

Mutual Assurance Society Policies Digital Collection

About the Project

In 1796, the Mutual Assurance Society (MAS) began issuing insurance policies to property owners against fire damage. The original policies from 1796 to 1867 are held at the Library of Virginia and the University of Mary Washington (UMW) holds copies on 23 reels of microfilm. In 2023, the present-day Mutual Assurance Society of Virginia funded the digitization of the microfilm. UMW's Simpson Library is currently using the images from the scanning project to build a public digital collection for this resource.

The current digitization project is the most recent iteration of decades of work to make the policies more accessible to researchers in Virginia and beyond. The Virginia Historic Landmarks Commission created an index to the policies, and in the 1990s, UMW's Center for Historic Preservation (CHP), led by Dr. Gary Stanton, created an electronic version of the index. The [electronic index](#) is publicly available and is the primary access point for researchers using the policies. More information about the index creation process and the MAS itself is available on the electronic index [homepage](#).

Library staff sent the microfilm reels to Backstage Library Works in November 2023, and received the 30,000+ digitized images in January 2024. Shortly after the project began, staff began investigating ways to ensure an accessible digital collection. Simpson Library strives to make digital collections as accessible as possible and provide full-text alternatives to image-based collections, through options like image descriptions, transcriptions, or PDFs that have been processed using optical character recognition (OCR). Because of the handwriting and blurry images (original to the microfilm), OCR wasn't going to work well, and due to the large number of images, manual transcription wasn't feasible either.

However, because the index data was comprehensive of much of the custom information on the policies (personal names, addresses, values, etc.), and because the same policy forms were frequently reused by enumerators, we came to the conclusion that we could combine the index data with policy form transcriptions in an automated way to create the transcriptions.

To develop the automation process, the following steps were taken:

1. Convert the [index data](#) from the CHP, the [Glossary of Abbreviated Terms](#), and the [building and roof materials abbreviations](#) into XML formats
2. Review the policy volumes and create a new transcription when the policy form changes
3. Create an XSL transformation for each policy form version, providing the structure and instructions necessary to combine information from each data source

The automation process is conducted in Oxygen XML Editor software, and the final product is an XHTML file of each transcript. WKHTML open-source command line tools were used to batch convert XHTML to PDF.

To create the metadata for each image in the digital collection, the index data was converted to an XLS file and edited as needed. Images were spot-checked and reviewed to ensure they matched correctly with the metadata records.

The final result is a transcription of the policy with much of the custom, handwritten information automatically added from the index data. The final transcripts, images, and associated metadata are being uploaded to [Eagle Scholar](#), UMW's public institutional repository. Staff hope to develop a process to add links to the individual image records in the original electronic index as well.

Much of the work on this project has been completed by Simpson Library undergraduate student employees and interns. The project team includes:

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