

Fire Insurance Records: A Versatile Resource

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BUSINESS RECORDS ARE GAINING PROMINENCE as a source of data for historians. They have long been less popular than personal records, at least partly because they conjure up an image of endless spans of identical forms. This apparent weakness is now being turned to advantage by some historians who find them quantifiable, comprehensive, and predictable. Moreover, the material is not limited to business, but lends itself to a variety of subjects. One method of demonstrating its usefulness is to examine the information and potential of one segment of a company's records. The fire insurance records in the archives of the INA Corporation are good examples of forms that offer a wealth of material, whether it be for a genealogist or a computer programmer.

INA Corporation uses the records in its archives for company history, for advertising, and even for display. In addition, the documents have potential for many other uses by researchers outside the company. One look at a detailed architectural drawing of an 1869 church or a 1798 street plan of Charlestown, South Carolina, both submitted as part of insurance surveys, could inspire a researcher to fields very far removed from the history of INA or insurance in general.

Of the various types of fire insurance records generated by the Insurance Company of North America (presently part of INA Corporation), the blotters, policies, surveys, and proofs of loss are probably the most useful. Through the middle of the nineteenth century, rather than keeping a copy of the policies, the company entered the particulars of each insurance transaction in books called blotters. The fire blotters are occasionally consulted by genealogists searching for traces of an ancestor or his property. They are invaluable sources for specific information recorded on policies, especially on policies no longer extant. They are useful also as chronological indexes to properties insured in a given period, or for tracing ownership of particular

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FIG. 2. Detail of engraving at top of same 1828 policy (fig. 1) showing early firefighters at work. INA eagle firemark is above door of house.

policies contain statements of renewal and can indicate how long homeowners stayed in a particular location. A most informative and interesting section of most policies and their corresponding blotter entries is the description of risks, which could range from the common "brick dwelling house, piazza and kitchen" to the unlikely "merchandise . . . including Chinese fire-works and fire-crackers" found on an 1846 policy.

The risk section of the fire insurance policy usually includes such information as the building's location, number of stories, type and materials of construction, and sometimes its number of rooms and outbuildings. Changes or additions to a building had to be called to the attention of the company and noted on the policy since such changes might affect the premium. Hence, the policy can provide also a record of the successive structural changes a particular building might have undergone.

Since INA was the first fire insurance company to insure goods in buildings as well as the buildings themselves, many of its policies include descriptions and enumerations of the goods, furnishings, and equipment in businesses and shops. A 1794-96 fire blotter volume evokes pictures of the tools and stock of such eighteenth-century merchants and craftsmen as cordwainers, tanners, ship chandlers,

soapmakers and tallow chandlers, goldsmiths, perfumers, starchmakers, and sugar refiners. For example, one apparently well-equipped 1796 Philadelphia soapmaker and tallow chandler had insurance on \$300 worth of furnaces, \$50 worth of candles, \$100 worth of "dipping utensils," \$50 worth of "soap frames," another \$50 worth of "sundry tools," \$200 worth of "casting moulds," \$250 worth of "sperm presses," and \$500 worth of stock. An equally detailed enumeration of the presses, equipment, and sizes and styles of type in a 1795 Philadelphia print shop was found in answer to a request for assistance in the reconstruction of a Benjamin Franklin printshop.

As with any research, the idiosyncracies of the source material will on one hand limit but on the other hand inspire certain lines of investigation. Particular information required for insurance purposes such as notation of special risks could be turned to advantage in studying, for example, flammable materials like spirit gum and turpentine or such special items as "looking glasses" whose presence or absence, sizes and values, are often specified on a policy.

Fire surveys are detailed descriptions of risks to be insured. The company demanded precision since the specifications determined the premium charged, and many of the buildings were located far from the home office. Present uses of the fire insurance survey are many and varied, the most frequent being as sources of information for the restoration of houses and public or institutional buildings. Properties for which the INA archives has been able to provide surveys include an area called "Hagley on the Waters of Brandywine, State of Delaware," later owned by the Du Pont family (fig. 3), and the buildings in

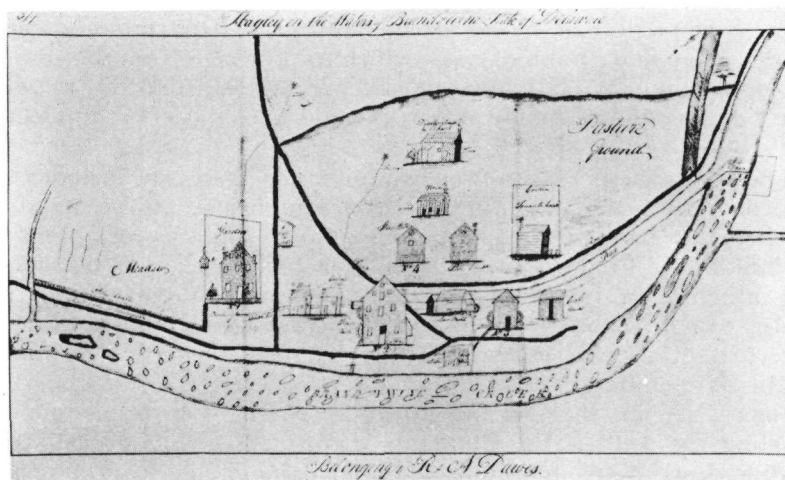


FIG. 3. Delightfully primitive drawing of mills, dwelling, and outbuildings prepared as part of a 1797 fire insurance survey for "Hagley on the Waters of Brandywine."

Hopewell Village, a National Park Service restoration of a nineteenth-century iron forge.

In 1841, INA began writing perpetual fire insurance covering a building indefinitely after payment of a substantial deposit. Careful risk selection, and consequently surveys, were essential because of the high values involved. Perpetual policies were most advantageous to people with free capital and permanent buildings, and the advantage is reflected in the high proportion of surveys made of churches, mansions, and institutional buildings. The early surveys were hand-written descriptions which run to as many as five pages and include considerable architectural detail, as can be seen from the following excerpt from an 1847 survey of a Philadelphia dwelling: "The first story main house has 2 parlours and a 4 feet entry partitioned from the parlours sliding doors between the rooms and 2 entry doors all of plank pannelled and painted a Square head front doorway with a marble frontispiece having an Entablature head and pilasters and a fancy transom sash over the door and a marble stop."

A printed application form was adopted around 1861 and was soon followed by a printed survey form. These one-page forms were still quite detailed, the second form being divided into sections pertaining to each story of a building and containing blanks where specifics on the roof, cornices, number and sizes of doors and windows, types and sizes of moldings, skirtings and floorings, shutters, mantels, and many other details were to be entered. Both forms included space for describing heating and lighting fuels and apparatus. From a research point of view, although inherently less interesting than the varied descriptions of the early surveys, the printed form greatly increases the chance of finding information on any of the points covered and lends itself to comparative and cross-sectional studies.

The written survey descriptions were usually accompanied by drawings or sketches, often of both the building and its environs. A 1797 letter to a merchant in Baltimore contains the following guidelines for the scope of the survey:

... a drawing or Sketch of the ground plan of the Premises to be Insured, and of the neighbouring adjacent buildings, annexed & referred to in the description, to be extended as far as the next Cross Street on both sides of the Front and a particular description of the Back Buildings as well as of the House to be Insured as of those in or near a line with the Front, for One Hundred feet each way; naming the Streets and their Directions, and marking the distances by common estimation. The materials of which the neighboring Back buildings are formed & a general description of the manner & purposes for which these are occupied is necessary, especially if there be any extra Hazardous business carried on, or extra Hazardous Goods Stored in them."

Fortunately for the surveyor, it added, "Neither perfect accuracy nor elegance will be required in those Drawings."

Accordingly, the surveys that have survived run the gamut from crude floor plans to surprisingly detailed architectural drawings and

from rudimentary street maps to watercolor renderings of building exteriors. Actual architectural drawings and plans were also submitted, thus explaining the presence among INA's fire insurance records of five drawings of a house and stable designed about 1881 by noted Philadelphia architect Frank Furness (fig. 4). Both aesthetic and research value is present in such documents. For example, besides being lovely to look at, an extensive set of intricate architectural designs for an 1880 townhouse by the Philadelphia firm of Collins & Autenrieth would seem to provide some background for understanding why their prize-winning design for the Philadelphia Centennial Exhibition building proved too expensive to execute.

Also of obvious research value are the street plans submitted with surveys. They serve as a record of the locations of houses and buildings in various towns and cities. And, since most of the houses insured were new houses, growth patterns of a town can be traced by correlating the date and position of a house. The INA agent in Reading, for instance, sent many diagrams to the Philadelphia home office to help the underwriters visualize risks being considered, thus providing potential research data. An instance in which map-style surveys proved useful was in providing some data for a study of patterns of settlement along Pennsylvania's Brandywine Creek.

Because insurance was based on set practices, the same information appears consistently. There is evolution in presentation but little in content. Scrap-paper notes became handwritten formulas and then printed forms. For the company such streamlining is efficient, but to



FIG. 4. Drawing of Wynnewood, Pennsylvania, house designed c. 1881 by Philadelphia architect Frank Furness. Drawing was submitted as part of a fire insurance survey.

the researcher a document which has been intentionally deprived of its individuality may seem uninteresting. Both benefit from the same important advantage—regularity. Forms are ideal for quantitative research. The same information is guaranteed, so it can be traced and any variation will become obvious.

Historic, economic, and architectural patterns can be traced using INA's insurance forms. Some series are complete sets for one event. Recently, an analysis was made of the proofs of loss (forms giving details of a loss and its settlement) of the Chicago fire of 1871. The objective was to see what kind of risks the company took and how it coped with payments after the disaster. Charts were developed on building construction, building height, location, type of risk, and value of risk. These charts showed that in 1871, when the insurance industry had not developed its present stability, at least one company had a fairly clear idea of what it considered safest: a commercial risk in a brick building.

Forms span large time periods, and although many INA series are incomplete, perpetual fire insurance records, for example, date from 1841 to the present. The perpetual survey specifications for heat and light mentioned above could be put in the perspective of time and quantity. The records reflect very clearly the spread of new technology, as more policies mention gas and, later, electricity. The 1796 tallow chandler is left far behind.

With computerization, data need not be limited. INA was not the only company to carry perpetual insurance. It and other surviving Philadelphia companies have records which, taken together, cover practically all perpetual fire insurance written in the city of Philadelphia. These are sources for investigating the city in terms of the makeup of low-risk properties, comparative architectural styles for expensive houses, or even in terms of the types of Philadelphians most likely to have purchased perpetual insurance.

Insurance records which are created for the company and the policyholder can sometimes be used effectively again by the company and by researchers. The records tell the history of the industry and provide raw data for impartial information. The information is flexible; it can be used to study specific items or be adapted to the needs of the modern scholar. The fire records at INA are but one segment of one company's archives. If awareness of the potential of business records is heightened, this type of record will continue to be preserved and, it is hoped, be used more and more often. Such records are an often unexpected and versatile resource which does not deserve to be forgotten.