

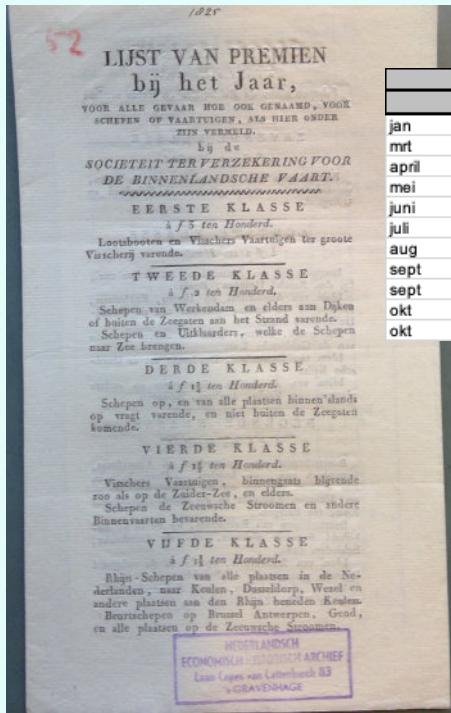


Risky Business

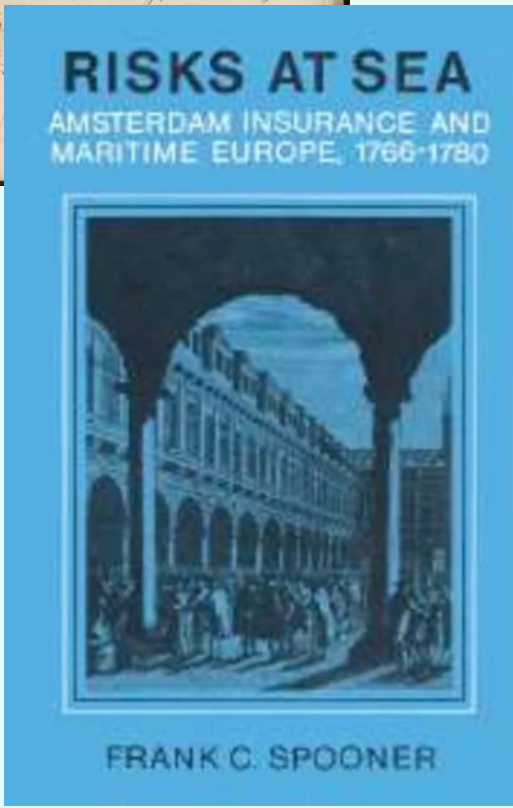
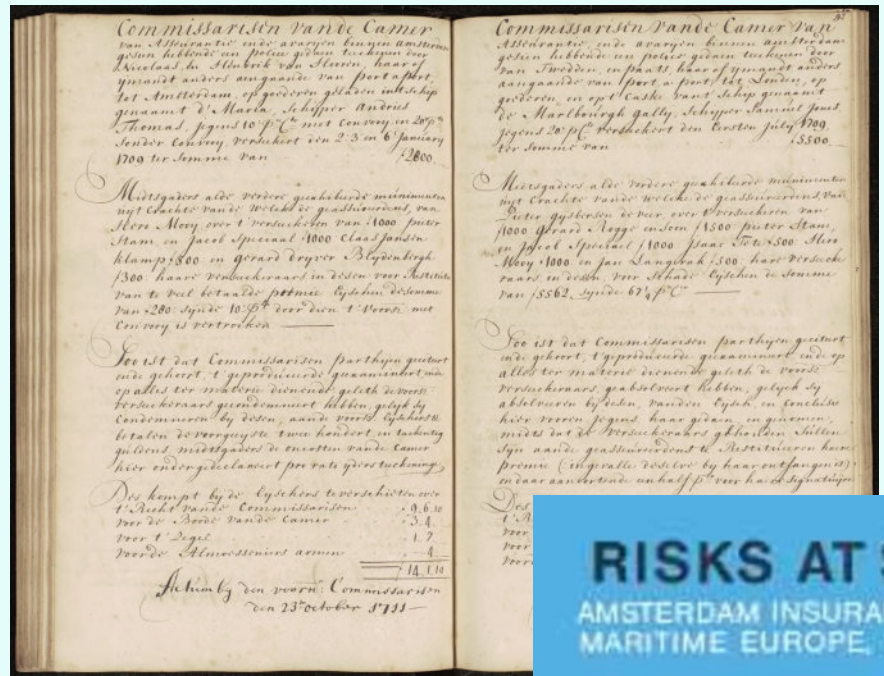
pricing, governance, and integration in European insurance markets, c. 1400-c. 1870

Risky Business: the Project, the Network (and the Challenges)

Note: this slide show is a slightly adapted version of the one presented at the International Conference of Risk and Insurance, Basel, 2022



			1725			mutatie t-1
maanden			bruto premie IN	courtage	netto premie IN	
jan	febr	mrt (15 mrt)	130.932,00	327,70	130.604,30	
mrt	april		130.500,00	326,50	130.173,50	-0,33%
april	mei		144.470,00	361,40	144.108,60	10,71%
mei	juni		157.980,00	394,19	157.585,81	9,35%
juni	juli		142.400,00	356,00	142.044,00	-9,86%
juli	aug		149.150,00	372,78	148.777,22	4,74%
aug			134.440,00	336,20	134.103,80	-9,86%
sept			129.900,00	324,15	129.575,85	-3,38%
sept	okt		137.440,00	343,13	137.096,87	5,80%
okt			149.525,00	372,16	149.152,84	8,79%
okt			127.240,00	318,20	126.921,80	-14,90%



Why this project?

There are many researchers who have collected data on various marine insurance markets. These datasets are for example written or perhaps entered in a word or spreadsheet file. Most researchers keep their data but very often do not use it after having published about the data or when focusing on other research projects.

Why this project? (continued)

Because researchers often do not share their data, we risk losing these separate datasets when researchers retire or refocus their research.

Also – by not linking all these separate datasets, we risk missing out on valuable insights; we miss the opportunity of comparative analyses.

Risky Business Project Team:

Giovanni Ceccarelli (Parma/Exeter)

Sabine Go (VU Amsterdam/Exeter)

Antonio Iodice (Exeter/Genoa)

Risky Business – the project:

to create a multinational, public database of recorded marine insurance prices from the earliest records (c 15th century) to c. 1870 ...

... by bringing together existing private databases (data already compiled)

... and adding new data gathered from primary sources.

Financing

The project was financed by the Dutch Research Council (NWO). The objectives of the Internationalisation Grant are to

- locate and collect data from individual researchers
- design a new database
- build a network
- apply for a new grant.

In 2020, we applied for and received additional grants from the

- Directie der Oostersche Handel en Reederijen
- Vaderlandsch Fonds ter aanmoediging van 's-lands zeedienst
- NISS

Locating the data:

Apart from datasets from individual researchers, we have looked at various repositories (municipal, national, provincial/regional, private archives, museums).

Another source of insurance prices are newspapers, Prijscouranten (price lists) and other printed sources.

The datasets we have so far located include markets in:

Italy: Genoa, Florence, Venice, Livorno (14th-18th centuries)

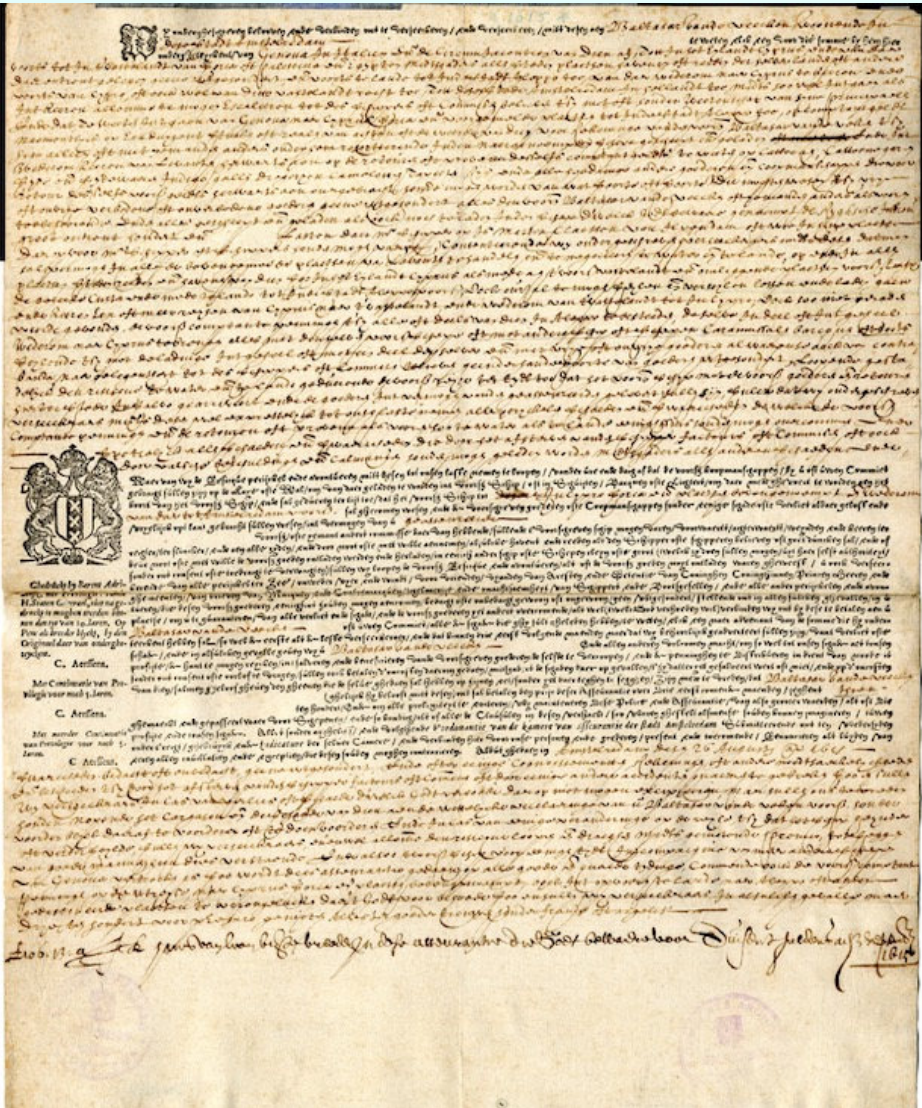
United Kingdom: London (15th century)

Spain: Burgos (15th - 16th centuries)

Low Countries: Antwerp, Amsterdam, Rotterdam (16th-19th centuries)

Other: Paris, Marseille (18th century), Dubrovnik (16th century),
Hamburg/Bremen (18th century), New York (19th century)

Examples of sources:



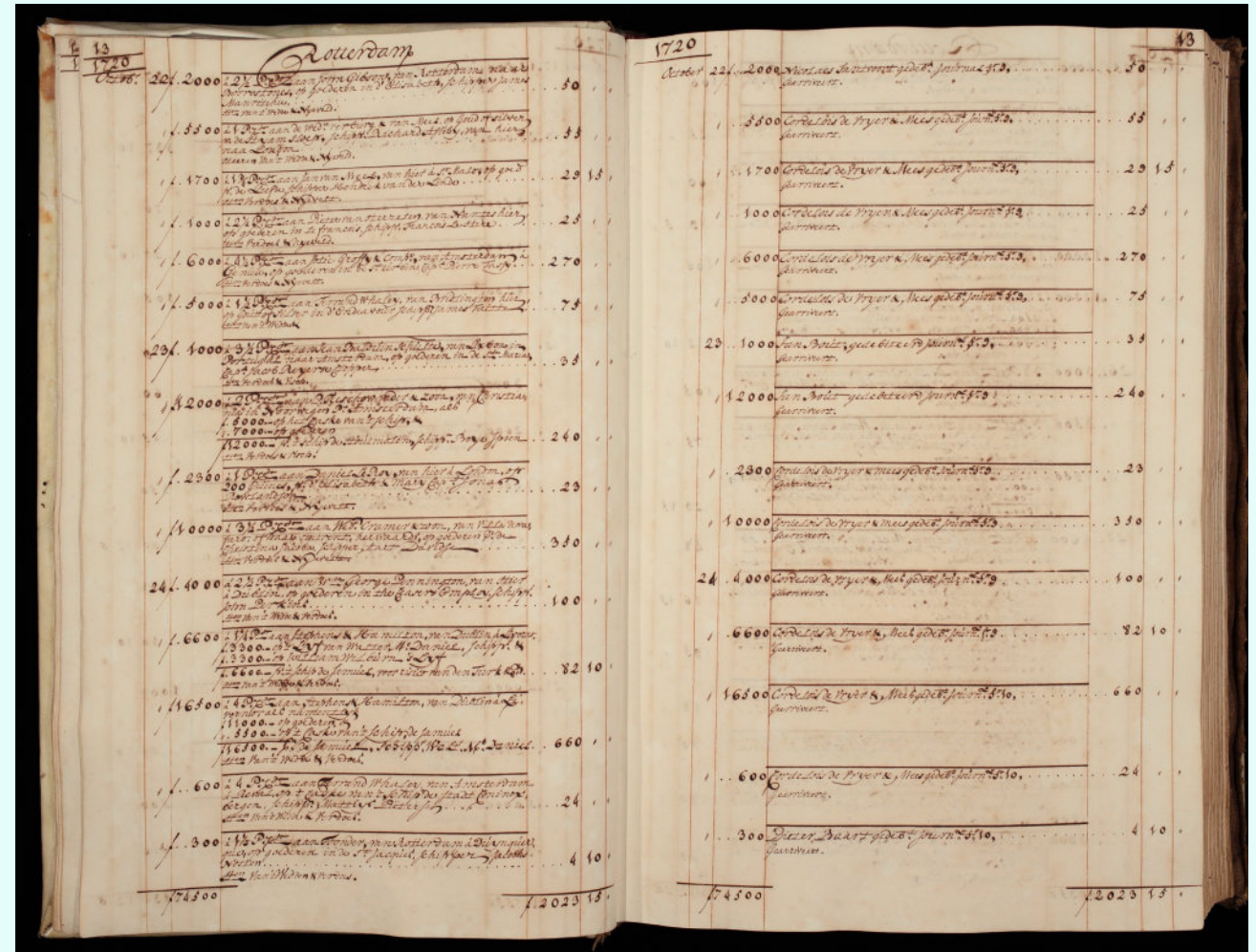
One of the oldest remaining policies signed in Amsterdam 3 September, 1615, by Hans van Loon as underwriter. The buyer was Baltasar Vande Veeken. The insurance was for a journey from Genoa to Cyprus and from there to Palestine, Egypt and Aleppa (and all ports along the route) and the premium rate was 10 per cent.

Municipal Archives Amsterdam, Library, *Divers Materiaal over de Kamer van Assurantie en avarijen der Stad Amsterdam*.

Examples of sources:

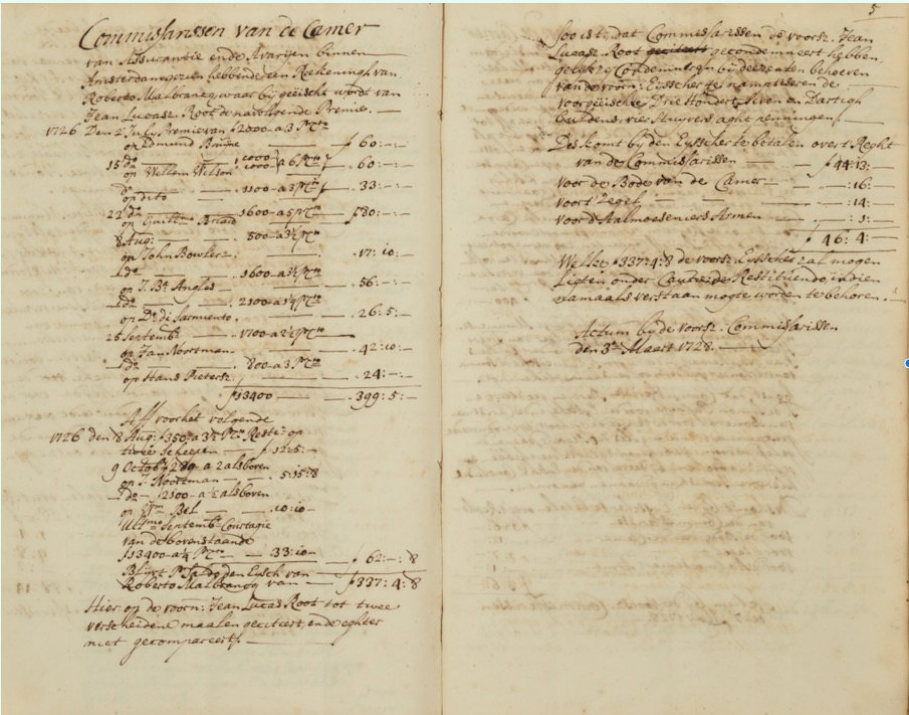
These folios are from one of the insurance books of the *Maatschappij van Assurantie, Discontering en Beleening der Stad Rotterdam anno 1720*.

Municipal Archives Rotterdam, Archives of the Maatschappij van Assurantie, Discontering en Beleening der Stad Rotterdam, 199, inventory numbers 215-241.



Other examples of sources:

Verdicts from courts



Municipal Archives Amsterdam, Archives of Schout en Schepenen en van de Subalterne Rechtbanken, 5061, Assurantiemeesters, 2633-3050.

Merchant's records

Date	Description	Amount	Balance
2 Janu	Leijde Maand. 1. Petersburg tot Livorno	5500	
	2. Cadix tot Amsterdam	1100	
	3. ...	2400	
	4. ...	3000	
	5. ...	1200	
	6. ...	2500	
	7. ...	2000	
	8. ...	1500	
	9. ...	3500	
	10. ...	2100	
	11. ...	1400	
	12. ...	1500	
	13. ...	1200	
	14. ...	2000	
	15. ...	800	
	16. ...	2500	
	17. ...	4000	
	18. ...	1000	
	19. ...	2200	
	20. ...	1000	
	21. ...	1600	
	22. ...	1500	
	23. ...	1000	
	24. ...	1000	

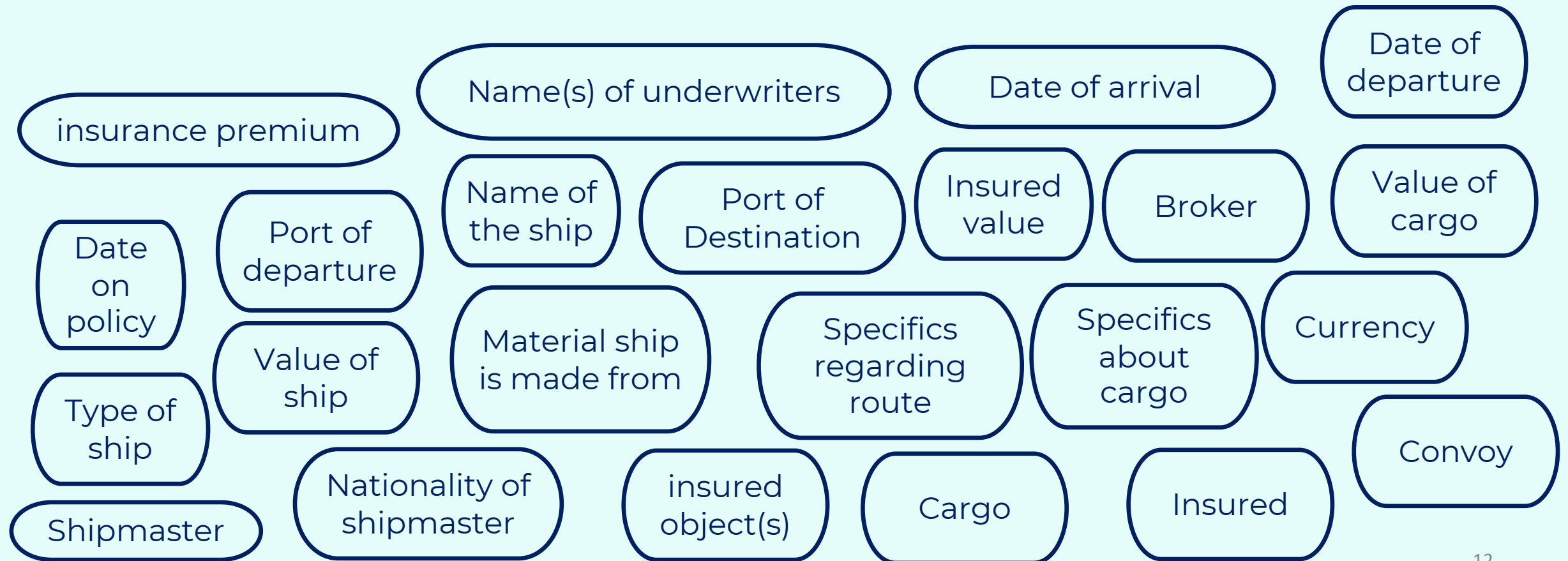
Nederlandsch Economisch-Historisch Archief Amsterdam, Bijzondere Collecties 279, Archief Assuradeur Amsterdam (1725-1729)

[illegible]

52	1825
	<p align="center">LIJST VAN PREMIËN bij het Jaar,</p>
	<p align="center">VOOR ALLE GEVAAR HEE OOK GEWAAMD, VOOR SCHEPEN OF VAARTUIGEN, ALS HIER ONDER ZIJN VERMELD.</p>
	<p align="center">Bij de</p>
	<p align="center">SOCIETEIT TER VERZEKERING VOOR DE BINNENLANDSCHE VAART.</p>
	<p align="center">~~~~~</p>
	<p align="center">EERSTE KLASSE</p>
	<p align="center">à f 5 ten Honderd.</p>
	<p>Lootsbooten en Visschers Vaartuigen ter grootte Visscherij varende.</p>
	<p align="center">TWEDE KLASSE</p>
	<p align="center">à f 2 ten Honderd.</p>
	<p>Schepen van Werkendam en elders aan Dijk en of buiten de Zeegaten aan het Strand varende.</p>
	<p>Schepen en Uitslaarders, welke de Schepen naar Zee brengen.</p>
	<p align="center">DERDE KLASSE</p>
	<p align="center">à f 1½ ten Honderd.</p>
	<p>Schepen op, en van alle plaatsen binnenlands op vragt varende, en niet buiten de Zeegaten komende.</p>
	<p align="center">VIERDE KLASSE</p>
	<p align="center">à f 1½ ten Honderd.</p>
	<p>Visschers Vaartuigen, binnengaatende blyvende zoo als op de Zuider-Zee, en elders.</p>
	<p>Schepen de Zeenwache Stroomen en andere Binnenvaarten bevarende.</p>
	<p align="center">VIJFDE KLASSE</p>
	<p align="center">à f 1 ten Honderd.</p>
	<p>Rijn-Schepen van alle plaatsen in de Ne- derlanden, naar Keulen, Dusseldorp, Wesel en andere plaatsen aan den Rijn beneden Keulen.</p>
	<p>Deutscheschepen op Bruzel Antwerpen, Gend, en alle plaatsen op de Zeenwache Stroomen.</p>
	<p align="center">~~~~~</p>
	<p align="center">NEDERLANDSCH</p>
	<p align="center">ECONOMISCH-HISTORISCH ARCHIEF</p>
	<p align="center">Leen Capen van Callenderstr. 83 à GRAVENHAGE</p>

What to record?

Not all the sources contain the same information. Here are examples of data that can be found in the varying sources:



Because we are working with varying types of sources from the 15th until the late 19th century, from different countries and regions, in different languages, we need to make choices.

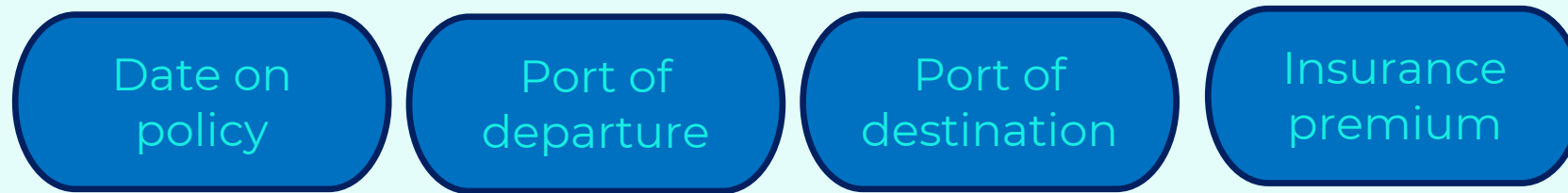
Our goal:

- to record long term trends marine insurance prices
- to create a dbase that is easy to use, also for non-insiders

We had to make choices regarding:

- when do we enter a policy? What are the minimum requirements? What do we absolutely need for it to include it in the database?

We chose to include any policy for which we have at least:



Everything else is optional. we record as much as we can in a standardized form in the dbase.

If standardization is not possible, we record it in the 'notes'.

Additional choices regarding:

- geographical locations:
 - because we use geonames for the interactive map, we use modern name and spelling of ports and regions. So, we use Amsterdam instead of Amstelredam and Dubrovnik instead of Ragusa.
- Spelling:
 - We use the original spelling as much as possible. We do not translate types of ships.
 - We only use English for common terms, for example we use sugar instead of suiker (Dutch).

Additional choices regarding (cont).

- Calendar:
 - we use the Gregorian calendar.
- Incomplete information:
 - in case we only have the year and month of a policy, we set the date at the first day of the month.
- entering of data:
 - we use Excel to enter the data. After entry, the data will be uploaded to the database

Because our choices have consequences regarding the recording and presentation of the data. Other researches may want to know more about the text of a policy or the format of a merchant's book.

As we cannot record everything in a database and still create a workable and accessible database, we have added links or files to the original sources.

For example, the data regarding Dubrovnik is derived from Alberto Tenenti and Bratislava Tenenti, *Il prezzo del rischio. L'Assicurazione mediterranea vista da Ragusa (1563-1591)*, Roma, 1985, 342-360.

We have added the scans of this source to the data.

The Rotterdam data is based on the (Zee)Assurantieboeken of the *Maatschappij der Assurantie, Discontering en Beleening der Stad Rotterdam anno 1720*.

We are working on a direct link to the source at the site of the repository (the Rotterdam Municipal Archives). Until this link ('Linked Open Data') has been set up, we will add the scans of the source to the dbase.

We use an Excel template to record the data:

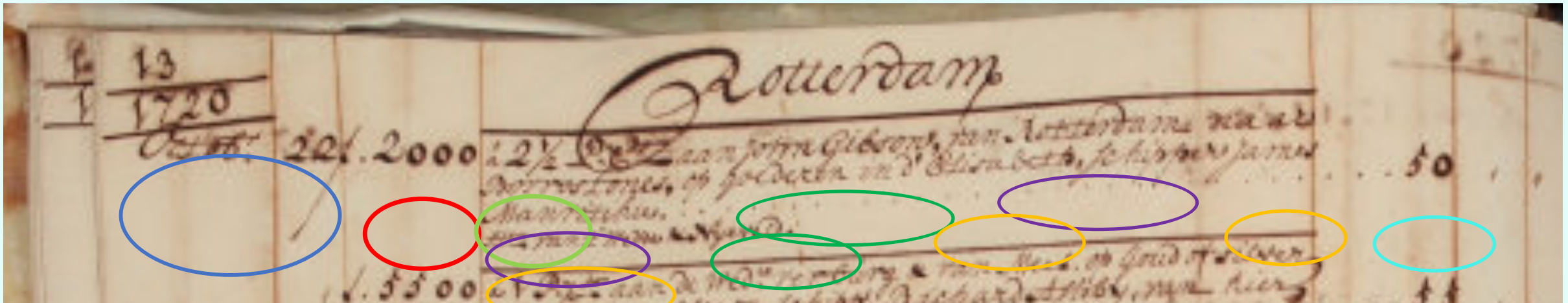
Opmaak										Opmaak										ais tabel										vissen										en filteren selecteren									
D282																																																	
B	C	H	I	J	K	L	M	N	O	Q	R	S	Y	Z	AA	AB	AD	AE	AH	AI	AK	AM	AN	AO	AP	AQ	AR																						
82	TROTT	SG01	policy book	p2	1722	11	4	2,5	Rotterdam	Netherlands	Yes	Belfast	Ireland		No		Heeren van 't Wedde & Timmers	1050		the Isabell	John Hodge	Goods		arrived; no insurance buyer listed																									
83	TROTT	SG01	policy book	p3	1722	11	4	2	Aberdeen	United Kingdom	Yes	Veere	Netherlands		No	John Gordon	Heeren van 't Wedde & Timmers	2685		Susanna	William Baxter	Goods		arrived																									
84	TROTT	SG01	policy book	p4	1722	11	6	2	Cork	Ireland	Yes	Rotterdam	Netherlands		No	Hamilton & Barnaby	Heeren Brouwer & Hersele	2500		the Lady Cornelia	Andrew Buchan	Goods		arrived																									
85	TROTT	SG01	policy book	p5	1722	11	7	1,5	Rotterdam	Netherlands	Yes	Topsham	United Kingdom		No	George Barons	Heeren van 't Wedde & Furly	8000	Galley	George	Gregory Blackmore	Goods	Hull	arrived																									
86	TROTT	SG01	policy book	p6	1722	11	7	1,25	London	United Kingdom	Yes	Rotterdam	Netherlands		No	Pickfat & Foster	Heeren van 't Wedde & Furly	6000		Susanna Sophia	Richard Perkins	Tobacco		arrived																									
87	TROTT	SG01	policy book	p7	1722	11	7	2,25	Dublin	Ireland	Yes	Rotterdam	Netherlands		No	Stephens & Franchlyn	Heeren van 't Wedde & Furly	7000		the Owners Goodwill	Thomas Cross	Goods		arrived																									
88	TROTT	SG01	policy book	p8	1722	11	7	2	Cork	Ireland	Yes	Zierikzee	Netherlands		No		Heeren van 't Wedde & Furly	2100		Abrahams Offerhande	Adrian Breur	Goods		arrived; no insurance buyer listed																									
89	TROTT	SG01	policy book	p9	1722	11	7	2	Cork	Ireland	Yes	Rotterdam	Netherlands		No	Daniel le Roy	Heeren van 't Wedde & Furly	5000		de 3 Broeders van Cor	James Harper	Goods		arrived																									
90	TROTT	SG01	policy book	p10	1722	11	9	2	Rotterdam	Netherlands	Yes	Rouen	France		No	Jacob le Maire & Maillart	Heeren Verdoes & Haasbroek	499		Jonge Tobias	Fockke Gerretsz	Goods		arrived																									
91	TROTT	SG01	policy book	p11	1722	11	9	2,75	Bordeaux	France	Yes	Rotterdam	Netherlands		No	Jean Denis	Heeren Verdoes & Haasbroek	900		de Stadt Nieuwpoort	Jacob Tromp	Wines		arrived																									
92	TROTT	SG01	policy book	p12	1722	11	10	2,75	Libourne	France	No	Rotterdam	Netherlands		No	Daniel Pompeyra	Heeren Barons & Furly	7000		de Broederschap	Maarten de Witt	Goods		arrived																									
93	TROTT	SG01	policy book	p13	1722	11	10	14,5	Amsterdam	Netherlands	Yes				Yes	Thomas Hendrik Hons	Heeren Barons & Nyevelt	1000		de Sara	Jan Valk	Goods		does not say "arrived" or anything else																									
94	TROTT	SG01	policy book	p14	1722	11	10	2,5	Glasgow	United Kingdom	Yes	Rotterdam	Netherlands		No	Ralph Rodger	Heeren Barons & Furly	6000		the Charles	James Club	Goods		arrived																									
95	TROTT	SG01	policy book	p1	1722	11	10	1,5	Hull	United Kingdom	Yes	Rotterdam	Netherlands		No	Robert Patridge	Heeren Barons & Furly	1600		Elisabeth & Catharina	William Robinson	Hull		arrived																									
96	TROTT	SG01	policy book	p2	1722	11	11	3	Bruges	Belgium	Yes	Sanlúcar de Barrameda	Spain		No	Melchior de Ruischer	Heeren Charron & Haasbroek	14000	Galley	Russel	William Eyres	Goods		arrived																									
97	TROTT	SG01	policy book	p2	1722	11	11	3	Ostend	Belgium	Yes	Sanlúcar de Barrameda	Spain		No	Melchior de Ruischer	Heeren Charron & Haasbroek	14000	Galley	Russel	William Eyres	Goods		arrived																									
98	TROTT	SG01	policy book	p2	1722	11	11	3	Bruges	Belgium	Yes	Seville	Spain		No	Melchior de Ruischer	Heeren Charron & Haasbroek	14000	Galley	Russel	William Eyres	Goods		arrived																									
99	TROTT	SG01	policy book	p2	1722	11	11	3	Ostend	Belgium	Yes	Seville	Spain		No	Melchior de Ruischer	Heeren Charron & Haasbroek	14000	Galley	Russel	William Eyres	Goods		arrived																									
100	TROTT	SG01	policy book	p3	1722	11	11	2,25	Dublin	Ireland	Yes	Rotterdam	Netherlands		No	Hendrik Grimes	Heeren Charron & Haasbroek	800		the Owners Goodwill	Thomas Cross	Goods		arrived																									
101	TROTT	SG01	policy book	p4	1722	11	11	2	Leith	United Kingdom	Yes	Rotterdam	Netherlands		No	Robert Stirling	Heeren Barons & van 't Wedde	4000		the Robert & William	George McKenly	Goods		arrived																									
102	TROTT	SG01	policy book	p5	1722	11	11	1	Rotterdam	Netherlands	Yes	London	United Kingdom		No	Robert Gerard	Heeren van 't Wedde & Barons	4000		the Mary & Jeane	Samuel Taylor	Goods		entry notes "seg the Delight": unable to determine what this mean																									
103	TROTT	SG01	policy book	p6	1722	11	11	4	Gdansk	Poland	Yes	Dordrecht	Netherlands		No	Adriaan Braets Jacobszoon	Heeren van 't Wedde & Barons	4000		Stad Rochelle	Rem Boot	Goods		restitution of 0,5 percent for "Texel Lost" or 20 guilders																									
104	TROTT	SG01	policy book	p7	1722	11	11	4	Malaga	Spain	Yes	Rotterdam	Netherlands		No	Dirk Falon	Heeren Barons & van 't Wedde	8000		the Mary & Jeane	Alexander Douglas	Goods		arrived																									
105	TROTT	SG01	policy book	p8	1722	11	12	2,75	Bordeaux	France	Yes	Rotterdam	Netherlands		No	Matthys Bos	Heeren Charron & Furly	2000		den Groenen Eenhoof	Jean Groen	Goods		arrived																									
106	TROTT	SG01	policy book	p9	1722	11	12	2,75		France	No	Dordrecht	Netherlands		No	Jan de Bruyn, Goverd Cloens & Ary	Heeren Barons & Haasbroek	16000		de Jonge Hermina	Ryer Schelvis	Hull		arrived																									
107	TROTT	SG01	policy book	p10	1722	11	13	4	Amsterdam	Netherlands	Yes	Strömstad	Norway		No	Jappe Wiggers	Heeren Barons & Furly	1200		Englenberg	Symen Symens Boerman	Hull		arrived																									
108	TROTT	SG01	policy book	p11	1722	11	13	3,5	Lisbon	Portugal	Yes	Rotterdam	Netherlands		No	Bartholomeus de Groot	Heeren Barons & Furly	1500		Donna Liduina	Cornelis Fuyck	Salt	Produce	arrived																									
109	TROTT	SG01	policy book	p12	1722	11	13	8,5	Le Havre	France	Yes	Santo Domingo	Dominican Republic	Yes	Yes	Jean Cossart & Bouwer	Heeren Barons & Furly	6000		Le Saint Pierre	Jacques Louis Clouet	Goods	Hull	arrived																									
110	TROTT	SG01	policy book	p13	1722	11	13	2,75	Libourne	France	Yes	Rotterdam	Netherlands		No	Simon Virouleaux	Heeren Barons & Furly	6500		de Blyswyk	Jacob van den Bosch	Wines		arrived																									
111	TROTT	SG01	policy book	p14	1722	11	13	3,25	Ostend	Belgium	Yes	Cadiz	Spain		No	Isaac le Petit	Heeren Barons & Furly	3300		William & Elisabeth	William Dodsworth	Freight Fees		arrived; insurance on "vragtpenningen"																									
112	TROTT	SG01	policy book	p1	1722	11	14	3	Morlaix	France	Yes	Cadiz	Spain		No	Leon de Moracin	Heeren Charron & Furly	20000		Le Saint Jean Baptiste	Dugue Pierres	Goods		arrived																									
113	TROTT	SG01	policy book	p2	1722	11	14	4	Gdansk	Poland	Yes	Dordrecht	Netherlands		No	Adriaan Braats Jacobszoon	Heeren Barons & van 't Wedde	1000		Stad Rochelle	Rem Boot	Goods		arrived																									
114	TROTT	SG01	policy book	p3	1722	11	14	1,25	London	United Kingdom	Yes	Rotterdam	Netherlands		No	Pickfat & Foster	Heeren Barons & van 't Wedde	2800		Susanna Sophia	Richard Perkins	Tobacco		arrived																									
115	TROTT	SG01	policy book	p4	1722	11	14	2,75	Bordeaux	France	Yes	Dordrecht	Netherlands		No	Krispin van Outgaarden	Heeren van 't Wedde & Barons	3000		Eendracht	Dirk Brugom	Wines		arrived																									
116	TROTT	SG01	policy book	p5	1722	11	14	2,5	Rotterdam	Netherlands	Yes	Belfast	Ireland		No	Pieter Daniel dela Motte	Heeren Barons & van 't Wedde	800		the Leopard	William Thompson	Goods		arrived																									
117	TROTT	SG01	policy book	p6	1722	11	16	3,5	Hamburg	Germany	Yes	El Puerto de Santa Maria	Spain		No	Jean Cossart & Bouwer	Heeren Charron & Furly	5400		Coning Gaspard	Pieter Timmerman	Goods		arrived																									
118	TROTT	SG01	policy book	p6	1722	11	16	3,5	Hamburg	Germany	Yes	Cadiz	Spain		No	Jean Cossart & Bouwer	Heeren Charron & Furly	5400		Coning Gaspard	Pieter Timmerman	Goods		arrived																									
119	TROTT	SG01	policy book	p7	1722	11	16	2,75	Bordeaux	France	Yes	Dordrecht	Netherlands		No	Jan Cloens	Heeren Charron & Furly	3000		Eendracht	Dirk Brugom	Goods		arrived																									
120	TROTT	SG01	policy book	p8	1722	11	16	2,5	Rotterdam	Netherlands	Yes	Belfast	Ireland		No	Niperville & Havelaar	Heeren Verdoes & van 't Wedde	500		the Leopard	William Thompson	Goods		arrived																									
121	TROTT	SG01	policy book	p9	1722	11	16	2,75	Bayonne	France	Yes	Rotterdam	Netherlands		No	Matthys Bos	Heeren Verdoes & van 't Wedde	8000		de Vliegende Faam	Albert Prins	Wines		arrived																									
122	TROTT	SG01	policy book	p10	1722	11	16	2,5	Rotterdam	Netherlands	Yes	Bordeaux	France		No	Charles Boucher	Heeren Verdoes & van 't Wedde	2100		Bos Galjoor	Paul Cornelisse	Goods		arrived																									
123	TROTT	SG01	policy book	p11	1722	11	17	2,75	Libourne	France	Yes	Rotterdam	Netherlands		No	Pieter Chalje & zoon	Heeren Verdoes & Brouwer	5100		Postiljon	Laurens Bosselaer	Wines		arrived																									
124	TROTT	SG01	policy book	p12	1722	11	17	2,25	Rotterdam	Netherlands	Yes	Montrose	United Kingdom		No	Alexander Andrew	Heeren Verdoes & vanden Hoeven	1200		Mary	James Buthert	Goods	Hull	arrived																									
125	TROTT	SG01	policy book	p13	1722	11	17	2,25	Rotterdam	Netherlands	Yes	Leith	United Kingdom		No	Alexander Carstaris	Heeren Verdoes & vanden Hoeven	6000		Anna	Alexander Binnie	Goods		arrived																									
126	TROTT	SG01	policy book	p14	1722	11	17	2,75	Libourne	France	Yes	Rotterdam	Netherlands		No	Simon Virouleaux	Heeren Verdoes & vanden Hoeven	3475		Blyswyk	Jacob van den Bosch	Wines		arrived																									
127	TROTT	SG01	policy book	p1	1722	11	18	1	London	United Kingdom	Yes	Rotterdam	Netherlands		No	Jacob Corenhart	Heeren Furly & de Ridder	6000	Sloop	the Windsor	James Allen	Goods		arrived																									
128	TROTT	SG01	policy book	p2	1722	11	18	2,75	Bordeaux	France	Yes	Rotterdam	Netherlands		No	Dirk van Tyligen	Heeren Verdoes & vanden Hoeven	2000		de Snelle	Michiel Jansz	Goods		arrived																									
129	TROTT	SG01	policy book	p3	1722	11	18	2,75	Bordeaux	France	Yes	Rotterdam	Netherlands		No	Anthony Deckker	Heeren Verdoes & vanden Hoeven	2500		Uny van Schotland	Robert Jansze	Wines		arrived																									
130	TROTT	SG01	policy book	p4	1722	11	18	3,5	Sanlúcar de Ba	Spain	Yes	Amsterdam	Netherlands		No	Benjohan Furly	Heeren Verdoes & vanden Hoeven	6000		de 2 Jonge Ploegers	Jan Pieck	Oil		arrived																									
131	TROTT	SG01	policy book	p5	1722	11	19	2,25	Rotterdam	Netherlands	Yes	Prestonpans	United Kingdom		No	Robert Stirling	Heeren Verdoes & vanden Hoeven	2500		the Sara & Jeane	John Brown	Goods		arrived																									
132	TROTT	SG01	policy book	p6	1722	11	20	1	Rotterdam	Netherlands	Yes	London	United Kingdom		No	Parmentier & Phillips	Heeren Verdoes & vanden Hoeven	1700	Sloop	the London	John Lathom	Brandy		arrived																									

A zoomed in view of the Excel template (with data regarding the Rotterdam market:

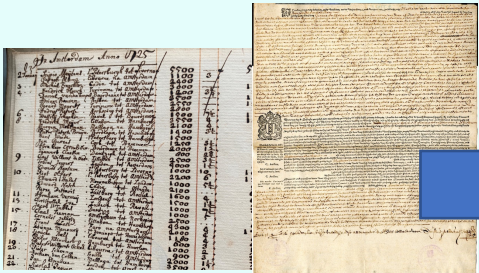
Out & Back													
B	H	I	J	M	N	O	R	S	AB	AC	AD	AE	AF
Market	Document	Coding of	Premium Basic info	Port of Departure*		Port of Final Destination*			Buyer	Resident/ Nationality	Broker	Total sum	Underwriter
Code*	Source Type	Code	Date (YYY Y)	Rate*	Name*	Country (current)	Name*	Country (current)	Name	Place	Name	Amount	Name
MKTROTT	policy book	p1	1722	2	Charente	France	Rotterdam	Netherlands	Weduwe van Jan Zelen & Dirk Zelen		Heeren van 't Wedde & Hersel	8000	Stad Rotterdam
MKTROTT	policy book	p2	1722	3	Amsterdam	Netherlands	Oporto	Portugal	Roelof & Anthony Eelbo		Heeren Furly & Hersele	4900	Stad Rotterdam
MKTROTT	policy book	p3	1722	2	Glasgow	United Kingdom	Rotterdam	Netherlands	Ralph Rodger		Heeren Furly & Hersele	2100	Stad Rotterdam
MKTROTT	policy book	p4	1722	1,75	Drammen	Denmark	Dordrecht	Netherlands	Directeuren van de Compagnie	Dordrecht	Heeren vanden Hoeven & Haas	9999	Stad Rotterdam
MKTROTT	policy book	p5	1722	1,25	Stockton	United Kingdom	Rotterdam	Netherlands	Benjolan Furly		Heeren Brouwer & Hersele	4000	Stad Rotterdam
MKTROTT	policy book	p6	1722	3	Ostend	Belgium	Sanlúcar de Barrameda	Spain	Melchior de Ruuscher		Heeren Brouwer & Hersele	6000	Stad Rotterdam
MKTROTT	policy book	p6	1722	3	Ostend	Belgium	Seville	Spain	Melchior de Ruuscher		Heeren Brouwer & Hersele	6000	Stad Rotterdam
MKTROTT	policy book	p7	1722	2,5	Hamburg	Germany	Bayona	Spain	Willem van Schilperhoek		Heeren van 't Wedde & Verhoef	1500	Stad Rotterdam
MKTROTT	policy book	p8	1722	1,5	Rotterdam	Netherlands	Rouen	France	Pieter Midy		Heeren van 't Wedde & Verhoef	900	Stad Rotterdam
MKTROTT	policy book	p9	1722	3	Amsterdam	Netherlands	Oporto	Portugal	Albert van Holten		Heeren van't Wedde & Barons	3650	Stad Rotterdam
MKTROTT	policy book	p10	1722	1	London	United Kingdom	Rotterdam	Netherlands	Allan & Roycroft		Heeren Brouwer & Hersele	6600	Stad Rotterdam
MKTROTT	policy book	p10	1722	1	London	United Kingdom	Rotterdam	Netherlands	Allan & Roycroft		Heeren Brouwer & Hersele	6600	Stad Rotterdam
MKTROTT	policy book	p11	1722	1	London	United Kingdom	Rotterdam	Netherlands	Allan & Roycroft		Heeren Brouwer & Hersele	10560	Stad Rotterdam
MKTROTT	policy book	p12	1722	1,25	Le Havre	France	Rotterdam	Netherlands	Jean Cossart & Bouwer		Heeren Furly & vanden Hoeve	5000	Stad Rotterdam
MKTROTT	policy book	p13	1722	1	Rotterdam	Netherlands	London	United Kingdom	Jean & Paul Charron		Heeren Furly & Haasbroek	2800	Stad Rotterdam
MKTROTT	policy book	p14	1722	2	Rotterdam	Netherlands	Bordeaux	France	Jean & Paul Charron		Heeren Furly & Haasbroek	2500	Stad Rotterdam
MKTROTT	policy book	p15	1722	3,75	Malaga	Spain	Rotterdam	Netherlands	Jean Cossart & Bouwer		Heeren van 't Wedde & Barons	6000	Stad Rotterdam
MKTROTT	policy book	p1	1722	3	Rotterdam	Netherlands	Cadiz	Spain	Pieter van Schoonhoven		Heeren van't Wedde & Barons	32000	Stad Rotterdam
MKTROTT	policy book	p1	1722	3	Rotterdam	Netherlands	Seville	Spain	Pieter van Schoonhoven		Heeren van't Wedde & Barons	32000	Stad Rotterdam
MKTROTT	policy book	p2	1722	14,5	Amsterdam	Netherlands	Yes		Gysbert van Groot davelaar		Heeren Charron & Haasbroek	1000	Stad Rotterdam
MKTROTT	policy book	p3	1722	1,25	Le Havre	France	Rotterdam	Netherlands	Jan Cossart & Bouwer		Heeren Charron & Haasbroek	1000	Stad Rotterdam
MKTROTT	policy book	p4	1722	6	Rotterdam	Netherlands	Lisbon	Portugal	Bartholomeus de Groot		Heeren Charron & Haasbroek	3000	Stad Rotterdam
MKTROTT	policy book	p5	1722	3	Dunkirk	France	Cadiz	Spain	Jean Cossart & Bouwer		Heeren van 't Wedde & Barons	1500	Stad Rotterdam
MKTROTT	policy book	p6	1722	2,25	Amsterdam	Netherlands	Gdansk	Poland	Gerrit Brakel		Heeren van 't Wedde & Barons	3000	Stad Rotterdam
Documents		Ports		Dictionaries		NOTES FOR USERS							

An example of a policy and how this would be recorded in the dbase:

the **date** (blue circle),
the **insured amount**,
the **premium rate**,
the **ports of departure and arrival**,
the **insured** and the **insured objects** (in this case, cargo),
the name of the **ship**, of the **shipmaster** and
the amount of **premium paid**.



Because our sources are so varied, there are various ways to enter the data into the database:



MANUAL PROCESSING OF DATA

1725					
maanden			bruto premie IN	courtage	netto premie IN
jan	febr	mrt (15 mrt)	130.932,00	327,70	130.604,30
mrt	april		130.500,00	326,50	130.173,50
april	mei		144.470,00	361,40	144.108,60
mei	juni		157.980,00	394,19	157.585,81
juni	juli		142.400,00	356,00	142.044,00
juli	aug		149.150,00	372,78	148.777,22
aug			134.440,00	336,20	134.103,80
sept			129.900,00	324,15	129.575,85
sept	okt		137.440,00	343,13	137.096,87
okt			149.525,00	372,16	149.152,84
okt			127.240,00	318,20	126.921,80
					mutatie t-1

AUTOMATED PROCESSING OF DATA

Risks at Sea

AMSTERDAM: MARINE INSURANCE RATES									
Year: 1778									
Month	January	February	March	April	May	June	July	August	September
Outward/Return voyage	Out	Ret	Out	Ret	Out	Ret	Out	Ret	Out
Archipelago, India	6*	6*	4*	4	3*	—	3	—	3
Venice, Out	5	5	3	3	2½*	—	3*	—	3
Sicily, Naples, Lephon	4½	4½	2½	2½	2*	—	3*	—	3*
Greece, Marseilles	4½	4½	—	—	2*	—	3*	—	3
Barcelona, Alicante, Malaga	3½*	3½*	—	—	2*	—	2½	—	3*
Cádiz, San Lucas, Seville	3½	3½	2½	2½	1½	—	2½	—	2½
Lisbon, Sevilha, Oporto	3½	3½	—	—	1½	—	2½	—	2½*
Brace, French Bight	3	3	2*	2*	1½*	—	2	—	2
Morocco, St. Marks, Ploren	2½	2½	—	—	1*	—	1½	—	1½

AUTOMATED PROCESSING (OCR) OF DATA

RISKY BUSINESS
DATABASE

Risky Business

pricing, governance, and integration in European insurance markets, c. 1400-c. 1870

Risky Business Project – current status

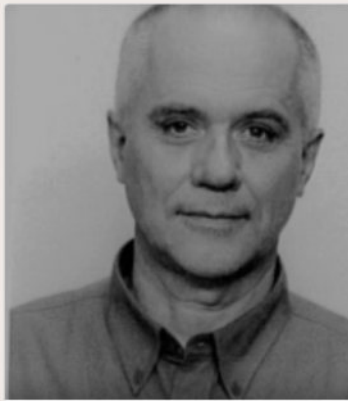
The Project Team is being supported by the Advisory Board:



Dr Martin Daunton



Dr Maria Fusaro



Dr François Gipouloux



Dr Earle Havens



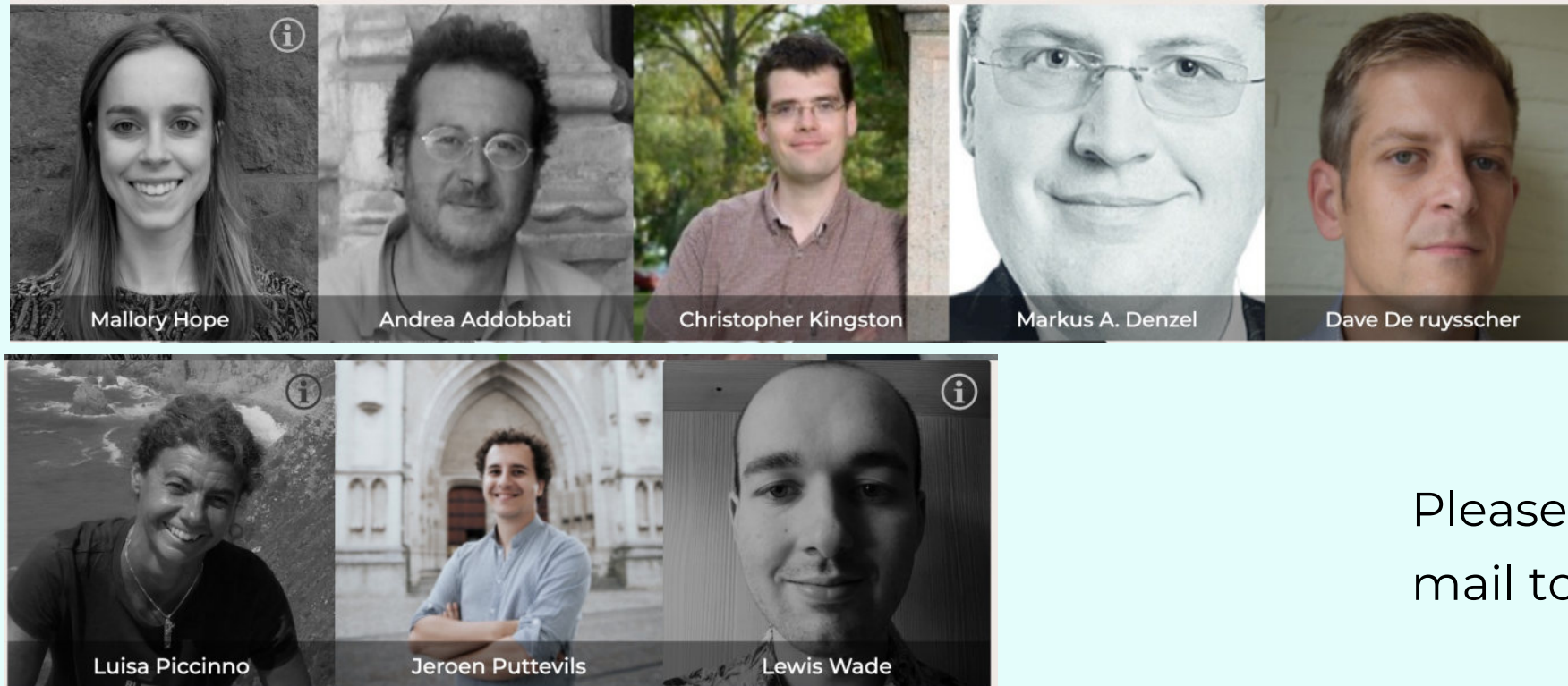
Dr Francesca Trivellato



Dr Jan Luiten van
Zanden

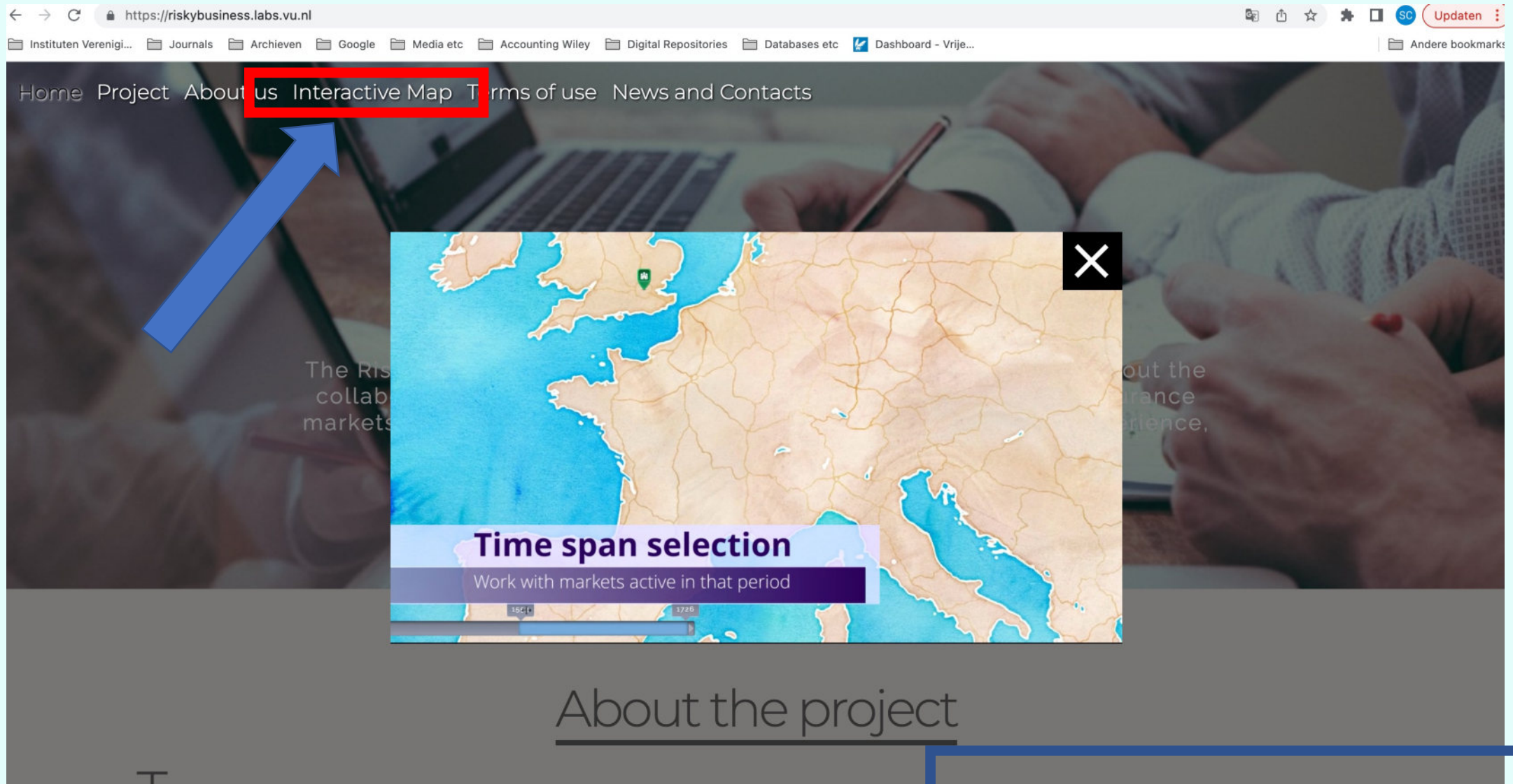
Risky Business Project – current status

Members of the RB network:



Please join our Network!
mail to: Sabine.Go@vu.nl

The Risky Business database forms the basis of a graphic representation of the data, the interactive map.



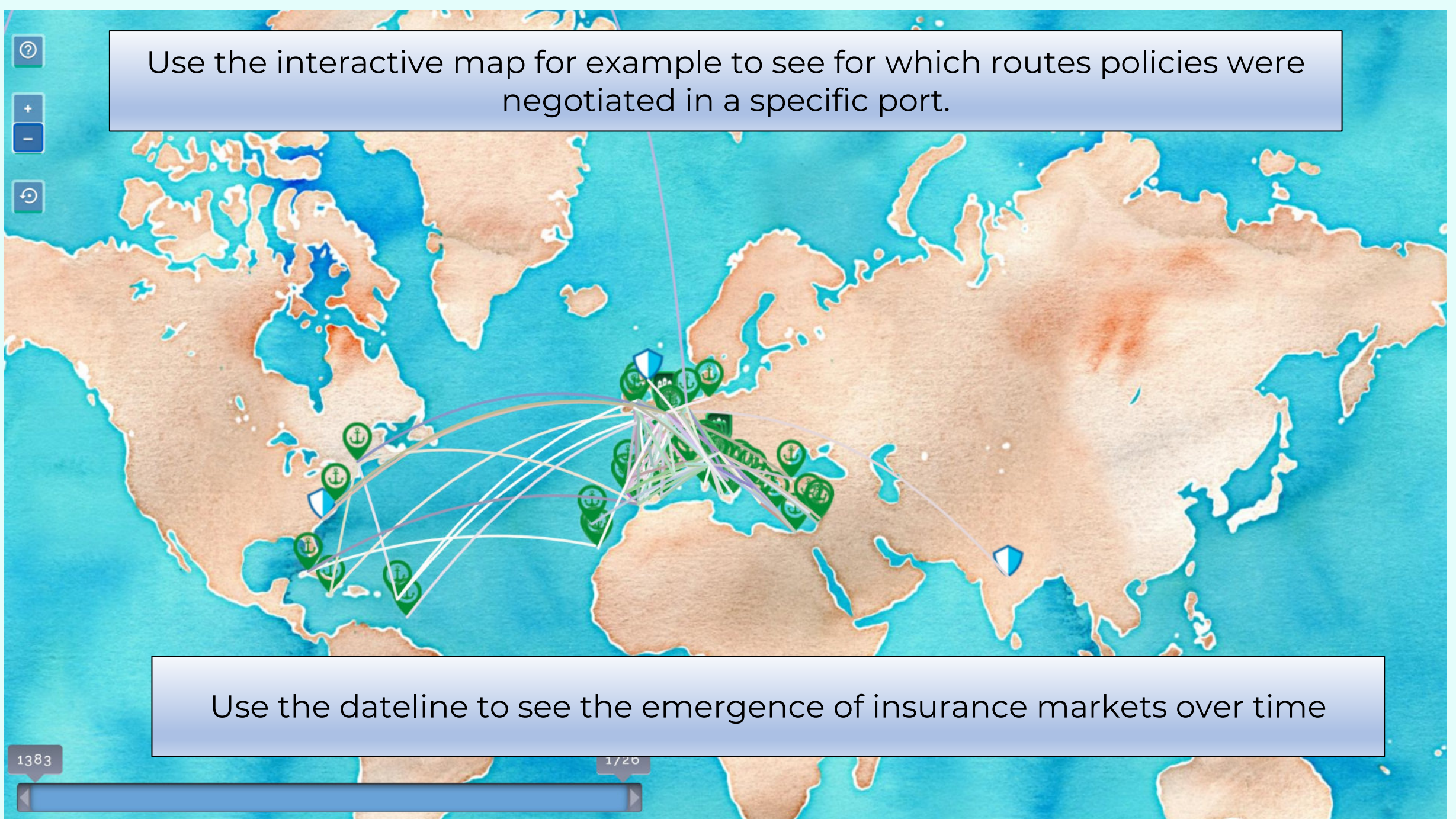
VISIT: <https://riskybusiness.labs.vu.nl/>

Use the interactive map for example to see for which routes policies were negotiated in a specific port.

Use the dateline to see the emergence of insurance markets over time

1383

1/26



Or search the database...

And view the original source:

link (to repository or uploaded scan)

reference (to secondary source)

The screenshot shows a web application for searching historical data. It features a sidebar with a map, a top navigation bar with 'General', 'Additional', and 'Author' tabs, and a main search area. The search area includes filters for 'From year' (1720), 'To year' (1870), 'Markets', 'Origin' (a dropdown menu), 'Destination' (a dropdown menu), and 'Captain'. Below these filters are 'Search', 'Reset', and an Excel export button. A table below the filters displays search results with columns: Date, From, To, Merchant, Ship, Captain, Amount, and Rate. The table contains 10 rows of data, all dated 1722-October. To the right of the table is a toolbar with various chart and data manipulation icons. A date '9/26/22' is visible in the bottom left corner of the interface.

General Additional Author

From year 1720 To year 1870

Markets

Origin --Select-- Destination --Select--

Captain

Search Reset Excel

Drag a column and drop it here to group by that column

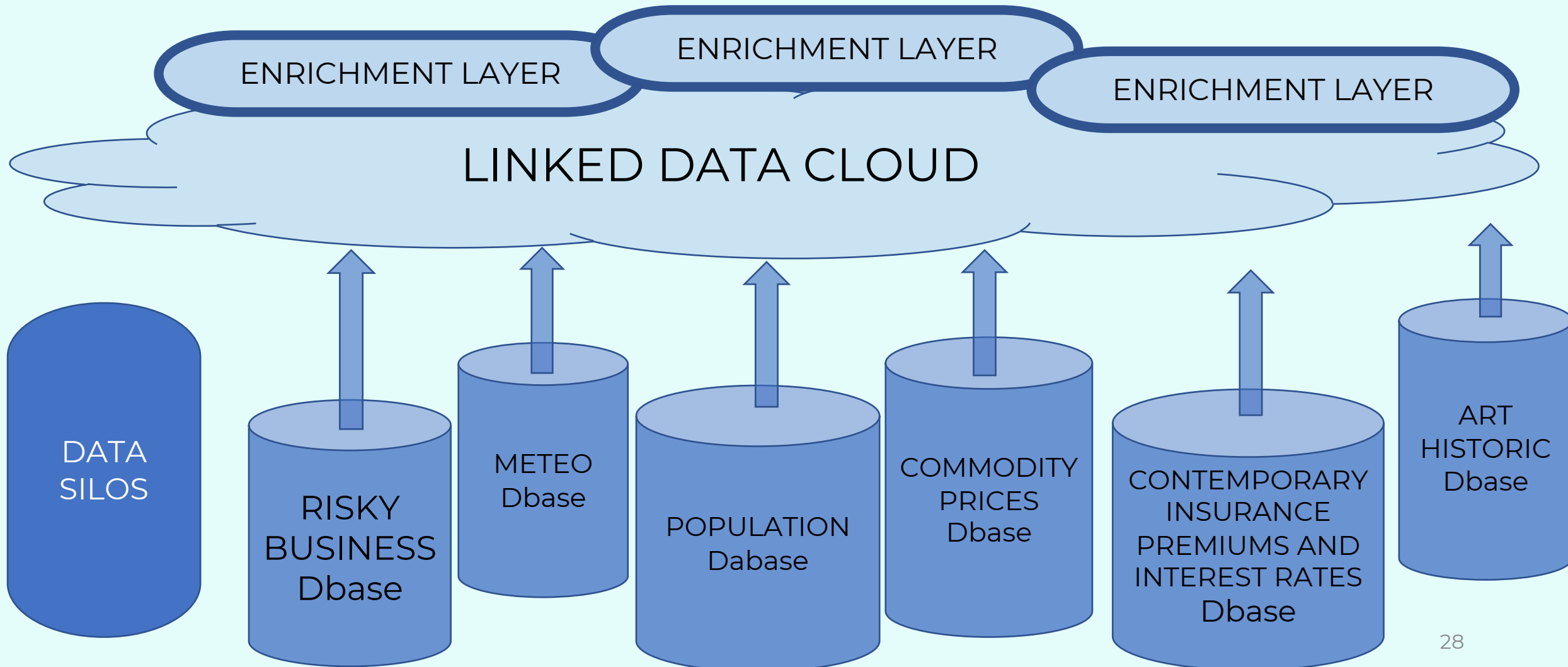
Date	From	To	Merchant	Ship	Captain	Amount	Rate
1722-October...	Charente	Rotter...				8000	2 ...
1722-October...	Amsterdam	Oporto				4900	3 ...
1722-October...	Glasgow	Rotter...				2100	2 ...
1722-October...	Stockton	Rotter...				4000	1.25 ...
1722-October...	Ostend	Sanlú...				6000	3 ...
1722-October...	Ostend	Seville				6000	3 ...
1722-October...	Hamburg	Bayona				1500	2.5 ...
1722-October...	Rotterdam	Rouen				900	1.5 ...
1722-October...	Amsterdam	Oporto				3650	3 ...
1722-October...	London	Rotter...				6600	1 ...

9/26/22

Risky Business

pricing, governance, and integration in European insurance markets, c. 1400-c. 1870

The future of the Risky Business Project:





Risky Business

pricing, governance, and integration in European insurance markets, c. 1400-c. 1870

<https://riskybusiness.labs.vu.nl/>