Risky Business Database Manual
Introduction

This document explains how researchers can enter data from their private marine insurance databases (PDB) or directly from primary sources into the Risky Business Database. After you have entered all the data, we will upload the file and the scans of the primary sources or links to the sources.

If things are unclear or if you have questions, please do not hesitate to contact us:

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Antonio Iodice, ai290@exeter.ac.uk

Objective of the Risky Business Database

The Risky Business Database (hereafter RBDB) has been created to preserve and share the marine insurance pricing data from around the world that has been collected by researchers, and present it in a format which allows the combined RBDB to be queried easily and flexibly. Initial project funding was provided by NWO, the Dutch Research Council. Additional funding was provided by the Samenwerkende Maritieme Fondsen. For more information, see the website of the project at: https://riskybusiness.labs.vu.nl/#box-project

What constitutes a record?

Each record – reflecting an agreement between an insurance buyer or broker and an individual underwriter or insurance company – must include four basic elements:

1. Date of agreement
2. Port of departure
3. Port of Destination
4. Premium rate

Furthermore, the relevant market where the agreement was made must be included in the description of the relevant source document. Additional information from private databases (hereafter PDBs) can and should be preserved in the record as much as possible, and will be searchable using the RBDB tools. However, fields such as the name of the ship, of the broker, of the master, etc. are not mandatory. A record cannot be included in the RBDB without the four basic elements.

The database format

Like most researchers’ PDBs, the architecture behind the RBDB is an Excel spreadsheet, so in most cases uploading data to the RBDB is relatively straightforward. Databases stored in different applications (such as Access) can also be uploaded. Please contact the project team for instructions.

The common template

Data uploaded to RBDB must be formatted according to the RBDB Common Template (see figure 1). It should be possible to convert the data to the Common Template with only a basic knowledge of Excel.
How to contribute data
The following steps explain how to add your PDB to the RBDB. These steps are described and illustrated in detail below.

1) Contact the RB Project Team with a description of your data (see contact information in the introduction of this manual). The Team will issue credentials allowing you to enter the private area of the RB Web Site and will send you a Common Template for you to use.

2) Input descriptive information about the data you will upload using web forms.
   a. Market and Data Set description/s
   b. Source location description/s and catalogue numbers
   c. Contributor’s details

3) Enter your data in the Common Template.

4) Send your Common Template to your contact of the RB Project Team for uploading.

Database structure
The RBDB is structured as follows. Each ‘entity’ within this simple structure is described below. Mandatory data is indicated by blue boxes.
Insurance Premium Entities

Each ‘record’ in the RBDB comprises the details of an agreement between an underwriter and an insurance buyer or broker.

Different sources are treated differently. A policy underwritten by several underwriters may be the source of multiple records, one to record each bilateral agreement between a buyer and an underwriter. In contrast, information drawn from an individual underwriter’s ledger is likely to yield only one RBDB record for each entry in the ledger.

Mandatory Information

Each record must at minimum include the four basic elements, but it may include much additional information. Mandatory information is:

### Mandatory Information for each record

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Date</strong></td>
<td>Date, in three columns, expressed as YYYY/MM/DD. The year must be included, and translated to modern dating when applicable. Month and Day are optional but should be included if known. If the rate reflects a period (such as rates from a price courant), the day should be the earliest day of the period covered.</td>
<td>1790 01 30</td>
</tr>
<tr>
<td><strong>Rate</strong></td>
<td>The price of the insurance is recorded as a rate per hundred units of coverage. It must be expressed as a percentage up to three decimals. The full rate must be noted. Discounts or refunds of premium (for example, for travelling in convoy or if a journey did not take place) are to be added in the notes field.</td>
<td>6,125</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
<td>Example</td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Port of Departure</strong></td>
<td>Either a named port or a region must be entered. See below for details.</td>
<td>London</td>
</tr>
<tr>
<td><strong>Port of Destination</strong></td>
<td>As above.</td>
<td>Charlottesville</td>
</tr>
</tbody>
</table>

**Routes (sequence of ports)**

Routes are described as a sequence of ports. Each record must contain at least one Departing Port and one Destination Port, stop-over ports are optional but should be included if possible.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stop-Over Port (Not mandatory)</td>
<td>Stop-over port</td>
<td>A route can have many interim stop-over ports each</td>
</tr>
<tr>
<td>Return (Out&amp;Back)</td>
<td>Indicates if the insurance premium covers a return trip.</td>
<td>Y; N (default if field is left blank)</td>
</tr>
</tbody>
</table>

**Port (entity)**

In order for the system to be able to automatically locate the correct port on the map, it is necessary to specify for each port:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Place</strong></td>
<td>Name of the port; use the modern English name of the location</td>
<td>Mandatory</td>
<td>Acre, Methoni</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Dubrovnik (not Ragusa)</td>
</tr>
<tr>
<td><strong>Country</strong></td>
<td>Country where the place is currently situated. If possible, this applies to regions as well.</td>
<td>Mandatory</td>
<td>Israel, Greece</td>
</tr>
<tr>
<td><strong>Region</strong></td>
<td>Name of the region if the place is not a port. Use the English name of the location</td>
<td>Mandatory</td>
<td>Example: Sicily, Spain, Asia, America, etc.</td>
</tr>
<tr>
<td><strong>Is Port</strong></td>
<td>Indicates if the place is a Port or an Area/region. If an agreements states that it is valid for a voyage from the coast of Holland to the coast of North-America, you enter it as Port = N</td>
<td>Mandatory</td>
<td>N = Area/Region; Y = port</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>From Livorno to the coast of India should be entered as follows:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Port of Departure: Is Port: Y(es).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Port of Destination: Is Port: N(o)</td>
</tr>
</tbody>
</table>
Each record is linked to a source document described in a Data Source Entity. This allows sources to be verified, and understood in context.

For example: a policy signed by underwriter A.A., ship B, from port C to D at 4% is one record. Another policy signed by underwriter E.E., ship F from port C to D at 4.25% is another record.

Data sources include one or more documents.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code</td>
<td>Source code: This code has to be included in every record of the Excel Spreadsheet. The source code will be added to your Common Template by the Project Team. [DS + initials + number]</td>
<td>DSA101</td>
</tr>
<tr>
<td>Source location</td>
<td>Location of the source</td>
<td>Municipal Archives Amsterdam, the Netherlands.</td>
</tr>
</tbody>
</table>
| Source Type    | Source Type: Choose from a drop down menu  
Policy/account book/ letter/  
Price current / receipt/ adjudication/ edited source  
OR choose “other” and specify your source. | Policy Book                                                             |
| Source Name    | Source name: Please be as specific as possible.  
Toegangsnummer 5061, Archief van Schout en Schepenen, van Schepenen en subalterne rechtbanken (1524-1811), Assurantiemeesters (Bank van assurantiën en avarijen) (1700-1810), Archive no. 5061, inventory numbers 2633.  
Or:  
| Source Description | Source description Please enter as detailed as possible.  
Archives of the Chamber of Insurance, adjudications of the commissioners.  
Or: appendix of “Risks at Sea”. |                                                                 |

**Market (Entity)**

Each Data Set represents a specific insurance Market in a certain period of time. There can be multiple dataset referring to the same Market.

For example, researcher A entered data re London, 1720-1726, researcher B entered data re London, 1725-1745 and 1780-1795.
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Code</strong></td>
<td>Market code</td>
<td>Mandatory</td>
<td>London is LDN01</td>
</tr>
<tr>
<td></td>
<td>This code must be included in every record of the Excel Spreadsheet.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The source code will be added to your Common Template by the Project Team.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Name</strong></td>
<td>Name of the Market</td>
<td>Mandatory</td>
<td>London Assurance Market</td>
</tr>
<tr>
<td><strong>Location</strong></td>
<td>Geographical location (modern spelling in English)</td>
<td>Mandatory</td>
<td>London, Florence, Constantinople, Dubrovnik, Jakarta</td>
</tr>
<tr>
<td><strong>Note</strong></td>
<td>Describes the contents of the dataset</td>
<td>Optional</td>
<td>Ledger and policy book of underwriter</td>
</tr>
<tr>
<td><strong>Owner</strong></td>
<td>Name of the researcher that owns the data. The researcher code will be added to your Common Template by the Project Team.</td>
<td>Mandatory</td>
<td>Antonio Iodice (AI), Giovanni Ceccarelli (GC), Sabine Go (SG).</td>
</tr>
</tbody>
</table>

**Document (Entity)**

Each Insurance premium recorded in the RBDB must be related to a document. Very occasionally, the same Insurance Premium (i.e. the Insurance premium that refers to the same trip) can be recorded in more than one document. In the latter case, there will be multiple records in the database referring to the same Insurance Premium.

Each document is related to a Market (for example, Amsterdam, Livorno or New York) and to one (or more) Data Source(s) and refers to one or more insurance premiums. It includes the following attributes:

| Field   | Description                                                                 | Mandatory or Optional | Notes                                                                 | Example |
|---------|------------------------------------------------------------------------------|-----------------------|                                                                     |         |
| **Code** | Document code. The code will be added to your Common Template by the Project Team. | Mandatory             | the code identify the researcher and the source he/she is working on. | AI01     |
| **Date** | Date of the document, in three columns, expressed as YYYY; MM; DD. Translate to modern dating when applicable. | Optional              |                                                                     | 1720 11 30 Or 1720 (if MM and DD are not known) |
Each document can be linked to an image file that can be uploaded separately in the RBDB. This field contains the name of the file. Recommended file format is JPG.

If possible, use Linked Open Data, which links to the scan located at the repository. For more information: contact the RB Project Team.

Above:
Location of the source: Nederlandsch Economisch Historisch Archief (NEHA), Amsterdam, the Netherlands,
Name of the source: Collectie Assuradeur (Amsterdam), no. ARCH03779.
Source type: underwriter’s premium book.
Description of the source: Book with premiums of unknown underwriter.
Source Code: DSSG01
Market Code: AMS01
Name: Amsterdam Market
Location: Amsterdam
Note: various sources (policies, adjudications, ledgers, price currents)
Date of the document: 1790/01/03 – 1790/10/30
Record no.1: 1790/01/27 from Bordeaux to Amsterdam, 2.5%, goods (optional), coffee (optional)
Record no. 2: 1790/01/27 From Bordeaux to Amsterdam, 2.25 %, goods (optional), whine (optional).
Etc.

Example with Genoese 16th century sources


Date: 16/01/1667
Premium: 9 1/8
Port of Departure: Cartagena
Port of Final Destination: Genoa
Insured amount: 2000
Underwriter’s insured share: 300
Underwriter: Paulus d’Auria
Vessel: Galleon
Shipmaster: Thomi Alberti
Insured Object: wool
Note: premium paid 712.5 Genoese lire

+ 1567 16 January

Pro securritate v [scudi] 2000 auri in auro facto super lanis in Galeono Thomi Alberti di Cartageni in Janua
ad 9 1/8 ___________________________ £712.5

Angelus Lomelinus v 500
Nicolosius Lomelinus v 300
Paulus d’Auria v 300
Antonius Spinola v 500
Jo. Baptista Vivaldi v 100
Balianus Fliscus v 300
Habuisse debita [...]
Insurance Premium Info

Insurance Premium Additional Info includes several entities, all of them are optional.

### Buyer

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Name of the buyer of the policy (the insured).</td>
<td>Optional</td>
<td>Hans van Loon</td>
</tr>
</tbody>
</table>

### Broker

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Name of the Broker (if applicable)</td>
<td>Optional</td>
<td>De Vos &amp; Zoon</td>
</tr>
</tbody>
</table>

### Amount

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>Insured Amount</td>
<td>Optional</td>
<td>40,000</td>
</tr>
</tbody>
</table>

### Underwriter

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Name of the Underwriter</td>
<td>Optional</td>
<td>Paul van Driest</td>
</tr>
</tbody>
</table>

If you have a number of underwriters (on a policy for example), you can enter all the names AND the number of underwriters (see below).

### Number of Underwriters

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>#Underwriters</td>
<td>Number of underwriters</td>
<td>Optional</td>
<td>This field must be filled only if the underwriter’s name is not known</td>
</tr>
</tbody>
</table>
### Vessel

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
</table>
| Type      | Type of vessel; use the original language and spelling. | Optional              | Brig  
            |                               |           | Galjoen       |
| Name      | Name of the vessel           | Optional              | Santa Maria   |
| Master    | Name of the master           | Optional              | Pedro Sanchez |

### Number of Vessels

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>#Vessels</td>
<td>Number of vessels</td>
<td>Optional</td>
<td>5</td>
</tr>
</tbody>
</table>

You can enter various names of vessels, for example if you have a policy for a fleet of vessels. OR you can enter the number of ships.

### Insured Object

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Mandatory or Optional</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Name of the insured object</td>
<td>Optional</td>
<td>coffee</td>
</tr>
<tr>
<td></td>
<td>Enter the information with original spelling.</td>
<td></td>
<td>sclavus</td>
</tr>
</tbody>
</table>
Excel Template
The excel template will be used by users to upload information about Documents and Insurance Contracts. It is logically divided into sections:

- Sections are in yellow;
- Entities are in grey;
- Fields are in white;

The following rules apply:

1. Data Source code must exist in the RBDB when the file is uploaded
2. Market Code must exist in the RBDB when the file is uploaded
3. Dates must be all in the same format (YYYY; MM; DD) – (YYYY; MM) or only YYYY
4. The same entity can be repeated if necessary (i.e. multiple stopover ports)
5. User cannot add new entities or delete existing entities.
6. Existing fields in the template must not be deleted.

Document and premium basic info sections

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>K</th>
<th>L</th>
<th>M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code*</td>
<td>Code*</td>
<td>Code*</td>
<td>Date(YYYY Y)</td>
<td>Date(MM J)</td>
<td>Rate(DID)</td>
<td>Image file</td>
<td>Source Type</td>
<td>Code</td>
<td>Date(YYYY Y)</td>
<td>Date(MM J)</td>
<td>Rate(DID)</td>
<td>Rate*</td>
</tr>
<tr>
<td>C6A401</td>
<td>MK</td>
<td>TQNO</td>
<td>401</td>
<td>1984</td>
<td>2</td>
<td>23</td>
<td>AKO-4125</td>
<td>pollock book</td>
<td>P1</td>
<td>1984</td>
<td>2</td>
<td>23</td>
</tr>
<tr>
<td>C6A401</td>
<td>MK</td>
<td>NQNO</td>
<td>401</td>
<td>1984</td>
<td>0</td>
<td>6</td>
<td>AKO-4125</td>
<td>pollock book</td>
<td>P2</td>
<td>1984</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>C6A401</td>
<td>MK</td>
<td>TQNO</td>
<td>401</td>
<td>1984</td>
<td>3</td>
<td>8</td>
<td>AKO-4125</td>
<td>pollock book</td>
<td>P4</td>
<td>1984</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>C6A401</td>
<td>MK</td>
<td>TQNO</td>
<td>401</td>
<td>1984</td>
<td>4</td>
<td>7</td>
<td>AKO-4125</td>
<td>pollock book</td>
<td>P7</td>
<td>1984</td>
<td>4</td>
<td>7</td>
</tr>
</tbody>
</table>

Route (Mandatory info)

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>K</th>
<th>L</th>
<th>M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name*</td>
<td>Country Scanned</td>
<td>Region</td>
<td>EI Port</td>
<td>Name*</td>
<td>Country Scanned</td>
<td>Region</td>
<td>EI Port</td>
<td>MONE*</td>
<td>Country Scanned</td>
<td>Region</td>
<td>EI Port</td>
<td>Yes</td>
</tr>
<tr>
<td>Takara</td>
<td>Taiwan</td>
<td>Yes</td>
<td>Genna</td>
<td>Italy</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leong</td>
<td>Spain</td>
<td>Yes</td>
<td>Genna</td>
<td>Italy</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Albers</td>
<td>Spain</td>
<td>Yes</td>
<td>Genna</td>
<td>Italy</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Genna</td>
<td>Italy</td>
<td>Yes</td>
<td>Takara</td>
<td>Taiwan</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tegal</td>
<td>Indonesia</td>
<td>Yes</td>
<td>Genna</td>
<td>Italy</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ginever</td>
<td>Italy</td>
<td>Yes</td>
<td>Bisan</td>
<td>France</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ostrich</td>
<td>Italy</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Insurance Premium (Additional Info)

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>K</th>
<th>L</th>
<th>M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line</td>
<td>Name of Line</td>
<td>Name of Insurer</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
<td>Name of Ship</td>
</tr>
<tr>
<td>1</td>
<td>FP</td>
<td>Flamengo</td>
<td>Transocean</td>
<td>Gracia</td>
<td>3000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>FP</td>
<td>Flamengo</td>
<td>Transocean</td>
<td>Gracia</td>
<td>3000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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