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Aller au sommaire du numéro

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INSURANCE PLANS AND LAND USE ATLASES: SOURCES FOR URBAN HISTORICAL RESEARCH

With the current interest in historical urban research, dramatically shown by the number attending the recent Historical Urbanization in North America Conference at York University in January, there is a growing need for large scale urban plans. As a result, one group of cartographic works that is becoming increasingly more used is that produced for fire insurance and related purposes.

A fire insurance plan is a series of diagramatic plans of a community, usually drawn at a scale of 50 feet to the inch, that shows in detail, through symbols and colouring, the type of construction, height and occupancy of a building or group of buildings. Also indicated are watermains, hydrants, and other fire protection facilities (Figure 1). In Canada, plans were produced for fire insurance companies and their agents only and were used by them for underwriting an insurance risk.

Closely related to the plans are what can be called "land use atlases". The scale used in these atlases ranges from 100 to 300 feet to the inch. Although the atlases were often based on plan information, all buildings are shown and property lines indicated, details relating to fire risk and protection were either generalized or deleted (cf. Figure 1 and 2). For example, constructional details in the atlases are limited to two features, brick (red) and wood-frame (yellow). No indication of number of stories, exits or other details are given. As these atlases were to urban places what cadastral maps were to rural areas, the names of some property-owners appear. In contrast to the limited use and distribution of insurance plans, the atlases were mass produced for use by real estate companies and individuals who could afford them.

The use of such large scale works is by no means a new development. Geographers, city planners, real estate agents and others have long been aware of the value of these detailed maps. Any discussion of their existence and use, however, has been concerned exclusively

with the American Sanborn plans and their use in contemporary urban studies (Wrigley, Applebaum, Lamb, Ristow, Vicero).

Until recently, few realized that there existed plans and atlases that were exclusively Canadian in nature. This paper discusses these neglected Canadian cartographic works and their value to urban historical research.

The company that has performed a yeoman's service for the Canadian urban historian is the Chas. E. Goad Company. While other companies mapped various Canadian cities at various times, the most extensive spatial-temporal coverage is that produced by the mapping services of Goad. Furthermore, Goad's Company, which reached its production peak in the period after 1910, mapped all sizes of urban places. Consequently, there are available plans of numerous villages and hamlets, issued in loose-sheet form (Figure 1), as well as the higher order centers, produced in several volumes.

An accurate dating of the origin of insurance plans is not possible but some evidence exists to support the claim that they were in use in England as early as 1696. More positive proof of fire insurance cartography is available with Richard Harwood's Map of London, 1792-99 (Ristow, 197). In the early years individual insurance companies made manuscript plans on an ad hoc basis. An 1808 manuscript plan of Quebec is known to have been made by the Phoenix Assurance Company. By the middle of the nineteenth century published plans had come into general use in North America. The D.A. Sanborn Company of New York began operations in 1861 and extended its mapping activities into Canada about 1874-75 mapping some twenty cities. Charles E. Goad, obviously influenced by the success of the Sanborn Company, commenced mapping operations in 1875 with a plan of Lévis, Quebec. Goad produced plans for the sole use of insurance companies and the general utility land use atlases for mass consumption; in the case of the former he effectively monopolized the market for over fifty years. In due course, Goad's business extended to cover the whole of Canada with offices located in Montreal, Toronto, Winnipeg and Vancouver.

Following Goad's death in 1910, the business was re-organized. The Goads withdrew from the plan business at the close of 1917 and the business was purchased outright by the Underwriters' Survey Limited in 1931.

The importance these plans and atlases have to urban historical research rests on their myriad of detail. The layout of all buildings and structures of the community are mapped, features of construction are shown, lot lines are drawn in, addresses, actual or supplied, are given, most industrial and commercial concerns as well as some private property owners are named. Public buildings such as government offices, schools, churches and hospitals are also shown. Two important features of the atlases are their maps showing vacant land on the margin of the built-up area of the community and the delimitation of political (ward) boundaries. Some plans and atlases contain information concerning local fire regulations and building by-laws as well as useful indicies of changes in street names.

Concerning the accuracy and, therefore, reliability of their information, it can be stated that the plans and atlases were derived from actual chain and tape measurements and field observations. This data was supplemented by information from the office of the local land registrar. Moreover, the premise upon which the plans were used by insurance companies was that they were accurate and complete. The fact that the Goad works were used for over fifty years and that his system was adopted by the present-day Canadian Underwriters' Association establishes a strong claim for their credibility.

Because it was critical for insurance purposes that the information be kept up to date, the plans and, consequently, the atlases were continually under revision. As opposed to the costly practice of reproducing the entire plan or atlas when changes were required, Goad adopted the procedure of limited revision. This was accomplished through use of "correction-slips".

After a circular asking which plans were in need of revision had been distributed, re-surveying and sheets incorporating numerous individual corrections were produced. The individual corrections were

then cut out and placed in envelopes marked with the slip's sheet reference. The owner of a plan would send his plan to the Goad office and an employee would place the appropriate slip over the proper area by means of "tie-ins", or points of reference, with paste.

Totally new editions of the plans and atlases were produced only after the piecemeal revisions began to interfere with the reading and accuracy of the maps. Thus it is not uncommon to find maps that were used for some twenty years layered in correction slips and an encrustment of paste. Such a condition, however, can be a blessing for one interested in changes over time and/or space on the micro-level. It is often possible to locate plans for each date of revision, aiding such studies significantly.

From the above description it is clear that these cartographic works can form an integral part in some of the micro-studies now being done on Canadian cities. These maps can aid the historical researcher interested in morphologic changes (Figure 2). For researchers studying land use and changes through time and over space these works should be consulted. Architecturally orientated studies can be greatly assisted, if these plans are examined. Finally, these large scale works can be used in studies of urban demography for they provide a link to identifying locations in census roles, assessments, city directories and other such listings (Radford, 115).

In the use of these cartographic works the greatest difficulties facing the researcher are the twin problems of availability and accessibility. For example, the only known insurance plan of Hamilton, Ontario is the 1898 plan which is located in the British Museum. Due to copyright restrictions and various business arrangements in the past, plans, once superseded, were destroyed - the fate, regrettably of most. With thanks to certain individuals with keen archival senses, some have survived. In an effort to build upon these fine, yet limited, resources, the National Map Collection is conducting an inventory of these historic documents. Urban historians and others may be aware of the location of copies of these plans and atlases. I would appreciate being informed of such collections. So

that the information will be comparable, submissions should include: title; date of publication; date of revision, if any; author (and/or publisher); address of publisher, if given; number of sheets including index maps; and finally, location.

Robert J. Hayward

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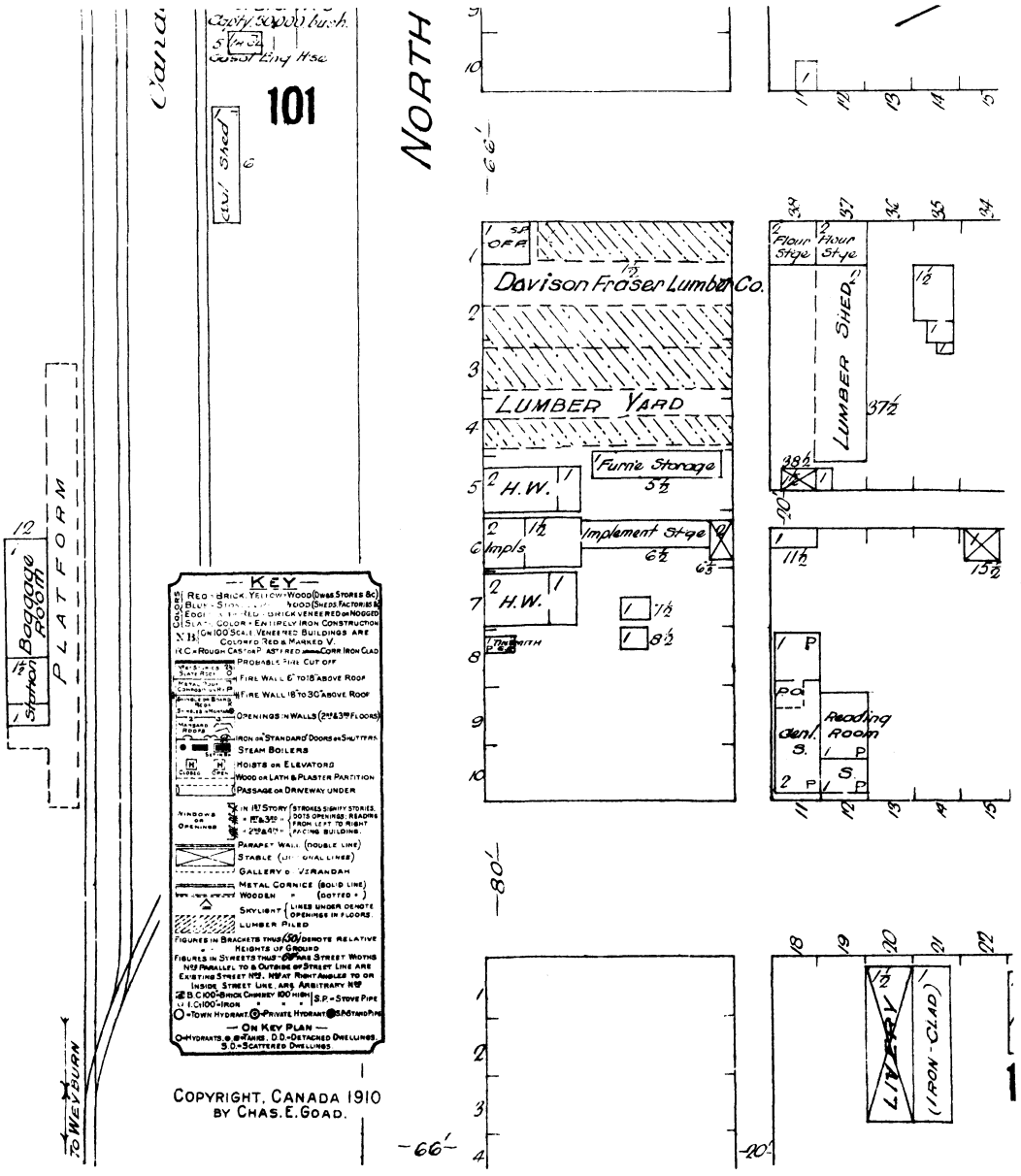

Figure 1. Plans were made for both large and small communities. For example, Drinkwater, Saskatchewan population 250. Detailed information is presented in the legend.

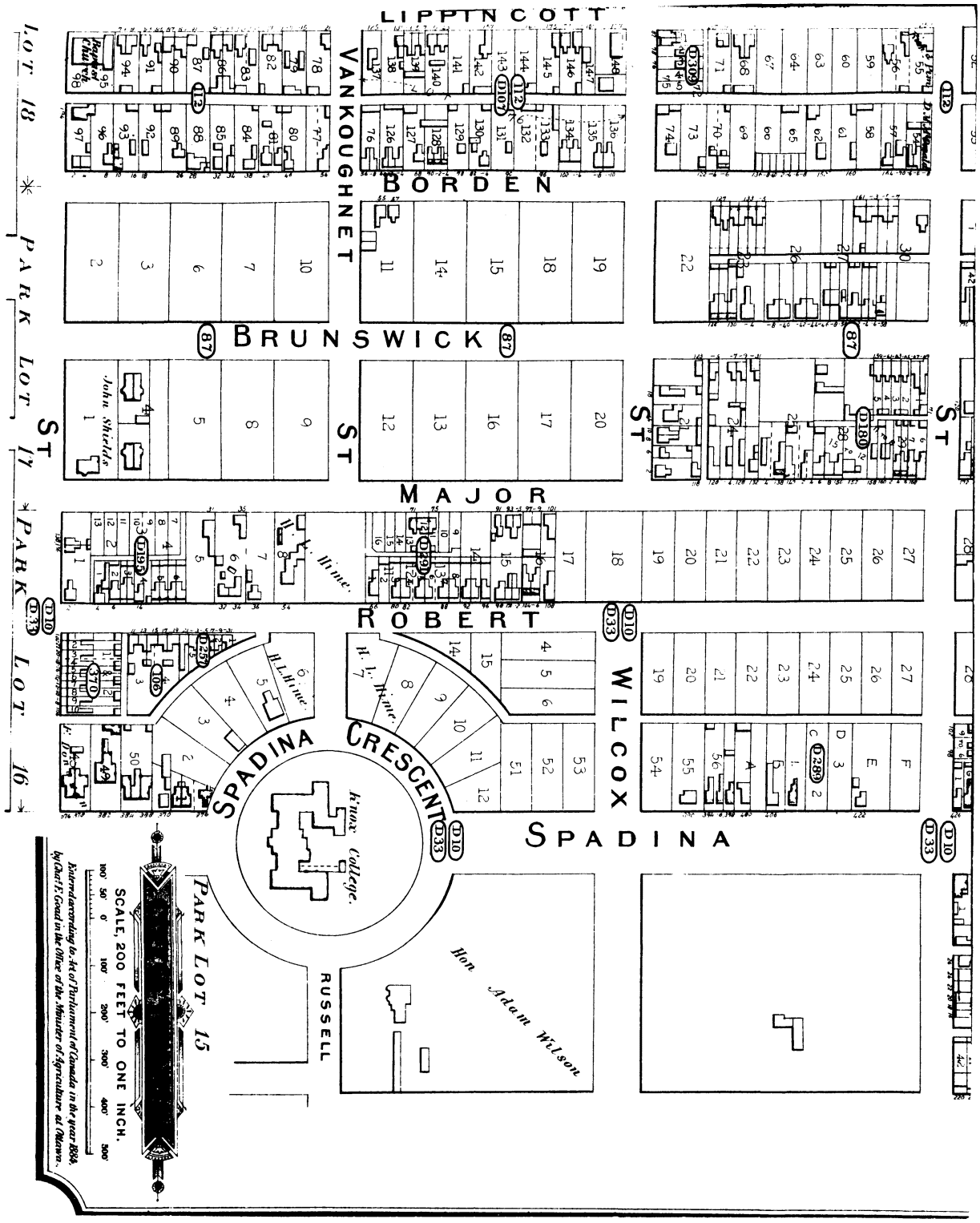

Figure 2 A. Dramatic morphologic changes in Toronto are shown in these two plates from the 1884 and 1890 editions of Goad's Atlas of Toronto. Information is more generalized then that found in insurance plans.

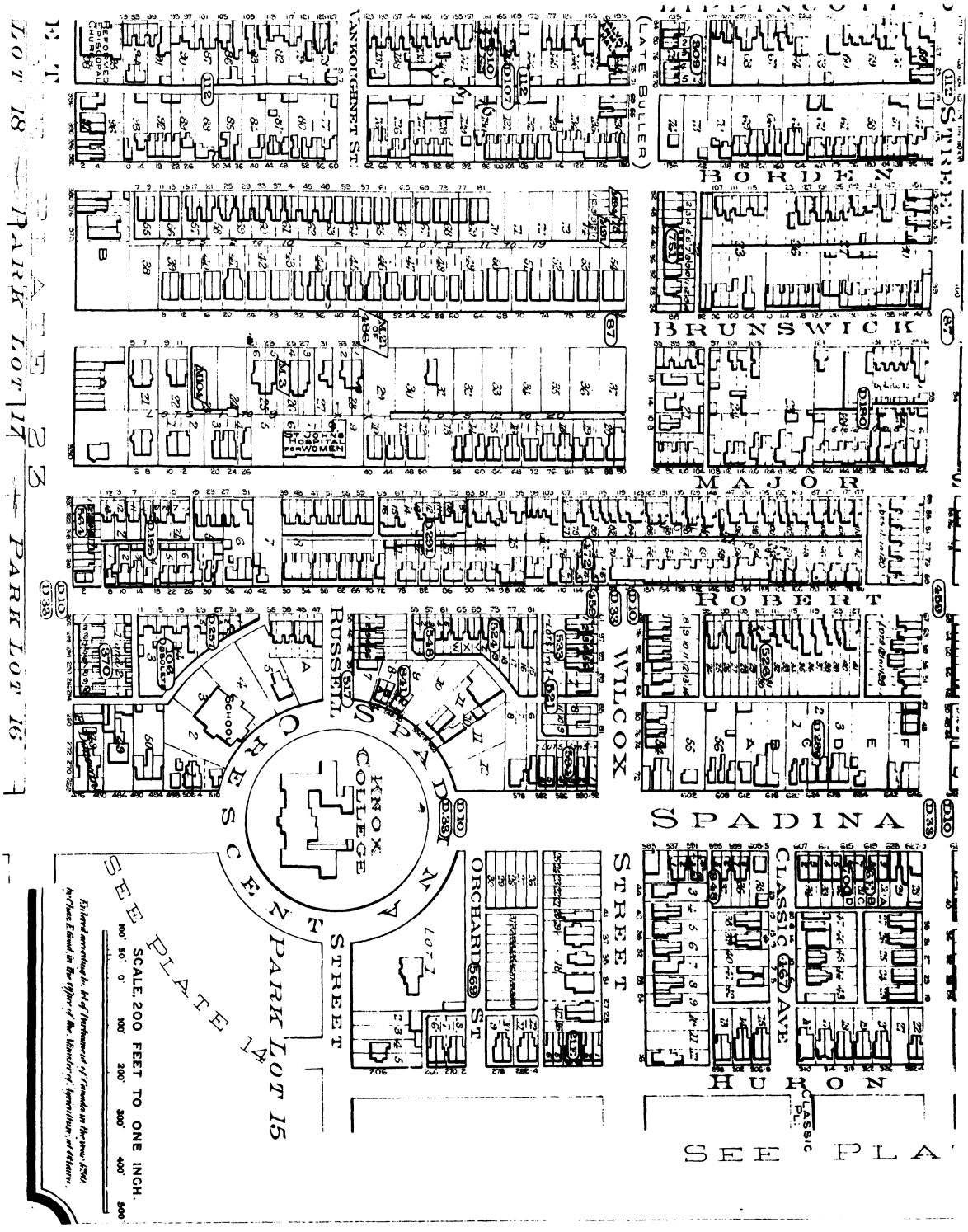

Figure 2 B. Dramatic morphologic changes in Toronto are shown in these two plates from the 1884 and 1890 editions of Goad's Atlas of Toronto. Information is more generalized then that found in insurance plans.