Contents

List of tables, graphs and maps	7	
List of abbreviations	8	
Acknowledgements	9	
Chapter 1: Introduction	13	
§ 1.1 Marine insurance: the historiographical context	13	
§ 1.2 Methodology and design of this study	17	
§ 1.3 Dealing with the risks of maritime trade: a variety of options	23	
§ 1.4 Sources	25	
§ 1.5 Structure of this study	27	
Chapter 2: Groningen: mutual interests and financial innovation in the		
seventeenth and eighteenth centuries	31	
§ 2.1 Introduction	31	
§ 2.2 Mutual marine insurance in the province of Groningen	36	
§ 2.2.1 Guild boxes in the city of Groningen	37	
§ 2.2.2 Guild boxes in rural Groningen	41	
§ 2.2.3 From guild box to compact	43	
§ 2.2.4 From compact to cassa	45	
§ 2.3 Groningen's insurance initiatives in context		
§ 2.4 Mutual marine insurance in Groningen: an institutional analysis	52	
§ 2.5 Conclusion	58	
Chapter 3: Amsterdam: individuals, ineffectual regulations and intricate		
balances of power in the seventeenth and eighteenth centuries	61	
§ 3.1 Introduction	61	
§ 3.2 Actors and institutions	70	
§ 3.2.1 Brokers and unauthorised brokers	70	
§ 3.2.2 The Chamber of Insurance and Average	95	
§ 3.2.3 The insured	117	
§ 3.2.4 The underwriters	126	
§ 3.3 The Amsterdam insurance market: scope and dynamics	145	
§ 3.4 Conclusion	156	

Chapter 4: Rotterdam: commercial and political collusion in the		
eighteenth and nineteenth centuries		
§ 4.1 Introduction		
§ 4.2 Actors and institutions		
§ 4.2.1 Municipal ordinances and the Chamber of Maritime Affairs 1	172	
§ 4.2.2 Brokers, <i>pondgaarders</i> and unauthorised brokers	84	
§ 4.2.3 The insured	197	
§ 4.2.4 The underwriters	212	
§ 4.3 The Rotterdam insurance market: scope and dynamics		
§ 4.3.1 Insurance companies and regents: the Rotterdam insurance		
market between 1760 and 1780	241	
§ 4.3.2 New practices and opportunities for the Rotterdam insurance		
1 1 1 0 10	251	
§ 4.4 Conclusion	67	
Chapter 5: Conclusion		
	271	
§ 5.2 Regional divergence		
§ 5.3 Institutions and actors: influence and interaction	79	
Samenvatting (summary in Dutch) Appendices		
Archival sources	303	
Printed Sources and literature	06	
Index	319	

List of tables, graphs and maps

Мар 1.1	The Netherlands and its surrounding countries	30
Map 2.1	Groningen and Westerwolde	32
Table 2.1	Overview of mutual insurance boxes in the city and	
	province of Groningen	47
Мар 3.1	The financial centre of Amsterdam	64
Figure 3.1	Amsterdam governmental structure	71
Graph 3.1	Number of brokers and unauthorised brokers in	•
	Amsterdam (1530-1800)	81
Table 3.1	Overview of principal ordinances, bylaws and alterations	
	relevant to the insurance industry in Amsterdam	
	between c. 1495 and c. 1797	IIO
Graph 3.2	Volume of insurance cases handled by the Chamber of	
	Insurance and Average	117
Map 4.1	The city of Rotterdam 1733	160
Map 4.2	The city of Rotterdam 1870	168
Graph 4.1	Gross annual fee per commissioner (in guilders)	177
Graph 4.2	Total revenues of the Chamber of Maritime Affairs (gross)	181
Graph 4.3	Composition of total revenues of the Chamber of	
-	Maritime Affairs (gross)	181
Table 4.1	Number of brokers and insurance brokers in Rotterdam	
	between 1632 and 1869	195
Graph 4.4	Percentage of Stad Rotterdam's insured value as	, ,
•	originating from the NHM	208
Table 4.2	The 1840 NHM classification of underwriters	226
Graph 4.5	Insured value generated by NHM as part of the total	
	turnover of Stad Rotterdam	230