

Slaves + Insurance = Rich Records

By Diane L. Richard

Introduction ...

Though it's hard for us to fathom insuring slaves, detailed records were kept and through these records we can learn about specific slaves (by name), owners, and plantations. We'll explore slave insurance registries, policies, newspaper article, court suits and more and get you excited about these often-overlooked records!

When the insured slave died, the owner could submit a claim seeking redress. Additionally, insurance companies did not just insure those living-in state, they also insured slaves located near and far. Wanted to move to another state and bring your slaves with you? Permission was needed or your slave insurance policy was voided.

CALIFORNIA DEPARTMENT OF INSURANCE
Slavery Era Insurance Registry by Name of Slaveholder

New York Life made corrections on December 21, 2005. The corrected data is presented in bold print.

Slaveholder		Slave		Other Identifying Information	Submitted By
Last, First Name	County (or Parish), State	Name	County (or Parish), State	Policy Number(s)	
Bradley, CW	Wilmington, NC	Munty	Same	1862	New York Life Insurance Company
Bradley, EC	Wilmington, NC	Jacob	Savannah, GA	1862	New York Life Insurance Company
Bradley, EC	Wilmington, NC	Sam	Same	1862	New York Life Insurance Company
Bradley, Richard	Savannah, GA	Jim Howard	Same	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Abart	Same	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Jim Dudley	Savannah, GA	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Bill Hyman	Wilmington, NC	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Ned Martin	Wilmington, NC	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Jandy	Wilmington, NC	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Abner	Wilmington, NC	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Abner and Abner, Alexander	Wilmington, NC	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	John Burr	Wilmington, NC	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Anthony	Wilmington, NC	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Peter	Wilmington, NC	1862	New York Life Insurance Company
Bradley, Richard (Savannah, GA) and Glen, William Burke (Wilmington, NC)	Savannah, GA, and Wilmington, NC	Bill	Wilmington, NC	1862	New York Life Insurance Company
Brang, George W.	Fayette, KY	Marshall	Same	1862	American International Group, Inc.
Brookridge, W.	Louisville, KY	Knob	Same	1862	New York Life Insurance Company
Brents, George	Fayette, KY	George Brents	Same	1862	American International Group, Inc.
Brown, Daniel (Slaveholder) (beneficiary is Shuler, D.H.)	Montgomery, AL			1862	Aetna Life Insurance Company
Brown, Alexander	Henderson County, KY	Adam	Same	1862	New York Life Insurance Company

These records provide Invaluable information when seeking out hard-to-find ancestors or wanting to learn more about your slave-holding ancestor. This talk does NOT cover the insurance taken out on slaves as “cargo” when transported on ships.

Outline ...

- Discuss practice of insuring slaves and when it started
- Legislation legalizing slave insurance [e.g. Kanawha Slave Insurance Company, Virginia]
- Show examples of related documents:
 - Establishment of slave insurance in a companies' bylaws
 - Rates for slave insurance
 - Insurance Co reports on insuring slaves
 - Newspaper articles about insuring slaves
 - Slave insurance paperwork [from insurance company files in manuscript collections]
 - Payouts for deceased
 - Suits regarding conflicts over payouts by said policies [company files, court records]
- Select online databases (often referred to as a registry) for slave insurance, including and not limited to ...
 - Slavery Era Insurance Registry [California] –records from many insurance companies & slave owners from the bulk (if not all) of slaveholding states.

Information on location, owner, policy type & insurance co.

<http://www.insurance.ca.gov/01-consumers/150-other-prog/10-seir/>

- Slavery Era Insurance Policies Registry [Illinois] – similar scope as the CA registry. Some entries give a date of death for an enslaved individual as well as information on occupation, slave holder and location.
<https://web.archive.org/web/20170218122527/https://insurance.illinois.gov/Consumer/SlaveryInformation/SlaveryReporting.asp>. & via Ancestry.com,
<http://search.ancestry.com/search/db.aspx?dbid=70799>
- [Virginia] Unknown No Longer< Virginia Historical Society,
<http://unknownnolonger.vahistorical.org/>. (search results slave life insurance policies)
- [North Carolina] Third Annual Report of the NC Mutual Life Insurance Company (1849), <http://docsouth.unc.edu/nc/mutual/mutual.html>. (search on slave & a few claims are listed)
- Digital Library on American Slavery, <https://library.uncg.edu/slavery/>. (subject = slave insurance)
- Resource for locating slave insurance documents
 - Archivegrid, <https://beta.worldcat.org/archivegrid/> (search on the term “slave insurance” to see archival holdings on the subject)

Sneak Peak at One Element of Talk ...

- As discussed, some records for many larger companies are available online and it just wasn't the “giants” of the time who insured slaves. Small start-up companies, many of which didn't last long, also insured slaves.
- For example, the N.C. Mutual Life Insurance Company was formed in Raleigh NC in 1849 and it was dissolved in 1865.
- From day one it insured slaves and stipulated the rules for such. M B Royster proposed to ensure a pregnant slave and his application was rejected unless he applied for 5 years.
- Almost immediately, payouts were made upon the proof of loss of insured slaves including one to William Murphey of Salisbury for a slave insured for \$500. Unfortunately, the slave was not named.
- Though many of the records do not name the insured slave, when Charles W Bradley of Wilmington sought \$500, it was stated to be for the death of slave Murray. Invaluable.

The screenshot shows the homepage of the Digital Library on American Slavery. At the top, there is a navigation bar with the UNCG logo and links for Prospective Students, Current Students, Faculty & Staff, Alumni, and Community & Friends. Below this is a search bar with the text "Search [Blank] [Blank] [Blank]". Underneath the search bar, there are four featured articles, each with a small image and a title:

- Race and Slavery Petition Project**: The National Archives and Records Administration released information on 200,000 petitions, including slaves, free people of color, and white, submitted from 1770 legislative petitions and 14,012 county court petitions, as well as from a wide range of other documents, including wills, inventories, deeds, and other records. Search through high-resolution petitions, among others. Browse in these documents on the names and other data on roughly 80,000 slaves, 6,000 free people of color, and 62,000 whites, both slave owners and non-slave owners.
- NC Runaway Slave Advertisements**: The North Carolina Runaway Slave Advertisements project provides online access to all known runaway slave advertisements from 1701 to 1860. These first ads provide a glimpse into the social, economic, and cultural world of the American slave system and the specific geographic region North Carolina. The project website includes digital scans of the ads, contextual essays to address their historical research value, full-text transcripts, an annotated bibliography to aid researchers, and a searchable database.
- Voyages: The Trans-Atlantic Slave Trade Database**: The Digital Library on American Slavery includes 34,548 voyages from Britain's slave trading companies (1701-1807), including 46,689 slave arrivals and 24,200 departures.
- People of Property - Slave Deeds of North Carolina**: People of Property - Slave Deeds of North Carolina is a new, comprehensive online database of slave deeds in North Carolina. The project is a joint effort of the North Carolina Division of Archives and Records, and North Carolina State University. The project is building the largest and most comprehensive database of slave deeds in North Carolina, 1700 to present. The project is a joint effort of several counties. More information on each of these local efforts may be found on the Digital Library on American Slavery website.

- Not all the policies are NC-based. James C Spruill & co of Edgefield District SC proved the loss of slave Baltimore Lamb. Note, not just a forename and a surname provided.
- And, the constraints were pretty specific. Alexander Gresham of Fayetteville had to get permission to “hire” 2 slaves insured in SC while William Grove sought permission to remove his insured slaves to Florida. Permission was granted on the condition that he paid an addition premium of 1%.
- Since this particular company only operated just before and up through the Civil War, it’s quite possible that the names of insured and/or deceased slaves will be parents or siblings of the individuals you are tracking in the late 19th century.
- Go actively seek information on the companies doing business in the locale where your ancestors were enslaved. You just might find that they were insured.

April 8th 1851
 Ex. Committee Met, present W. R. Scott & G. B. Root.
 Examined and approved various applications, the will of
 a slave named Aaron belonging to William P. Moore of
 Newbern, insured on Policy No 806 for \$7000; was examined
 and ordered to be paid.

**THE NORTH CAROLINA
 MUTUAL LIFE INSURANCE COMPANY,
 HAZLETON, N. C.**

THE above Company has been in operation since the 1st of April last, under the direction of the following Officers, viz:

Dr. Chas. E. Johnson, President,
 Wm. D. Haywood, Vice President,
 James F. Jordan, Secretary,
 Wm. H. Jones, Treasurer,
 Ferrin Busbee, Attorney,
 Dr. Charles E. Johnson, } *Medical Board*
 Dr. Wm. H. McKee, } *of Consultation.*
 Dr. R. B. Haywood, }
 J. Hersman, Gen'l. Agent.

This Company has received a charter giving advantages to the insured over any other Company, The 5th Section gives the Husband the privilege to insure his own life for the sole use of his Wife and Children, free from any claims of the representatives of the husband or any of his creditors.

Organized on purely *mutual* principles, the life members participate in the *whole* of the profits, which are declared annually. Besides, the applicant for life, when the annual premium is over \$30, may pay one half in a Note.

All claims for insurance against the Company will be paid within ninety days after proof of the death of the party is furnished.

Slaves are insured for one or for five years, at rates which will enable all Slaveholders to secure this class of property against the uncertainty of life.

Slave insurance presents a new and interesting feature in the history of North Carolina, which will prove very important to the Southern States.

The last four month's operation of this Company show a very large amount of business—more than the Directors expected to do the first year—having already issued more than 200 Policies.

AGENTS FOR THE COMPANY.

J. Hersman, George T. Cooke, W. Whitaker, George E. B. Singletary, R. P. Waring, Travelling Agents for North Carolina, &c. and S. J. Young, Agent for South Carolina.

All Communications on business of the Company should be addressed to **JAMES F. JORDAN,**
Secretary.

August 29, 1849. 773—

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Slave Insurance

“The most successful life insurer to operate extensively in Virginia was the Baltimore Life Insurance Company of Maryland (1830–1867). ... growing demand for such policies spawned competition ... from newly established southern life companies including the **North Carolina Mutual** ... **Greensboro Mutual Life**, although none of these companies had extensive operations in Virginia.



CHAP. 195.—AN ACT to increase the powers of the Kanawha slave insurance company.
(Passed March 27, 1837.)

1. *Be it enacted by the general assembly,* That the act incorporating the Kanawha slave insurance company, shall be so amended as to authorize said company to make insurances upon steam boats, flat boats and other river boats; also upon freight, goods, wares and merchandize, gold and silver bullion or money, against all risks or dangers of the rivers, and upon houses, stores and other buildings, goods, wares and merchandize, furniture and other articles, against fire, and to fix a premium thereon.

2. *Be it further enacted,* That it shall be lawful for said corporation to increase its capital stock from time to time as they find it necessary or expedient, until the whole thereof shall amount to the sum of two hundred thousand dollars, and on all occasions when the capital stock shall be so increased as aforesaid, the said company shall open books for subscription in all respects as is provided by the seventeenth section of the act, entitled, “an act to incorporate the Kanawha slave insurance company,” passed February the eighteenth, eighteen hundred and thirty-six: *Provided however,* That it may be lawful also, to open books for subscription at the Kanawha salines.

3. This act shall be in force from and after the passage thereof. *Commencement.*

Acts of the General Assembly of Virginia: Passed at the Session of 1836-37, Commencing 5th December, 1836, and Ending 31st March, 1837, in the Sixty-first Year of the Commonwealth, Thomas Ritchie, printer to the Commonwealth, <https://play.google.com/store/books/details?id=dhwSAAAAYAAJ&rdid=book-dhwSAAAAYAAJ&rdot=1>