

# 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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## 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.

Figure 1: A selection of the RBDB Excel Template

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Document												
2	Data Source	Market	Document						Coding of	Premium Basic info			
3	Code*	Code*	Code*	Date(YYY Y)	Date(MM )	Date(DD)	Image file	Source Type	Code	Date(YYYY)	Date(MM)*	Date(DD)*	Rate*
4													
5													
	N	O	P	Q	R	S	T	U	V	X	Y	Z	
1	Insurance Premium (Mandatory info)												
2	Port of Departure*				Port of Final Destination*				Port				
3	Name*	Country (current)	Region	IS Port	Name*	Country (current)	Region	IS Port	Name*	Country (current)	Region	IS Port	Via
4													
5													
	AE	AF	AG	AI	AJ	AK	AN	AP	AQ	AR	AS	AT	
1	Insurance Premium (Additional Info)												
2		Out & Back	Buyer	Broker	Total sum insured	Underwriter	Vessel		Number of Vessels	Insured Object	Insured Object	Notes	
3	Via	Yes/No	Name	Name	Amount	Name	Name of Ship	Shipmaster	#Vessels	Name	Name	Note	
4													
5													

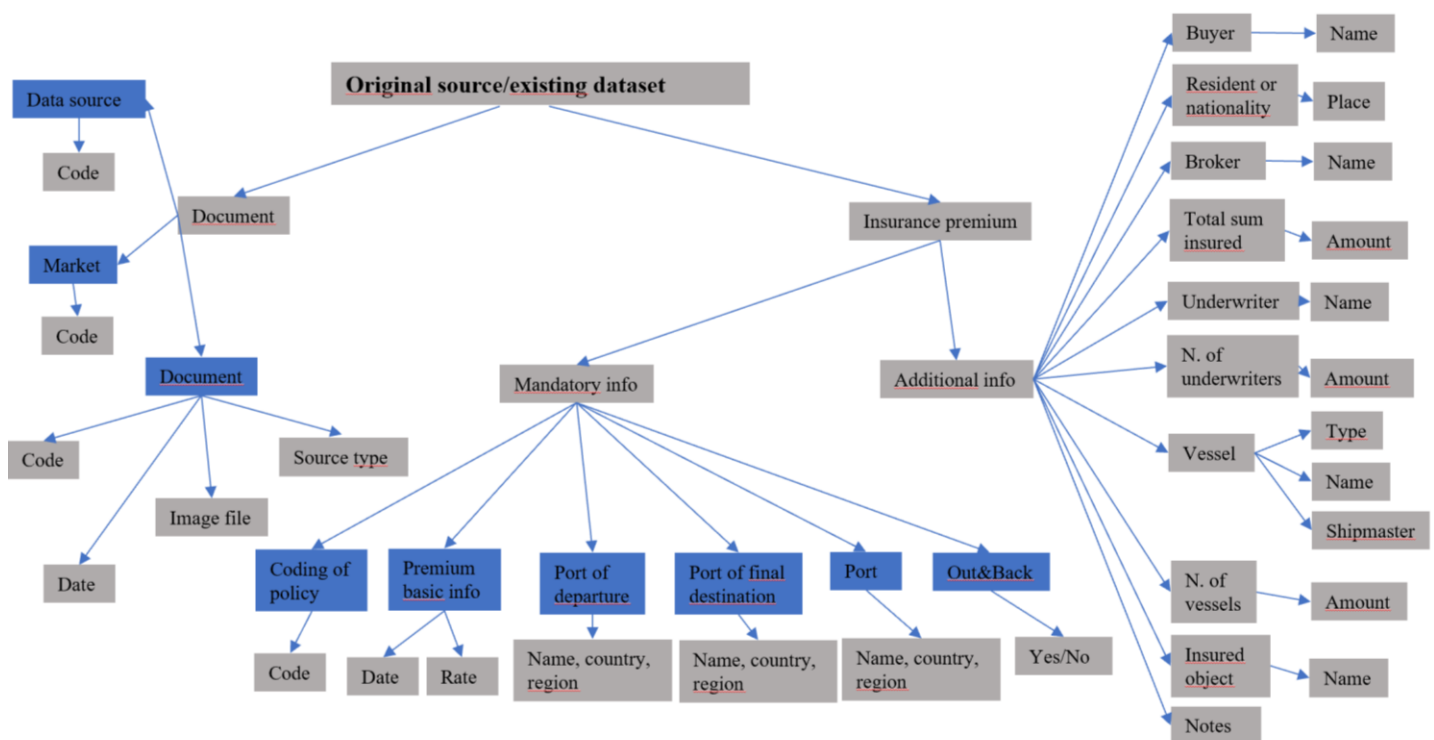
### How to contribute data

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*

Field	Description	Example
Date	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.	1790 01 30
Rate	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.	6,125

<b>Port of Departure</b>	Either a named port or a region must be entered. See below for details.	London
<b>Port of Destination</b>	As above.	Charlottesville

### *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.

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

### *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:

Field	Description	Mandatory or Optional	Example
<b>Place</b>	Name of the port; use the modern English name of the location	Mandatory	Acre , Methoni Dubrovnik (not Ragusa)
<b>Country</b>	Country where the place is currently situated. If possible, this applies to regions as well.	Mandatory	Israel, Greece
<b>Region</b>	Name of the region if the place is not a port. Use the English name of the location	Mandatory	Example: Sicily, Spain, Asia, America, etc.
<b>Is Port</b>	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	Mandatory	N = Area/Region; Y = port From Livorno to the coast of India should be entered as follows: Port of Departure: Is Port: Y(es). Port of Destination: Is Port: N(o)

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.

Field	Description	Example
<b>Code</b>	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]	DSAI01
<b>Source location</b>	Location of the source	Municipal Archives Amsterdam, the Netherlands.
<b>Source Type</b>	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
<b>Source Name</b>	Source name: Please be as specific as possible.	<i>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.</i>  Or: F.C. Spooner: Risks at Sea, <i>Amsterdam Insurance and Maritime Europe, 1766-1780</i> (Cambridge 1983).
<b>Source Description</b>	Source description Please enter as detailed as possible.	<i>Archives of the Chamber of Insurance, adjudications of the commissioners.</i>  <i>Or: appendix of "Risks at Sea".</i>

#### 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.*

Field	Description	Mandatory or Optional	Example
<b>Code</b>	Market code  This code must be included in every record of the Excel Spreadsheet.  The source code will be added to your Common Template by the Project Team.	Mandatory	<i>London is LDN01</i>
<b>Name</b>	Name of the Market	Mandatory	<i>London Assurance Market</i>
<b>Location</b>	Geographical location (modern spelling in English)	Mandatory	<i>London, Florence, Constantinople, Dubrovnik, Jakarta</i>
<b>Note</b>	Describes the contents of the dataset	Optional	<i>Ledger and policy book of underwriter</i>
<b>Owner</b>	Name of the researcher that owns the data. The researcher code will be added to your Common Template by the Project Team.	Mandatory	<i>Antonio Iodice (AI), Giovanni Ceccarelli (GC), Sabine Go (SG).</i>

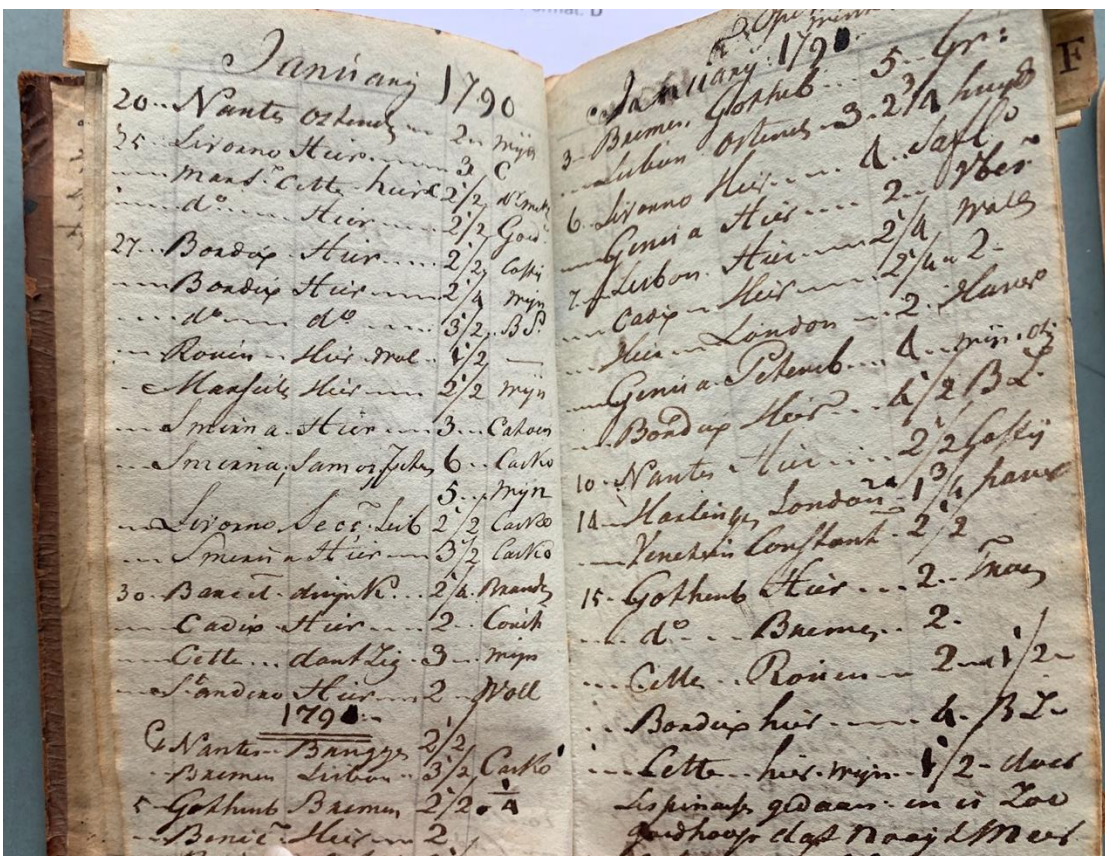
#### Document (Entity)

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
<b>Code</b>	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
<b>Date</b>	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)

Image File	Name of the image file	Optional	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.
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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

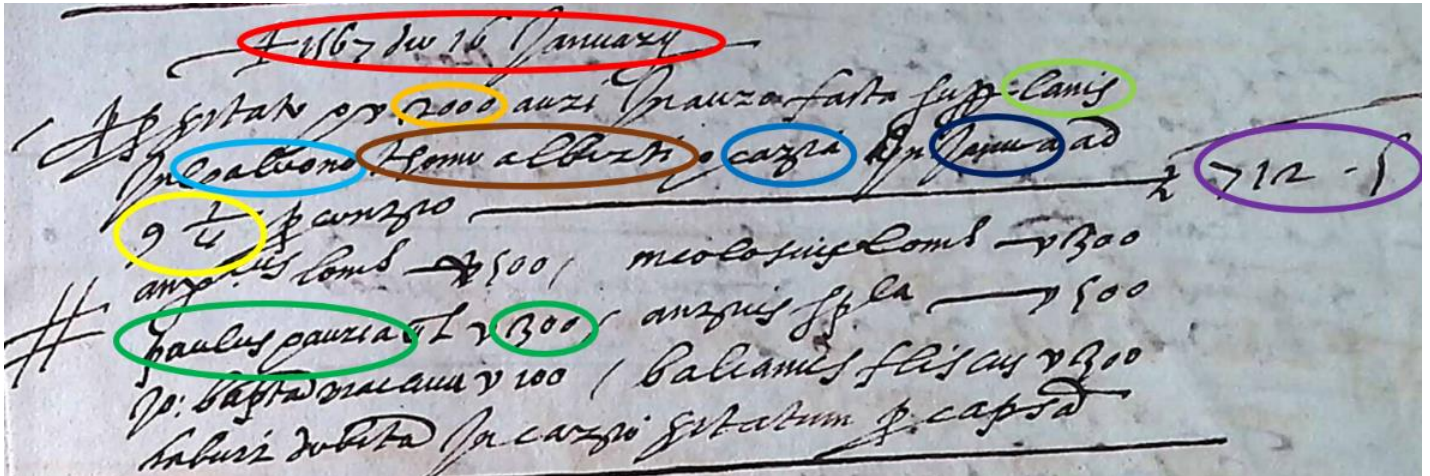
Record no.1: 1790/01/27 from Bordeaux to Amsterdam, 2.5%, goods (optional), coffee (optional)

Record no. 2: 1790/01/27 From Bordeaux to Amsterdam, 2.25 %, goods (optional), wine (optional).

Etc.

Example with Genoese 16<sup>th</sup> century sources

Data Source Code: DSAI04 / Market Code : MKTGENO / Document Code: AI01 / Image file: AI01-4227 / Source type: policy book / Coding of Policy: P9



**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 securitate v [scudi] 2000 auri in auro facto super lanis  
in Galeone 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

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

#### Buyer

Field	Description	Mandatory or Optional	Example
Name	Name of the buyer of the policy (the insured).	Optional	<i>Hans van Loon</i>

#### Broker

Field	Description	Mandatory or Optional	Example
Name	Name of the Broker (if applicable)	Optional	<i>De Vos &amp; Zoon</i>

#### Amount

Field	Description	Mandatory or Optional	Example
Amount	Insured Amount	Optional	<i>40,000</i>

#### Underwriter

Field	Description	Mandatory or Optional	Example
Name	Name of the Underwriter	Optional	<i>Paul van Driest</i>

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

Field	Description	Mandatory or Optional	Example
#Underwriters	Number of underwriters	Optional	This field must be filled only if the underwriter's name is not known

### Vessel

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

### Number of Vessels

Field	Description	Mandatory or Optional	Example
#Vessels	Number of vessels	Optional	5

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

Field	Description	Mandatory or Optional	Example
Name	Name of the insured object  Enter the information with original spelling.	Optional	<i>coffee</i> <i>sclavus</i>

## 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

Document													
Data Source	Market	Document						Coding of	Premium Basic info				
Code*	Code*	Code*	Date(YYYY Y)	Date(MM )	Date(DD)	Image file	Source Type	Code	Date(YYYY)	Date(MM)*	Date(DD)*	Rate*	
DSAI01	MKTGEN0	AI01	1564	2	23	AI01-4215	policy book	P1	1564	2	23	7,25	
DSAI01	MKTGEN0	AI01	1564	3	6	AI01-4215	policy book	P2	1564	3	6	6,25	
DSAI01	MKTGEN0	AI01	1564	3	6	AI01-4215	policy book	P2	1564	3	6	7,25	
DSAI01	MKTGEN0	AI01	1564	3	8	AI01-4215	policy book	P3	1564	3	8	5,25	
DSAI01	MKTGEN0	AI01	1564	3	11	AI01-4215	policy book	P4	1564	3	11	13,25	
DSAI01	MKTGEN0	AI01	1564	3	18	AI01-4215	policy book	P5	1564	3	18	8,25	
DSAI01	MKTGEN0	AI01	1564	4	7	AI01-4215	policy book	P6	1564	4	7	20,25	

## Route (Mandatory info)

Port of Departure*								Port of Final Destination*				Insurance Premium (Mandatory info)			
Name*	Country (current)	Region	IS Port	Name*	Country (current)	Region	IS Port	#NOME?	Country (current)	Region	IS Port	Via			
Tabarka	Tunisia		Yes	Genoa	Italy		Yes								
L'Ampolla	Spain		Yes	Livorno	Italy		Yes								
L'Ampolla	Spain		Yes	Livorno	Italy		Yes								
Alicante	Spain		Yes	Genoa	Italy		Yes								
Genoa	Italy		Yes	Tabarka	Tunisia		Yes								
TerminiImerese	Italy		Yes	Genoa	Italy		Yes								
Civitavecchia	Italy		Yes	Royan	France		Yes								

## Insurance Premium (Additional Info)

Insurance Premium (Additional Info)													
Out & Back	Buyer	Resident/Nationality	Broker	Total sum insured	Underwriter	Number Of Underwrite	Vessel				Number of Vessels	Insured Object	
Yes/No	Name	Place	Name	Amount	Name	#Underwriters	Type of ship (use original language)	Name of Ship	ShipOwner	Shipmaster	#Vessels	Name	
No	Franciscus Coms, raguseus	raguseus		3000		1	Galeone			Pacacoeus	1	coralis	
No	Nicolaus Flicus, raguseus	raguseus		2000		1				Johanni Baptista Savignoni	1	lanis	
No	Nicolaus Flicus, raguseus	raguseus		1000		1				Johanni Baptista Savignoni	1	lanis	
No	Joannes Franciscus di Castillono	Castillono		500		1	Scocchibocha		Franciscus de Mero		1	lanis	
Yes	Franciscus Coms, raguseus	raguseus		2100		1	Galeone			Forzantus	1		
No	Zambono Gallo, Amsterdarius	Amsterdarius				1				Jo. Di Paulus Vitius et Xaula	1	navis	
No	Mari Pignoni		Jo Baptista quondam Edis	1000		1				Antonius Langloz	1	alumnis vel sullanis	