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Widows and the History of Insurance

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The aim of the present volume is to analyse the genesis of modern life insurance by focusing on one specific purpose which life insurance serves: seeking provision for widowhood. This focus follows from the understanding that the evolution of life insurance can only be understood if its genesis is embedded in the history of the many competing and often insufficient strategies for the support of widows and the many strategies which widows employed to support themselves. This general framework was different across Europe. By contrast, the fact that life insurance is said to have been banned in some European countries, the different advancement in actuarial science, and the distribution of wealth cannot fully explain the late arrival of modern life insurance in some European countries. Finally, the approach taken in this volume allows to compare English life insurance products to traditional Continental European pension products.

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