

INDEX

Foundation dates are given for companies and other organizations, life dates for people, where known.

- AA Mutual Insurance Co., South Africa, 164
- Aachen, fire insurance companies of, 8
- Abe, Taizo (1849–1924), 107–8
- accidents, 38–44, 52–4, 59–60, 172
- insurance, 4, 19, 21, 22, 37–62, 64, 66–7, 69, 71, 74, 76, 117, 122, 126, 131, 150–1, 165
 - tables, 22, 23, 38–62
 - see also* mining, accidents; railway, accidents
- accounts, 77
- actuarial associations, 77, 168–79, 183–6
- actuarial science, 6, 7, 8, 21, 23, 30, 37–62, 146, 170–2
- actuaries, 18, 37, 168–79, 183–6
- adverse selection, 124
- Africa
- insurance in, 20, 170, 181
 - social insurance in, 181
 - see also* South Africa; Zimbabwe
- African Life Insurance Society, 148
- agents, 28, 48, 49, 67, 68, 77
- fire insurance, 9, 11, 12, 13
 - life insurance, 14, 110–11, 114, 117, 119, 122, 123–5, 126, 136, 145, 147–9, 181
- agriculture, 153
- see also* farmers
- Alliance Assurance Co. (1824), 11, 27, 147
- Allianz Versicherungs-AG (1890), 135, 137
- Amano, Otami, 109
- American Civil War, 4, 127
- American Express (1850), 97
- Amsterdam
- life insurance banned by, 5
 - marine insurance in, 3
- annuities, 5, 6, 8, 77, 152, 157, 165
- antibiotics, 16
- antiseptics, 16
- Antwerp, 29
- marine insurance in, 3, 4
- Arequipa, 25
- Armstrong Committee (US, 1905), 119
- Army Paymasters Corps (Japan), 110
- Arndt, E. H. D., 151–2
- Asabuki, Eiji (1849–1918), 109
- asbestos, 16
- Asia
- fire insurance in, 12, 13
 - insurance in, 20
 - social insurance in, 181
- Association for the Protection of Accidents (APA, 1960), 80
- Association of German Sickness Funds (Hauptverband deutscher Krankenkassen), 182
- Assurance Companies Act (UK, 1909), 149, 151
- Aubrun, R.-G., 126

- auctions, 31, 33
 auditing, 41
 Australia
 burials in, 127
 fire insurance companies of, 13
 fire insurance in, 12
 life insurance companies of, 148, 149
 life insurance in, 14, 15, 118, 120, 123,
 124, 156, 170
 Austria
 accident insurance in, 45
 fire insurance companies of, 13, 17
 fire insurance in, 7, 8
 life insurance in, 5, 14, 15, 121, 170
 regulation of insurance in, 175–6
 autarky, 19, 63–7, 72, 75–6, 82–3
 automatic sprinkler insurance, 5
 automobiles, 16
 insurance, 4, 20, 64, 66–7, 71–2, 74, 82,
 94
 aviation insurance, 4, 67, 71
 Bacon, James (1880–1964), 178
 Bahia, 25
 Balkans, fire insurance in, 12
 see also Romania
 Banco de Vitalicio de España (1897), 73, 82
 Banco Español de Crédito de Barcelona, 73
 Banesto (Banco Español de Crédito SA,
 1902), 73
 Bank for International Settlements (1930),
 101
 bankers, 48, 104, 107, 110–11, 129
 banking, 3, 4, 76, 83, 88, 91, 97, 101, 139,
 148, 160–1, 163–4
 Barcelona, 75
 Ordinances of (1435), 5
 Basle, 54
 Bavaria
 accidents in, 42
 fire insurance in, 11
 Bavarian Palatinate, accident insurance in, 56
 Belgium
 accident insurance in, 51, 56
 accidents in, 42
 fire insurance companies of, 12
 life insurance companies of, 169
 life insurance in, 14, 15, 170
 Bellom, Maurice Joseph Amédée (1865–
 1913), 178
 Berlin, 170, 172, 175
 fire insurance in, 8
 Berliner Feuerversicherungsanstalt (1812),
 8, 9
 Berne, 49
 Beveridge, William (1879–1963), 181
 bicycle insurance, 4
 bilateral trade agreements, 86
 Bilbao SA, 77–8, 82
 bill of lading, 32
 Bismarck, Otto von (1815–98), 9, 175
 blindness, 38
 Boddington, S. (marine underwriter), 28
 Boer republics, 145, 147
 boiler insurance, 4, 5
 Bombay
 fire insurance companies of, 12
 life insurance companies of, 134
 Bombay Stock Exchange, 142–3
 Booth, Charles (1840–1916), 128
 Borscheid, Peter, 18
 Brandeis, Louis D. (1856–1941), 119
 Bremen, fire insurance in, 11
 Bretton Woods system (1944), 91–2, 96,
 101
 brokers, 3, 4, 29, 30, 48
 see also ship brokers
 Bristol, marine insurance in, 4, 27
 Britain *see* United Kingdom
 British Empire, 145
 British Raj, 136
 Bruges, marine insurance in, 3
 Brünn, fire insurance companies of, 8
 Brussels, 169, 170
 Budapest, 13
 Buenos Aires, 25, 29
 fire insurance in, 11
 Bühlmann, Hans (1930–), 37
 building, 141
 regulation, 16
 workers, 49
 see also housing
 Bulgaria, old age insurance in, 180
 Bull Computer Co., 80–1
 burglary insurance, 4, 65,
 67, 71

- burials
 clubs, 122, 125–6
 cost of, 21, 120–3, 126–30
 insurance, 5, 21, 65, 67, 71, 82, 120–31
- Calcutta, 134
- California, fire insurance in, 13, 17
- Campbell, David, 29
- Campo SA Insurance Co., 67
- Canada
 fire insurance in, 11, 13, 17
 life insurance in, 14, 15, 18, 119, 156, 170
- cancellations, 49–50, 55, 114, 119
- candle lights, 16
- Canton, fire insurance companies of, 12
- canvas, 31, 33
- Cape Colony, 145, 147–9
see also South Africa
- Cape of Good Hope, 11, 148
see also South Africa
- capital, 65, 75, 101, 146, 151, 155, 163–4
- cargoes, 2, 3, 4, 28–33
 insurance, 88, 89, 146
see also transport, insurance
- Cassid de Dijon ruling (1979), 95–6
- casualty insurance *see* accidents, insurance;
 property and casualty insurance
- Catalana de Gas y Electricidad, 73
- cemeteries, 127–8, 130
- Central America, fire insurance in, 13
- Centro de Navieros Aseguradores (1879), 80
- Cervantes SA, 77–8
- Chase Manhattan Bank, 162
- Chile, 25, 29, 34–5
 state monopoly reinsurance in, 19
- China, 2
 deregulation of insurance in, 20
 fire insurance companies of, 12, 13, 17
 fire insurance in, 12
 spending on insurance in, 20
- churchyards, 127–8
- cinders, 26
- cinematography insurance, 67, 71
- Citicorp bank (1812), 97
- civil servants, 56, 107, 108, 113, 158, 165
- claims
 payments, 49, 57, 59, 117, 121, 146, 151
 registers, 48–9, 54
 tables, 61
see also loss adjustment
- clocks *see* electric clocks
- coal, 26
- Code of Liberalisation of Capital Movements (1959), 92
- Code of Liberalisation of Trade and Invisible Transactions (1951), 87–93
- Cold War, 63, 92
- Cologne, fire insurance companies of, 8
- Comité d'Accion pour la Productivité dans l'Assurance (CAPA, 1952), 73, 76–8
- Commercia, Industria, Agricultura Insurance Co., 66
- commission
 agents', 50, 73, 78, 117, 124–5, 154
 marine insurance brokers', 28, 32
- Commission of Inquiry into the Monetary System (De Kock Commission, South Africa), 162
- Compañía de Tranvías, 73
- Compañía General Española de Seguros, 77–8
- Compañía Telefónica Nacional, 73
- composite insurance companies, 4, 164
- compulsory buildings insurance, 7–9
- computers, 21, 63, 76–77, 79–83
- coinsurance, 28, 93
- confirmation insurance, 121
- cooperation, 80
- cooperative societies, for
 fire insurance, 10
- Copenhagen
 fire insurance companies of, 8
 marine insurance in, 3
- copper, 29
- corn, 30
- cottons, 33
see also textiles
- craftsmen, 56
- credit, 1, 4, 114, 142
 insurance, 4
- Crossley & Sons, 31
- Cruikshank
 (marine underwriter),
 28
- culm (coal dust), 26

- currency
 exchange, 63, 76, 87, 88, 91–2, 101, 160, 162
 instability of, 19, 171
 customer protection, 94
 cutlery, 26
 Czech lands, fire insurance in, 13

 Dallas & Co., 25, 29
 data, processing of, 16, 41, 55–6
 Davis, R. (marine underwriter), 28
 De Gaulle, Charles (1890–1970), 182
 decolonialization, 181
 Defert, Daniel, 59
 demutualization, 66, 164, 166
 Denmark, life insurance in, 19, 118, 121, 123, 170
 dentists, 109
 deposits, 65, 149, 151–2, 157, 174, 175
 deregulation, 20, 21, 85–101, 162–3
 see also regulation
 Deshmukh, C. D., 138
 diamonds, 148
 Directorate General of Insurance, Spain, 68
 disability insurance *see* accidents, insurance;
 health insurance
 dividends, 67, 77, 147
 Dr Andreu SA (pharmaceutical company, 1866), 73
 doctors, 48, 105–6, 108–9, 110, 112, 136
 see also physicians
 Doha Development Round (WTO, 2002), 97
 Dryden, John F. (1839–1911), 123
 duplicators, 78

 École des Mines de Paris, 178
 Edinburgh, 178
 Egypt
 accident insurance in, 51
 fire insurance in, 13
 life insurance in, 14, 170
 Elberfeld, fire insurance in, 8
 economic nationalism, 19, 64
 see also autarky
 electric clocks, 75
 electric lighting, 16
 electric typewriters, 75

 electricity, 16, 153
 Electricity Supply Commission (ESCOM, South Africa), 153
 electronic calculators, 78
 elevator insurance, 5
 employers' associations, 80, 169
 employers' liability insurance, 5, 44
 see also workmen's compensation insurance
 ENASA (Empresa Nacional de Autocamiones SA, 1946), 73
 endowment insurance, 15, 21, 109, 121–3, 157
 see also life insurance
 Engel, Ernst (1821–96), 39–41, 47, 54, 60, 61
 engineering insurance, 4
 England
 accident insurance in, 38–9, 59
 accidents in, 42
 fire insurance in, 7
 insurance companies in, 65
 life insurance in, 5, 103, 117
 life insurance companies in, 38, 103, 119
 see also United Kingdom
 entrepreneurs, 118
 Equitable Assurance Society (1762), 6, 37, 103, 114
 Equitable Life Insurance Co. of New York (1859), 15, 114
 Europe
 accident insurance companies of, 39
 exports to, 29
 fire insurance in, 10–12, 17
 industrial assurance in, 22
 life insurance in, 15, 125, 170
 marine insurance in, 3–5, 29
 non-life insurance in, 20
 old age insurance in, 180
 services in, 86–101
 European Coal and Steel Community (1951), 180
 European Commission (1952), 181
 European Council (1961), 180
 European Economic Community (1957), 86, 87–8, 91, 92–4, 180
 European Insurance Committee, 73, 76

- European Monetary Agreement (1958), 87
 European Payments Union (1950), 87
 European Recovery Programme (1947), 87
 European Union (1993), 86, 91, 93, 95–7, 98, 101, 180
 deregulation of insurance in, 20, 21, 93–7
 exchange rates *see* currency, exchange
 expense ratios, 73–5, 112, 124–5, 159
 expenses *see* management, costs
- Faculty of Actuaries (Scotland, 1856), 178
 families, 21, 103, 104–6, 108, 120–2, 126–7, 130–1
 allowances, 181
 farmers, 113
 insurance, 7, 10
 Faulkner, George, 29
 Federación de Mutualidades de Cataluña, 82
 Federal Insurance Office (Switzerland, 1885), 175
 Fielden Brothers, 30
 Financial Institutions Amendment Act (South Africa, 1976), 162
 Financial Services Board (South Africa, 1990), 164
 Finland
 fire insurance in, 10, 13
 life insurance in, 156
 fire briefs, 7
 fire insurance, 3, 4, 7–11, 66–7, 69, 71, 73, 74, 146, 150–1
 export of, 11–13, 114
 public societies for, 7–8
 firemen, 40
 First World War, 12, 15, 18–19, 70, 174, 177, 178
 floods, 1
 flour, 30
 foreign companies *see* multinational enterprise
 foreign exchange *see* currency, exchange
 Foreign Direct Investment (FDI), 86–7, 92, 95, 96
 Förenade Life Insurance Co., 122
 Fouchet, Jean-Raymond, 73
 France, 29, 95–6
 accident insurance companies of, 38
 accident insurance in, 45, 49–50, 51
 actuaries, 172–9, 183–6
 burials in, 127, 129
 fire insurance companies of, 12, 17
 fire insurance in, 8, 10, 14, 17
 former colonies, 181
 health insurance in, 179, 180
 insurance in, 169
 insurance companies in, 65
 life insurance in, 5–6, 14, 15, 125, 156, 170
 marine insurance in, 3
 mortality in, 172
 old age insurance in, 180
 welfare state, 169
 Franco, Francisco (1892–1975), 22, 63, 64, 75–6, 78–9, 82–3
 Frankfurt, 128
 Franszen Commission of Inquiry (South Africa, 1970), 160–1
 fraternal societies, 118, 122, 125–6
 Freiberg, Saxony, 41
 French, S., 128
 friendly societies, 122, 125–6, 146, 172–3, 176, 178–9, 184–6
 fruit, 30
 Fukuhara, Arinobu (1848–1924), 110
 Fukuzawa, Yukichi (1835–1901), 107, 109
 funerals, 21, 22, 120–1, 127–30, 136
 insurance *see* burials, insurance
- Gales, Ben, 122
 Galicia SA Insurance Co. (1944), 66
 gambling, life insurance as, 5
 Gambling Act, England (1774), 5
 gas lighting, 16
 Gebhart, J. C., 128
 General Agreement on Tariffs and Trade (GATT, 1947), 86, 92, 97
 General Agreement on Trade in Services (GATS, 1995), 87–8, 97–101
 general average *see* policies, marine insurance
 general insurance, 4
 General Maritime Insurance Co. (1839), 27
 Geneva, 181
 Genoa, marine insurance in, 3

- German Democratic Republic, 182
 German Supervisory Office for Commercial Insurance (1904), 175
 Germany, 96
 accident insurance companies of, 38, 40, 44, 46, 60
 accident insurance in, 45, 51, 122
 actuaries, 172–9, 183–6
 burials in, 129–30
 fire insurance companies of, 12, 13, 16
 fire insurance in, 8, 9, 10, 13, 14, 17, 18
 health insurance in, 20, 179
 instability of currency, 19
 insurance in, 20, 169
 life insurance companies of, 19, 51, 122
 life insurance in, 5–6, 7, 14, 15, 118, 122, 123, 170
 regulation of insurance in, 175–6, 183
 welfare state, 167, 169
 workmen's compensation insurance in, 55
 Gibraltar, fire insurance in, 11
 Glasgow, marine insurance in, 27
 globalization *see* internationalization
 Globe Fire and Life Insurance Co. (1802), 27
 gold, 148
 Gold Standard, 150–1
 Gotha, fire insurance in, 8
 grain, insurance of, 3
 Graz, fire insurance companies of, 8
 Great Britain *see* England; United Kingdom
 Great Eastern Life Insurance Co. (Singapore, 1908), 135
 Great Social Life Insurance Co., 136–8
 Greece, fire insurance in, 12
 Gremial Médico Quirúrgica, SA, 79
 Gresham Life Assurance Co. (1848), 14, 137
 grocery stores, 110
 guilds, 5
 Gulbin, A. M., 129
 Gürtler, Max, 37

 hail insurance, 67, 71
 Halley, Edmond (1656–1742), 42
 Hamburg
 fire insurance in, 8
 marine insurance in, 3, 4

 Hamburger Feuerkasse (1676), 7–8
 Hancock & Wylie, 25
 Hannover, fire insurance in, 11
 Hapsburg Empire, 2, 11, 13
 see also Austria; Hungary
 Harburg, fire insurance companies of, 8
 hardware, 26
 health insurance, 5, 20, 38, 65, 67, 71, 76, 79, 131, 165, 176, 180
 Health Insurance Act (UK, 1911), 179
 Henry VII, German king (1211–42), 2
 Hermes Insurance Co., 66
 hides, 29
 Higashi-Honganji Temple, 108
 Hinduism, 135–6
 Hispanic-Zurich, 77
 Hispano Americana de Seguros y Reaseguros, 80
 Hodgson & Robinson, 25, 29, 31
 Hoffman, Beatrix, 131
 Hoffman, Frederick L. (1865–1946), 120–1, 129
 home–foreign business, 11
 horse and cattle dealers, 48
 hospitals, 105
 housing, 140–4
 Hull, marine insurance in, 27
 Hungary, 3
 fire insurance in, 13
 life insurance in, 14, 172
 hurricanes, 20
 Huth & Co., 25, 28–9, 31, 33, 35

 Imperial Fire Insurance Co. (1803), 11
 Imperial Liability Law, Germany (1871), 44
 import substitution, 66, 98
 see also autarky; economic nationalism
 India, 138
 deregulation of insurance in, 20
 fire insurance in, 12
 funeral practices in, 22
 insurance in, 20, 22
 life insurance companies of, 134–44
 life insurance in, 14, 19, 21, 23, 133–44, 170
 Indemnity Mutual Marine Insurance Co. (1824), 27, 28

- industrial assurance, 7, 21, 22, 117–31, 165, 171, 178
see also life insurance
 Industrial Life Assurance Co. of South Africa (1894), 148
 industrial production, 57, 86
 inflation, 19, 75, 153, 157
 inland transport insurance, 3, 13
 innovation, 16, 21
 insanity, 38
 inspectors, 77
 Institute of Actuaries (UK, 1848), 170, 175
 Instituto Nacional de Previsión (National Insurance Institute, Spain, 1908), 76
 Insurance Act 27 (South Africa, 1943), 150, 152–4
 Insurance Act 37 (South Africa, 1923), 149–52
 insurance law, 2, 5, 8, 44, 58, 65–8, 114, 149–50, 169, 171, 173–5, 183
see also regulation
 insurance rates *see* premium rates
 International Business Machines (IBM, 1911), 75, 78–81
 International Congress for Industrial Medicine (1906), 168
 International Congress of Actuaries (1895), 18, 22, 121, 168–79, 183–6
 International Congress of Social Insurance (1886), 18, 168
 International Congress on Life Assurance Medicine (1899), 18, 168
 International Labour Office (ILO, 1919), 167–9, 179–83
 International Social Security Association (ISSA, 1947), 167, 179–83
 internationalization, 18, 19–20, 167–83
 Interprovincial Española de Seguros, SA (INTESA), 79
 Investigación Cooperativa entre Entidades Aseguradoras (ICEA, 1963), 80–1
 investment
 by fire insurance companies, 9
 by insurance companies, 20
 by life insurance companies, 15, 22, 139–44, 147, 149, 151–3, 156, 163
 in fire insurance companies, 9
 Ireland, life insurance in, 156
 iron, 16, 26
 Iron and Steel Corporation (ISCOR, South Africa), 153
 Islam, 135
 Italy
 fire insurance in, 11, 17, 18
 health insurance in, 180
 insurance companies in, 65
 life insurance in, 15, 19, 170
 old age insurance in, 180
 Iwakura Mission (1871–3), 104
 Iwasaki, Yataro (1835–85), 108
 Jäggli, Henri, 40, 54–5
 Japan, 114
 burial insurance in, 5
 deregulation of insurance in, 20
 fire insurance in, 13, 14, 18, 114
 life insurance in, 15, 21, 103–15, 156, 170
 marine insurance in, 106, 114
 regulation of insurance in, 114
 restrictions on market entry, 20
 Jinjyu Life Insurance Co., 106
 Johannesburg Stock Exchange, 164
 joint-stock companies, 3, 9, 11, 65–6
 joint ventures, in fire insurance, 12
 journalists, 105
 Kabuki theatre, 105
 Kampo insurance, 115
 Kataoka, Naoharu (1859–1934), 110
 Kato, Tameshige, 109
 Keio University, 107–9
 Keller, Morton, 115, 146
 Keneley, Monica, 118, 124
 Keynes, John Maynard (1883–1946), 37
 Khan, M. Y., 142–3
 Kiev Union for Insurance of Sugar Refineries, 10
 King, George, 175
Knappschaften, 5, 41
see also mutual associations, of miners
 Koizumi, Nobukichi (1849–94), 108
 Kojyunsha Business Club (1880), 108
 Korea, South
 deregulation of insurance in, 20
 life insurance in, 156

- Kyodo Life Insurance Co., 106
 Kyoho Life Insurance Co., 106
 Kyosai 500 (1880), 104–6
 Kyosai Life Insurance Co. (1894), 104, 106
- La Caja de Previsión y Socorro, 82
 La Coruña, 66
 La Equitativa Ibérica, SA, 79
 La Equitativa Reinsurance Co., 68
 La Estrella SA de Seguros, 72, 79
 La Garantía Reinsurance Co. (1918), 68
 La Hispania, 82
 La Mundial, SA, 79
 La Unión y el Fénix Insurance Co. (1864), 70, 73, 82
 La Vasco Navarra, 82
 L'Abeille Insurance Co. (1857), 75
L'Argus, 119
 labour, 72
 costs, 23, 72–3, 75, 79, 82–3
 labourers, 48, 56, 129
 lapsed policies *see* cancellations
 Laroque, Pierre (1907–97), 182
 Latin America *see* South America
 law of large numbers, 53
 lawyers, 40
 Lazarus, Wilhelm (1825–90), 51–3
 League of Nations (1919), 169
 Leeds, 25
 legal defence insurance, 67
 Lehmann, Helmut (1882–1959), 182
 Leipzig, fire insurance companies of, 8
 Levy, Hermann, 128
lex mercatoria, 152
 see also insurance law
 liability, 33
 liability insurance, 4–5, 20, 67
 see also employer's liability insurance;
 professional indemnity insurance;
 public liability insurance; team liability insurance
 liberalization *see* deregulation
 Life Assurance Act 13 (Cape Colony, 1891), 149
 Life Assurance Companies Act (UK, 1870), 174
 life insurance, 1, 5–7, 14–16, 21, 37, 41, 53, 59, 66–7, 69, 71, 73–4, 77, 88, 89, 94, 96, 103–15, 117, 133–44, 145–66
 export of, 14–15
 see also endowment insurance; industrial assurance; tontines
 Life Insurance Co. of India (1956), 21–2, 138–44
 Life Offices Association (South Africa, 1934), 149
 Lima, 25
 linens, 33
 see also textiles
 liqueurs, 96
 litigation *see* insurance law
 Liverpool, 4, 31, 35
 merchants of, 25, 28, 32
 Liverpool, London & Globe Insurance Co. (1836), 14, 135
 Liverpool Underwriters' Association (1802), 27
 livestock insurance, 65, 67, 71
 Lloyd's of London, 3, 4, 27, 28, 33–4
 Lloyd's List, 4
 Lloyd's Register of Shipping, 4
 London, 25, 172, 178
 fire insurance in, 11
 life insurance in, 6
 marine insurance in, 3–4, 27–9
 London Assurance Corporation (1720), 3, 4, 6, 27, 28
 London School of Economics, 182
 London Stock Exchange, 164
 long-term insurance *see* life insurance
 Long-Term Insurance Act 52 (South Africa, 1998), 164
 loss adjustment, 16, 28, 49–50
 loss of profits insurance, 4
 Lupton & Co., 25
 machinery, 26
 imports of, 76, 78, 82–3
 insurance, 67, 71
 Madrid, 75, 76
 Magdeburg, fire insurance companies of, 8, 45

- Magdeburger Allgemeine Versicherungs-AG (1871), 45
- Magdeburger Feuerversicherungsgesellschaft (1844), 45
- Malaysia, fire insurance in, 12
- management, 67, 143
costs, 20, 73, 76, 79, 105, 119, 124, 151
- managers, 108, 128
- Manchester, 30
- Manes, Alfred (1877–1963), 172
- manufacturers, 48
- Mapfre Insurance Co., 67, 81, 82
- mapping, 16
- Maquinás Comerciales Watson, 75
- Maquinista Terrestre y Marítima, 73
- Mare Nostrum Insurance Co., 66
- marine insurance, 2–4, 5, 13, 25–35, 45, 60, 114, 146, 150–1
cross risks, 3
see also slave trade
- Marine Insurance Co., UK (1836), 27, 28
- market share, 4, 13, 14, 15–16, 19, 27, 70, 134–5, 148–50, 164, 166
- marketing, 4, 21, 25, 53, 60, 110–11, 113, 114, 126, 147
- Materiales y Construcciones SA (MACOSA, 1947), 73
- mathematicians, 23, 168
- Maul, Daniel, 181
- mechanization, 21, 23, 64, 72–3, 75–83
see also computers; data
- Mecklenburg, fire insurance in, 11
- medicine, 16, 105, 106
see also antibiotics; antiseptics
- Meiji Life Insurance Co. (1881), 106–11, 114
- Meiji Revolution (1867), 105, 106
- Melamet Commission (South Africa), 164
- merchants, 4, 11–12, 21, 25, 28–35, 56, 108
- mergers and acquisitions, 12, 67, 79, 147–8, 163–4, 166
- Metropolitan Life Insurance Co., US (1868), 122, 123, 128
- Middelburg, life insurance
banned by, 5
- Middle East
fire insurance in, 12
social insurance in, 181
- midwives, 48
- migrant workers, 180
- migration, 89
- military officers, 105, 110
- miners, 5, 40, 41
- mining, 153
accidents, 54
companies, 44
- Mitsubishi Co., 108–9
- monopolies, 27, 138
see also state monopoly insurance companies
- moral hazard, 1, 124
- mortgage loans, 15, 33, 139, 141, 152–3, 159–60
- mortality tables, 6, 51–2, 59, 146, 170, 171–2
- Most Favoured Nation (MFN) treatment, 86
- motor vehicles *see* automobiles
- multinational enterprise, 16–20, 85–9, 114–15, 134–7, 148–9, 161, 166
- Munich, 128
- Murphy, Sharon, 120
- Mutua Carcax del Seguro contra Accidentes del Trabajo en la Industria Carcagente, 79
- Mutua de la Asociación de Patronos del Ramo de la Madera de Manresa, 79
- Mutua del Instituto Nacional de Industria (Musini), 82
- Mutua General de Seguros (1907), 76–8, 80, 82
- Mutua Madrileña Automovilística, 82
- Mutua Manresana de Seguros Sociales, 79
- Mutua Regional Gallega de Seguros, 79
- mutual associations
in accident insurance, 40, 76, 79
in fire insurance, 7, 8, 10–11, 147
in health insurance, 179
in life insurance, 5–6, 104–6, 147, 162, 164, 165–6, 171
in marine insurance, 2, 3, 147
of miners, 41
- mutual insurance companies, 65–7, 70
- Mutual Life Insurance Co. of New York (1843), 15
- Mutualidad Gallega de Seguros (1901), 66

- Mutualidad Patronal del Seguro contra Accidentes del Trabajo en la Agricultura de Carcagentes, 79
- Mutualidades y Montepíos Laborales (1946), 75
- Nagayo, Dr Sensai (1838–1902), 105
- Nagoya Life Insurance Co., 106
- Naples, marine insurance in, 3
- Natal Colony, 147, 149
- National Committee of Industrial Productivity, Spain (1951), 72
- National Insurance Syndicate, Spain (1940), 64, 73, 77, 80
- national companies, 65, 68, 70
- nationalism, 13, 18
- nationalization
- of accident insurance, 19, 55
 - of fire insurance, 9
 - of insurance, 19, 20
 - of life insurance, 19, 21, 133–44
 - of reinsurance, 19, 67–8
 - of social insurance, 64
 - natural disasters, 1–2
 - see also* floods; storms
- Nehru, Jawaharlal (1889–1964), 22, 140–1
- Neptune Insurance Co. (1839), 27
- Netherlands
- fire insurance in, 10, 13
 - insurance in, 94
 - life insurance companies of, 149
 - life insurance in, 6, 15, 18, 19, 122–3, 156, 170
- networks
- of insurance experts, 23
 - of marine underwriters, 28
- New York, 170
- fire insurance in, 10–11
 - life insurance in, 123, 174
 - great fire of (1835), 9–10
- New York Life Insurance Co. (1845), 15, 114
- New York Sun*, 128
- New Zealand
- fire insurance companies of, 13
 - fire insurance in, 12
 - life insurance in, 170
- Nippon Life Insurance Co. (1889), 106–7, 110–12
- Nitto life insurance, 104
- non-life insurance, 20, 37, 94, 96
- see also* accidents, insurance; fire insurance; marine insurance
- Nordic Life Insurance Congress, 119
- North America
- exports to, 29
 - insurance in, 4, 10, 11, 12
- North British and Mercantile Insurance Co. (1809), 135, 137
- Norway
- fire insurance companies of, 12
 - fire insurance in, 17
 - health insurance in, 180
- Norwich Union Life Insurance Co. (1808), 136–7
- nuclear power, 16
- nurses, 48
- Obata, Tokujiro (1842–1905), 109
- Occidente SA (Catalana Occidente), 77–8, 80
- occupations, 46–9, 51, 54, 61, 108–9, 111, 113
- oil cloth, 35
- oil crises, 155, 162
- old age insurance *see* pensions
- Old Mutual *see* South African Mutual Life Insurance Society
- Orange Free State, 145
- Organisation for Economic Cooperation and Development (OECD, 1961), 21, 86, 87, 92–3, 167, 181
- Organisation for European Economic Cooperation (OEEC, 1948), 21, 86, 87–93
- Osaka, 110
- Owens & Son, 30
- packing, of cargoes, 20, 29–30, 31, 33, 35
- Pakistan, 139
- Passfield, Sydney Webb, 1st Baron (1859–1947), 129
- paralysis, 38
- Paris, 45, 49
- particular average *see* policies, marine insurance

- Pearce, G. (marine underwriter), 28
 Pelican Life Office (1797), 14
 pensioners, 56, 153
 pensions, 5, 40, 46, 117–18, 123, 149, 152, 155, 165, 176, 179, 181
 funds, 152, 158, 163–5
 tables, 45
 Pernambuco, 25
 personal accident insurance *see* accidents, insurance
 personnel training, 77, 79–80, 83
 Peru, 34
 Phoenix Fire Office (1782), 11, 147
 Philippines, 1–2, 7, 17
 Philadelphia, 5
 physicians, 40, 48, 49
 plate glass insurance, 65, 67, 71
 Plessis, Alain, 103
 Plus Ultra, 82
 Poland, old age insurance in, 180
 policies
 insurance, 80
 life insurance, 112, 123, 125, 134–5, 146
 marine insurance, 30–2
 Policlínica Manresana, SA, 79
 policy registers, 54, 55
 policyholders, 56, 103–15, 118, 121, 123, 134, 141–2, 146–7, 153–4
 female, 113
 Pontoniere, Besnier de la, 39
 Portugal, life insurance in, 170
 potters' fields, 128, 131
 premiums, 70, 78, 82
 accident insurance, 42, 44, 47, 48–9, 66, 69
 automobile insurance, 66
 fire insurance, 9–11, 14, 66, 69
 life insurance, 7, 15, 66, 69, 107, 112, 117, 149–51, 154, 157–8, 161
 non-life insurance, 20, 154
 public liability insurance, 69
 transport insurance, 66, 69
 premium rates
 accident insurance, 21, 23, 38–9, 45, 51–6
 life insurance, 30, 110, 146
 marine insurance, 4, 21, 29–35
 non-life insurance, 37
 Primo de Rivera, Miguel (1870–1930), 19
 probability, 40–4, 47–8, 61–2
 product innovation, 4
 productivity, 72–3, 76, 82–3
 professional associations, 77, 80, 83
 professional indemnity insurance, 4
 profits, 16, 48, 49, 56, 60, 67, 75, 77, 151
 property and casualty insurance, 20, 88, 89
 see also accidents, insurance; fire insurance; marine insurance
 post office life insurance, 115
 protectionism, 9, 12–13, 17, 18–19, 20, 85–6, 98, 175
 Prudential Assurance Co., UK (1848), 103, 118, 119, 121, 125, 129, 135, 137, 177
 Prudential Insurance Co., US (1875), 121, 123, 129, 131
 Prussia
 accidents in, 41
 fire insurance in, 8, 10, 12, 17
 Public Assurance Office (1716), 27
 public health, 16, 105, 127, 131
 see also medicine
 public liability insurance, 5, 66, 69, 71, 73–4
 punched-card machines, 72, 76–9, 82–3
 see also tabulators
 Quetelet, Adolphe (1796–1874), 45, 59
 Raffmann, James, 172
 railway
 accidents, 38, 40, 54
 companies, 44, 45
 Railway Passengers' Assurance Co. (1849), 38–9, 40
 railway workers, insurance association of (Germany), 44
 Ramsey, R. (marine underwriter), 28
 ransom insurance, 5
 regulation
 of fire insurance, 8–10, 12, 17, 18–19
 of insurance, 22, 65–71, 85–101, 114, 147
 of life insurance, 5–6, 14–15, 18–19, 114, 149, 151–4, 157, 159, 162–4, 173–6
 see also insurance law; state supervision

- reinsurance, 12, 17, 45, 47, 56, 67–9, 77, 89, 91, 93, 164, 171, 179
- remittances, insurance of, 29
- Renfe Operadora Rail Co., 73
- reputation, 30
- reserves, 65
- retailers, 113
- Rio de Janeiro, 25
- riots, 20
- risk, perceptions of, 1–2, 28–9, 59–60, 146
- risk classification
- in accident insurance, 21, 38, 40–2, 45–62
 - in fire insurance, 9
 - in marine insurance, 30–1
- Riunione Adriatica di Sicurtà (1839), 11–12, 13
- River Mersey, 28
- River Plate, 25, 28, 29, 35
- Roman Empire, insurance in, 5
- Romania, fire insurance in, 13
- roofmakers, 48
- Rothschild, Nathan Meyer (1777–1836), 11, 27
- Rotterdam, life insurance banned by, 5
- Royal Exchange Assurance Corporation (1720), 3, 4, 6, 27, 28
- Royal Insurance Co. (1845), 14
- Royal Prussian Statistical Bureau (1805), 40
- Rubinow, I. M. (1875–1936), 129
- Russia
- fire insurance companies of, 8, 12
 - fire insurance in, 8, 10, 12, 17
 - life insurance in, 15, 170
- sailors, 40
- St Petersburg
- fire insurance in, 11
 - First Russian Fire Insurance Co. of (1827), 8
- salesmen, 48, 103, 107, 114
- see also* agents
- salt, 30
- Samurai, 105
- Santa Lucia, S.A., 82
- savings, 21, 109, 113, 118, 122–3, 130, 139, 141, 143, 147, 149, 151–5, 157–8, 163
- savings banks, 118, 126
- Saxony
- burials in, 130
 - fire insurance in, 11
- Scandinavia
- accident insurance in, 45, 51
 - insurance in, 180
- Schleswig-Holstein, fire insurance in, 11
- Schweiz-Marine Insurance Co. (1869), 45
- Schweizerische Rentenanstalt (1857), 41
- scientists, 56
- seawater damage, 30–1
- Second World War, 89, 115, 135, 153, 182
- Sécurité Générale, Paris, 39, 45
- Shanghai, 134
- shareholders, 153–4
- shares, 67, 142–3, 152–3, 159–61, 163
- ship brokers, 28
- shipowners, 2, 3
- shipping, 21, 29–33, 35
- companies, 45
- Shiseido Cosmetics Co. (1872), 110
- Shoda, Heigoro (1846–1922), 109
- short-term insurance *see* fire insurance; marine insurance; non-life insurance
- Short-Term Insurance Act 53 (South Africa, 1998), 164
- sickness insurance *see* health insurance
- silver, 29
- Singapore, 17
- Singh, Preeti, 142–3
- Single Market programme (EEC/EU), 93–7
- slave trade, insurance of, 3, 5, 146
- Sloane, D. C., 127
- Smith, George, 146, 154
- social insurance, 22, 64, 66, 168–83
- social physics, 59
- social policy *see* welfare policies
- social security, 1, 179–82
- see also* welfare policies; welfare states
- Sociedad Aseguradora Automovilística de Vigo, 79
- Sociedad Catalana de Seguros, 82
- Sogo Life Insurance Co., 106
- Söhner, P. A., 122
- South Africa, 145, 150–1, 153, 155, 157, 160–1, 163–4
- fire insurance in, 11, 12
 - health insurance in, 20

- insurance companies in, 145, 147–66
- life insurance in, 14, 22, 145–66, 170
- regulation of banking in, 160–3
- regulation of insurance in, 149, 151–4, 157, 159, 162–4
- South African Fire and Life Assurance Co. (1831), 147
- South African Mutual Life Insurance Society (1845), 148, 164
- South African National Life Assurance Co. (SANLAM, 1918), 148, 164–5
- South African War (1899–1902), 145
- South America
 - fire insurance in, 12
 - life insurance in, 15, 145–66
 - marine insurance in, 20–1, 25–6, 28–35
 - social insurance in, 181
- South American Cone, British trade to, 25–6, 33–5
- Southern Life Association (South Africa, 1891), 148
- Soweto riots (South Africa), 160
- Spain, 25, 35, 63–5, 76
 - accident insurance in, 64, 76
 - automobile insurance in, 64, 82
 - burial insurance in, 82
 - fire insurance in, 12, 17
 - insurance in, 18, 21, 22, 23, 64, 79, 82
 - insurance companies in, 65, 70, 82–3
 - life insurance in, 5, 14, 63–83, 170
 - marine insurance in, 68
 - reinsurance companies in, 69
 - nationalization of accident insurance in, 19
 - nationalization of reinsurance in, 67–8
 - nationalization of social insurance in, 64
 - number of computers in, 80–2
 - number of workers in insurance, 72–3
- Spanish Civil War, 63, 66, 70
- Spanish Institute for Exchange Control, 63
- sprinkler insurance *see* automatic sprinkler insurance
- staff training *see* personnel training
- Stalson, J. O., 126
- standardization, 23, 170, 173–4, 179–80
- state monopoly insurance companies, 3, 13, 19, 20, 138–44
- state supervision, 18–19, 22, 66, 164, 171, 173–6, 183
- steam engines, 16, 39
- steel, 16, 26
- Stewart, Ralph Hill, 178
- Stockholm, fire insurance companies of, 8
- storms, 1–2, 30
- Straus, André, 103
- subsidiaries, 12, 45, 85, 96
- sugar, 30
 - refiners, 11
- Sun Insurance Co., Canada (1865), 114, 135, 137
- Supple, Barry, 123
- Supreme Court (EU), 95–6
- surveying, 16
- Svedelius, Ernst, 121
- Sweden
 - burials in, 127
 - fire insurance companies of, 17
 - fire insurance in, 10, 13
 - life insurance companies of, 121
 - life insurance in, 5, 118–31
- Swedish Insurance Association, 119, 121
- Swiss Federal Institute of Technology, 41
- Swiss Reinsurance Co. (1864), 136
- Switzerland
 - accident insurance companies of, 21, 22, 37–62
 - accident insurance in, 23, 38, 51
 - actuaries, 172–9, 183–6
 - burials in, 129–30
 - fire insurance companies of, 13, 17
 - fire insurance in, 8, 12, 18
 - health insurance in, 179
 - insurance in, 20
 - insurance companies in, 65
 - life insurance in, 15, 19, 41, 121, 123, 126, 156, 170
 - marine insurance companies of, 45
 - regulation of insurance in, 175–6, 183
 - regulation of life insurance in, 19
 - welfare state, 167, 169
- Sydney, 127
- tabulators, 72, 75–8
- Tacna (Chile), 25
- Taiwan, life insurance in, 156

- tallow, 29
- tariffs
 insurance, 17, 21, 23, 38–9, 41, 45, 46–8, 51–4, 58–60, 94
 on trade, 86
 see also premium rates
- tarpaulin, 29, 31, 35
- Tattevín, Georges, 76–7
- taxation, 3, 8, 12, 128, 148, 157, 171
- teachers, 107, 108, 113
- team liability insurance, 5
- Teikoku Life Insurance Co. (1886), 106–7, 110, 112
- telegram, 16
- telephone, 16
- terrorism, 20
- textiles, trade in, 20, 25–6, 28–9, 31, 33–5
- theft insurance *see* burglary insurance
- Third National Bank (Japan, 1876), 104
- Thomas, Albert (1878–1932), 169, 179
- timber, 16
- Titmuss, Richard (1903–73), 182
- Tixier, Adrien (1893–1946), 182
- tobacco, insurance of, 3
- Tobler, August Leonhard, 49
- Tokio Marine Insurance Co. (1879), 106
- Tokugawa shogun, 105
- Tokyo University, 108
- Tonti, Lorenzo (*c.* 1602–*c.* 1684), 6
- tontines, 6, 15
- Torres Villanueva, E., 65
- trade, 1, 2, 11–12, 16, 20, 25, 26, 29, 30, 32, 33, 35, 64, 72, 86, 88, 91–3, 145
 see also machinery; textiles
- trade unions, 72, 169
- transport, 113
- transport insurance, 66, 69, 71, 73–4, 88, 89, 91
 see also inland transport insurance;
 marine insurance
- travel insurance, 45
- Treaty of Madrid (1953), 63
- Treaty of Rome (1957), 92
- Trieste
 marine insurance in, 3, 4
 fire insurance in, 3, 12
- Trygg Life Insurance Co., 121–2, 125
- Turkey
 fire insurance in, 13
 state monopoly reinsurance in, 19
- typewriters *see* electric typewriters
- typhoons *see* storms
- underwriters, 4, 27, 28, 30, 35
- underwriting, 18, 49, 60
- unemployment insurance, 16
- United Empire and Continental Life Assurance Association, 147
- United Kingdom, 150
 accident insurance companies of, 38–9
 accident insurance in, 131
 banks, 161
 burials in, 127–30
 fire insurance companies of, 11–13, 16
 fire insurance in, 9, 11, 13–14
 former colonies, 181
 insurance companies of, 147, 170
 insurance in, 94, 169
 life insurance companies of, 14, 122, 134, 148–9
 life insurance in, 6–7, 15, 21, 118–31, 156, 170
 marine insurance companies of, 27–8
 marine insurance in, 3, 4, 27–9
 merchants, 21, 25, 28–35
 mortality in, 172
 non-life insurance companies of, 20
 old age insurance in, 180
 regulation of insurance in, 5, 149, 159, 174–6, 183
 textile exports, 20, 25–6, 28–9, 31, 33–5
 textile industry of, 33
 welfare state, 169
- United Nations (1945), 169
- United Provinces of Rio de la Plata, 28
- United States, 54, 63, 82, 92, 97, 101, 104
 banks, 162
 burials in, 127–30
 fire insurance companies of, 17
 fire insurance in, 9, 12, 14, 16, 17
 fraternal societies in, 118
 health insurance in, 131, 179
 insurance companies of, 170
 life insurance companies of, 15, 18, 76, 114–15, 119–20, 122, 134, 148–9

- life insurance in, 14, 15, 21, 104, 118–31, 156, 170
 marine insurance in, 4
 non-life insurance in, 20
 regulation of insurance in, 174
 savings banks in, 118
 spending on insurance in, 20
see also California; New York
 Uruguay, state monopoly reinsurance in, 19
 Uruguay Round (GATT, 1968–94), 97–100
 Utsunomiya, Saburo, 108–9

 Valparaiso, 25, 29, 33, 34
 valued policies *see* policies, marine insurance
 veterinarians, 48
 Vian, William, 38
 Victoria zu Berlin Allgemeine Versicherungs-AG (1853), 118, 122
 Vienna, 177
 fire insurance companies of, 8, 11
 Vienna, First Austrian Insurance Co. of (1824), 11

 wages, 72, 75, 128
 Wakayama, Norikazu, 104
 Walker, Thomas, 31
 weather stations, 16
 welfare policies, 22, 23, 167–83
 welfare states, 167, 180–2
 West Indies, insurance in, 11, 12, 13
 Widmar, Carl, 54
 widows' benefit societies, 5, 104
 Wilson, A., 128
 Winterthur Accident Insurance Co. (1875), 37–8, 40–1, 44–5, 51–61, 77

 women, 113, 153, 180
 see also policyholders, female
 wool, 33
 see also textiles
 workmen's compensation insurance, 45, 49–50, 52, 54, 55, 60, 122, 177
 see also accidents, insurance; employers' liability insurance
 World Trade Organization (WTO, 1995), 21, 86, 97–101
 World War One *see* First World War
 World War Two *see* Second World War
 worsteds, 33
 see also textiles
 Wright, Robert E., 146, 154

 Yasuda, Zenjiro (1838–1921), 104–5
 Yokohama, 109
 Yokohama Specie Bank (1879), 108
 Young, Thomas Emley (1843–1933), 170
 Yurin Life Insurance Co. (1894), 106, 111, 113–14

 Zaibatsu, 104
 Zeuner, Gustav (1828–1907), 41–4, 47, 51, 53, 60, 61
 Zoe (ship), 29
 Zimbabwe, life insurance in, 156
 Zubler, Jakob, 49–51
 Zurich, 41
 buildings insurance society of, 8
 Zurich Accident Insurance Co. (1872), 37–8, 44–51, 60–1