

The Google Earth of the Last Century: Fire Insurance Maps

Daniel R. Lilienkamp, JD
History & Genealogy
St. Louis County Library

As we research the lives of our ancestors, we typically become interested in more than just dates. Questions arise about their everyday lives, questions such as: What did their neighborhood look like? What kind of house did they live in? What was their work environment like? A tool that could answer some of these questions is Fire Insurance Maps.

History of Fire Insurance Maps

In the late 1700s, London insurance companies began compiling maps of the structures of the city to provide underwriters with the information they needed to assess risk and issue fire insurance policies. By the mid 1800s, the practice had spread to the United States.

The first, created for New York City by William Perris and August Kurth, appeared in 1852. By 1855 Perris had published several bound volumes for that city which he continued to update. He and his new partner, Henry Browne, continued publishing revised editions until 1889.

In 1857, Ernest Hexamer established Hexamer and Lochner to make fire insurance maps in Philadelphia. He was followed by D. A. Sanborn who created the D. A. Sanborn National Insurance Diagram Bureau in 1867, Spielman & Bush who began publishing maps for New Jersey cities, and the Whipple Agency who published maps for St. Louis the same year.²

Additional maps were published by William A. Miller, Reimer & Olcott, Charles E. Goad, Charles Rascher, Edward A. Dakin, and Scarlett & Scarlett in the following years. Over time, the D. A. Sanborn Company merged with or acquired all of these companies. By 1915 they were the sole printer of fire insurance maps in the United States.³

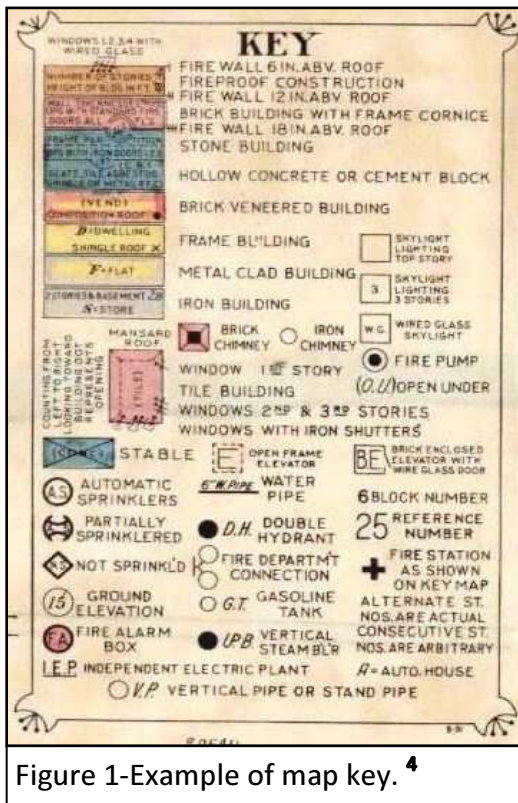


Figure 1-Example of map key. ⁴

The maps were created by field agents called striders or trotters using existing plat maps. It took some time, possibly as long as several months, to create each map because of the details needed to adequately describe the features of each building. Was it frame or brick? What type of floor did it have? What was the building's purpose? Was water (from a hydrant or tank) available to put out a fire if there were one? All of these had to be documented for a company to assess risk when issuing a policy. The map makers developed a complex system of colors and symbols to show the answers to these questions on the map. [See figure 1 for an example.]

The end of the second world war brought many changes to the United States. New ways of accessing information on fire and other hazards began to diminish the need for Fire Insurance Maps. Updates became less frequent and eventually stopped as the Sanborn Map Company

concentrated their efforts on other types of maps that met the needs of the new era. Surviving maps found their way into archives and historical collections.

Using Sanborn Maps for Genealogical Research

Like all documents used in genealogical research, fire insurance maps were not made for us. They were created at a specific time for a specific purpose. Their creators did not contemplate that decades later we would be trying to use them for our purposes. This is not to say they are not useful for us. They can be quite useful.

Census records, wills listing real estate, letters, pay stubs, draft registrations, marriage licenses, and a host of other documents used in genealogical research often include addresses. Any urban, and many suburban addresses, can easily be plotted on a more or less contemporary fire insurance map. This can be helpful when we strive to add context to our ancestor's lives. They can also help identify structures in old photographs.

A succession of fire insurance maps for an area will provide information about the changes in a neighborhood over time. Comparing the description of a residence or business on the fire insurance map to a modern Google Map will help a researcher determine if the same structures are still standing.

Conclusions

Fire insurance maps are fun and easy to use. They provide insights into our ancestors lives, and neighborhoods. Anyone with urban ancestors should make an effort to find and use them.

NOTES:

1. Hermann, Missouri July 1898, Sheet 1, Sanborn-Perris Map Co., Limited. Fire Insurance Maps Online, subscription database accessed 10 July 2018. [https://0-www-fims-historicalinfo-com.iii.slcl.org/FIMSSD.aspx?m=04696_1898]
2. Facts taken from Oswald, Diane L., *Fire Insurance Maps: Their History and Applications*. College Station, Tex. Lacewing Press, 1997, pp. 97-98. Call no: R 368.11 O86F
3. Ibid.
4. Hermann, Missouri October 1917 revised October 1932, Key, Sanborn Map Co., Limited. Fire Insurance Maps Online, subscription database accessed 11 July 2018. [https://0-www-fims-historicalinfo-com.iii.slcl.org/FIMSSheet.aspx?dk=04696_1932/7/key.jpg]
5. Insurance Maps of Louisiana Purchase Exposition 1904, Sanborn Map Co., Fire Insurance Maps Online, subscription database accessed 17 July 2018. [https://0-www-fims-historicalinfo-com.iii.slcl.org/FIMSSD.aspx?m=04858_1904]

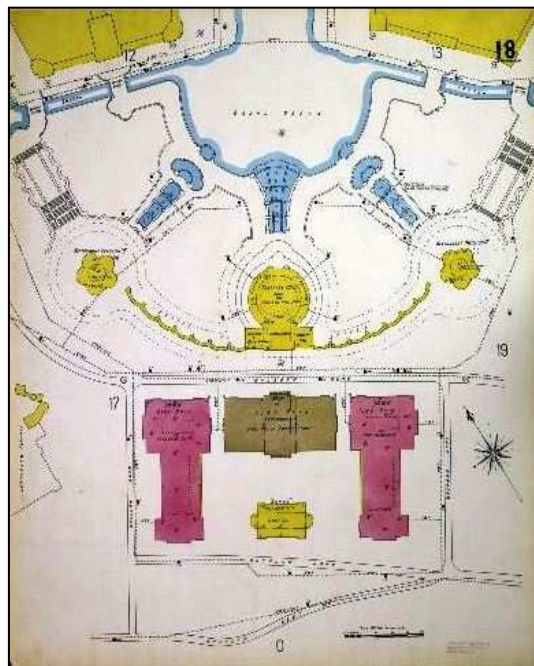


Figure 2-Fire Insurance Map for
1904 St. Louis World's Fair. ⁵

Selective Bibliography

Bourne, Delia Cothrun, "Sanborn Fire Insurance Maps for Indiana Description and Use." *Indiana Genealogist*, (March 1996): 17-20. Call no. 977.2 I39

Hoening, John M., Ph.D, "Picturing Your Ancestors' Dwellings" *Family Chronicle*, 7 (May/June 200.): 9-12. Call no. R 929.05 F198

Kashuba, Melinda, Ph.D, "Turn up the Heat with Fire Insurance Maps." *NGS News Magazine*, 32 (April/May/June 2006): 26-29. Call no. R 929 N2772

Magee, Doug, "Sanborn Fire Insurance Maps." *The Tracer* [Hamilton County (Ohio) Genealogical Society], 30 (February 2009): 1, 7-9. Call no. R 977.3177 T759

Manning, Mary, "Sanborn Fire Insurance Maps: An Aid for Genealogists." *Prairie Pioneer* [Warren County Illinois Genealogical Society] 15 (April-May-June 1995): 39-42. Call no. R 977.3415 F898

Moore, Elizabeth A., "Sanborn Fire Insurance Maps." *Louisiana Genealogical Register* [Louisiana Genealogical & Historical Society] 45 (June 1998): 121-123. Call no. R 976.3 G3262

Neill, Michael John, "Sanborn Fire Insurance Maps." *Lifeline* [Genealogical Society of Riverside (California)], 37 (December 2001): 62-63. Call no. R 979.497 L722

Oswald, Diane L., *Fire Insurance Maps: Their History and Applications*. College Station, Texas: Lacewing Press, 1997. Call no. R 368.11 O86F

Stockton, Betty Jo, "Sanborn Fire Insurance Maps." *Buried Treasures* [Central Florida Genealogical Society], 40 (Summer 2008): 64-65. Call no. R 975.92 B958

Fire Insurance Maps Online

Fire Insurance Maps Online (St. Louis County Library Database-accessible in the St. Louis Metropolitan Area with a valid St. Louis County Library Card) [Missouri & Illinois]

<https://o-www-fims-historicalinfo-com.iii.slcl.org/fims.aspx>

Unreal City [St. Louis]

<http://digital.wustl.edu/w/whi/>

Ellis Library at the University of Missouri

<https://dl.mospace.umsystem.edu/mu/islandora/object/mu%3A138690>

Kansas City Public Library

<https://kchistory.org/sanborn-maps/>

University of Illinois [Illinois]

<https://digital.library.illinois.edu/collections/6ff64b00-072d-0130-c5bb-0019b9e633c5-2>

Library of Congress [All 50 States and the District of Columbia]

<https://www.loc.gov/collections/sanborn-maps>

[All links accessed 26 March 2021]



St. Louis
County
Library

History & Genealogy

St. Louis County Library

1640 S. Lindbergh Blvd.

St. Louis, MO 63131

314-994-3300

genealogy@slcl.org