

Quaderni di sicurtà. Mansutti Foundation *By Marina Bonomelli*

The security books, known as *Quaderni di sicurtà* were part of the medieval merchants' set of account books. In these registers, merchants wrote down the key elements of each insurance transaction (the first insurance policies date back to the Middle Ages), when having his goods insured or, as an insurer, he undertook the same risks that were taken by insurance companies five centuries later. For this reason, the title *Quaderni di sicurtà* accurately denotes a catalogue of books about the history of the insurance trade .

The title *Quaderni di sicurtà, documenti di storia dell'assicurazione*, Milan, ed. Antea published in 1966, constitutes the first instrument of consultation of Francesco Mansutti's private library, which was opened to the public with the aim of communicating the history of insurance, documented from its origins up to modern times and considering diverse perspectives: economic, juridical, technical, social and traditional.

Over the past years, the library has consolidated its mission and in 2004, with the donation of the entire library, Mansutti created the Foundation which bears its name: a cultural institution that has become a point of reference for research and analysis both in Italy and abroad. Having obtained legal recognition by the Lombardy Region, the Mansutti Foundation, in its headquarters in Milan, via Albricci 8, put at the public's disposal an estate of books of about 5 thousand volumes, more than 2.300 early insurance policies from all over the world, 270 advertising posters of insurance companies and a fond formed by 426 Italian plates of fire insurances (for all the services of the Foundation see www.bibliotecamansutti.it).

Due to the significant increase in the number of volumes, the 1996 catalogue does not reflect the current estate of the Foundation and therefore, a new version of the *Quaderni di sicurtà* will be published at the beginning of next year.

The library's assets are made up of extensive documentation which, given the interdisciplinary nature of the subject of insurance, refers to different fields of knowledge. The main subject areas of the early fond go from the first insurance treatises, to economic and commercial history texts (mostly referring to maritime mercantile activity), to the studies on probability theory and actuarial mathematics and the volumes of Vatican law. Whereas, if we look at more recent works – at the beginning of the 19th century with the industrial revolution and the birth of the first insurance companies – the patrimony of the library grew even more: from the simple promotional brochures to the wide celebratory volumes published by the companies themselves which, tracing their history, offer a plentiful source of news on the development of the insurance business.

Among the works, some of the cornerstone documents are noteworthy. First of all, the *Tractatus de assecurationibus* by the Portuguese Pietro Santerna, the first treatise on this subject,

published in Latin in Venice in 1552, in which the author clearly enunciates the basic principle on which the insurance contract is based: *bona fide* or “in good faith”. The work was published together with the study *De mercatura* by Benvenuto Stracca in 1553, in which this jurist was the first to draft a text of commercial law.

The success of Santerna’s work, of which the library preserves several copies, is also due to the fact that two centuries passed before another treatise on insurance was written. The great *Trattato delle assicurazioni marittime* by Ascanio Baldasseroni was published in three volumes in Florence in 1786. In this important work, the insurance contract is studied with respect to the laws, the customs, the jurisprudence and the doctrine of all the principal European markets.

Scholars agree that the insurance contract originated in the Italian maritime towns that promulgated laws and statutes and established tribunals in order to defend their mercantile activities. These institutions generated several writings still fundamental to the study of the historical-juridical evolution of this type of contract. An outstanding example is the *Decisiones Rotae Genuae de mercatura*, which collects 251 rulings of the Genoese Civil Rota, one of the most important European judicial bodies, and two legislative texts on naval practices and customs: the *Tabula de Amalphi* and the *Consolato del mare*. The second one is the most important record of maritime commerce history; the Mansutti library owns many editions including the second one published in Venice in 1549.

Finally, we should remember the thorny issue of usury, a subject of great concern in the Middle Ages. During this period new contracts were created, including those to do with insurance, in which the interest on the loans was particularly relevant considering the intransigent position of the Roman Catholic Church. This question interested many theologians including S. Bernardino da Siena who, at the end of the 15th century, wrote the *Tractatus de contractibus et usuris*, which parchment manuscript in clearly readable cursive handwriting is preserved in the library.

It is important to highlight the fact that the most valuable texts are placed at the disposal of scholars through an electronic collection that facilitates consultation of the works by anyone who uses a computer. With this aim in mind, the Mansutti Foundation is creating a digital library of its most ancient and rare texts, many of which are already available.