were delighted to commission a historian, Dr Grace O’Keeffe to look back over the years to produce this history of Royal London in Ireland. In a link to our more recent history, Grace worked for us in Caledonian Life in sales support and underwriting in the early 2000s, before going back to study for her PhD. In an additional association, Grace completed her doctorate in Trinity College Dublin, which is only a stone’s throw away from our first purpose-built office on Dame Street in the 1860s.

Grace has uncovered all manners of items of interest, from the fascinating fact that at one stage Caledonian had their own fire engine and crew, to links to such historical figures

as Queen Victoria and Daniel O’Connell, as well as detailing the changing socio-economic landscape of the times. As our country experienced all manners of challenges and change from the War of Independence, Civil War, two World Wars, economic ups and downs to more happier memories such as Italia 90, Riverdance, numerous Rugby Grand slams and our world-class literary, musical and cultural outputs (including life assurance featuring in James Joyce’s *Ulysses*!), our company through its various names and incarnations, have been there for our customers in their times of need.

One of the particularly interesting aspects of Grace’s research was unearthing that in 1836 we had over 30 agents working for Caledonian across the country from Castlebar to Tullamore to Carrickmacross to Dingle. And throughout the years and when under different ownership by the likes of Guardian and Royal Liver (who themselves have a remarkable history in Ireland), we have always retained that link to our local communities. Over the years the predominance of the direct sales agent, such as the ‘Liver man’ collecting door to door and an integral part of their community, has waned. Now financial brokers are the overwhelming source of distribution for protection and pensions in Ireland accounting for 78% of market distribution. But they also remain deeply embed in their local areas offering impartial advice, something we at Royal London Ireland wholeheartedly support, and have made a strategic choice to only distribute our products through financial brokers.

Since 2011 when Royal London took over Royal Liver, of which Caledonian Life was the broker wing, to when we set up as a subsidiary in 2019 and rebranding to Royal London Ireland in 2022, we’ve been lucky to have such a

supportive parent company, Royal London, which is the UK’s largest mutual insurer. The Royal London Group now has assets under management of €187 billion and circa 8.5 million policies. That mutual mindset has served us and our customers well in Ireland over the years.

Over our 190 years in Ireland there have been some remarkable people working for this company, including Christopher Eiffe, the first manager of Caledonian in Ireland. And building on those foundations provided by Christopher, my longer serving Royal London Ireland colleagues (some over 40 years with the company!) tell me that the ‘Cale’ as it was known, has always been a fantastic and very enjoyable place to work. From our offices over the last 50 years on Dawson Street, Merrion Row, Westland Park and now on St Stephen’s Green, there has always been a culture of hard work, innovation and excellent customer service, testament to which is a bulging awards display case in the reception in our office. I’d like to thank all colleagues past and present for their fantastic and dedicated contributions, that has meant our business has both survived and thrived since 1834. Our robust capital position and reputation for delivering excellent customer service and support means we can continue to build on our great heritage and live up to our Royal London Purpose in Ireland:

**Protecting today, investing in tomorrow.  
Together we are mutually responsible.**












We hope you enjoy the publication and can see that throughout our 190 years we have always ‘been proud of our past and focused on your future.’

Regards,  
**Noel Freeley,**  
CEO Royal London Ireland.



# Serving our customers in Ireland for 190 years



1834	1958	1968	1999	2000	2001	2011	2014	2019	2022	2024
										
The Caledonian Insurance Company's first Irish office was on York Street, Dublin 2.	Caledonian became a member of the Guardian group of companies.	The Guardian Group merged with the Royal Exchange Group to form The Guardian Royal Exchange Group (GRE).	GRE was acquired by AXA.	Guardian Life was bought by the Royal Liver Group.	Guardian Life was re-launched as Caledonian Life.	Caledonian Life was acquired by the Royal London Group following the transfer of the Royal Liver business to Royal London.	Caledonian Life rebranded as Royal London.	Royal London established a subsidiary business in Ireland, Royal London Insurance DAC.	In April 2022 we rebranded to Royal London Ireland.	Royal London Ireland celebrates 190 years of protecting people and families in Ireland.

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(i)

# The New Company in Dublin

“...But Dignam’s put the boots in. Houses of mourning so depressing because you never know. Anyway she wants the money. Must call to those Scottish widows as I promised. Strange name. Takes it for granted we’re going to pop off first.” →

James Joyce, *Ulysses*  
The 1922 text (New edition, Oxford, 2022), p. 363.





## (i) The New Company in Dublin

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*James Joyce, Ulysses. The 1922 text (New edition, Oxford, 2022), p. 363.*

One of Ireland’s most famous works of fiction, James Joyce’s *Ulysses*, has its own day of celebration every year on 16 June, the date during which all the events in the novel take place. Insurance companies are not typically part of these celebrations, but insurance is very much a part of *Ulysses*. Following his attendance at the funeral of his friend Paddy Dignam, Leopold Bloom (the main character) takes on the task of finding Dignam’s life insurance policy, with the hope of securing payment for Dignam’s widow and children.<sup>1</sup> The ‘Scottish Widows Fund’ was set up at a time (early nineteenth century) when men who went to war did ‘pop off first’, but it was also a time when Scottish insurance companies were very successful at exporting their business model to Ireland.

In June 1834 Caledonian Insurance Office in Edinburgh announced in Dublin that it had appointed Christopher Eiffe as their first manager in Ireland, and Thomas Eiffe as their Dublin agent. The company was eager to highlight that since its foundation in 1805 in Scotland, they had not contested any of its 1,200 claims in court, and that it had been incorporated by Royal Charter in 1811, emphasising its reliability and heritage. The importance of reliability and heritage, 190 years later, is integral to how Royal London Ireland conducts its business in Ireland.



Fig. 1 *The Belfast Newsletter*, 24 September 1918 (British Newspaper Archives).

## Preventing Pauper Burials

The Royal London Ireland of the twenty-first century is, like most modern insurance companies, an amalgamation of various companies that joined together and consolidated their business.

1834	1958	1968	1999	2000	2001	2011	2014	2019	2022	2024
The Caledonian Insurance Company's first Irish office was on York Street, Dublin 2.	Caledonian became a member of the Guardian group of companies.	The Guardian Group merged with the Royal Exchange Group to form The Guardian Royal Exchange Group (GRE).	GRE was acquired by AXA.	Guardian Life was bought by the Royal Liver Group.	Guardian Life was re-launched as Caledonian Life.	Caledonian Life was acquired by the Royal London Group following the transfer of the Royal Liver business to Royal London.	Caledonian Life rebranded as Royal London.	Royal London established a subsidiary business in Ireland, Royal London Insurance DAC.	In April 2022 we rebranded to Royal London Ireland.	Royal London Ireland celebrates 190 years of protecting people and families in Ireland.

As this chart shows, from the second half of the twentieth century onwards many companies in the Irish insurance industry were brought together. From the Guardian group, to AXA, what had been known as Caledonian was then acquired by Royal Liver, and then Royal London. Both Royal Liver and Royal London also have nineteenth-century foundations, and all three reflected, and responded to, social concerns of the time.

“The common denominator, especially in the early days, was the desire to provide for a dignified burial when the time came and to avoid the shame and stigma of the Pauper’s Burial which characterised most of the Victorian years in the mid-1800s.”<sup>2</sup>

The Poor Law Unions in Dublin could assist with burial costs when a family didn’t have the means, but a pauper burial as it was known was thought to bring shame on the family.<sup>3</sup>

<sup>1</sup> Jaya Savige, ‘Underwriting Ulysses: Bloom, risk and life insurance in the nineteenth century’ in John Nash (ed.), *James Joyce in the nineteenth century* (Cambridge, 2013), pp 77-94.

<sup>2</sup> Royal Liver Friendly Society (or The Liver as its affectionately known) - Royal Liver Memories (royalliverhistory.co.uk)  
<sup>3</sup> Lisa Marie Griffith & Ciarán Wallace, Appendix 3: The cost of dying: a case study from an undertaker’s archive in Lisa Marie Griffith & Ciarán Wallace (eds), *Grave matters: death and dying in Dublin, 1500 to the present* (Dublin, 2016), p. 209.

The Royal Liver Friendly Society, which took over Caledonian/Guardian Life in 2000, was founded almost twenty years after Caledonian had opened its Dublin office, but it likely had a strong Irish connection from its beginnings.

‘The Liver was formed on the 24<sup>th</sup> July 1850 by 9 workingmen in a Public House – the Lyver Inn on St Anne’s Street in Liverpool. It would be a reasonably safe bet that a good number of those original 9 members of Royal Liver were first generation Irish Immigrants, driven over to Liverpool due to the Irish Potato Famine of the 1840s. The first formal name was the Liverpool Lyver Burial Society with the Head Office at Pickop Street...Even after it had evolved into a billion-pound organisation in the 20<sup>th</sup> Century the business model of Royal Liver was the weekly door-to-door collection of premiums from the mainly poor and, latterly, working classes of the United Kingdom and the Republic of Ireland...These collectors visited members in their own homes to collect premiums and write new business, all largely designed to cater for Funeral Expenses and other Endowment/Savings-type products.’<sup>4</sup>

As will be seen here later, for insurance companies based in Ireland, the Irish Famine impacted how they viewed insuring Irish people, and a lesser discussed impact on their investments in the country. The weekly door-to-door collection of premiums was also a large feature of the ‘Cale’ (as Caledonian was popularly known) business, well into the twentieth century, and from the foundation of the company the agents were the public face of the business.

The Royal London Friendly Society was subsequently founded in 1861 by two former Royal Liver managers.

‘By the early 1860s, many workers were paying a few pence every week to ensure that their family members would not be buried by the local parish in a pauper’s funeral. A pauper’s funeral was both terrifying and degrading. The body, in a rudimentary coffin of pine or elm with the deceased’s name scrawled on it in chalk, would often be carried through busy streets on the shoulders of pallbearers provided by the workhouse. The committal was cursory, the mourners were given little consolation and the burial was in a common grave, with the coffins just below the surface. The pain continued long after the funeral. There was no headstone and so no place to mourn. There was the stigma attached to those who had allowed a family member to be buried by the parish.

4 Royal Liver Friendly Society (or The Liver as its affectionately known) - Royal Liver Memories (royalliverhistory.co.uk)

Respectability was one of the most pervasive social concepts in Victorian Britain, and a pauper’s funeral was viewed as the ultimate disgrace. The ability to afford a decent funeral would preserve a family’s standing in the community and saving for this was done through friendly societies. By the end of the 18th century, there was a friendly society in nearly every British town and village but their financial management was often poor. Many went out of business, so that members who had contributed for many years received nothing. Low paid workers who could not afford to belong to a true friendly society could instead contribute a halfpenny or penny a week to a local burial club that paid only a death benefit. Burial clubs were on the fringe of the friendly society movement and were also susceptible to poor financial management.’<sup>5</sup>

Living conditions for many Dubliners in the nineteenth century were very similar to their contemporaries in the tenements of Liverpool and Glasgow, and at very times were in fact much more difficult.

‘In 1900, the average death rate in Dublin was 33.6 per 1,000 persons living. To put this in context, the death rate in Glasgow – a notoriously unhealthy city at that time – was only 21.6 per 1,000 persons. In fact, Dublin’s death rate exceeded that of almost every large European or American city...’<sup>6</sup>

From these very practical origins Royal London’s business grew over the years in Ireland to offer other protection products such as Specified Serious Illness and Income Protection cover along with Pensions, and from their humble beginnings the Royal London Group now has Group assets under management of €187 billion and c. 8.5 million policies.

5 Kenny Kemp (ed.), *Celebrating 150 years of Royal London. Outstanding People. Remarkable History.* (An abridged version of Murray Ross’s major history of Royal London), p. 11.  
6 Timothy Murtagh, *Henrietta Street: grandeur and decline, 1800-1922* (Dublin, 2020), p. 49.



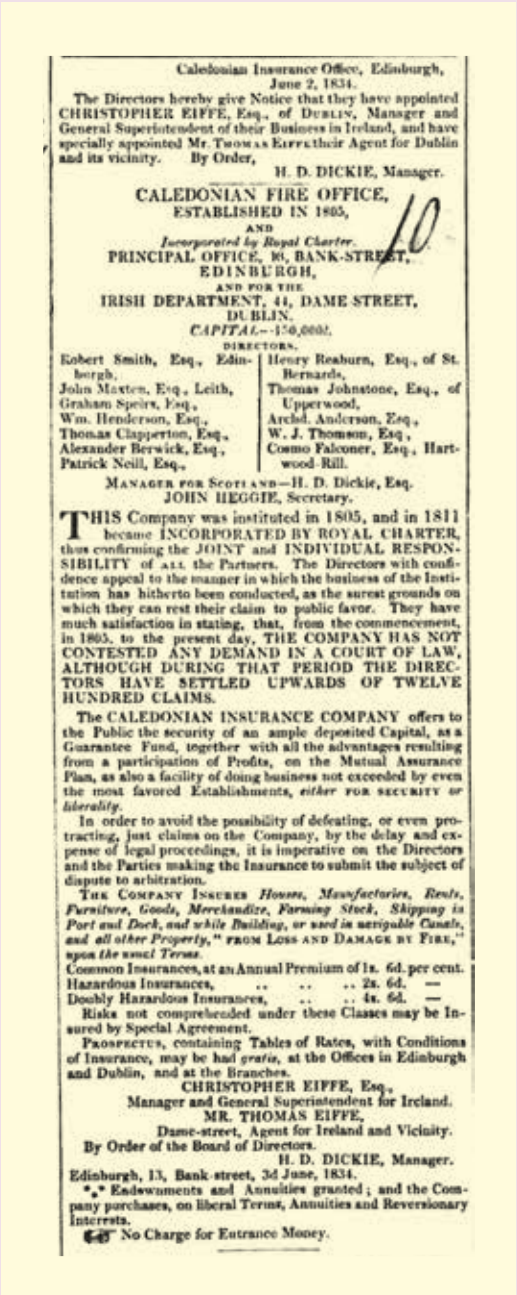
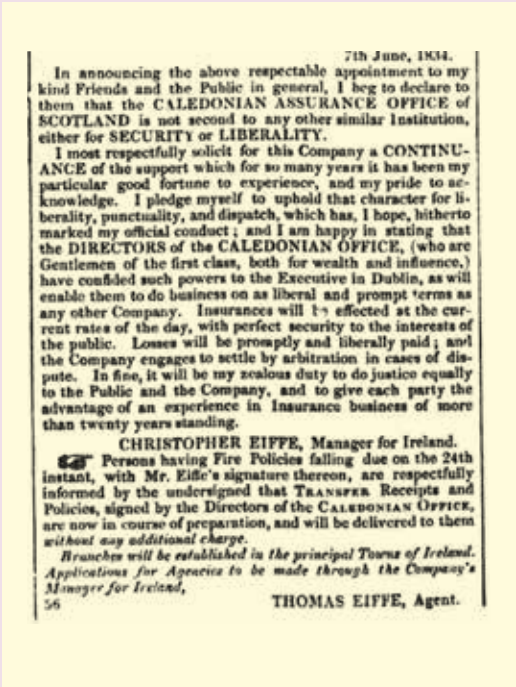


Fig. 2 The Evening Packet and Correspondance, 12 June 1834 (British Newspaper Archives).



## The York Street Office

In 1834 the Caledonian insurance company in Scotland decided to push for Irish business. Scottish companies ‘succeeded by casting their net widely in search of policyholders: they had the necessary connections to catch wealthy clients, but were not too proud to go after lower-income customers as well.’<sup>7</sup>

The new Dublin manager was full of praise for his Scottish counterparts, calling them ‘Gentlemen of the first class, both for wealth and influence.’ A month later, in July 1834 another announcement requested that all business be directed to 54 York St, Christopher Eiffe’s home address. Named in the seventeenth century for James, Duke of York, later James II, nineteenth-century York Street was home to many high-status professionals.

Eiffe’s neighbours included over twenty individuals listed as attorneys or barristers and around the same number who were surgeons or doctors. The latter group would have been attracted to the street by the nearby newly established Royal College of Surgeons of Ireland. It was here that the new company would be based, until such time as a suitable premises could be found. In addition, an announcement that the Asylum Life office was closing in Dublin prompted Eiffe to suggest that patrons looking for replacement cover should consider Caledonian Insurance. Eiffe had been an actuary in Asylum Life, so was well placed to direct former clients to his new company. Like most of its contemporaries, Caledonian offered both life assurance and fire insurance. The fire insurance market itself was a growing area of business; in 1793 the business was worth almost £4 million, by 1810 that had grown to almost £45 million.<sup>8</sup>

<sup>7</sup> Timothy Alborn, *Regulated lives. Life insurance and British society, 1800- 1914* (Toronto, 2009), p. 21.

<sup>8</sup> Richard Harrison, *Irish insurance: historical perspectives, 1650-1939* (Cork, 1992), p. 9.

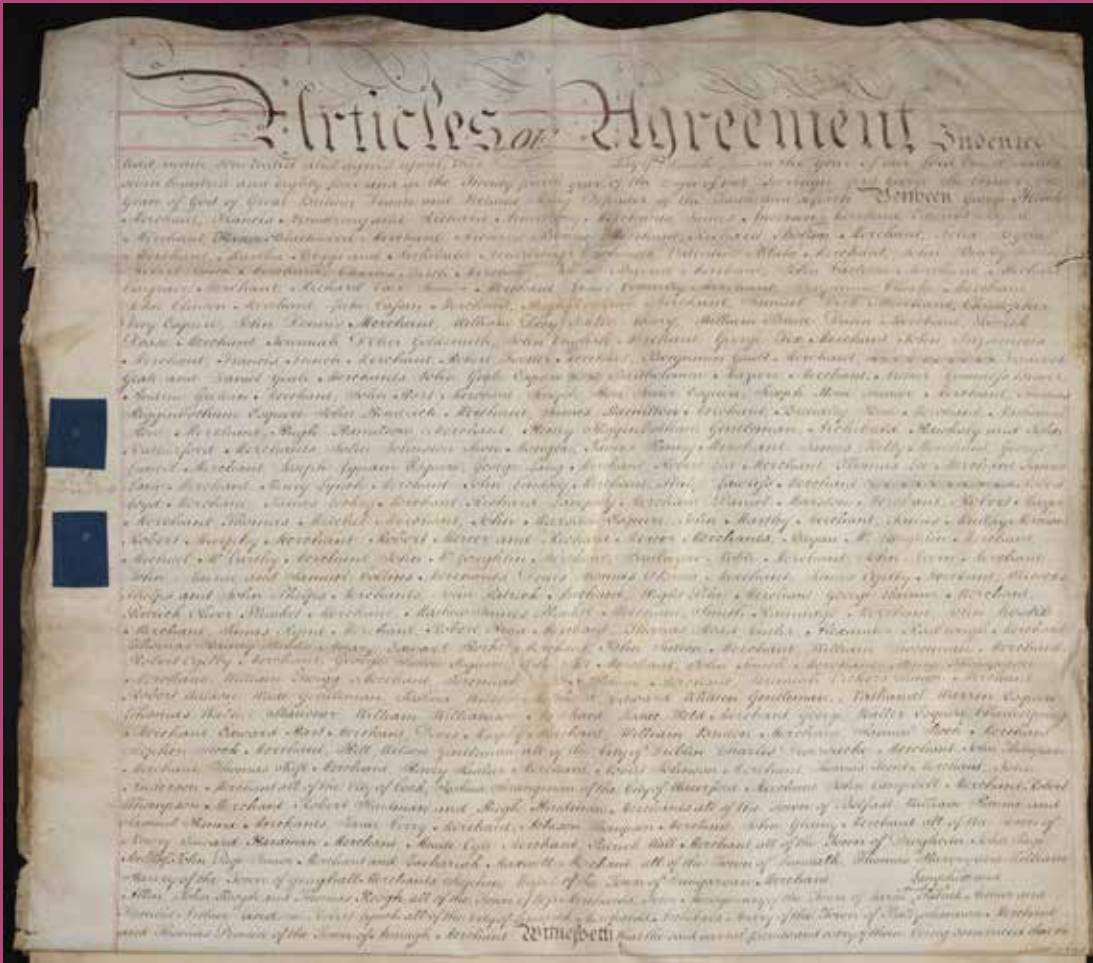


Fig. 3 Extract from ‘Articles of agreement establishing the Royal Exchange Insurance Company of Ireland, 1784, the revised articles, 1802, and the deed of dissolution, 1823.’ (Courtesy of the National Library of Ireland).

Fig. 4 Extract from ‘Articles of agreement establishing the Royal Exchange Insurance Company of Ireland, 1784, the revised articles, 1802, and the deed of dissolution, 1823.’ (Courtesy of the National Library of Ireland).

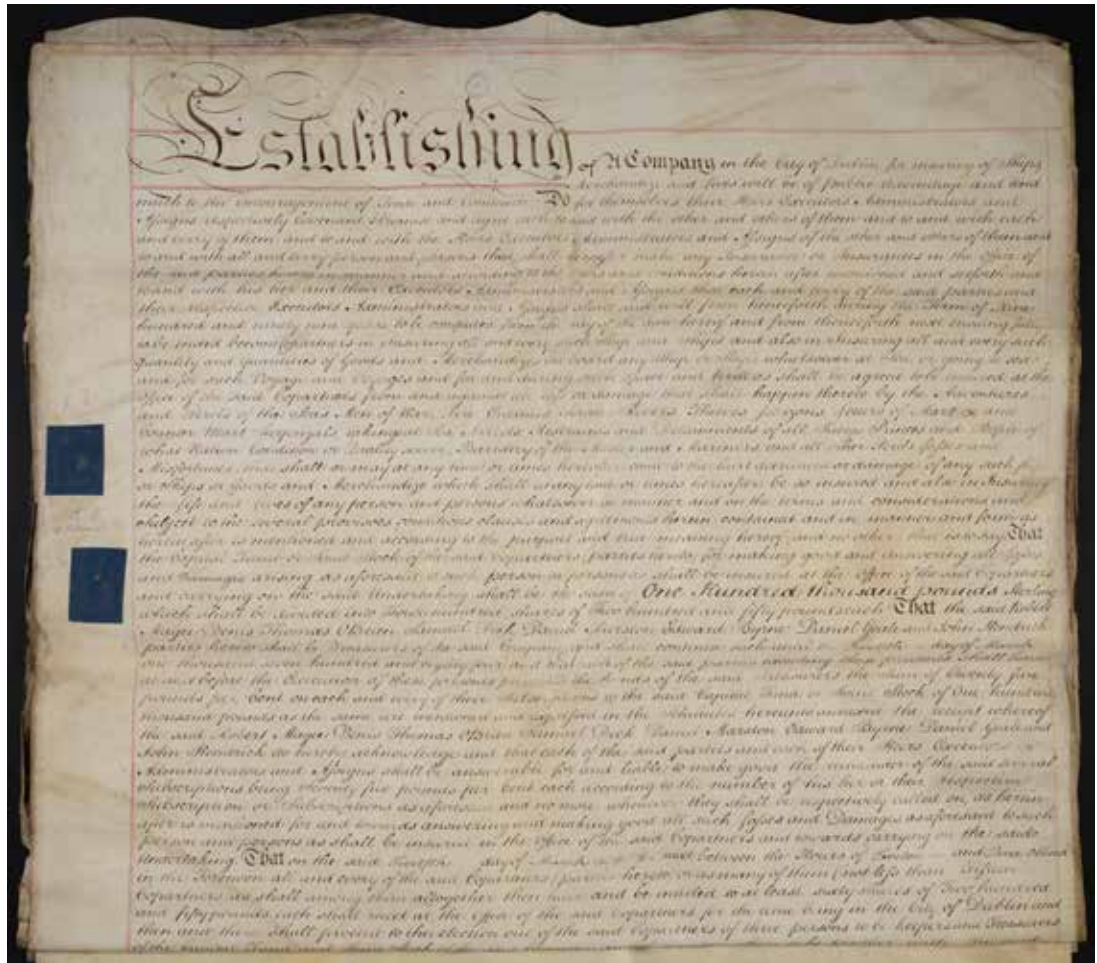






Fig. 5 *The Lepracaun: Cartoon Monthly* Vol. IV, No. 39, May 1908, p. 5

Fig. 6 *The Irish Builder*, 15 June 1869.

**INSURANCE OFFICE ACCOUNTS.**

THE question of a periodical examination of the accounts of insurance offices has been introduced into Parliament by Mr. Cave, and we cannot too strongly express our hope that the Bill will speedily become law, so that we may see more of the hidden machinery by which these companies is worked, and know the worst at once. It is not far wide of the truth to say that there is a very uncomfortable feeling abroad respecting the stability of life assurance offices, and it would be well if the offices themselves took the initiative, and satisfied the doubts of the public by throwing open their books and courting an examination. Experience has fully proved that no commercial venture is, or can possibly be, above suspicion in these money-making times, and we should be glad to hear that the wholesome example of the Peninsular and Oriental and the Royal Mail Steam Companies, in inviting an investigation of their accounts, was more generally followed. Where there is concealment there is always suspicion, and nothing but publicity can remove it. We are justified upon more grounds

than one in advocating that the utmost publicity should be given to the accounts of public companies, and especially to those of assurance offices. Unfortunately, the Civil Service has no assurance office of its own, and its premiums are spread throughout the kingdom. We need then scarcely point out the misery that would arise if it were ascertained that there had been any breach of faith in the management of these offices. There is already plenty of distrust, and between hopes and fears there is suspense. With the failure of a public company, mercantile or otherwise, there is not always commiseration; high-pressure dividends always bring risk, and we must take the consequences of the venture; but with life insurances the case is widely different. From this there is no recovery. An office improvidently managed will not only work its own ruin, but also the ruin of those connected with it—a result which inflicts the greater cruelty, as the only action taken by the investor is dictated by prudential motives, and if after a lapse of years an office is declared insolvent, the consequences to those insured are simply ruinous. Why, then, cannot Parliament, once and for all, pass a Bill declaring a public audit or periodical examination of the accounts of insurance offices imperative? and then possibly we should not hear of so many systematic frauds, nor be answerable for so much misery created in consequence of those frauds.—*Broad Arrow.*

Despite the lucrative market in Ireland, not all companies were successful. Some left Ireland to avoid local political and social conditions, some were amalgamated, some simply dissolved. The proliferation of companies meant that there was at times a certain level of suspicion about the true intentions of their management, in that they were looking to maximise profit over customer care and benefit. (Fig. 6)



Within a year of its establishment, Caledonian had found new premises on 51 Dame Street. The company had a series of medical advisors throughout Dublin, and in their advertisements thanked the Irish for their ‘great support’.

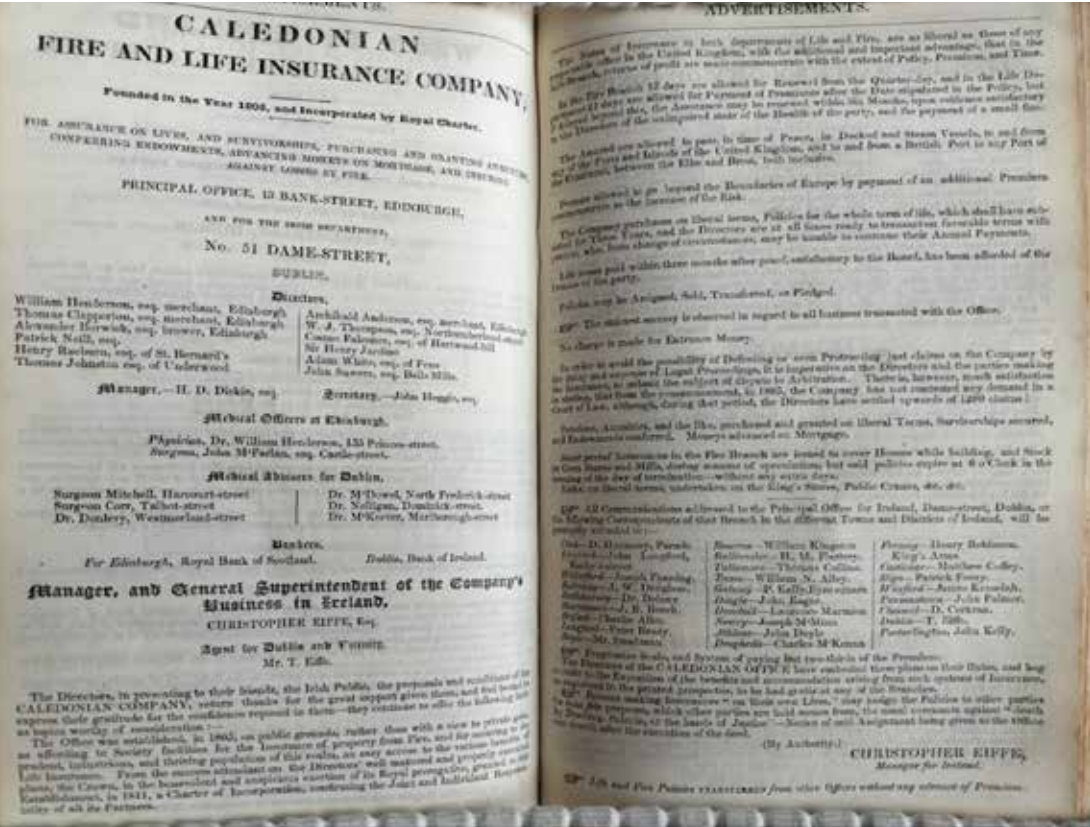
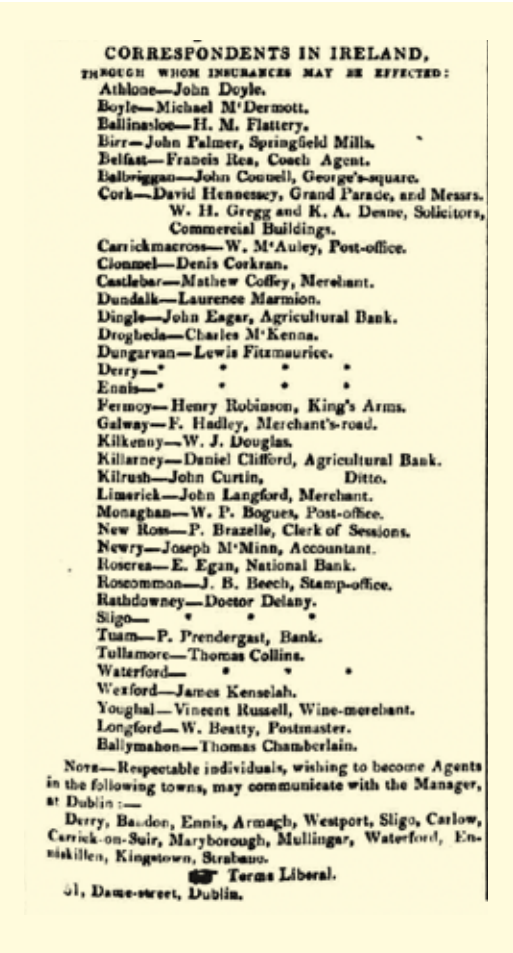
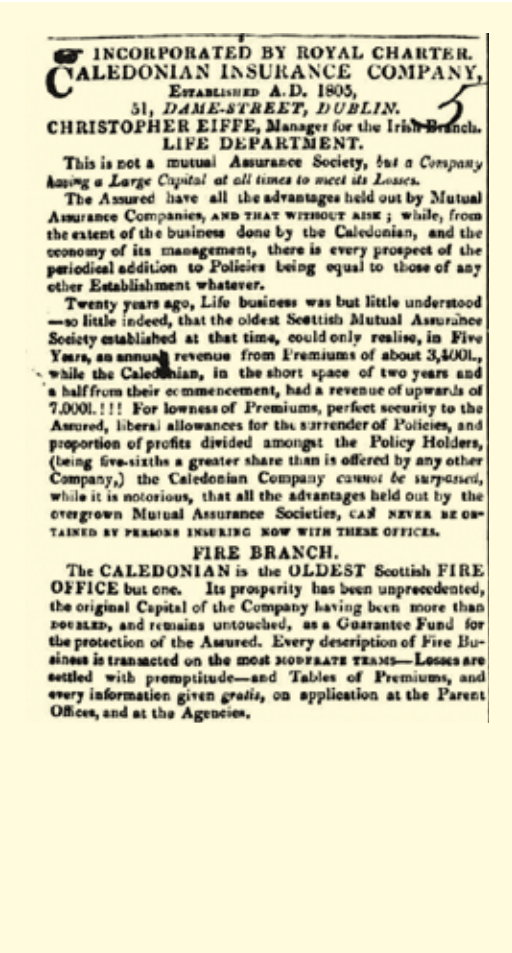


Fig. 7 *The Dublin Almanac and General Register of Ireland* (Dublin, 1835).

By 1836 Irish support of Caledonian was certainly growing, and a nationwide network of agents was steadily increasing, with room for more ‘respectable individuals’ looking to join the company. A newspaper advertisement from 1836 (Fig. 8) demonstrates the impressive geographic range throughout Ireland of the company’s agents – Athlone, Belfast, Kilkenny and Youghal among the roughly thirty agents already employed, with requests for more in Bandon, Carrick-on-Suir, Derry and Kingstown (Dún Laoghaire).

Fig. 8 *The Dublin Evening Post*, 5 November 1836 (British Newspaper Archive).





The best way to convince prospective customers that Caledonian was a secure investment was testimony from existing clients, as can be seen in the following advertisement (Fig. 9).

Throughout the later nineteenth century, the medical requirements for enacting a policy were under regular review and varied between companies. One common issue across all companies was the increasing resistance from customers to submitting to a medical exam as a precursor to policy acceptance, and the accompanying resistance from insurance companies to paying increasing medical fees.<sup>9</sup> Caledonian's parent company introduced a hugely successful scheme in 1891 that did require a medical report but paid twice the amount if the candidate lived to a certain age. The policy cost more, but healthy clients were more likely to apply with the promise of a bigger payout. This followed the company's expansion in 1882 of using urine tests for all prospective clients, rather than only clients where a preexisting condition was suspected.<sup>10</sup> This meant that the doctors included on the companies medical panel would all be capable of carrying out these new tests.

9 Timothy Alborn, *Regulated lives*, p. 245.  
10 Ibid., p. 266.

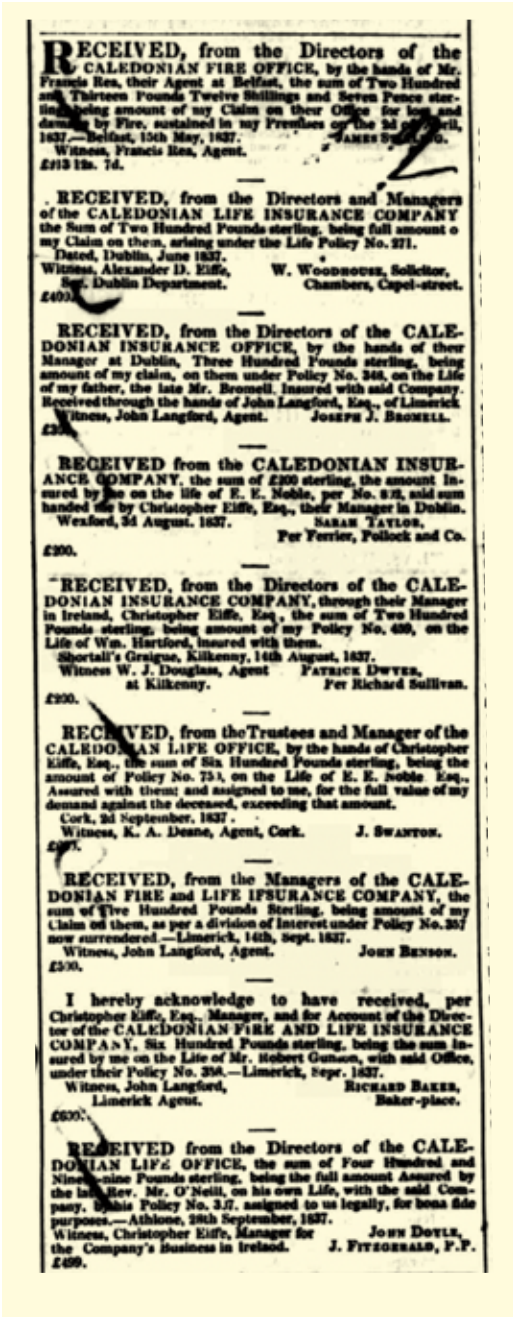


Fig. 9 *The General Advertiser for Dublin, and all Ireland*, 14 October 1837 (British Newspaper Archive).



‘In particular, the English directorate had trouble in coming to terms with Irish drinking habits, being constantly frustrated in their attempts to equate intemperance with ill health and thus with misrepresentation. In 1826 they eventually queried one medical report of 1815 which ‘stated the gentleman to be extremely sober and temperate; whereas the Board have the best possible testimony that he was for the last twenty years of his life a most notorious drunkard and that he occasionally continued in a state of intoxication for 3 days together’.’<sup>14</sup>

The continuing development of Caledonian throughout the nineteenth century, the erection of its own building on Dame Street (see part iv below), its philanthropic and well-connected manager Christopher Eiffe (see part v), the fire-brigade services it supplied to Dublin (see next section) all demonstrate that despite somewhat colonial attitudes from London-based companies, once Caledonian built a successful network of agents throughout Ireland it successfully adapted to local concerns and conditions and offered a valuable service to the people of Ireland.

11 Alborn, *Regulated lives*, p. 171.  
12 Ibid, p. 133.  
13 Clive Trebilcock, *Phoenix Assurance and the development of British insurance*, 2 vols (Cambridge, 1985), Vol 1, p. 565.  
14 Ibid., p. 566.



One of the two eighteenth-century fire engines that rest inside the front doors of St. Werburgh's Church on Werburgh Street in Dublin.  
(Photo courtesy of Elizabeth Oxley)



Clayton wheeled street escape ladder. Dublin 1872  
Las Fallon, *Dublin Fire Brigade and the Irish Revolution* (Dublin, 2012), p. 10.

(ii)

# First Class Fire Engines

In 1862 Dublin Fire Brigade was established in Dublin, the first official municipal brigade. For a city whose foundations were wooden revetments (medieval revetments were used to build up the structure of the quay-side, a type of wooden 'retaining wall') and buildings, organised fire management was surprisingly absent. In the early medieval period being responsible for a fire could cost your pocket, or your life. A citizen of medieval Dublin would have done well to be aware of the Ordinances of the Common Council of the City of Dublin. →

Las Fallon, *Dublin Fire Brigade and the Irish Revolution* (Dublin, 2012), p. 21.





## (ii) Fire brigades and insurance

In 1862 Dublin Fire Brigade was established in Dublin, the first official municipal brigade.<sup>15</sup> For a city whose foundations were wooden revetments (medieval revetments were used to build up the structure of the quay-side, a type of wooden ‘retaining wall’) and buildings, organised fire management was surprisingly absent. In the early medieval period being responsible for a fire could cost your pocket, or your life. A citizen of medieval Dublin would have done well to be aware of the *Ordinances of the Common Council of the City of Dublin*:

‘For fire, taking place in any house from which flames issue not, the householder, after the fire has been extinguished, is liable to a fine of twenty shillings. If the flames be visible externally, the fine is forty shillings. Any person answerable for the burning of a street shall be arrested, cast into the middle of the fire, or pay one hundred shillings.’<sup>16</sup>

Eighteenth-century fire management was organised through the parish pump system, whereby each parish, specifically the Church of Ireland parishes, would provide a water pump in case of fire. In Dublin two examples of these pumps still survive in St Werburgh’s Church in the city centre. It is from these pumps that the phrase ‘parish pump politics’ emerged, meaning something parochial, very local.



Fig. 1 One of the two eighteenth-century fire engines that rest inside the front doors of St. Werburgh’s Church on Werburgh Street in Dublin. (Photo courtesy of Elizabeth Oxley)

15 Las Fallon, *Dublin Fire Brigade and the Irish Revolution* (Dublin, 2012), p. 1.

16 *Calendar of ancient records of Dublin*, eds John T. and Lady Gilbert (18 vols, Dublin, 1889-1922), i, p. 221.

The system might seem suitably local to manage accidents, but it had drawbacks.

‘Each parish where a fire occurred made a payment to the first, second and third fire engine to arrive at the fire rather than the application of water to it. Poorer parishes often cut back on maintenance of the engine as the requirement was to attend the fire in their own parish or adjoining one, not to play an effective part in extinguishing it.’<sup>17</sup>

Fig. 2 One of the two eighteenth-century fire engines that rest inside the front doors of St. Werburgh’s Church on Werburgh Street in Dublin. (Photo courtesy of Elizabeth Oxley)



Because of this, a very active interest in extinguishing fires could however be found within the insurance companies offering life and fire insurance, along with the various breweries in the city. During the Easter Rising in April 1916 the fire brigades from the Guinness Brewery and Power’s Distillery on nearby Thomas Street both assisted the Dublin Fire Brigade in fighting fire throughout the city.<sup>18</sup> The Guinness Fire Brigade and Rescue Service still operates a small service today.

Equipping a fire engine with tools and men might seem a large financial burden for the insurance industry, but in the absence of an organised central fire management system, putting out the fires yourself is a prudent way to help reduce payouts in fire insurance claims. They did assist the city, and each other, in putting out fires, as with the 1840 fire in the Meath Hospital, when four different insurance companies, including Caledonian, joined forces to save the hospital.

17 Fallon, *Dublin Fire Brigade*, p. 2.

18 *Ibid*, p. 42.



The report into the fire mentions that it was believed that the building was covered by insurance. At a time when literacy wasn't uniform, and the nineteenth-century tenement dwellers might have very little contact with the owner of their building, a very visual sign that a building was covered by fire insurance was the fire-mark.

‘These marks were first made of lead, and from 1820 of tin, copper, and iron. They advertised the insurance company, they served as identifications before the days of house-numbering, and under some company regulations a policy was not in force until a mark was affixed.’<sup>19</sup>

Each company had their own distinctive design, the Caledonian fire mark had the thistle, the Sun Fire Office had a smiling sun. Despite how numerous they would have been in the nineteenth century they have not survived well and are now quite a collector's item.

‘It is known that at some period between 1800 and 1860 at least seventeen insurance companies each operated a fire engine...’ these ‘...were larger and more powerful than the older ones owned by the parishes...’ and ‘...were maintained in good repair and manned by competent crews. Each company clothes its firemen in brightly coloured uniforms with a large badge on the left arm...’<sup>20</sup>



Fig. 3 *The Freeman's Journal*, 19 February 1840 (Courtesy of Irish Newspaper Archives)

Fig. 4 The Caledonian fire mark. (Courtesy of Las Fallon).



Fig. 5 A twentieth-century reproduction of the fire mark. (Courtesy of Las Fallon).

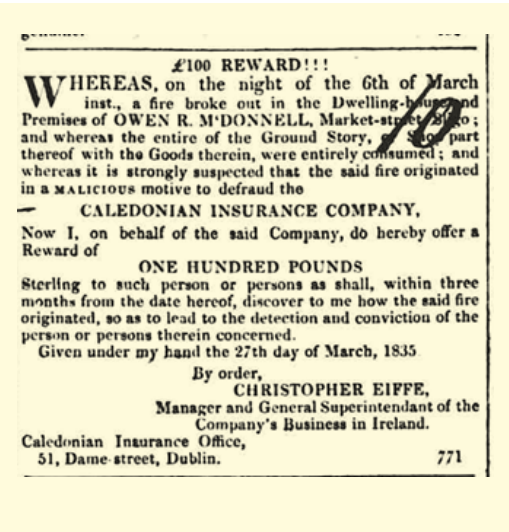


Fig. 6 *The Evening Packet and Correspondent*, 9 April 1835 (British Newspaper Archives)

19 Pat Johnston, Fire fighting in Dublin to 1922, *Dublin Historical Record*, 40:1 (1986), p. 29.

20 Tom Geraghty and Trevor Whitehead, *The Dublin Fire Brigade. A history of the brigade, the fires and the emergencies* (Dublin, 2004), p. 9.

Whatever fire-engine Christopher Eiffe had at his disposal when taking over as manager of Caledonian was clearly not to his liking or was insufficient for the volume of business Caledonian generated in its first years in Dublin, because in 1839 Eiffe advertised for a whole new brigade – engine, captain and twelve able-bodied men. An early proponent of supporting Irish-made goods, Eiffe specified that his preference was for an engine of Irish manufacture, and that the cheapest wasn't a guaranteed tender winner. It was perhaps the new engine that was referred to a year later as leading the way in saving the Meath Hospital.

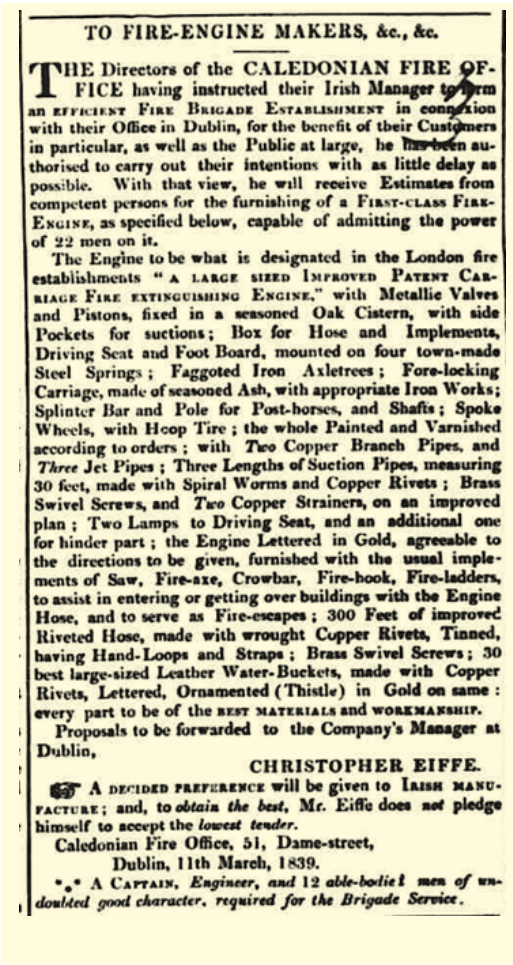


Fig. 7 *The Dublin Evening Post*, 12 March 1839 (British Newspaper Archives).

With over ten years' experience in insurance by the time he was recruiting his new Caledonian fire brigade, Eiffe had the managerial confidence to pitch for the best equipment, and managerial experience in how to pitch his advertising.

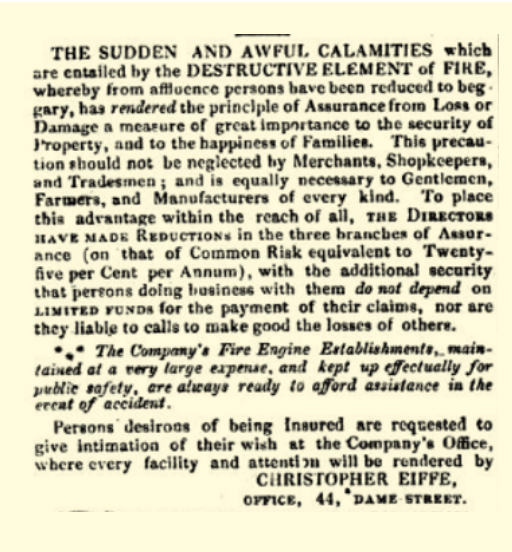
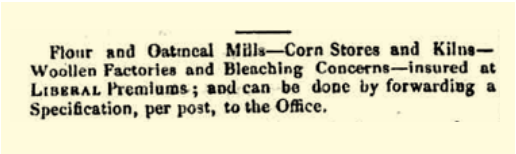


Fig. 8 An advertisement from Christopher Eiffe while he was with the Phoenix Fire Insurance Company. *The Dublin Evening Mail*, 18 September 1833 (British Newspaper Archives).

As with the brewery fire brigades, there were many business ventures where fire was a constant risk, meaning that there was a widespread need to be covered by fire insurance.



Living a short stroll from this new nexus of power and influence on Dame Street, a street of financial companies leading to Dublin Castle, were those for whom a world of fine architecture was reflected only in the decaying Georgian mansions that were their tenement homes.



Fig. 10 Chancery Lane, Dublin City (Courtesy of the Royal Society of Antiquaries of Ireland).



The photographs of the packed and decaying streets beyond Dame Street are a clear visual example of why fire brigades in the city centre were so crucial.



Fig. 11 Tenement interior, Newmarket, The Coombe (Courtesy of the Royal Society of Antiquaries of Ireland).

A remarkable set of maps created by in the late nineteenth century by cartographer and civil engineer Charles Goad

‘...show us what materials a building was constructed from and also other information such as size and location of individual buildings, access to water, land use, number of storeys, and routes to buildings, room arrangements, locations of doors & windows, thickness of walls, information on construction materials, type of roof and locations of combustible materials.’<sup>20</sup>

These maps were available for hire by the insurance companies, and Goad himself published figures showing the profits made by insurance companies who used his maps.<sup>21</sup>

20 Dublin City Architects Blog — The Fire Insurance Plans of Charles Edward Goad.  
The Dublin maps are available to view online at <https://www.oldmapsonline.org/>  
21 [www.goadoldstreetmaps.com](http://www.goadoldstreetmaps.com)

The Grubb family, located around Clonmel and Carrick-on-Suir in County Tipperary were well-known Quaker merchants, their business largely in corn. A number of rare eighteenth- and nineteenth-century fire policy documents for the Grubb family survive in the Friends Historical Library.

Fig. 12 A 1783 Royal Exchange Assurance fire policy on the flour mill of John Grubb, Clonmel. (Courtesy of the Friends Historical Library).

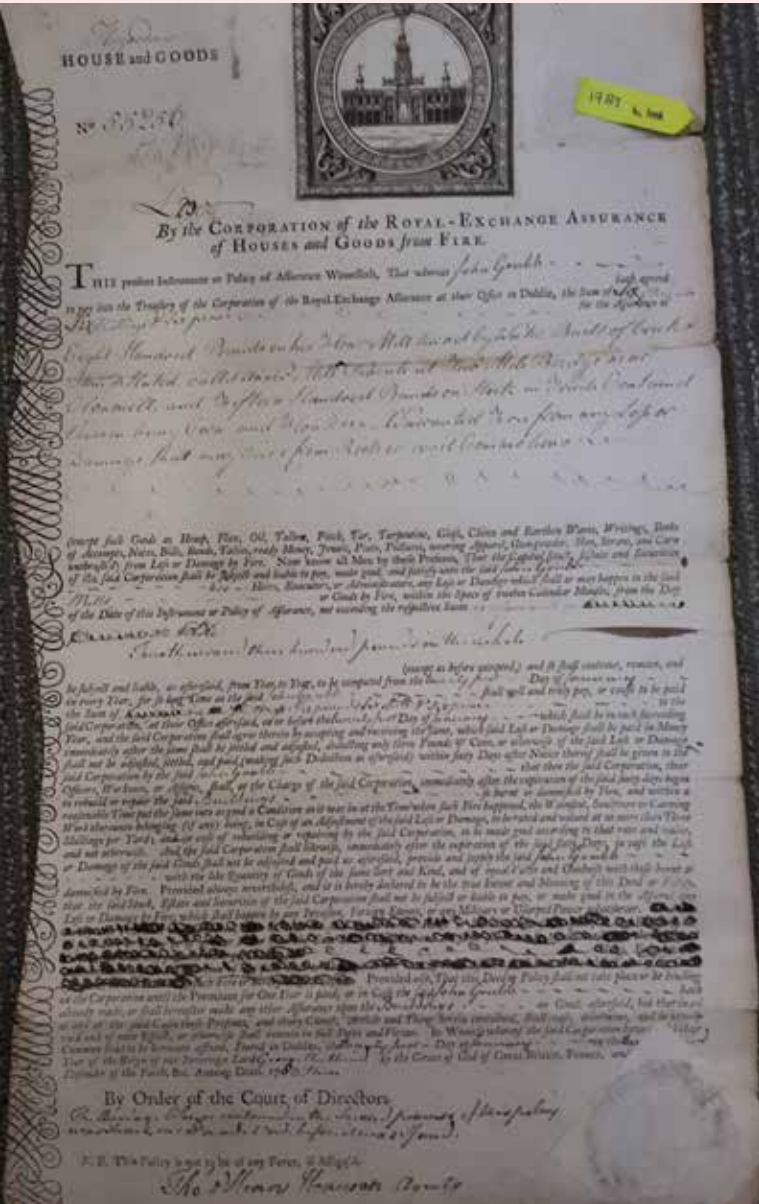




Fig. 13 An 1877 West of England life and fire policy on the Pim brothers, Clonmel. The Pims were merchants with primarily linen and cotton businesses. Their sister Sarah married into the Grubb family. (Courtesy of the Friends Historical Library).

Fig. 14 Insurance document of the Royal Exchange Assurance Corporation for Clery & Co of Sackville Street (now O'Connell) Street.  
(Courtesy of the National Library of Ireland).

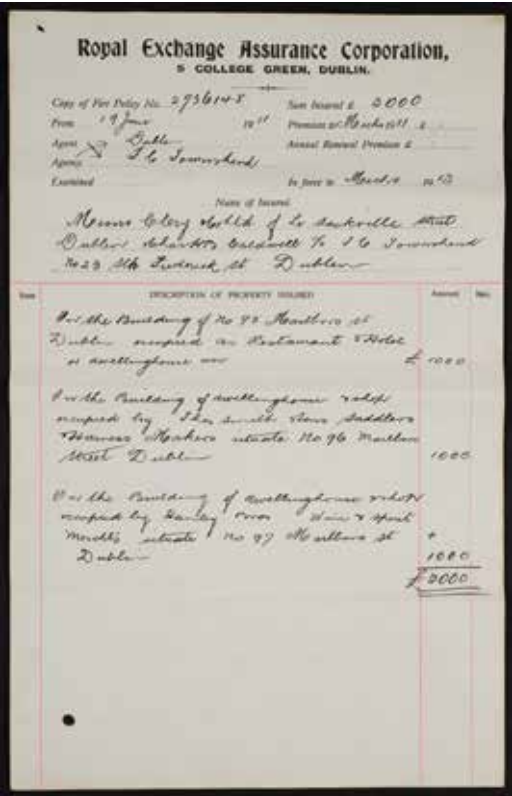


Fig. 15 Dublin Monitor, 29 September 1840 (British Newspaper Archives).

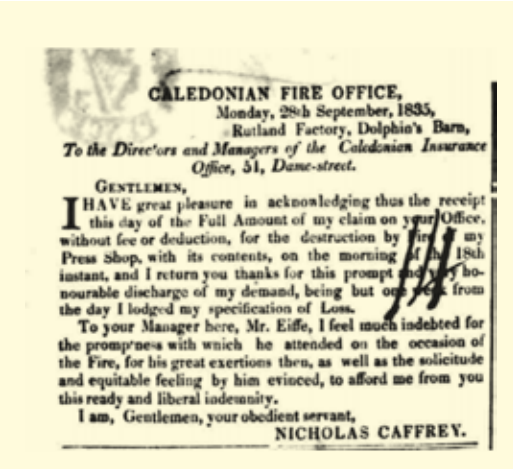


Fig. 16 Dublin Morning Register, 2 October 1835 (British Newspaper Archives).

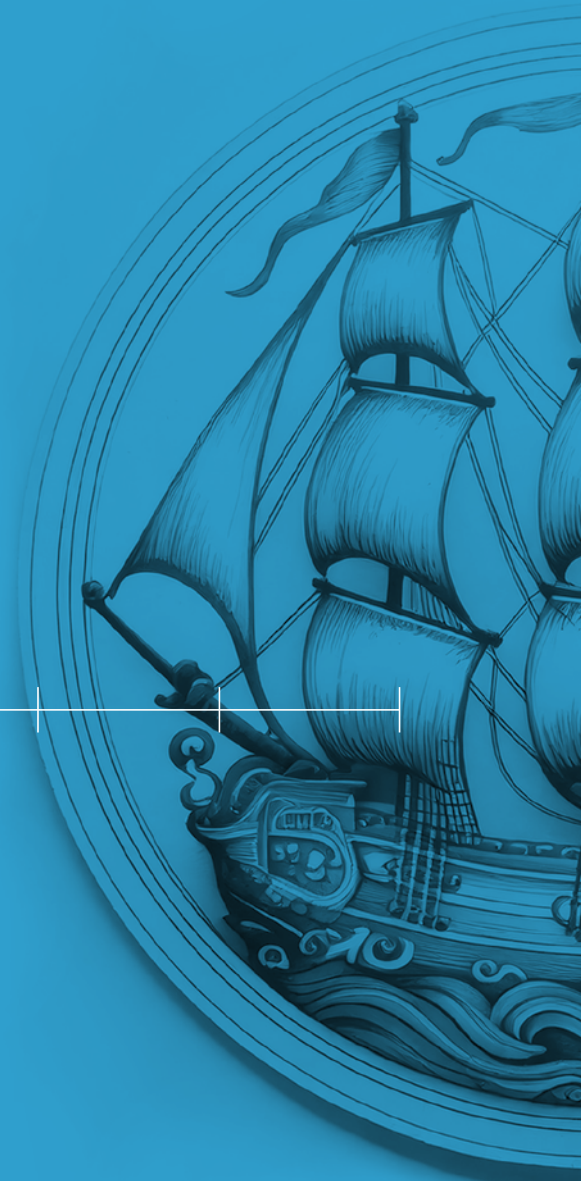




## (iii) The 19th Century Dublin of Caledonian

Almost directly across the street from the thistle logo on the old Caledonian Life building on 31 Dame St (which is still standing), just above the eye-line, a small plaque commemorates a famous, and still contested, marine insurance scandal.

The story goes that in the 1690s a merchant galley ship, the Ouzel, set sail from Ringsend, due to sail through the Mediterranean over to the Levant.<sup>21</sup> In the Mediterranean region the ship was captured by pirates. →



*much to the encouragement of Trade  
Assigns respectively Covenant Prom  
and every of them and to and with*



### (iii) The nineteenth-century Dublin of Caledonian

Almost directly across the street from the thistle logo on the old Caledonian Life building on 31 Dame St (which is still standing), just above the eye-line, a small plaque commemorates a famous, and still contested, marine insurance scandal.

The story goes that in the 1690s a merchant galley ship, the *Ouzel*, set sail from Ringsend, due to sail through the Mediterranean over to the Levant.<sup>21</sup> In the Mediterranean region the ship was captured by pirates. The crew and contents presumed gone, the insurance claim on the ship was paid. But about a decade later the ship returned, with its crew, and a shipload of new goods, pirate booty. This led to the claim being contested, counter-contested, and after several expensive years of legal wrangling, an arbitration body was established by Dublin's merchants, the *Ouzel Galley Society*. This was popularly believed to be the forerunner of the Dublin Chamber of Commerce.



Fig. 1 The *Ouzel Galley* plaque, once on the front of the old Commercial Buildings, now at the back of the building, on the Central Bank Plaza.

The fable of the *Ouzel* might not be rooted in documentary evidence, but the details of the contested insurance payout are a window into the predominant insurance category of the late sixteenth and early seventeenth centuries, maritime insurance. The so-called Age of Exploration, the centuries from the fifteenth to the seventeenth during which European countries set sail to explore the areas beyond their own borders, led to an Age of Colonisation, with a corresponding increase in maritime travel and trade. From the bustling coffee houses of London the first major maritime insurer, Lloyds of London, emerged.

<sup>21</sup> Lisa-Marie Griffith, "Never let the facts interfere with a good story": the origin of the *Ouzel Galley Society*, *History Ireland*, Vol 20:2 (2012), p. 24.

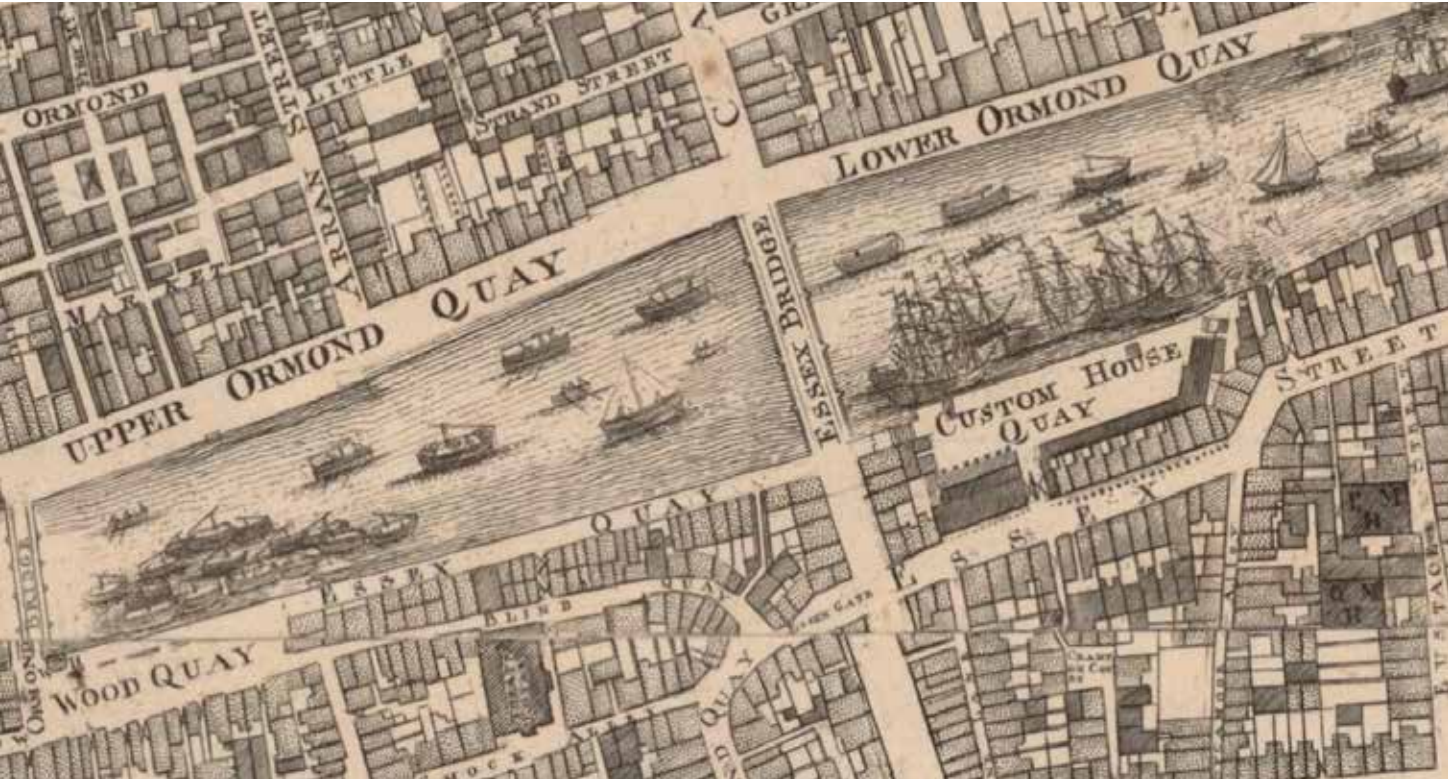


Fig. 2 Detail of the river Liffey and Essex Bridge, taken from John Rocque's *Exact survey of the city and suburbs of Dublin* (1756). (Image: Bibliothèque nationale de France).

Dublin's commercial centre, and the destination of many of the ships entering the city would have been the area now known as Temple Bar West, the site of the original Custom's House. John's Rocque's extensive map of Dublin from 1756 shows how busy the Liffey was, and essential to successful trade in the city.



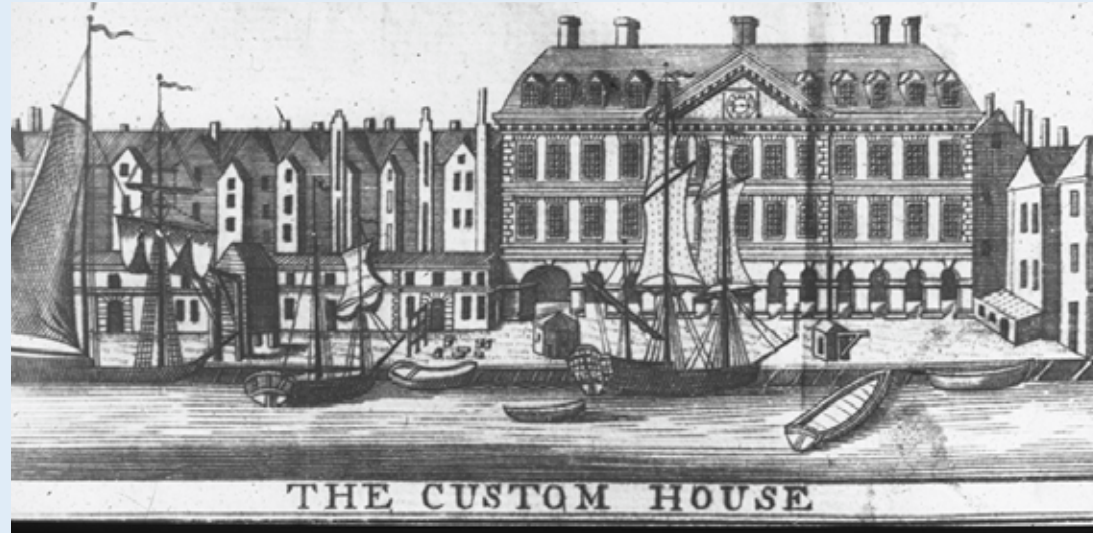


Fig. 3 Lantern slide of an illustration of the old Custom House, situated beside Essex (now Grattan) Bridge. The old custom house was built in 1707 by Thomas Burgh and, before it was eventually demolished, was used as a barracks when the new custom house was built. (Courtesy of the Royal Society of Antiquities of Ireland).

Throughout the eighteenth century the administrative structure of Dublin's port was expanded, as was its physical structure. This is in keeping with Dublin's reputation as 'the second city of the Empire' in the eighteenth century – a city of Georgian mansions, new pleasure gardens, new industry brought by the Quaker and Huguenot settlers. St Stephen's Green was '...a popular promenading ground for the *beau monde* and being compared favourably to St James's Park in London.'<sup>22</sup>

The Liberties area, so named for the medieval liberties it had received from the Crown, was the manufacturing district of the eighteenth century, particularly in relation to weaving, reflected in placenames like Weaver's Square and the Tenters (the woven cloths were stretched out to dry on frames and held together by iron tenterhooks). Given the proclivity of fires in their factories, the linen and cotton industries were also a good source of custom for the fire insurance companies.

<sup>22</sup> Colm Lennon and John Montague, *John Rocque's Dublin. A guide to the Georgian city* (Dublin, 2010), p. 43.

Fig. 4 Lantern slide of Weaver's Square. In the seventeenth century a number of French Protestants, who were skilled weavers, fled to Ireland. It was here in Weaver's Square that they created their industrial centre. Here they also built their own traditional style of houses - Dutch Billies. (Courtesy of the Royal Society of Antiquities of Ireland).





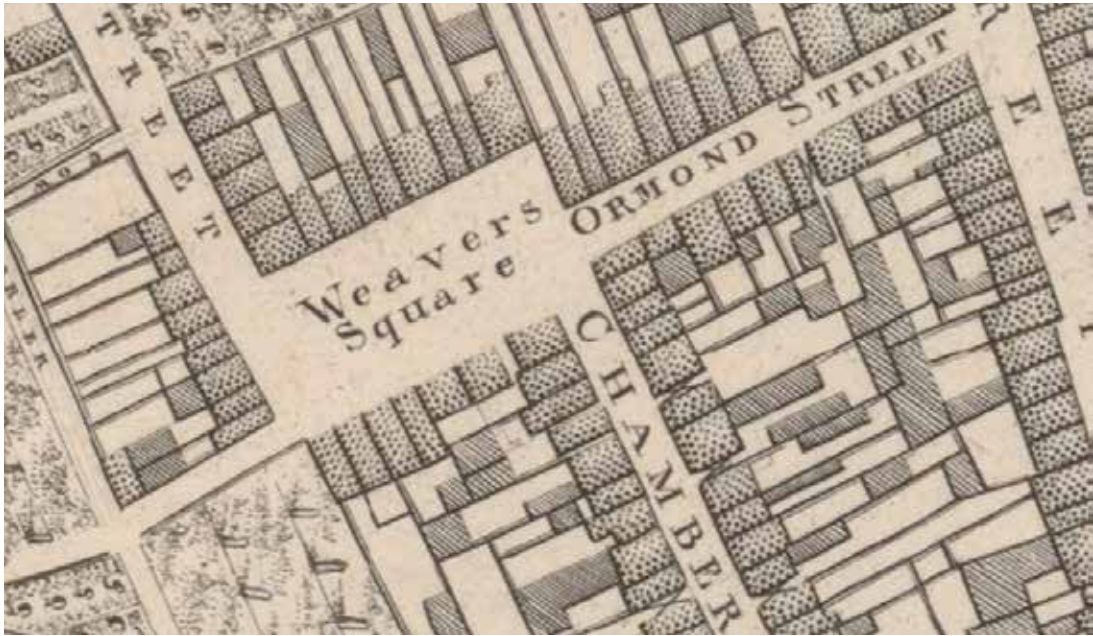


Fig. 5 Detail of Weaver's Square, taken from John Rocque's *Exact survey of the city and suburbs of Dublin* (1756). (Image: Bibliothèque nationale de France)

The commercial success of Ireland's economy in the eighteenth century was very much dependent on Britain, accounting for almost 80% of Ireland's imports and exports. The view of east Ulster as the most industrialised part of Ireland, with Dublin far behind, and the rest of Ireland as producing only agricultural products is perhaps over-simplified.<sup>23</sup>

The Act of Union in 1800 marked a huge change in Irish politics, and Dublin as a capital city. The French Revolution of the 1790s was a source of inspiration to Irish republicans, like Theobald Wolfe Tone, and point of concern for Westminster. The sympathies between the two countries became clear when a French fleet sailed to Ireland to support an uprising. Although a storm thwarted efforts to land off the Irish coast, and the subsequent rebellion in 1798 was successfully quashed by the Lord Lieutenant and his forces, the government in Westminster was unnerved. It decided that Ireland needed to be ruled directly, rather than through an increasingly *unreliant* parliament in Dublin. In 1800 the Irish Parliament voted itself out of existence - MPs encouraged to do so with promises of favourable legislation in the future. The Act of Union created the United Kingdom of Great Britain and Ireland and disbanded the Irish parliament. Irish Members of Parliament then had to sit in Westminster and represent Ireland.

<sup>23</sup> Cormac Ó Gráda, *Ireland. A new economic history, 1780-1939* (Oxford, 1995), p. 273.

Fig. 6 Lantern slide showing a historical illustration of the Parliament House interior. Depicts a drawing of the Last Parliament of Ireland elected in 1790. Historical figures are included such as John McClintock MP for Belturbet, F.J. Falkiner MP for Dublin City, John Foster Speaker of the Irish House of Commons seated most prominently at the central table, and several more. The drama of McClintock and Foster's opposition to the Act of Union abolishing the Irish House of Parliament is evident in this compact portrayal of the scene. (Courtesy of the Royal Society of Antiquities of Ireland).

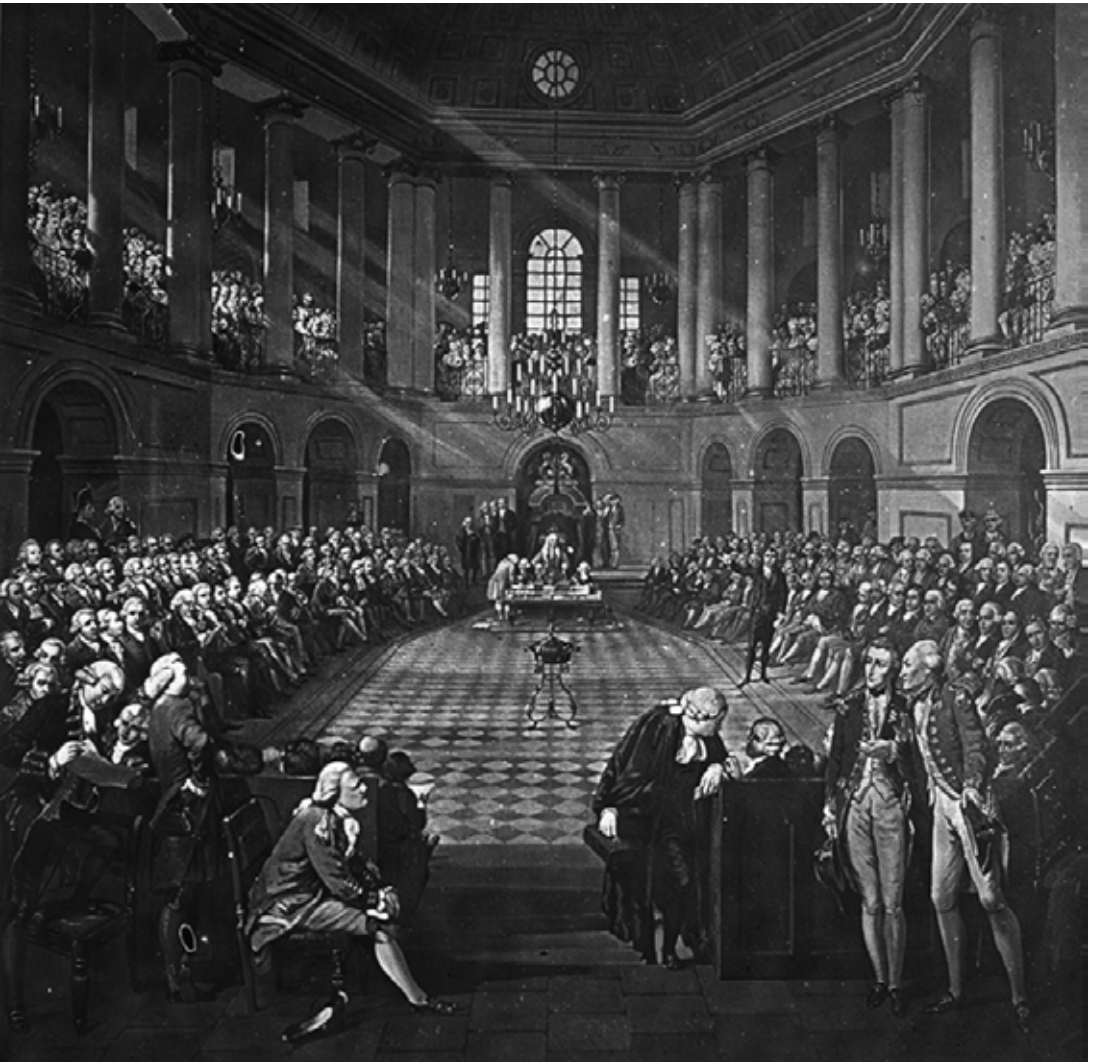






Fig. 7 The Parliament House  
Dublin, Published November 1793  
by J. Malton & J. Cowen Dublin.  
(Courtesy of the National Library  
of Ireland).

In 1801 the Act came into force, and in 1803 the building was bought by the Bank of Ireland.

One of the best physical examples of the changes in the city can be seen in Henrietta Street, just north of the Liffey. One of the foremost fashionable streets for the wealthy of Dublin, it was developed by Luke Gardiner and its large and impressive houses were the town residences of merchants, government officials, and men like Sir Robert King, who was described as a “vile young rake” and who ‘...died in 1755 at the age of only 31, leaving ruined reputations, illegitimate offspring and colossal debts in his wake.’<sup>24</sup>

24 Melanie Hayes, *The best address in town. Henrietta Street, Dublin and its first residents, 1729-80* (Dublin, 2020), p. 173.

The flight of the professional classes out of Dublin following the Act of Union highlighted the lack of industrialisation in the city – once the employment they had brought was gone, there was nothing of significance to replace it, which meant that ‘...most workers lived on an exceptionally slim budget, seeking out the cheapest possible accommodation.’<sup>25</sup> In many instances the cheapest were the tenements, the now deteriorating Georgian mansions abandoned by the professional classes as they moved to London and their Irish country estates, in the aftermath of the closure of the Irish Parliament.

The pressures on Dublin to provide employment and housing became even more intense in the 1840s with the outbreak of the Great Famine. Hunger, poverty and a lack of opportunity in rural towns drove people into the city, and it was into the tenements that they generally found what little housing was available. Tenement life was a feature in Dublin’s history until the mid-twentieth century. ‘In 1913, 68,100 Dubliners resided in one-roomed tenement accommodation, yet by 1926 this had actually risen to 78,934.’<sup>26</sup> Today Dublin’s tenement history is well-documented and presented in the museum at 14 Henrietta Street.

The decline of the economic and social status of Dublin in the nineteenth century has been well documented, and despite a ‘Celtic Tiger’ boom in development, many parts of the city centre still hint at their tenement past. It is important to acknowledge however that alongside that decline there were companies that adapted and thrived. By commissioning their own building in Dame Street, Caledonian demonstrated their success in Ireland, and their commitment to a future in the country and the ability to build a prosperous business, despite the many changes and challenges in the country.

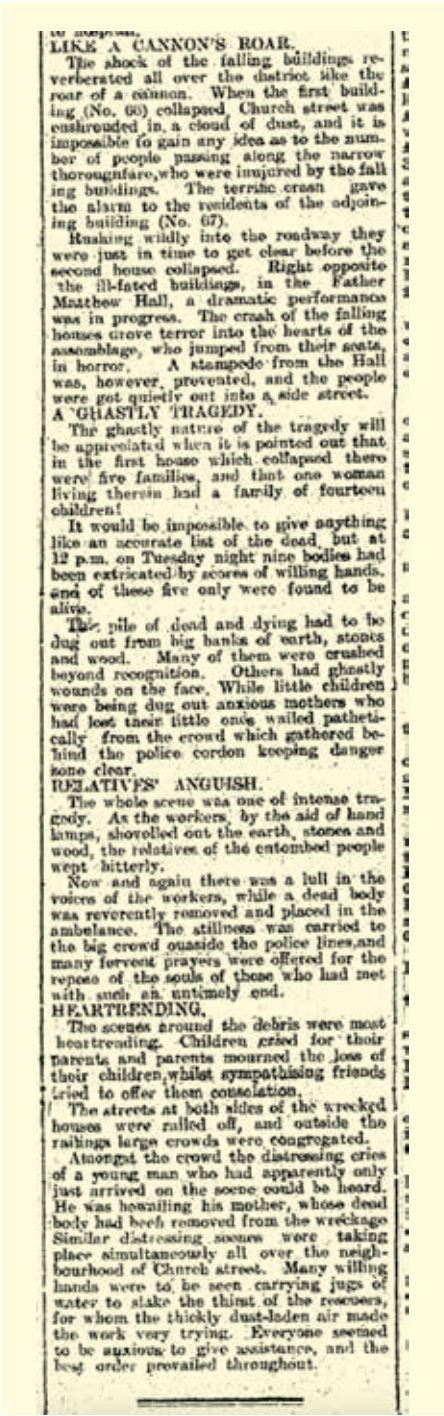
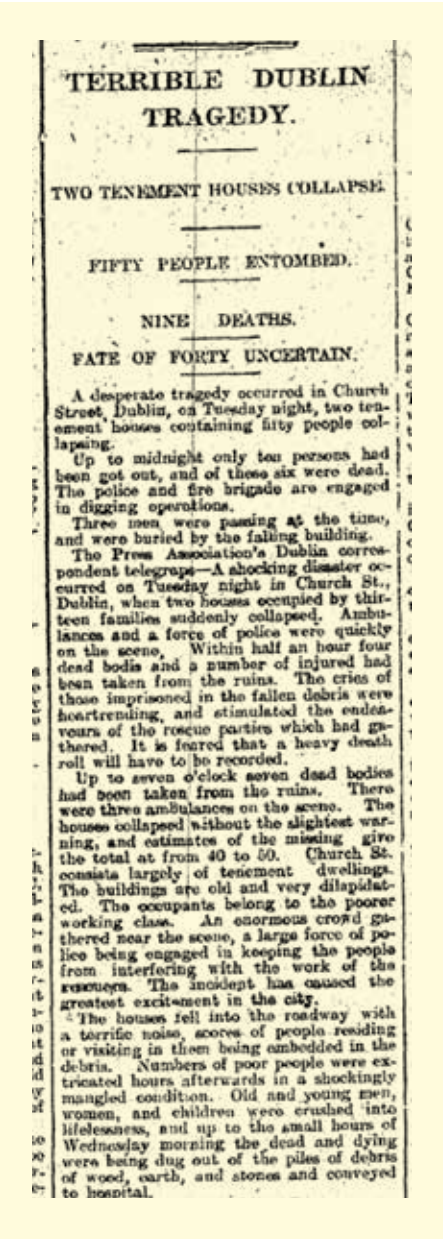
25 Timothy Murtagh, *Henrietta Street: grandeur and decline, 1800-1922* (Dublin, 2020), p. 16.

26 Donal Fallon, *Henrietta Street: from tenement to suburbia, 1922-1979* (Dublin, 2021), p. 21.



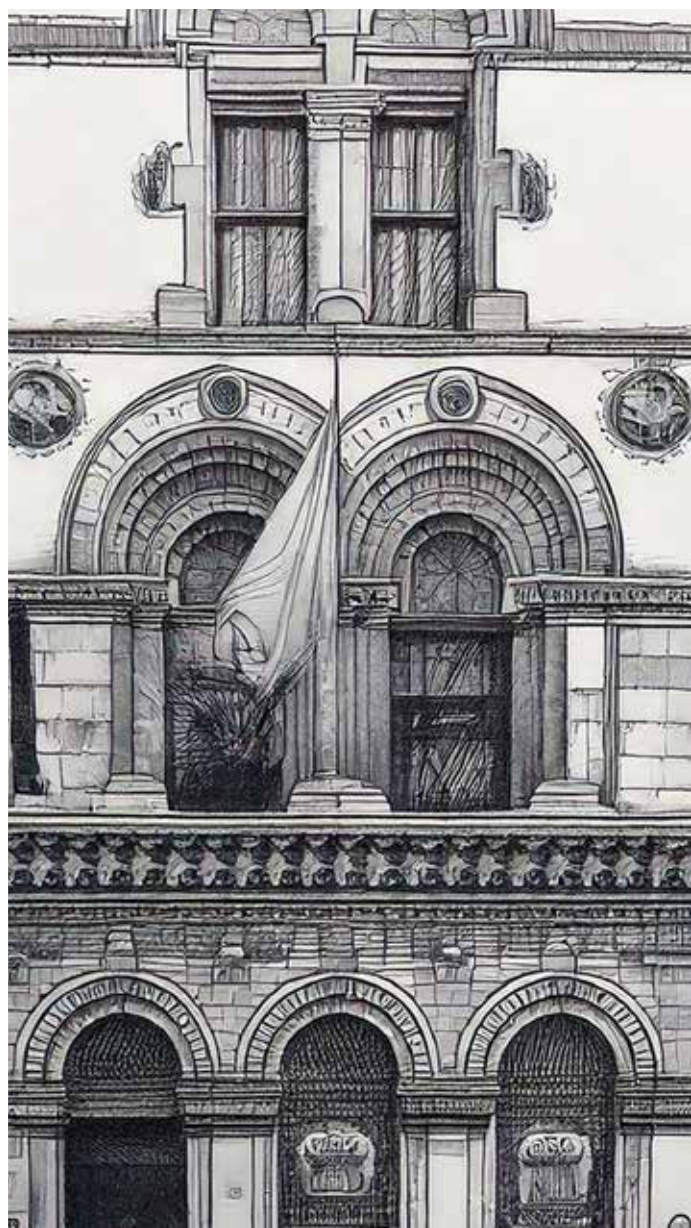
Fig. 8 Lantern slide of Henrietta Street, Dublin, July 1909. Henrietta Street is the oldest Georgian street in Dublin. Located in the north side of the city, the street was laid out in 1729. Originally, Dublin's aristocratic families lived in these houses, but after the decline of the economy in the nineteenth century, the houses were converted into tenements. In the slide, there is a large group of children gathered to have their photograph taken. Number 10 Henrietta Street is visible in the background. (Courtesy of the Royal Society of Antiquities of Ireland).

Fig. 9 *Southern Star*, 6 September, 1913, p. 8 (Courtesy of Irish Newspaper Archives). On 2 September two tenement buildings on Church St in Dublin had collapsed.





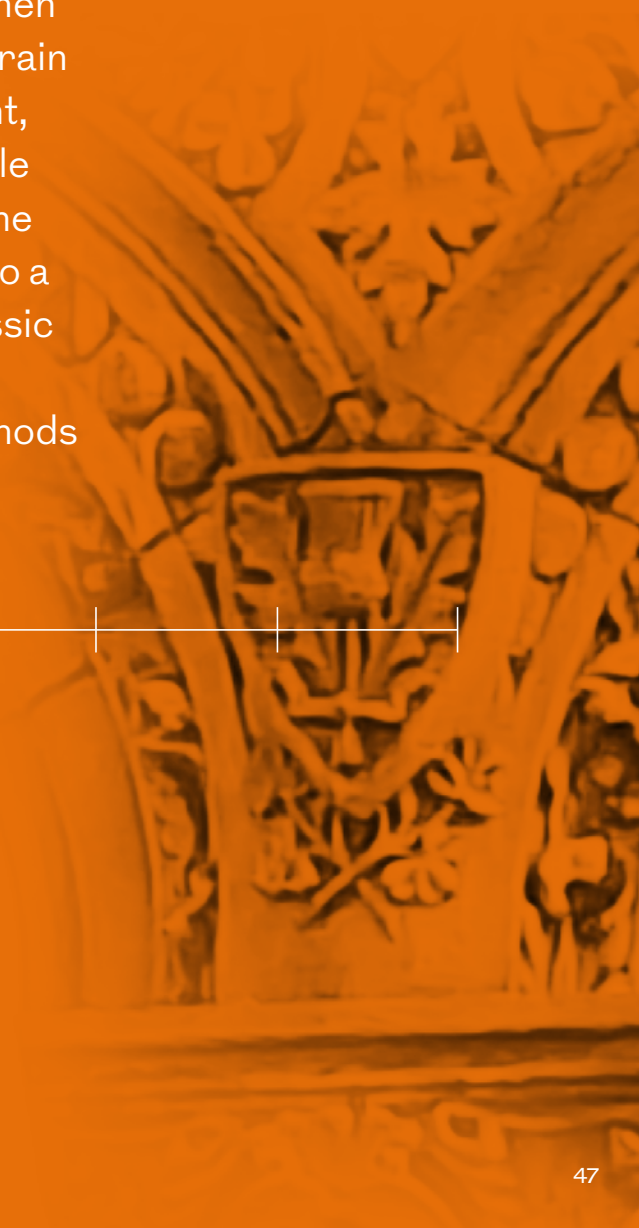
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(iv)

# A New Home on Dame Street

The Dublin of Caledonian's first office in the 1830s was then somewhat a city of contradictions. Although a financial drain from the city was caused by the closure of the parliament, famine, lack of industrialisation and the flight of the middle classes to the new suburbs, Dublin, and particularly Dame Street, developed throughout the nineteenth century into a banking and insurance hub. Caledonian's history is a classic tale of nineteenth-century insurance, a period when the insurance industry itself expanded its products and methods of calculation. →





## (iv) A New Home on Dame Street

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Fig. 1 College Green, Dublin, 1816, by T.S. Roberts (private collection), reproduced in Rob Goodbody, *Irish Historic Towns Atlas*, no. 26, Dublin, part III, 1756 to 1847 (Royal Irish Academy, Dublin, 2014), plate 4. (Reproduced courtesy of Irish Historic Towns Atlas).

Although now located at 47-49 St Stephen’s Green [Fig. 2] Caledonian’s first hundred years were centred around the Dame Street area. Possibly influenced by proximity to the new Bank of Ireland many new financial and insurance businesses established themselves in the Dame Street/Temple Bar area. Another advantage to operating out of Dame Street was the Commercial Buildings complex, built just prior to the Act of Union and partly demolished and restructured for the construction of the Central Bank in the 1970s.

“The front of this building, which is on the north side of College Green, in the centre of an extremely elegant row of lofty houses, is of mountain-granite, three stories high...on the right-hand side is an Assurance and Notary-Public’s Office, and on the opposite the Coffee-room...well supplied with domestic and foreign papers, tables of imports and exports, and every species of mercantile advertisements...the middle story...[is] appropriated as an hotel, for the accommodation of foreign merchants, or indeed of any respectable persons who prefer this part of the town for a temporary residence. Behind this building is a handsome square, containing offices of the Marine and Commercial Insurance, with those of many brokers...”<sup>27</sup>



Fig. 2 Royal London Ireland at 47-49 St Stephen’s Green.

Dame Street today is a busy and bustling thoroughfare through the city centre, and many of the ground floors of these seventeenth- and eighteenth-century buildings are modern shops, restaurants or offices. But a glance upwards can reveal hundreds of years of history still visible in stone.

Dame Street began as Dam Street, or earlier occasionally some variation of Tengmouth Street. The Thingmount was a Viking assembly mound, in the region of the current Suffolk Street; *thing* was the term for a Scandinavian assembly area. The dam was on the river Poddle, then an overground and visible river, by the Eastern city gate of the medieval city, roughly where Cork Hill is in the modern city. There were several religious houses along the route that would now be called Dame Street, Temple Bar and College Green. When Trinity College Dublin opened its doors in 1592 its location was considered to be outside the city, built on the site of the previous All Hallows Monastery. Dame Street’s importance as a thoroughfare was then perhaps always related to its proximity to ‘officialdom’ – the Viking *thing* (assembly), Trinity College and the Irish Parliament at one end, Dublin Castle and the medieval walled town at the other.

<sup>27</sup> G.N. Wright, *An historical guide to the city of Dublin, illustrated by engravings, and a plan of the city* (2nd edn, London, 1825), pp 184-5.





Fig. 3 Dam Gate reimagined.  
(Image courtesy of Dublinia,  
Dublin City Council and Noho).



Fig. 4 Dublin Castle, the river  
Poddle and Dam Gate reimagined.  
(Image courtesy of Dublinia,  
Dublin City Council and Noho).

In the final years of the eighteenth century, the ‘Commissioners for Making Wide and Convenient Ways, Streets and Passages in the City of Dublin’ was established. More commonly referred to as the Wide Streets Commission much of the modern city centre owes its shape to the actions of the WSC and their efforts to make the medieval city streets more suitable for the changing needs of the early modern period.

Fig. 5 Wide Streets Commission.  
*Plan for opening and widening a  
principal Avenue to the Castle, now  
(1900) Parliament Street.* WSC.  
Maps.329 (Courtesy of Dublin City  
Library & Archive).





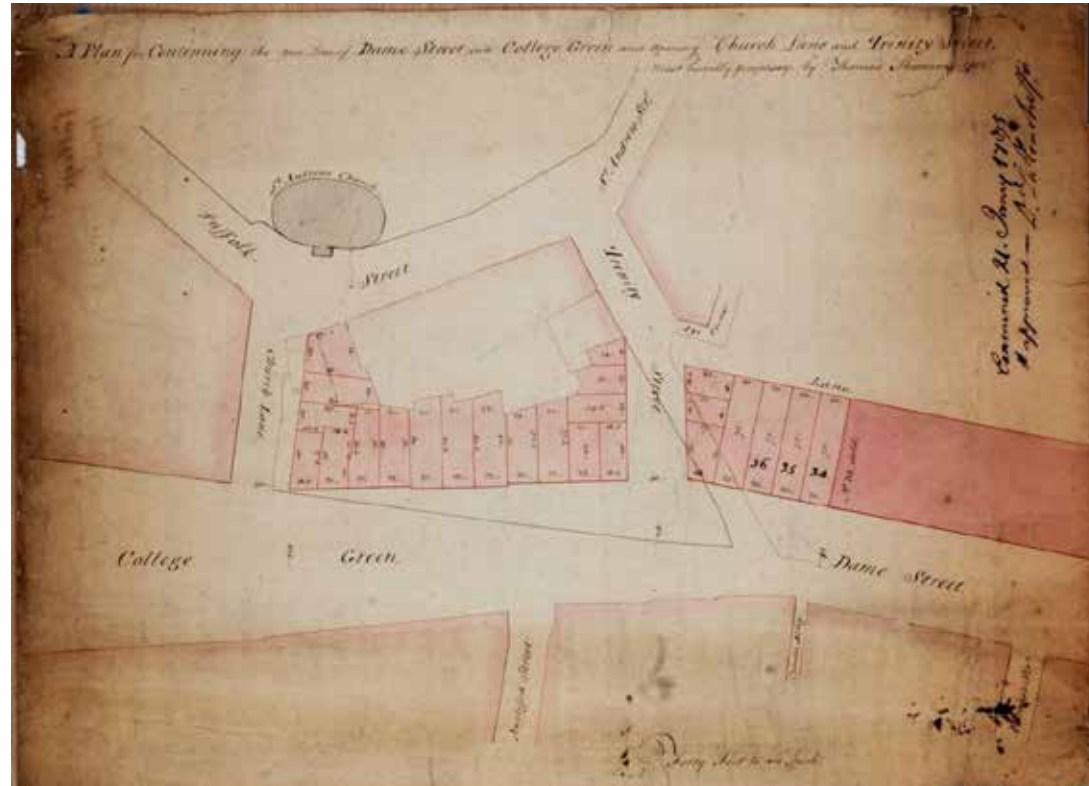


Fig. 6 Wide Streets Commission. *A plan of continuing the new line of Dame Street into College Green, and opening Church Lane and Trinity Street.* WSC.Maps.344 (Courtesy of Dublin City Library & Archive).

This old medieval thoroughfare, widened and expanded throughout the eighteenth century, then became home to Caledonian and many of its insurance rivals. The company's first Dame Street address was number 51, the office which in 1835 replaced the 'work from home' arrangement Christopher Eiffe had on York Street when he first became manager. Caledonian's near neighbours in the 1830s were notaries, stockbrokers, goldsmiths and agents of the Asylum Life Office (Eiffe's replacement in his previous job) and the West of England Insurance Company. In the 1840s following Eiffe's resignation from Caledonian, the company's agent was a David North, and they moved next door to number 50 Dame Street. In the 1850s the company was managed by Wright and Buchanan stockbrokers, based out of their offices on 17 Crow Street in Temple Bar. Charles T. Buchanan and James F. Wright were also both members of the Chamber of Commerce of Dublin. In the early 1860s James Wright is listed as resident secretary and John Moinet as manager when Caledonian were briefly at number 5 Dame Street.



Fig. 7 The former Caledonian offices, 31 Dame Street – which still contains the old Caledonian logo in the facade of the building:



The surest sign of confidence in their success came in the 1860s with the construction of the company's own building at number 31 Dame Street at a cost of £6000. Designed by James Rogers, graduate of Trinity College Dublin and of the architectural practice of Deane and Woodward, who were responsible for the Trinity Museum in the 1850s.<sup>28</sup>

‘Roger’s only known commercial building in Dublin was the Caledonian Insurance Company’s offices, 31 Dame Street, opened in 1866. Its façade...must rank as one of the best examples of Victorian street architecture in the city. The elevation is faced principally with red brick, with limestone string courses and richly carved vousoirs of a more abstract design than is usual in Dublin. Polished shafts of pink granite and a pink marble band contrast with the limestone of the ground floor.’<sup>29</sup>

28 Dictionary of Irish Architects (dia.ie): ROGERS, JAMES EDWARD [2]

29 Frederick O'Dwyer, *The architecture of Deane and Woodward* (Cork, 1997), p. 397.



James Rogers.			
1866			£
September	5	To cash pt expenses & Leashel & Linn Hall	1 15 6
"	"	To charge for time at do	3 3 0
"	10	" Cash pt H. Patterson & Caledonian Assurance Office	1 11 6
November	"	" Quantities for Skerries Luncheon as agreed	<del>25 0 0</del>
"	"	" Clerk's Assistance at Sundry times	1 0 0
1867	"	" Quantities for Gardener's Lodge	4 0 0
March	"	" Quantities & Measurements of Caledonian	} <del>71 0 0</del>
1868	"	" Insee. Office (see Bill Bk p. 243.)	
Feb'y.	"	" fee for inspecting house at St. Dunns St. and	} 1 1 0
	"	advising about works to be done at same	
1867	October	" do for measuring roofing timbers of addition to	} 1 1 0
	"	Red Hills House	

Fig. 8 A bill for architect James Rogers for measuring the new building. The bill was transferred to another account, but that volume is currently missing from the collection. Patterson, Shortall & Kempster, A03 (Feb 1868, p.118v). (Courtesy of the Irish Architectural Archive).

Fig. 9 Crown Life Insurance Office. *The Irish Builder*, May 1871, p. 113. Built in 1868 on the corner of Fownes Street and Dame Street. Currently a hotel.

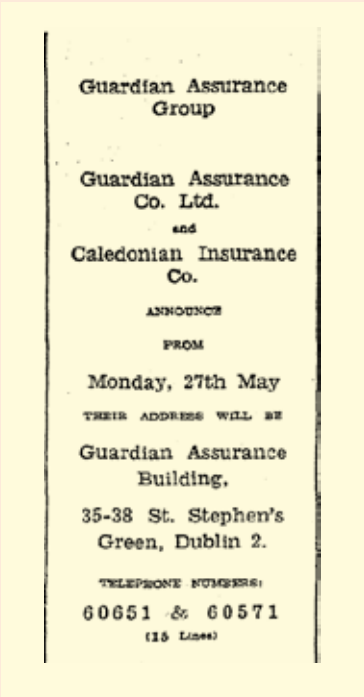
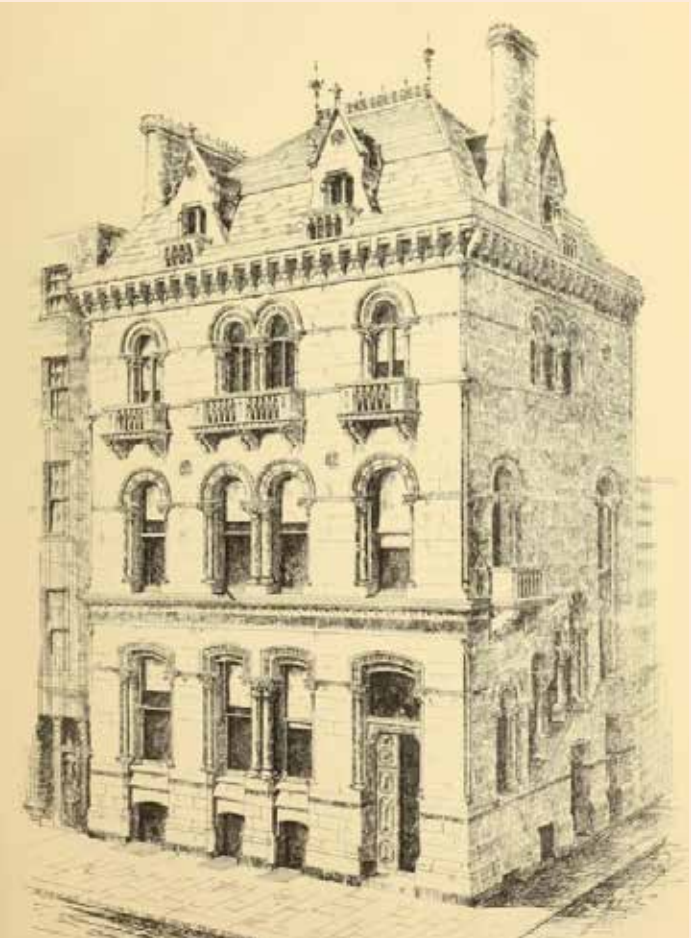


Fig. 10 *Irish Independent*, 25 May 1968 (Courtesy of Irish Newspaper Archives).

In 1968, one hundred years after moving into their new building on Dame Street, Caledonian was again on the move, this time to St Stephen's Green, in the first of what would transpire to be two moves to the area.

Although currently located on St Stephen's Green, Caledonian had a peripatetic period between the 1980s and 2000s, mirroring their moves in the nineteenth century. In the 1980s the company was based on Dawson Street and in Wolfe Tone House; they could be found on Merrion Row in the 1990s and in the only move outside of Dublin city centre the company was in Westland Park by the Naas Road for most of the 2000s as well as offices in Douglas in Cork and The Crescent in Limerick.



47-49 St Stephen's Green



Westland Park, Willow Road



Merrion Row



Wolfe Tone House, Wolfe Tone Street



Dawson Street



35-38 St Stephen's Green



31 Dame Street



Crow Street



York Street



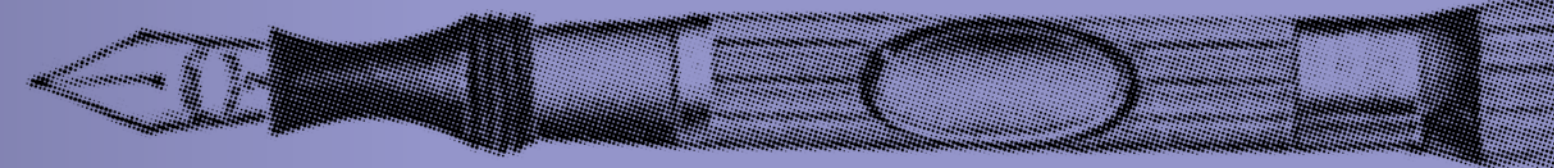
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(v)

# First Manager

In August 1823 an advertisement in *The Freeman's Journal* announced that Christopher Eiffe was leaving the coal business, 'being about to embark in another business', and informed customers that Thomas and Patrick Eiffe would now be responsible for the business. →



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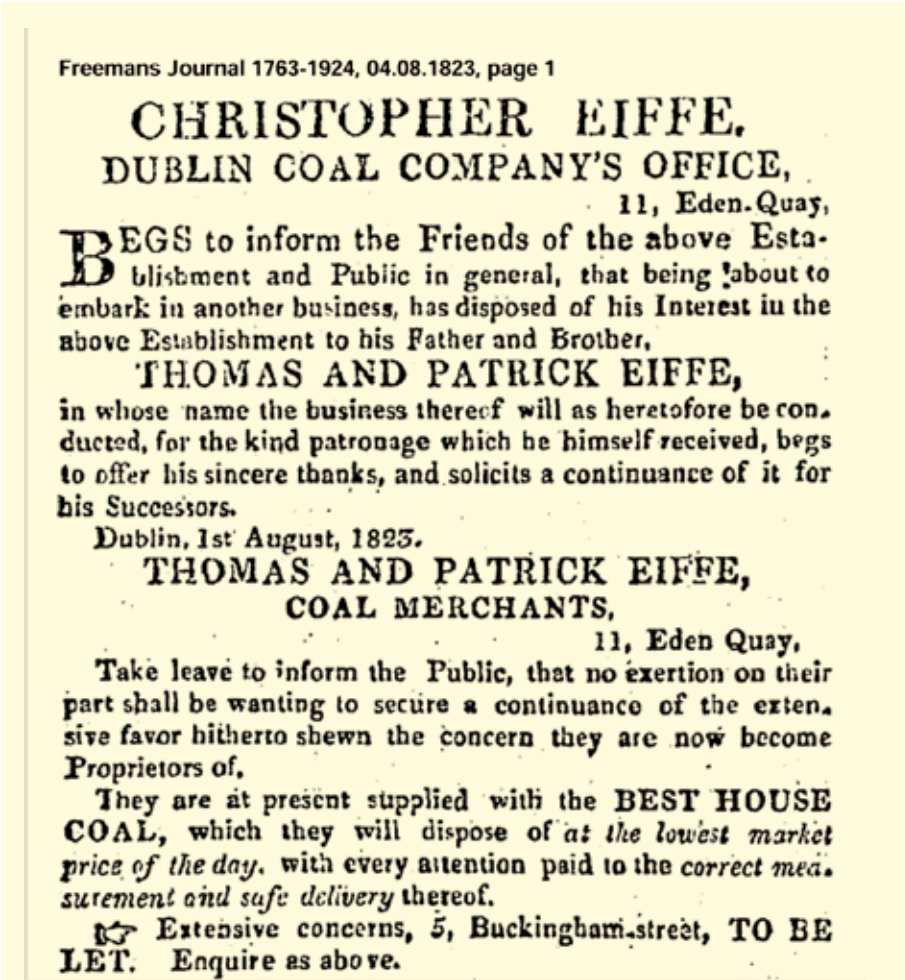
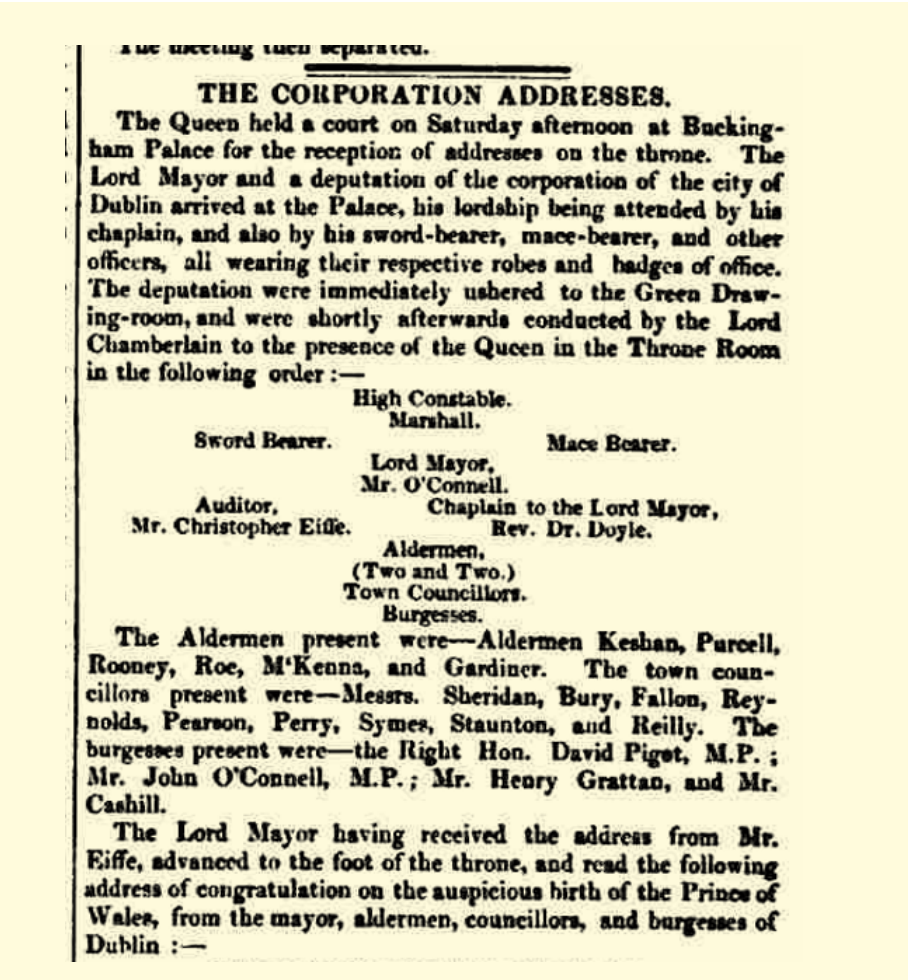


Fig. 1 *The Freeman's Journal*,  
4 August 1823 (Courtesy of the  
Irish Newspaper Archives).

Almost 20 years later Christopher Eiffe was in Buckingham Palace as part of a deputation congratulating Queen Victoria on the birth of her second child, and first son, Albert. Known in his socialising years as ‘Bertie’, he later became King Edward VII and first visited Ireland in 1903.





Victoria’s first visit to Ireland was only seven years after the Irish deputation to Buckingham Palace, and in the immediate aftermath of the Irish Famine, a period that earned her the title ‘Famine Queen’. Her final, not unsuccessful visit, was in 1900. A memorial statue of her, unveiled in 1908 in the grounds of Leinster House (not yet the Dáil), was removed from the grounds (then the Dáil) in the 1940s. Carried out on her back due to the size of the statue, she was relocated to Sydney.

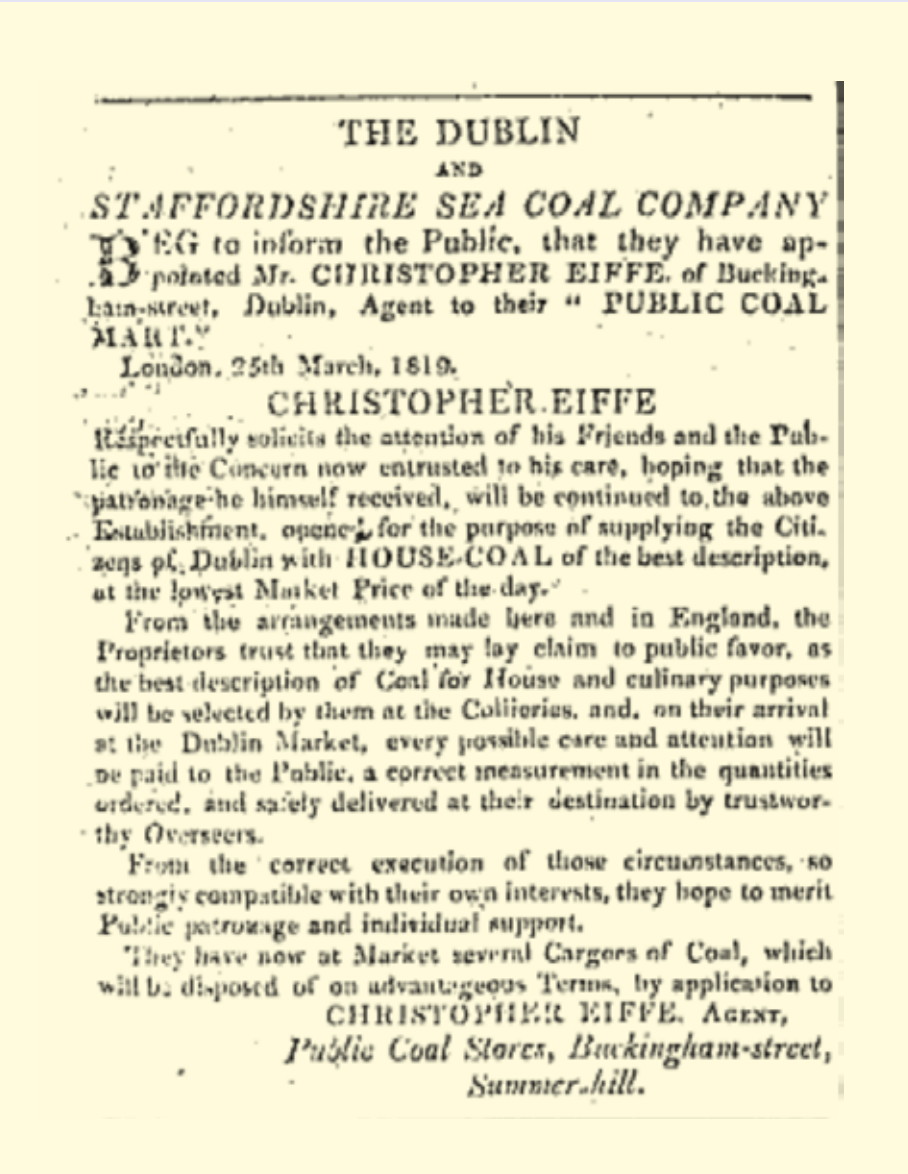
How did Christopher Eiffe climb the social ladder from coal to Queens? Largely due to insurance, philanthropy and political involvement. In the same month as announcing his retirement from coal, an announcement appears in *The Freeman’s Journal* for the Royal Irish Assurance Company, in which Christopher Eiffe is named as the company actuary. Based on common practice in the 1820s, there is a higher probability that Eiffe was recruited into the insurance industry for his existing business management experience, than his acquisition of a relevant degree.

What would the workload of an early nineteenth-century actuary compare to that of their twenty-first century counterpart?

‘Neither the actuary’s title nor duties would stabilize until after the third of the nineteenth century, and significant diversity in form and function remained long after that...compared with later in the century, the typical actuary prior to 1840 was expected to perform a broad combination of managerial, clerical, and mathematical tasks, with an extra burden of providing new premium tables in the case of start-up firms.’<sup>30</sup>

Eiffe had been in the coal business since at least 1819.

Fig. 3 *The Freeman’s Journal*, 18 May 1819 (Courtesy of the Irish Newspaper Archives).



30 Timothy Alborn, *Regulated lives. Life insurance and British society, 1800- 1914* (Toronto, 2009), p. 82.

The environmental impact of coal has led to successive legislation throughout the late twentieth/early twenty-first century reducing its use, and many households today will never have used coal. It was however the fuel of the Industrial Revolution and therefore a vital and lucrative business, and a coal merchant like Eiffe would have had extensive knowledge of an experience in dealing with the public, soliciting for business and negotiating with the logistics of English colliers. Despite the infamous (and perhaps incorrectly attributed) quip by Jonathan Swift, eighteenth-century Dean of St Patrick’s Cathedral and author of *Gulliver’s Travels*, that Irish people should ‘burn everything English...except their coal’, Ireland was very reliant on English coal.

‘...Dublin had an insatiable appetite for coal as it was the main domestic fuel and key to expanding industries such as breweries. The demand continued to expand in the nineteenth century when the Dublin Gas Company became a huge customer for coal in order to provide gas-light for Dublin from its gasworks on Hanover Quay...’<sup>31</sup>

There is no way to know what prompted his move into insurance, perhaps personal ambition to join an industry where promotion was available, and an industry which was in a period of growth.

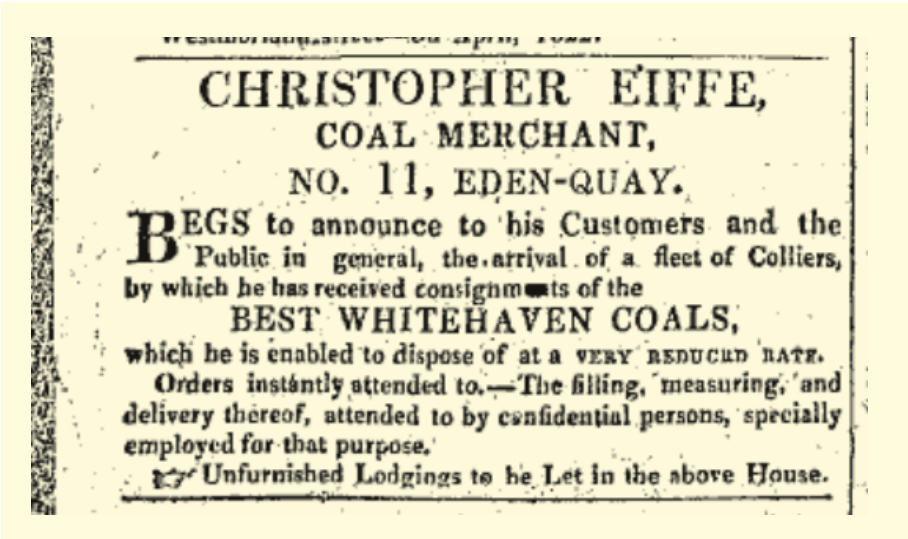


Fig. 4 *The Freeman’s Journal*, 9 May 1822 (Courtesy of Irish Newspaper Archives).

31 Eoin Magennis, ‘The Irish Parliament and the regulatory impulse, 1692–1800: the case of the coal trade’, *Parliamentary History*, 33:1 (2014), pp 54–72.

Eiffe seems to have worked with the Royal Irish Assurance Company until 1827, at which point the RIA was dissolved and Eiffe began to represent Phoenix Fire and Asylum Life, based on Dame Street. He was also living at number 54 York Street, a street of medical and legal professionals.

Fig. 5 *The Freeman’s Journal*, 28 August 1823 (Courtesy of Irish Newspaper Archives).

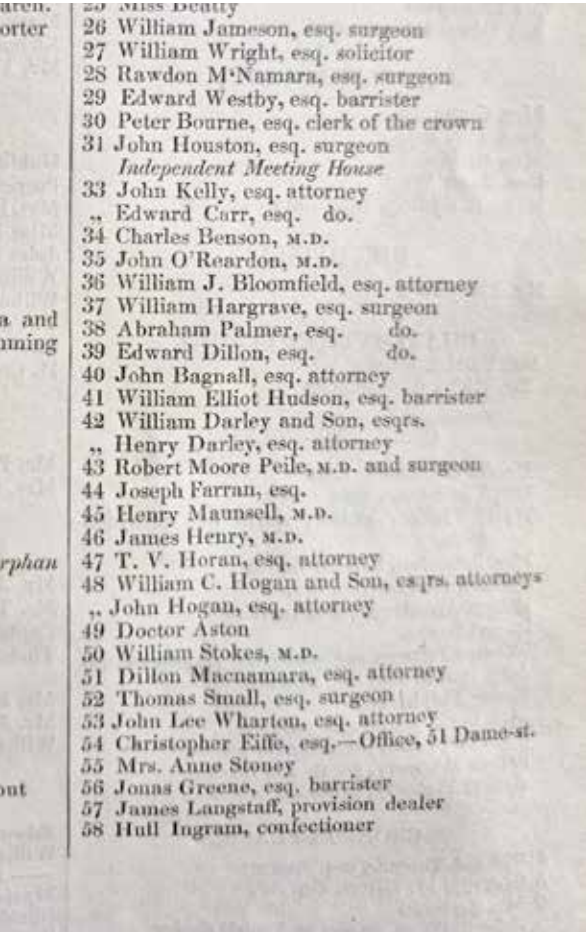
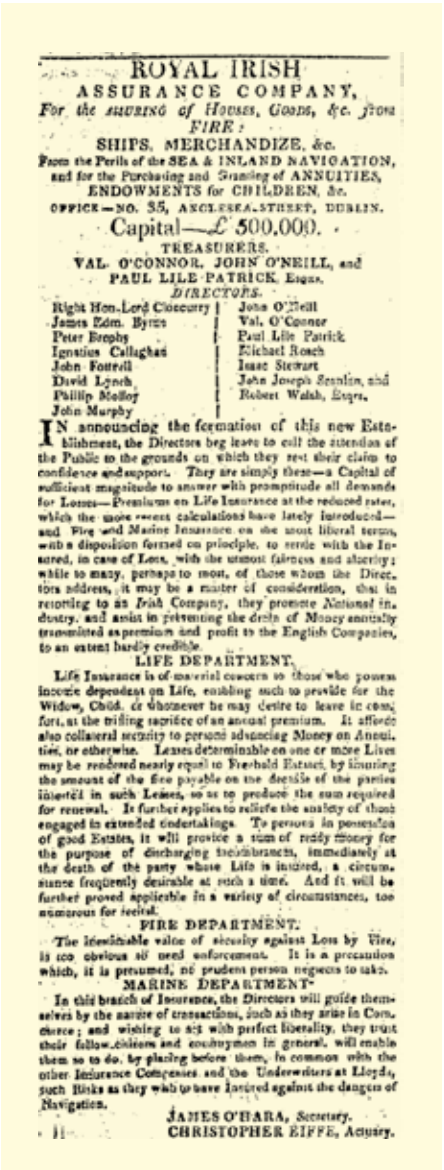


Fig. 6 Christopher Eiffe’s directory listing at 54 York Street. *The Dublin Almanac and General Register of Ireland (Dublin, 1835).*



In early 1834 notices being to appear in newspapers announcing Christopher Eiffe's appointment to Caledonian. Initially the business operated out of his home address at 54 York Street, until, as seen in the previous chapter, the new company moved through various locations around Dame Street.

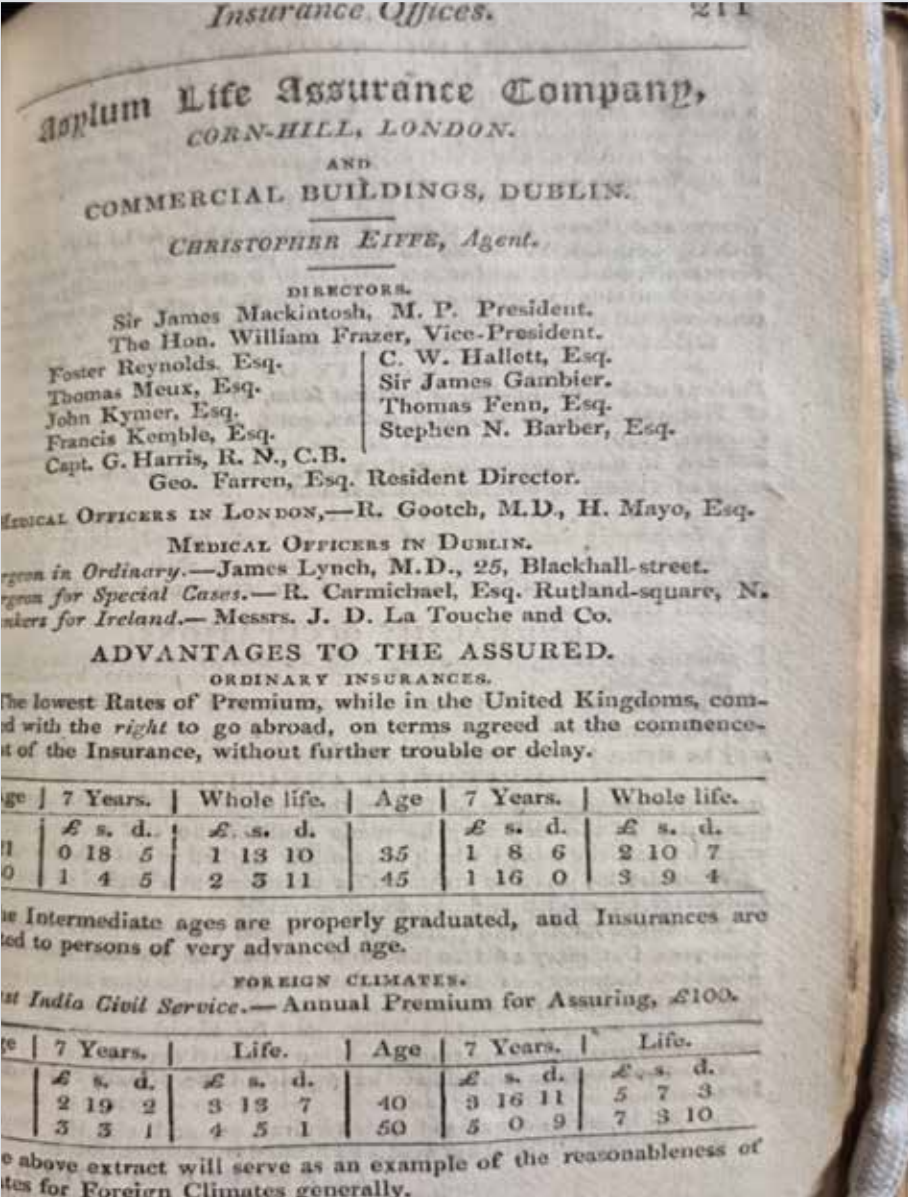
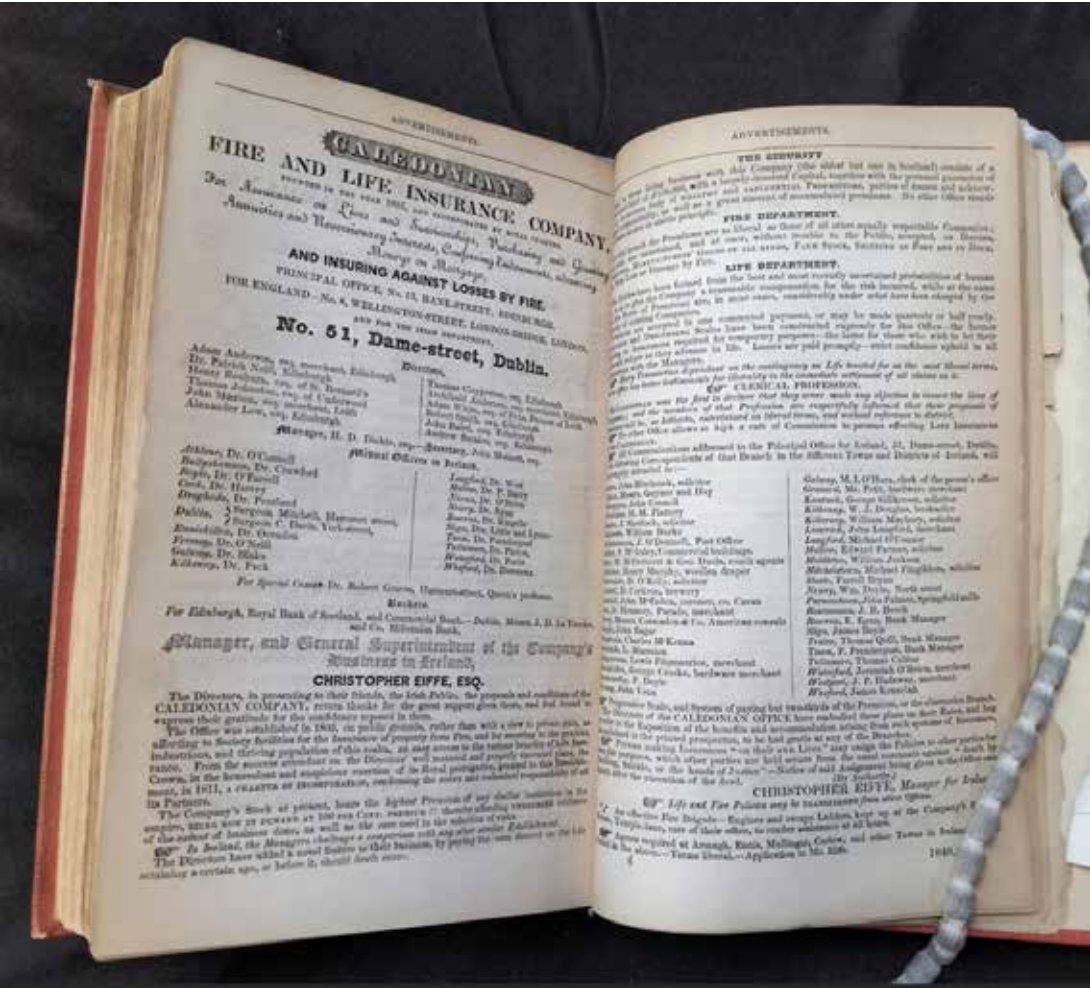


Fig. 7 The Treble Almanac for the year 1828 (Dublin, 1828), p. 211.

While his social status may have been on the rise, Eiffe did more with his influence than simply enjoy the benefits of this position. He was an active member of Dublin's political and philanthropic community.

Fig. 8 The Dublin Almanac and General Register of Ireland (Dublin, 1840).



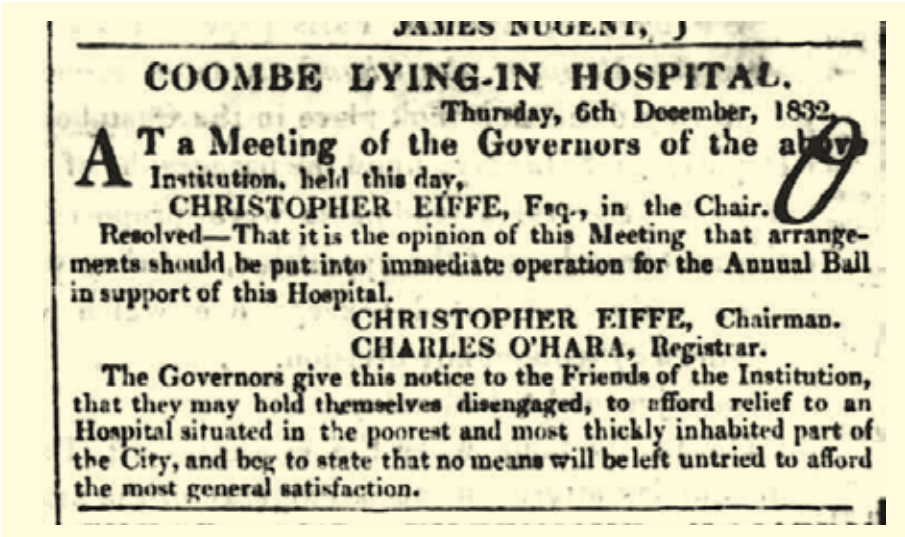


Fig. 9 *The Morning Register*, 7 December 1832 (British Newspaper Archives)

When this fundraiser for the Coombe Lying-in hospital was held it was a relatively recent foundation (lying-in was the traditional term referring to the period of confinement or rest pre- and postpartum). Mortality rates for pregnant women and their babies were high, and relieved only slightly by social status. Christopher had at least two children, a daughter Eliza Matilda and a son Charles, and it may have been his immediate experience of childbirth which prompted his desire to improve conditions in Dublin. Eliza Matilda was born in 1817 and died in 1865.<sup>32</sup> In 1844 in St Andrew’s Church on Westland Row she married James Milo Burke, a barrister who had been part of Daniel O’Connell’s defence team in his 1844 trial.

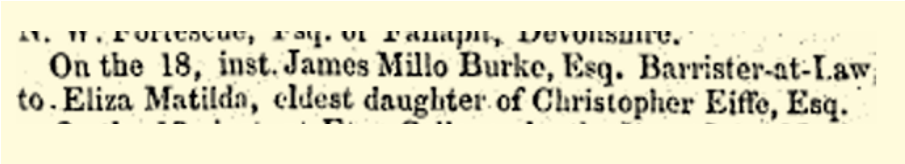
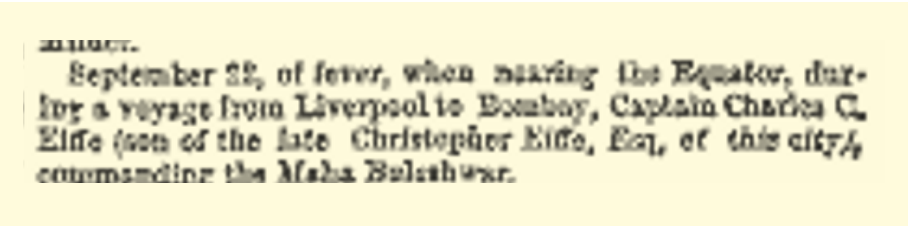


Fig. 10 *Nenagh Guardian*, 28 December 1844 (Courtesy of Irish Newspaper Archives).

Christopher’s son, Captain Charles C. Eiffe died in 1865 on the way to India, his death notice noting referring to his father as ‘the late Christopher Eiffe’.

<sup>32</sup> YouWho? - Stillorgan

Fig. 11 *The Freeman’s Journal*, 15 January 1866 (Courtesy of Irish Newspaper Archives).

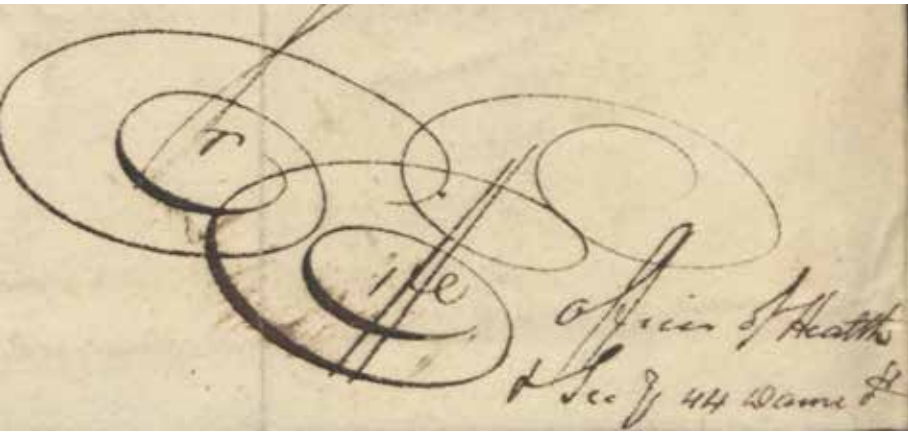


It is from his position as Secretary to the Board of Health for St Andrew’s parish that a rare physical remnant survives. The National Archives of Ireland hold a cover letter written by Christopher Eiffe (at that time still the Phoenix Fire and Asylum Life actuary, written from their address at 44 Dame St), to Sir William Gosset, the Under Secretary for Ireland. This correspondence is

‘...signed by 45 householders of Saint Andrew’s parish, [Dublin], to the Board of Health for Saint Andrew’s Parish, requesting that nuisances including brothels and night houses be removed from Saint Andrew’s Lane and that a police man be stationed in the area to prevent the discharge of waste onto that public street; warning that such filth encourages the spread of disease including cholera.’<sup>33</sup>

At the bottom of that letter is a glorious swirling signature.

Fig. 13 Signature of Christopher Eiffe. (Reproduced by kind permission of the Director of the National Archives).



<sup>33</sup> National Archives of Ireland description of the contents of CSO/RP/1832/4304.



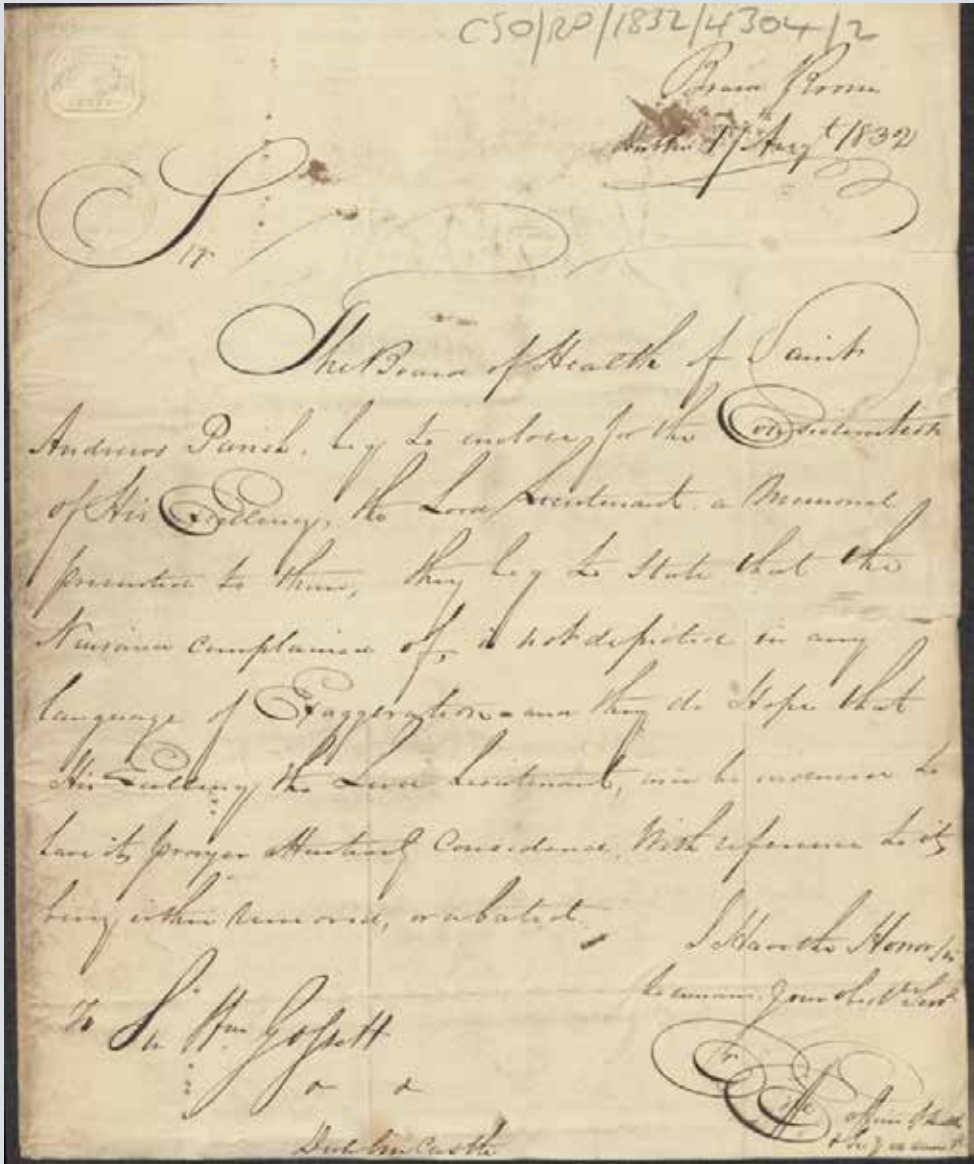
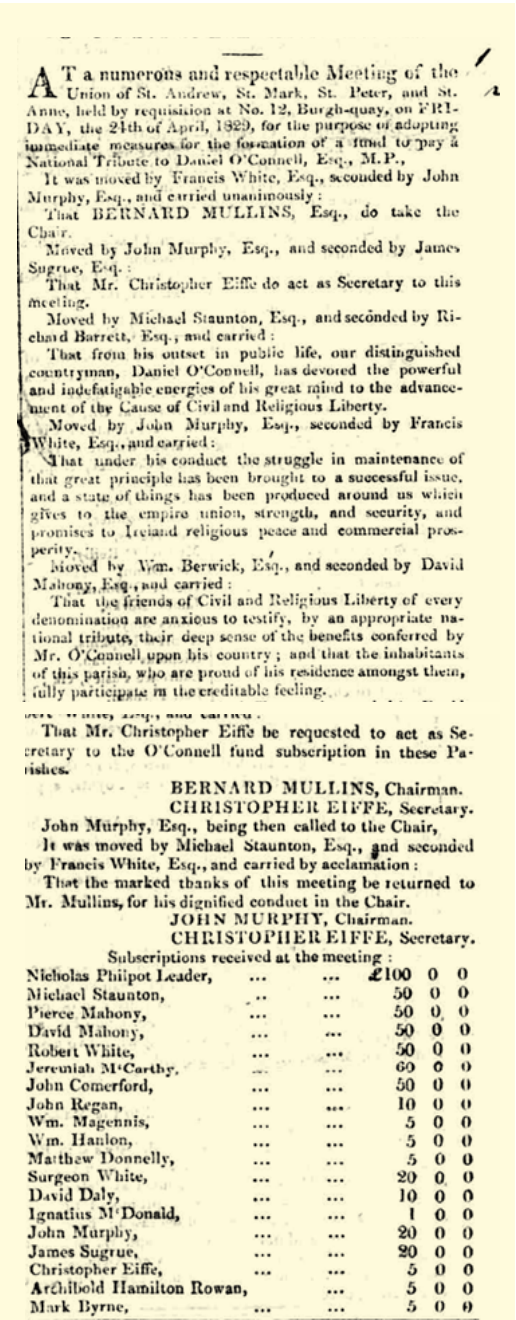


Fig. 12 Letter from Christopher Eiffe, Secretary to the Board of Health for Saint Andrew's Parish, 44 Dame Street, Dublin, requesting that a nuisance be removed from [Saint Andrew's Lane]. (Reproduced by kind permission of the Director of the National Archives).

Fig. 14 *The Pilot*, 27 April 1829 (British Newspaper Archives).



In his political leanings he was a man of Repeal, a supporter of Daniel O'Connell, who was Lord Mayor of Dublin in 1841. His support of O'Connell can be traced back to the 1820s, and this support was a practical one, as were his other forms of public involvement. There are numerous notices over a couple of decades during which Eiffe is involved in entreating the public to contribute money to O'Connell's cause.

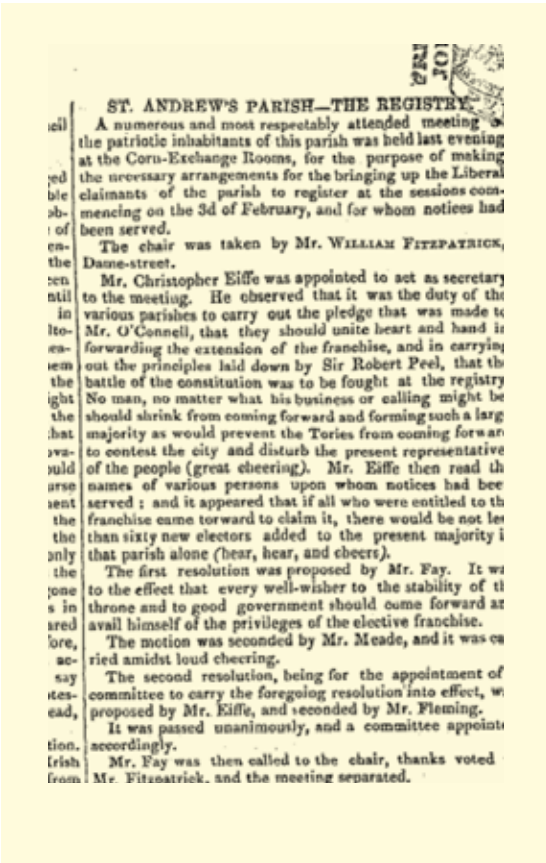


Fig. 15 *The Freeman's Journal*, 28 January 1840 (Courtesy of Irish Newspaper Archives).



For all his philanthropy and good works, Christopher was not a man to let a slight on his name to pass uncorrected. Beginning in 1837 and weaving its way through the courts and the newspapers was a dispute Eiffe had with a man named Ebenezer Jacob. As plaintiff, Eiffe was noted to be manager of ‘a highly respectable insurance company’, namely, Caledonian.



Fig. 16 Southern Reporter and Cork Commercial Courier, 19 May 1838 (British Newspaper Archives).

The defendant, Ebenezer Jacob had quarrelled with a friend of Christopher Eiffe’s, a Dr Mitchell. Eiffe visited Jacob with the intention of finding a resolution, but was met with hostility, and as a resolution it was agreed that apologies would be printed in the newspapers. Jacob visited Eiffe in his office and accused him of being a swindler and a thief, hence the resultant court case. The jury found in favour of Eiffe. The entire episode would now be performed on social media.

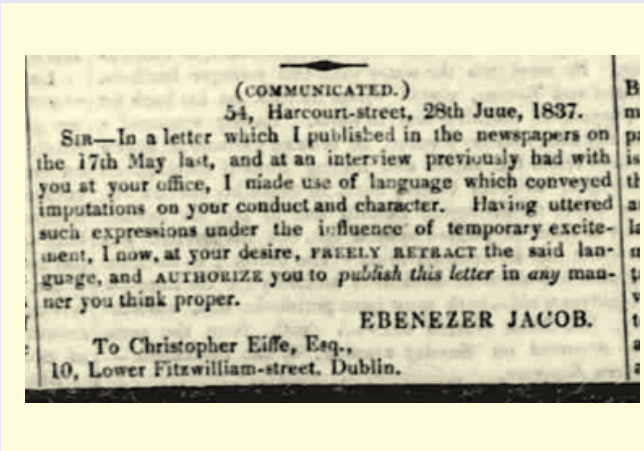


Fig. 17 The Pilot, 30 June 1837 (British Newspaper Archives).

**BAIL COURT—LONDON, MONDAY, FEB. 1.**  
**(Before Mr. Justice Williams.)**  
**Eiffe v. Jacob.**  
**Mr. Heaton applied, under the 48th George III., c. 121, for the discharge of the defendant, Mr. Ebenezer Jacob, late member of parliament for Dungarvan, now in custody at the suit of the plaintiff, Mr. Christopher Eiffe, the managing director of the Caledonian Insurance office in Dublin, the defendant having lain in prison for the space of twelve calendar months for a debt. The learned counsel stated that an action for trial had been brought by the plaintiff in the Court of Queen's Bench, in Ireland, against the defendant in which the plaintiff recovered damages; that the present action was commenced in this court for £105 7s 6d, the amount of the judgement in the first action, and for which the plaintiff had recovered a judgement, with costs.**  
**Mr. Bagley, on behalf of the plaintiff, stated he had five answers to this application: first, that the defendant's affidavit did not show that he had lain in prison for twelve successive calendar months; secondly, that the affidavit did not set forth what was the amount of debt in this cause, and what the amount of costs; thirdly, that there was no affidavit of the service of the notice of this application on the plaintiff, as required by rule 90 of Hilary Term, 2nd Wm. IV.; fourthly, that the debt for which the defendant was charged in execution amounted to £106 7s 6d, exclusive of costs, and, fifthly, that the defendant had not lain in prison for twelve successive calendar months but had resided during the greater part of that time in the rules of the Queens' Bench Prison.**  
**Mr. Justice Williams called on counsel in the first place to argue this last objection, when, it appearing from the cases cited Gilbert v. Pape, and Sumption v. Monzani, 2 M. and W., p. 311; and also from Barnard v. Symonds, 5 Dowl., that a residence within the rules was not the custody contemplated by the act of parliament, and it also appearing from the affidavit made by plaintiff's attorney, that the defendant had resided in the rules since May last, the Court refused the defendant's application, and remanded him back.**

Fig. 18 Waterford Mail, 10 February 1841 (British Newspaper Archives).



In 1842 Eiffe’s time as manager for Caledonian came to an end.

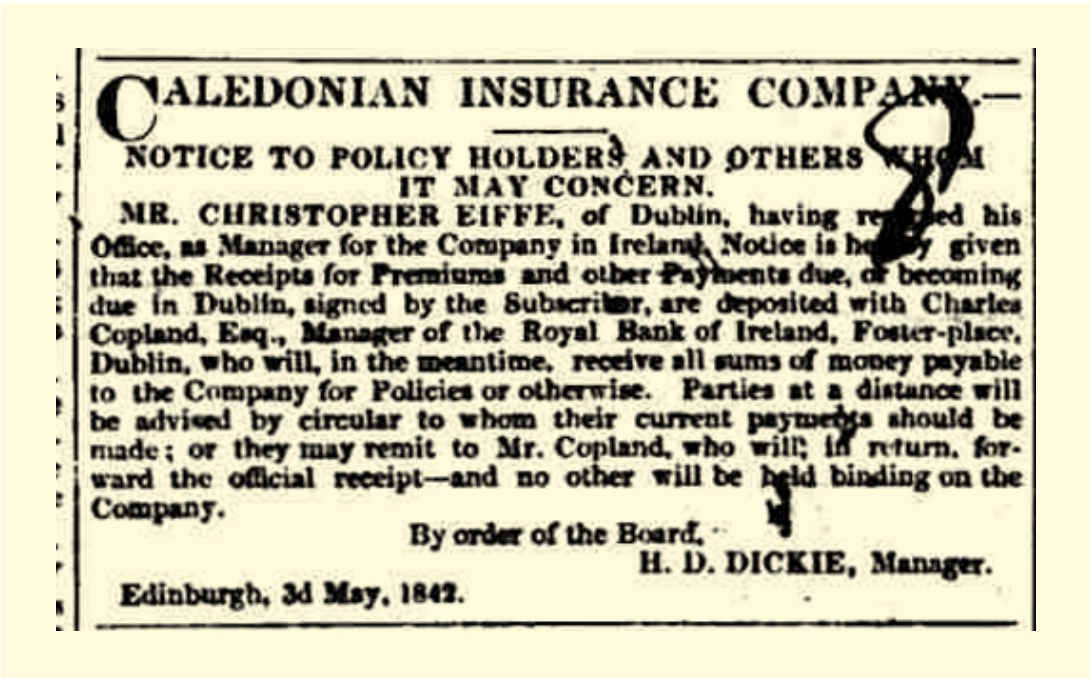


Fig. 19 *The Dublin Evening Mail*, 9 May 1842 (British Newspaper Archives).

His financial career continued however, which we learn of partly from another court case, again in defence of his good name.

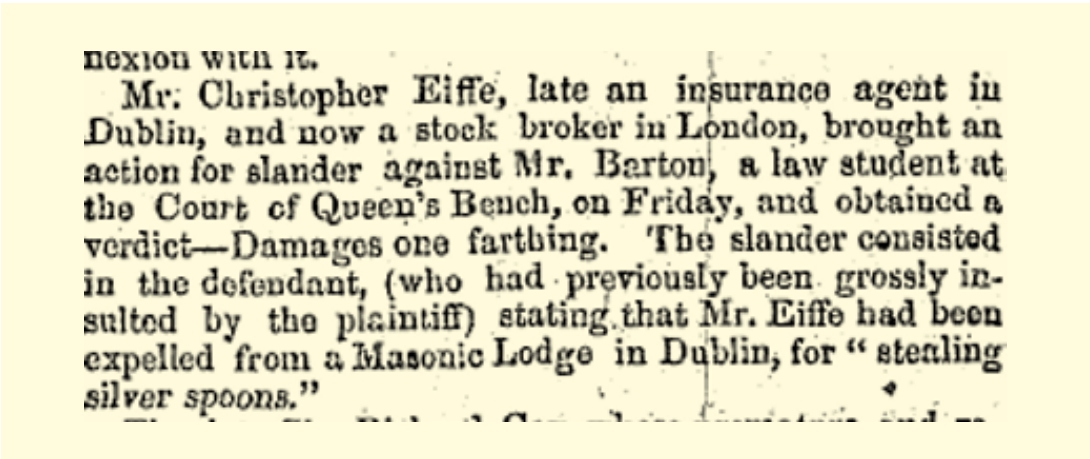


Fig. 20 *Nenagh Guardian*, 23 May 1846 (Courtesy of Irish Newspaper Archives).

Throughout the remainder of the nineteenth century the company’s managers continued the success of Caledonian. Although none were quite as ‘media friendly’ as Christopher Eiffe, one assistant-secretary c. 1870s, a William Coote, was described in the 1890s as having ‘...a large practical and personal knowledge of Irish business, extending over a period of thirty years, and is one of the most widely known and popular men in that country.’<sup>34</sup>

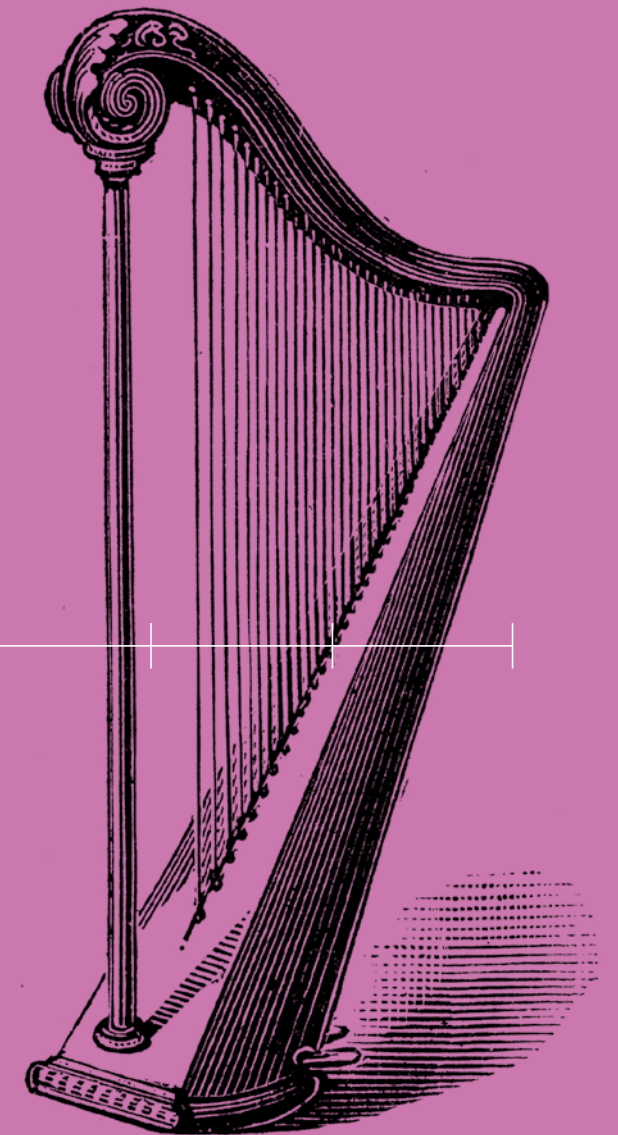
As the nineteenth century drew to a close, the insurance business became increasingly a professional enterprise, the ‘leading insurance men’ generally gained experience in various companies, foreshadowing the increasing professionalism that developed throughout the twentieth century.

34 R.B. Caverly and G.N. Bankes, *Leading insurance men of the British Empire* (London, 1892), p. 284.



# Independence and the Internet

In the pages of *Nationality*, a weekly newspaper edited by Arthur Griffith (founder of Sinn Féin, President of Dáil Éireann and chairman of the Irish delegation who negotiated the Anglo-Irish Treaty of 1921), he urged Irish people to use the new Irish National Assurance Society for their insurance, as a practical way to support Irish independence. →





## (vi) Independence and the Internet

In the pages of *Nationality*, a weekly newspaper edited by Arthur Griffith (founder of Sinn Féin, President of Dáil Éireann and chairman of the Irish delegation who negotiated the Anglo-Irish Treaty of 1921), he urged Irish people to use the new Irish National Assurance Society for their insurance, as a practical way to support Irish independence.

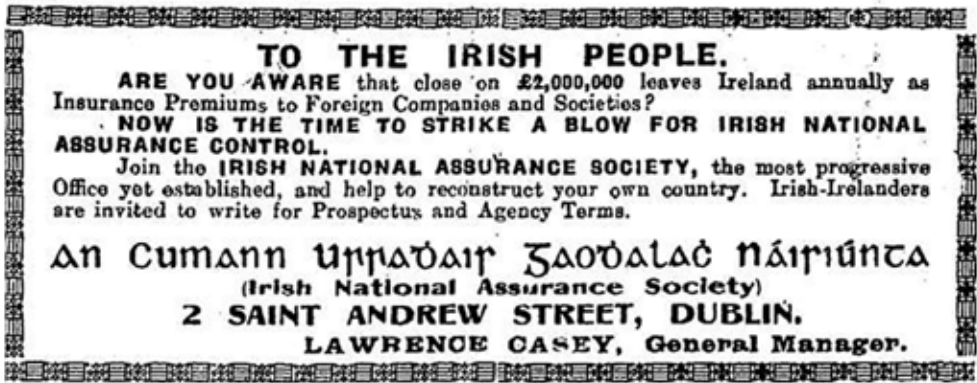


Fig.1 *Nationality*, 19 April 1919  
(Courtesy of Irish Newspaper Archives)

Frank Thornton, Director of New Ireland Assurance in the early 1950s made a statement to the Bureau of Military history about his experiences as an insurance agent and Volunteer:

...the New Ireland Society Assurance Collecting Society came into being on 5<sup>th</sup> January 1918...while seriously undertaking this job of creating an organisation to get control of insurance in Ireland, at the same time we were using this organisation in its early stages as a cover for our general activities in organising the Volunteers. As Insurance Officials...[we]... had an excellent cover for our activities in the various areas over which we were operating. In addition, every man appointed to any position of trust in the new Insurance Company was a Volunteer and, in this way, we paved the way to setting up a very important Intelligence Organisation and provided a very good cover for all our activities wherever we went.<sup>35</sup>

35 Bureau of Military History 1913-21, Witness Statement no. 510: BMH.WS0510.pdf (militaryarchives.ie)

Insuring Irish lives, in Ireland, had always had a political element, most obviously in the premiums companies charged British lives versus Irish lives.

‘Until Irish independence in 1922, Ireland was not a foreign market for British insurers, but a regional one within the broader British insurance industry with an identical legal framework - the 1909 Insurance Act. Capital mobility and geographical proximity meant the Irish insurance market was dominated by British insurers, operating through agencies or branches, not subsidiary companies...’ at that time the ‘...Free State had approximately 136 insurance firms, societies and associations at this point. Of these this researcher has identified over 80 of them as being of British control or origin.’<sup>36</sup>

Perhaps because of the vocal and well-connected nationalist insurance movement, insurance was one of the areas that received special attention from the new Irish government in the wake of the signing of the Anglo-Irish Treaty in December 1921. The political influence of the native insurance companies might have been sufficient to influence the recommendation that restrictions should be places on British companies, but the practical implementation of those restrictions was slow to be realised. Some of the early recommendations, including an ‘...obligation that British (or ‘external’) insurers must lodge and maintain in the Free State a sum equivalent to their full actuarial liabilities’ and that ‘British or external insurers would be required to obtain a licence to carry on business’ were met with resistance from these companies.<sup>37</sup>

Further concerns were raised by the Department of Industry and Commerce in the late 1920s, but it was only with the arrival of Fianna Fáil into government in the 1930s, and the Insurance Act of 1936 that real change was achieved. The 1920s aim of an industry dominated by Irish companies had still not been achieved in the early post-independence years. Established in March 1939, Irish Life (previously known as variations of The Irish Assurance Company Limited) was one outcome of the Lemass insurance initiatives.

36 Emmet Oliver, *Government-Business Relations in the Services Sector of Independent Ireland, 1922-1958* (Unpublished PhD thesis. University of Dublin, Trinity College, 2024), p. 104. Oliver’s thesis, in particular chapter four, is a detailed insight into this period of change in insurance regulation.

37 Ibid., p. 107.

Despite these changing market dynamics and attitudes to overseas firms, Caledonian continued to trade successfully, possibly helped by its then near century in existence in Ireland and the favourable reputation it had developed over that time.

‘By the mid-1950s Irish firms held 54% of the life business, while overseas companies retained 46%. While the Lemass interventions transferred a large number of industrial life customers over to an Irish-based firms, overseas firms continued to dominate ordinary life, which was growing faster than industrial globally and was a larger business line in the Irish market by the mid-1950s.’<sup>38</sup>

‘A successful agent required integrity, strength of character, self-motivation, self-discipline, energy, drive, perseverance, determination and ambition, coupled with common sense, good mental arithmetic, an ability to plan and sound administration. They were trusted by their clients and often seen as the family’s adviser. They took their responsibilities seriously and were respected in their communities. Many were active in local government or voluntary organisations.’<sup>39</sup>

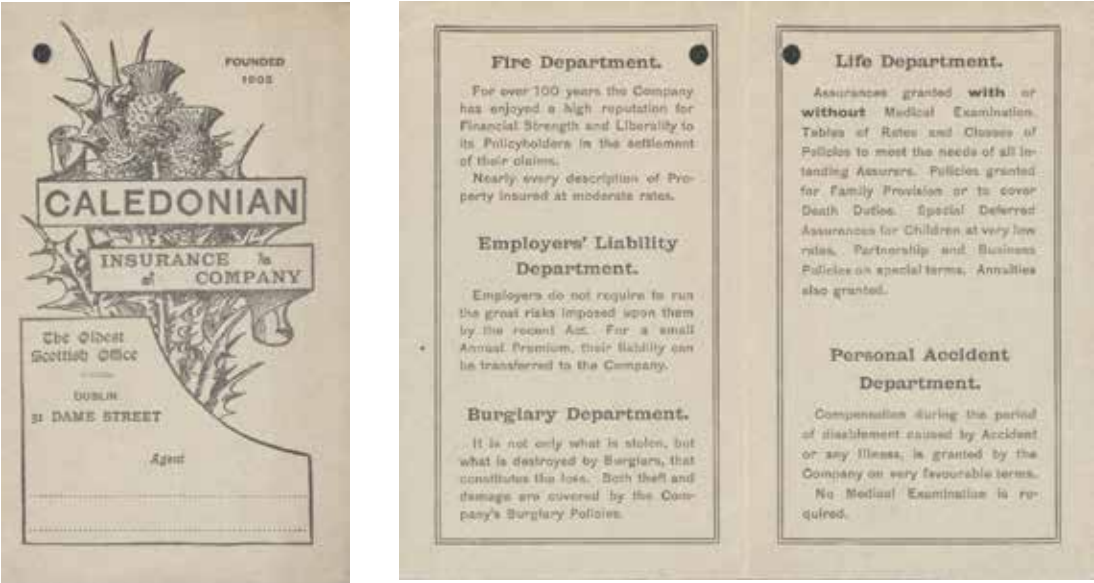


Fig. 3 Agent calling card (Courtesy of the Director of the National Archives)

38 Emmet Oliver, *Government-Business Relations*, p. 125.

39 Kenny Kemp (ed.), *Celebrating 150 years of Royal London. Outstanding People. Remarkable History*. (An abridged version of Murray Ross’s major history of Royal London), p. 95.

Changes in the insurance industry continued throughout the second half of the twentieth century, some regulatory, others through an evolution in how financial business was conducted. The Life Insurance Association, founded in the 1970s, is an example of the increasing professionalism of the industry, with employees of companies then expected to acquire accreditation through exams, and maintain their knowledge of changing regulation through CPD (continuing professional development). Universities now offer undergraduate and postgraduate degrees in insurance and in actuarial and financial management, while the Insurance Institute offers certificates and diplomas in a wide range of areas, including product advice and loss adjustment.

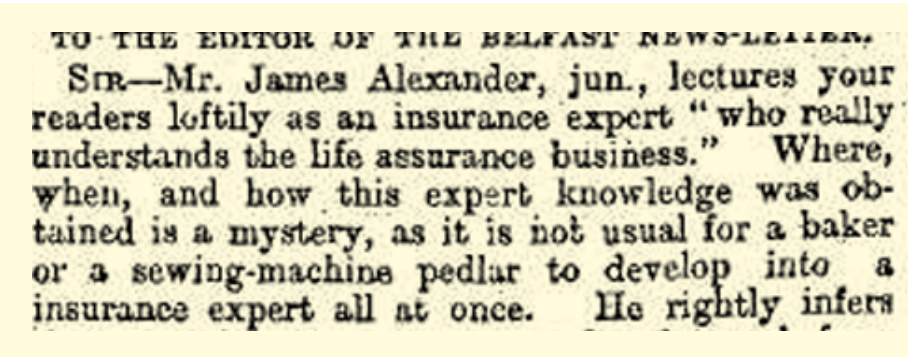


Fig. 4 *The Belfast News-Letter*, 19 October 1901 (British Newspaper Archives).

A further change was the move from agents to brokers. Across all companies, insurance agents had traditionally worked part-time as agents, for many it was their secondary occupation.

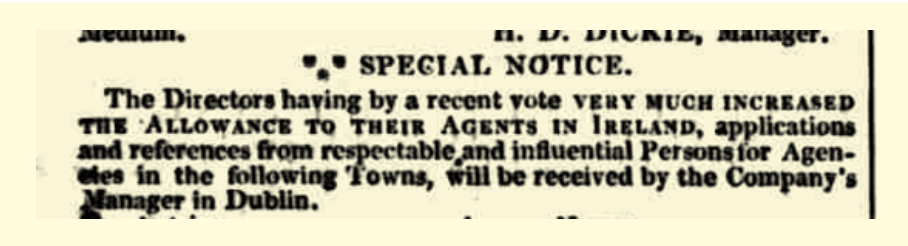


Fig. 5 *General Advertiser for Dublin, and all Ireland*, 17 June 1837 (British Newspaper Archives).



Even in the nineteenth century agents might work on behalf of several companies, ideally then able to procure a range of insurance for prospective customers.

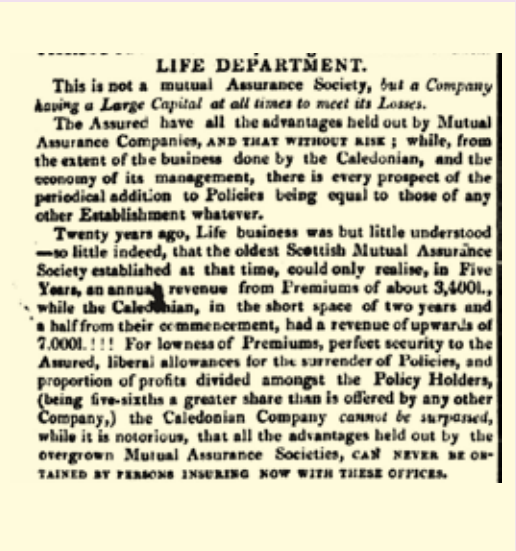


Fig. 6 *Leinster Express*, 17 October 1953 (British Newspaper Archives).

The modern insurance broker is an evolution of this practice, to establish a licensed brokerage it was necessary to have agencies with several companies.

Royal London Ireland is a broker-based company, meaning its products are not offered through direct sales with the company, but require potential customers to seek financial advice through a registered financial broker. In this way customers are given independent advice about their financial circumstances and the best products to match their needs. Through the nineteenth and early twentieth centuries, life insurance was deemed ‘the poor relation’ of the insurance business, because of its association with the poorest in society taking out policies to cover burial, an attempt to avoid a pauper’s burial. Royal London Ireland’s strong market position in the life insurance industry in Ireland is now linked to home ownership, mortgages and pensions, reflecting how insurance purposes have evolved with society.

Fig. 7 *The Dublin Evening Post*, 5 November 1836 (Courtesy of Irish Newspaper Archives).

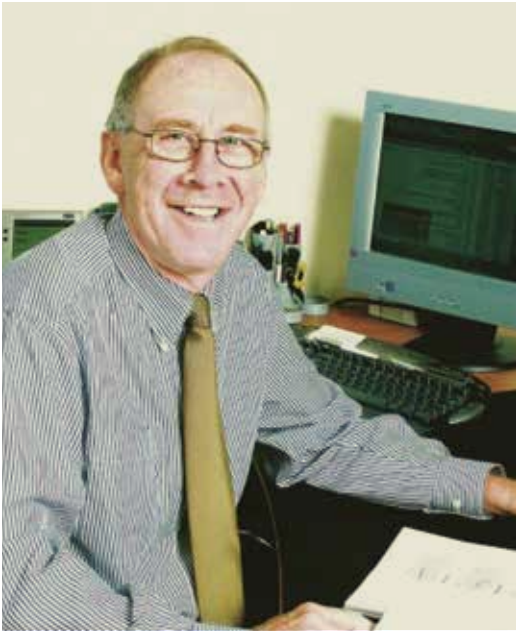


Despite early scepticism about the benefits of mutuality, and the wave of demutualisation in Ireland in the early 2000s, the parent of Royal London Ireland, the Royal London Group, has maintained its mutual status as a core value of the company. Remaining mutual means the Group remains owned by its members and is not beholden to external shareholder demands or payments. From when in 2022 Royal London Ireland became the first new Life company to enter the Irish Pensions market in 30 years, that mutual mindset also drives how Royal London Ireland is focused on the long-term needs of their customers, which manifests itself in the likes of ‘ValueShare’ – whereby a portion of the profits of Royal London Ireland can be awarded to Pension customers, in the years that the company does well.<sup>40</sup>

<sup>40</sup> <https://www.royallondon.ie/pensions/valueshare/>

Even up to 1980s there were up to twenty life assurance companies operating in Ireland, many of whom were well known names at the time, such as Abbey Life, Canada Life, Scottish Provident, Norwich Union and Hibernian. Following extensive merger and acquisition activity over recent decades there are now only six remaining. It is testament to Royal London Ireland and the commendable offerings and service it provides that 190 years after its establishment on York Street it remains one of those to survive, and in their case to grow and thrive.

Technology has changed every aspect of insurance, allowing prospective customers access to quotes and application forms online. ‘In terms of basic “modernisation”, Royal Liver broke its way into the twentieth century by purchasing its first computer in 1967. It was an IBM machine.’<sup>41</sup> Their embrace of technology continued from then into the early 2000s, when Caledonian Life were one of the pioneers in Ireland to provide an online platform for the submission and underwriting of new applications, rather than paper applications, which were the norm at the time.



Mick Cremin, MD of Caledonian Life in the early 2000s.

<sup>41</sup> Royal Liver Friendly Society (or The Liver as its affectionately known) - Royal Liver Memories



Fig. 8 *Irish Examiner*, 2 November 1993 (Courtesy of Irish Newspaper Archives).

This was called their ‘electronic service proposition’ or more generally referred to as ‘eSP.’ While it might have taken time to convince some brokers to embrace the insurance IT ‘revolution’, once they could see the positive impact it had on the speed of the application process, it soon became increasingly popular. For context, this was the same decade when cameras on phones became widespread, which then led to smartphones, and now brokers can use their phones to follow their client’s applications. In 2024, 100% of Royal London’s Ireland Protection applications are now done online.

This decade also saw the company introduce the ability to provide price quotations online via the Caledonian Life technology system. Prior to this, compact discs (CDs) had to be designed and developed to supply Protection pricing to brokers. These in turn, had to be ‘burned’ and sent out in the post to every individual broker that had an agency with the company. This had to be done each and every time a pricing change was made to a protection product. Now this can be done very efficiently and speedily in Royal London Ireland’s online new business system, and these details are also provided to the online broker pricing portals, of which the company was an early supporter.

In 2014 ‘eSP’ evolved into ‘MyBusiness’, still in place in 2024, continually upgraded and improved over the intervening decade. In more recent years, Royal London Ireland has continued with its digital journey through the development of online portals for both protection and pension customers. Here they can find all their policy details and information, and the uptake from customers has been very strong, with c. 70% of customers choosing this option over paper-based materials. This has the added benefit of reducing the levels of printing and postage required, with subsequent positive sustainability impacts.

Additionally in this sphere, Royal London Ireland was an early adaptor of email-based communications, both for service correspondence and marketing, and also introducing an online broker centre, where brokers can view all Royal London Ireland’s latest news and developments. One of the most recent innovations has given brokers the opportunity to test potential underwriting decisions on behalf of their customers.

From the many discussions I had with Royal London Ireland staff while researching this book, it is clear that it is their firm intention to remain at the forefront of technology, product development and service innovation into the future.



# Conclusion

“What did the 2nd drawer contain?  
Documents: the birth certificate of Leopold Paula Bloom: an endowment assurance policy of £500 in the Scottish Widow’s Assurance Society intestated Millcent (Milly) Bloom, coming into force at 25 years as with profit policy of £430, £462 – 10 – 0 and £500 at 60 years or death, 65 years or death and death, respectively, or with profit policy (paidup) of £299 – 10 -0 together with cash payment of £133 – 10 – 0, at option...”  
James Joyce, *Ulysses*. The 1922 text (New edition, Oxford, 2022), p.675.

We end, as we began, with *Ulysses*. ‘James Joyce, like Leopold Bloom, was fascinated by advertising, sales and consumption, and by the ways in which the attention of consumers was won and held.’<sup>42</sup> The elevated status now bestowed on *Ulysses* as a work of fiction was slow won. Scepticism about its meaning and value was slowly replaced by a greater understanding of its intricacies, ‘...a long and tortuous journey from oddity to commodity.’<sup>43</sup> The insurance documents of *Ulysses* were also very much of their time, and insurance too was long viewed with scepticism, consumers unsure about its value. Fire and maritime insurance had clear benefits, but eighteenth-century life insurance policies were essentially ‘...wagers on the lives of third parties...’<sup>44</sup> and as such were eventually subject to parliamentary legislation to ensure insurable interest.

The development of actuarial methods, and a reliable premium system, gradually brought more stability to the life market into the nineteenth century. Following Caledonian, or The Caledonian Fire and Insurance Company, through the nineteenth, twentieth and twenty-first centuries, through its name changes, all the way to the current Royal London Ireland, is a walk through Irish history, through social concerns and developments. Follow the advertisements for the company’s products, and you can follow how the economy of Ireland changed over almost 200 years.

From actual fire-fighting in the nineteenth century, Royal London Ireland now aims to help customers fight financial insecurity and uncertainty.

For nearly two centuries, through various changes of address and name, it has helped Irish people bury their dead, saved their businesses from flames, protected their incomes in times of sickness and provided pensions on retirement. Its past bodes well for its future.

42 John McCourt, *Consuming Joyce. 100 years of Ulysses in Ireland* (London, 2022), p. 1.  
43 Ibid., p. 4.  
44 Jaya Savige, ‘Underwriting Ulysses’, p. 83.

(vii)

Advertising and Marketing Materials through the years



# (i) Advertising and Marketing Materials through the years

**THE CALEDONIAN**  
**Fire and Life Insurance Company,**  
Established in 1805.  
INCORPORATED BY ROYAL CHARTER AND ACT OF PARLIAMENT.  
19, GEORGE STREET, EDINBURGH,  
AND 17, CROW-STREET, DUBLIN.

LIFE INSURANCE of every description effected, the Insured being subject to no expense whatever beyond the Premium.

ANNUAL PREMIUM FOR INSURANCE OF £100, PAYABLE AT DEATH.

Age.	With Profit.		Without Profit.	
	£	s. d.	£	s. d.
20	1	19 5	1	12 6
25	2	4 2	1	17 1
30	3	9 10	2	1 7
35	5	16 1	2	6 10
40	9	4 2	2	14 6
45	13	13 4	3	8 9
50	4	7 0	3	19 9
55	5	7 8	5	0 0
60	6	15 7	6	3 1
65	8	3 2	7	16 3
70	10	14 7	10	5 1

Eighty-four per cent. of the profits periodically added to Policies on the participating scale.

Premiums may be made payable half-yearly or quarterly, or on the increasing or decreasing scale.

Policies granted, payable to the Insured when he attains the age of 60, or at death, if it occur before that age.

Credit given on whole Life Policies for half the Premiums for the first seven years, or for one-third of the Premiums for the whole term, the Insured paying Interest on the Sum unpaid, which he may pay off at any time.

A few examples of the Bonuses declared on Participating Policies, at the last investigation of the Company's business, in May, 1850, will show the advantages of joining this Department.

Age.	Sum Insured.	Duration of Policy.	Profit Paid.	Bonus.
20	£ 500	6 years.	£ s. d.	£ s. d.
-	1,000	7 "	74 15 0	37 10 0
-	1,500	8 "	174 8 4	87 10 0
-	2,000	9 "	220 0 0	150 0 0
-	2,500	10 "	448 10 0	215 0 0
-	3,000	11 "	622 18 4	312 10 0
-	3,000	11 "	822 5 0	412 10 0

The next declaration of Bonus will be in May, 1857, when an increased rate of Bonus is confidently anticipated.

**FIRE DEPARTMENT.**  
Fire Insurances of every description effected at moderate rates.  
Policies may be transferred from other Offices without extra charge.

**WRIGHT AND BUCHANAN, Agents, 17, Crow-street, Dublin.**

Fig. 9 The Dublin Almanac and General Register of Ireland (Dublin 1857).

**Life Assurance?**  
**At my age?**  
**You're joking!**



You can see his point of view. To a young man middle age seems far enough away, let alone retirement and old age!

But in fact Life Assurance is one of the most worth-while investments a young man can make. After all, most men take out Life Assurance sooner or later—and *the sooner the cheaper!* Our Young Man's Policy has been specially designed to give you all the best in Life Assurance. May we send you further details, without obligation?

**CALEDONIAN**  
Insurance Company  
A Member of the Guardian Assurance Group  
Dublin Office: 35, St. Stephen's Green  
Branches also in Limerick, Cork and Kilkenny

Fig. 10 Irish Independent, 28 January 1969 (Courtesy of Irish Newspaper Archives).



**up to 14.6% per annum with Caledonian Endowment Assurance PLUS**

This is a new Caledonian 10-15 year policy. With all the profitable advantages of endowment assurance, PLUS an extra death benefit. If death occurs within the term of the policy, the cash sum payable would be greater than the basic sum assured. And it would be increased still further by the generous Caledonian bonuses.

These bonuses are your share of the profits of a substantial life and annuity business. Profits achieved by experienced underwriting and economical administration, and by shrewd investment in a wide portfolio of shares, property and other securities.

At present bonus rates, a 10-year policy would give a standard-rate taxpayer an equivalent gross yield of up to 14.6% per annum, assuming the current tax relief basis and standard rate of tax of 35% throughout.

Here is a completely safe and sound investment which gives you Regular Savings ★ Big Returns ★ Life Cover PLUS

Can you afford to ignore it? Ask us for more details NOW!

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Insurance Company  
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Dublin Office: 35 St. Stephen's Green  
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Please send me details of Caledonian Endowment Assurance PLUS NF2

Name .....  
Address .....  
Date of Birth.....

Fig. 11 Irish Independent, 24 August 1971 (Courtesy of Irish Newspaper Archives).



**Give them Family Income Protection and you'll feel even happier!**

It's a simple matter to make sure that your family would be left with a reasonable income in the event of your death. Expensive? Not at all! A man of 30, for instance, could ensure his family £1,500 a year for the balance of a 20-year term, at a cost of less than 50p a week. Probably with an income tax advantage into the bargain.

Ask us about Caledonian Family Income Protection. It can make a real contribution to family happiness. You won't be pestered—you will be reassured.

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Dublin Office: 35 St. Stephen's Green  
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Fig. 12 The Irish Press, 8 June 1972 (Courtesy of Irish Newspaper Archives).



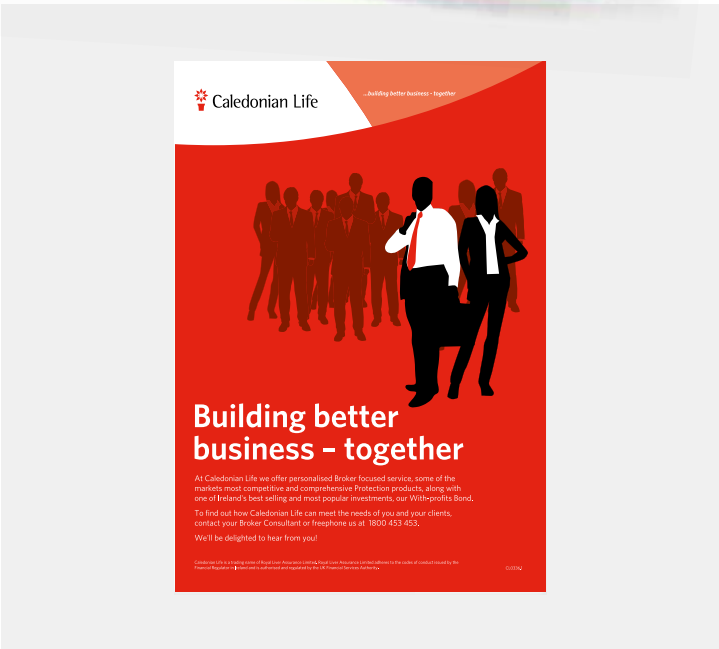
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Endowment Assurance  
Whole of life  
Mortgage Protection  
Term Assurance  
Pension Schemes

**Take your pick!**  
Life Assurance bears fruit with

**CALEDONIAN**  
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Fig. 13 Irish Independent, 21 February 1974 (British Newspaper Archives).









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Irish Newspaper Archives

The British Newspaper Archive

Dublin City Architects Blog — The Fire Insurance Plans of Charles Edward Goad

[www.goadoldstreetmaps.com](http://www.goadoldstreetmaps.com)

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