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Veröffentlichungsversion / Published Version
Zeitschriftenartikel / journal article

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Empfohlene Zitierung / Suggested Citation:
Zwierlein, C. (2010). Insurances as part of "human security", their timescapes and spatiality. *Historical Social Research*, *35*(4), 253-274. https://doi.org/10.12759/hsr.35.2010.4.253-274

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https://nbn-resolving.org/urn:nbn:de:0168-ssoar-321388

Insurances as Part of *Human Security*, their Timescapes, and Spatiality

Cornel Zwierlein [*]

Abstract: *»Versicherungen als Element von Human Security, ihre Zeitregime und ihr Raumbezug«*. In the present discussion on 'Human Security', Insurances have been only lately involved. The contribution starts with the assumption that Insurances are historically an especially fruitful object of research for the general question of the history of security regimes. It shows that, contrary to some suggestions held in risk sociology, early Mediterranean maritime insurances are to be judged rather as something completely different than the modern insurances from the 17th century onwards managed by merchants' companies and states. The latter belonged to a secular process of constructing a 'normal secure society' during enlightenment. The relationship between Timescapes, Spatiality and Insurances is analyzed: are Insurances *per se* an instrument of colonizing 'the future' because they are instrumental in calculating and constructing clearly defined 'risks'? or is that future orientation just one element, but is perhaps the wider socio-political context with its prevailing timescapes in which the insurance operations were embedded a changing one from pre- to postmodernity? Asking those questions the article contributes to an approach of using 'human security' as a heuristical device to explore the history of security production.

Keywords: Insurances, Insurance history, fire insurance, risk, conceptions of time, spatiality, timescapes, colonial perceptions, normal secure society, Sun Fire Office, microfinance.

Insurances do not play a great role in the standard discussion of 'Human Security': Even though the core element of the concept is the dismissal of a state-centered perspective on security politics, for a great deal the problems treated under that notion are situated in quite classical fields of political thinking and international relations: consequences of asymmetric wars, responsibility to protect, Crime and Violence.[1] Still, we always think of the providers of Human Security rather as actors in the larger sphere of politics (UN, states, state affine NGOs). Only with the general idea of microfinance, starting with the micro-credit system linked habitually with Nobel Peace Prize winner Muhammad Yunus and the Grameen Bank in Bangladesh, the sphere of private economics

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I thank Rüdiger Graf for helpful critics on that paper.

[1] E.g. Hampson and Penny 2008, 539-557, stress the proximity of human security and the discourse of human rights; Verlage 2009; UNHSP 2007.

was included to a certain degree into the realm of developmental security agency. Since about 10 years, the notion and practice of 'micro-insurance' is making its way in developmental politics: health and food security should be provided to a certain degree by insurance mechanisms also for the poor which are normally not to be addressed by profit seeking insurance companies. Even micro-insurances (crop and drought insurance) against outcomes of climate instabilities are discussed with special catastrophe insurance schemes.[2] Because instruments of micro-finance do address specially the poor, and so 'everyone', not only the rich or large collectives, they would fit well into the larger framework of the Human Security approach. But not including insurances into the broader human security framework seems rather an error of the conceptual framing than a logical consequence of the notion: that is illustrated by the fact that nearly all data about global natural catastrophe statistics is borrowed by the UN and other institutions from the big Reinsurers MunichRe and SwissRe.[3] The most sensible observer of natural disasters is the insurance market. So, what seems to be a rather marginal element of contemporary security politics is in fact central if we follow the direction of the notion of Human Security by which we have to abandon for a good deal the classical distinction between internal and external affairs, between the different spheres like politics and economics to get an encompassing view of how human security could be provided. At this point, insurances seem to be a very good object of investigation into the history of security regimes, especially if we ask for the relationship between insuring practices or, more comprehensively, security regimes and the division of history and the present in epochs with different characters.

I. Security Regimes and Modernity

As said in the introductory essay to this special issue, the widening of the narrow political and state security into Human Security after the end of the Cold War is sometimes seen as a part of a return to a pre-Westphalian state of affairs or as a 'new medievalism', a coexistence of governmental, sub- and non-governmental actors and hybrid regional-politically integrated systems instead of the clear definition of an international system where the only actors are sovereign states and no sub-governmental institutions, organizations or individuals.[4] The metaphor of 'new medievalism' implies a certain neo-cyclical view of history: classical modernity becomes sandwiched between premodernity and postmodernity which are structurally similar. That would also imply

[2] Cf. Hochrainer et al. 2009.
[3] Cf. UNHSP 2007.
[4] For some uses of the metaphor of ‚new medievalism' cf. Bull 1977, 240-271; Anderson 1996; Anderson and Goodman 1995; Marquand 1997, 110-137; Mathews 1997; Arend 1999, 165-188; Gamble 2009; Khanna 2008

that the widening of the notion of human security today would be similar to the very wide notion of security politics during enlightenment.[5] Emma Rothschild, a distinguished historian of political theory[6], finds similarly the liberalism and cosmopolitanism of rights directed towards the individual of the late Enlightenment and revolutionary wars of circa 1770 to 1820 to be the template of current developments.[7] Even if the first attempts of investigations into the history of 'human security' by political scientists start with the idea of a certain recurrence in history (see below), they tend to tell a linear history of the notion from antiquity to the present.[8]

Like the historical narrative of human security discourse, risk sociology as the field of social studies mostly concerned with the insurance principle has established its historical narrative also in a three-fold structure which at first seems to follow a linear, not a neo-cyclical structure:[9]

- Premodernity: god-given threats, closed future
- First / High Modernity: calculability of risks, open future
- Second / Late Modernity: manufactured uncertainties, unknown unknowns, extended present

Ulrich Beck, Helga Nowotny, Gerda Reith, Barbara Adams and others suggest that three-step consecution of time, of risk, of security production. Beck holds that the insurability of hazards by private insurance companies is the best indicator of the borderline between 'first modernity' with its normal industrial society and 'second modernity' with its 'risk society' where we are constantly undertaking risks that are not manageable and where the state has always to play the role of the insurer of last resort.[10] But that argument, which implies a whole historical narrative of the distinction between the last two epochs, is quite loosely elaborated and it is not well combined with a clear vision of how insurances emerged as a new instrument of security production in earlier times, how they were related to the division of public and private in the long history of the separation between those fields in different societies. The distinction between first / second modernity is not at all aligned with a deeper conception of the earlier developments. The argument seems even to start with the presupposition that the normal would be a total cover of given risks by private insurances – but in the long history since the 14th century the contrary has been

[5] Something similar is suggesting Lüdtke 2006.

[6] She came perhaps very early in contact with the new concept of security through her husband, the Peace Nobel Prize Winner Amartya Sen, who became famous for his work on food security.

[7] Rothschild 1995.

[8] MacFarlane and Khong 2006.

[9] Beck 2007, 62-64, 234-251; Ewald 1993, 541-542.

[10] This is the thesis of Ulrich Beck (Beck 1993; repeated in: Beck 2007, 234-251.); this idea has been criticized with good arguments by Ericson and Doyle 2004.

always the normal and so many hybridizations between state and private issues were the normal – not at least because the differentiation itself between 'private' and 'public' was a long enduring process.

If we have those two historical narratives in security politics and political sciences and in risk sociology in mind, the question how time regimes and security regimes can be related one to each other can be raised with regards to the aforementioned instrument of security production, insurances. We will ask if and how we can differentiate between non-modern and modern forms of insurances and how those differences relate to timescapes and conceptions of spatiality.

Insurance companies and state-based insurance institutions are, I would argue, a specific modern tool to produce security. Even if the premium insurance contract originates already in late medieval Italy and if we can individuate the medieval corporations and guilds as a second early root of insurance practices, nevertheless it is only at the very borders of modernity around 1680 that the insurance principle is fostered by specialized merchants' companies in England and by the cameralist state in Germany.[11] It is not the place here to discuss the myriads of definitions of modernity/modernities.[12] With respect to our purposes one can identify anyway the moment of diffusion of the prime insurance practice into society beyond the traditional realm of maritime merchants as a marker of specific modern security regimes whether one focuses on the first emergence of that pattern in Europe around 1680 or on the moments of diffusion into other societies in a process of globalization in the 19th century.[13] Before that shift to modernity in the realm of insurance history, it is even heuristically appropriate to understand late medieval insurances as something 'completely different', as just an accounting trick created in response to the system of double entry bookkeeping.[14] The time aspect of the insurance contract does not differ from the time aspect of the other transactions noted in the account books of double-entry book-keeping. Every transaction noted in the books has a time index: the expenditures happen at one time – normally earlier

[11] Cf. Zwierlein 2010.

[12] Still an actually leading concept are the 'multiple modernities' stressing the multiple own ways of different cultures into different modernities while denying the diffusion of an overall and always equal form of Western Modernity: Eisenstadt 2000. Nonetheless, Eisenstadt uses implicitely a double notion of modernity, one stable that defines modernity as an overall measure valid for all societies if one wants to call a society 'modern', one fluid and plural for the diversity of possible phenotypes of modernity. There are still new theories of 'the modernity', corresponding to the former part of Eisenstadt's theory, e.g. Wagner 2008, who argues that 'modernity' has a unifying core denotation, the "commitment to autonomy". The different classical sociological approaches are analyzed by Martuccelli 1999.

[13] For early Insurances in England cf. Dickson 1960, 1-16.; Raynes 1964, 70-83.; Cockerell and Green 1976, 26-28; for the early development in Germany cf. Zwierlein 2010, chap. A.III, D.I.2. and Zwierlein 2009, 235-260.

[14] Cf. for that argument Zwierlein 2011.

– and the earnings happen at another time – normally later. It is true that the content of the insurance contract is special because it focuses on the possible occurrence or non-occurrence of a future event, while the content of a transport contract also aims at a future event, but just at one to be effected. Nevertheless, that difference is minimal and does not legitimize to understand medieval insurances as 'colonizers of future' in a definitely modern sense. If we contextualize the insurance polices and the little insurance entries in the merchants' ledgers with the rest of their world of communication as we can reconstruct it from the rest of commercial communication still extant in the archives, we should imagine the late medieval Mediterranean merchant encapsulated in a dense web of incoming and outgoing letters carried by relay couriers. The hubs of the Mediterranean communication and trading network from about 1380 to 1500 were Florence, Pisa, Genova, Venice, Rome, Naples in Italy, the islands of Majorca and Ibiza, Valencia, Barcelona, in Spain, Perpignan, Avignon, Paris, Marseille, Montpelier in France and Bruges in the Netherlands; the latter figured as the only Mediterranean foothold in the northern maritime trading centers. Therefore, the 153000 letters in the Datini archive for a mere twenty years of communication of one single merchant family, the Datini, show that the merchants sent and received letters daily and hourly.[15] The mental world of the late medieval and Renaissance merchant is, certainly, temporalized in the new Le Goffian sense of the merchant's time, orientated towards the hours of the city clocks[16], but it is also a new orientation of a networked space, a space clustered with some 20 important knots; it is space that divides the knots from each other and it is the crossing of space that brings with it the *rischio* expressed in the insurance polices. The main emotional focus inscribed into the new insurance contract was the fear concentrated on that insecure space, it was rather not something with an emphatic orientation on the future in the sense of Koselleck's 'open future'. That was only the case when the insurance principle became being reflected in an abstract way beyond the narrow circles of maritime merchants and lawyers. The principle became incorporated into institutions – state departments or specialized commercial companies – and by that it was widened and abstracted.

Even if our sources on the first broader insurance schemes of the 17th century are always very scattered, they show that in both lands where insuring became already at that date a major force, in England as well as in Germany, there was an idea of progress and 'improvement' behind it: The first published insurance scheme in England from 1679 by Augustine Newbold was entitled 'Londons Improvement' and rejoined by that the early modern discourse on improving agrarian and economic situations, the precursor of full modern progressive ideology. Similarly we have some evidence that Nicholas Barbon, the

[15] Cf. Melis 1973, 389-424.
[16] Cf. Rossum 1992.

founder of the first *Fire Office* in 1681, belonged to the very rare pre-18th-century economic thinkers who believed in economic growth and progress.[17] Leibniz who, in Germany, first, in 1680, transferred the thinking on insurances in a wider horizon in an important advising letter to the emperor Leopold envisioning a fire insurance for the whole Holy Roman Empire, also understood insurances as an instrument of economic growth or at least of production of security and of stabilization of the balance of happiness of a given society.[18] So, only in those late 17th-century contexts of early enlightened progressive state and economic thinking, we find insurances embedded in a vision of an open future; they respond now to problems of a world which is projecting itself in an imagined and pre-formed futurescape trying to make things (society, economy) greater and larger. In contrast, here before the single contracts were rather an accounting technique in a world where economic exchange was not embedded in a perception of possible growth of the whole, where it was rather the spatial dimension of the open sea that attracted the fears of merchants, of insured and insurers.

If we concentrate in the following on fire insurances, we do that because the first and most important type of 'modern' insurances in the sense outlined above has always been, until the end of the 19th century, the fire insurance sector.

II. The Construction of the 'Normal Secure Society' in the Enlightenment

It is indeed only with the age of enlightenment that an ideal of a completely secure society is emerging. The 'normal secure society' is a product and a construction of enlightened thinking and administration. Only now the hitherto every-day threats and natural hazards were seen and experienced as violations of the expected normal: the statuses of normality and exception were reversed. It is the eudemonistic foundation of enlightened visions of state and society which led unto that end, and insurances were one of the most important elements of a normal, secure, happy society: Let's hear one of the 18th century cameralists who promoted in 1756 the inauguration of territorial fire insurances as a part of 'big politics':

> The state is a society where many have assembled to maintain and promote their common good. Consequently all its members must participate according

[17] Ullmer 2007; and specially Finkelstein 2000, 95-97, who asks whether the progressive thinking of Barbon is inspired by his heterodox millenarist descendence (his father was probably a preacher of the *Fifth Monarchy Men*, perhaps he read Giordano Bruno). For an actual re-contextualization of the *Fire Office* and Barbons activities cf. Zwierlein 2010, chap. D.I.1.b.

[18] Leibniz 1986, 421-432; Zwierlein 2010, chap. D.I.2.b.; and cf. Zwierlein 2008.

> to their measure in the common happiness which is her aim […] A prince is obligated according to the main duties of his vocation to make the common happiness the main aim of his care and preoccupation and to maintain that happiness with the aid of the nearest, easiest and surest instruments. […] Furtheron, because all members of the state are obligated to maintain the common happiness by the virtue of their social life, according to their christians' and citizens' obligations, they are also obligated that one carries the burden of the other – especially there, where those burdens may cause the ruin of some members or of the state as a whole or at least in some of its main parts.[19]

Justi, who is well known as the perhaps most straightforward eudemonistic cameralist[20], treats the topic of insurances in his 'State economy [*Staatswirthschaft*]' under the main rubric 'About the prince's methods and measures to maintain and increase the wealth of the state *promoting by that way the happiness of the subjects*".[21] Besides the fact that the orientation at happiness was generally the all overarching topic of cameralist thinking in the 1750ies, for the insurance theorists it was intrinsically important because insurances were thought of as 'institutions against accidents [*Anstalten wider die Unglücksfälle*]'[22] – accidents, *Unglücke*, like blazes and conflagrations, were just the reverse of *Glück*, the happiness at which the state aimed. At this point, the old notion of the *casus fortuiti* was still shining through all its metamorphoses, from the narrow sense in the Roman law of impairment of performance to its application to a realm beyond the law of obligations: the law of insurance in the maritime trade.[23] *Unglücke* like floods, conflagrations, epidemics were a minus in the balance of happiness and had to be prevented.

More general remarks on the place of insurances in a wider model of society and state are only to be found in later treatises. Ferdinand Friedrich Pfeiffer, a school friend of Friedrich Schiller an otherwise not important Wurttemberg public servant (teacher, than secretary of the chamber), started his treatise on insurances in a half neo-Aristotelian, half Rousseauian way from the very origins of human society, the association of many for common purposes following the destiny of man (instinct of self-preservation, necessity to combine forces to enable human progress).

> If the security of a nation is threatened from one side, the whole society is obliged to remove the danger if possible or at least to share the inevitable misfortune that hit every single man because from now on no one lives for him-

[19] Anonymous, Vorschlag 1756, 675, 702.
[20] Cf. Engelhardt 1981; Adam 2006.
[21] Justi 1758, 284-289.
[22] That is a common rubric under which insurances are treated in more general academic introduction books into cameralism: Pfeiffer 1779, chap. 3 ‚Wider die Unglücksfälle, sind vernünftige Maßregeln zu nehmen', 332-340; Pfeiffer 1783, chap. 32 ‚Von den Verwahrungsmitteln wider die Unglücksfälle', 567-680; similar Jung 1788, 4. Hauptstück ‚Unsicherheit des Eigenthums durch Unglücksfälle', 360-390.
[23] Cf. FN 18.

> self. Without doubt the base of all institutions to insure the property and in a certain way also the income/profit [*Ertrag*] lies in the nature of the social contract because they are founding a greater security of life by ensuring livelihood.[24]

Pfeiffer asserts also with proud that only nowadays in enlightened times one

> does not aspire [sc. to stabilize] the inner security [of a state] by the external security but vice versa the external by the inner because it has been realized that those states where the best possible police institutions were to be found usually had also the most potential instruments to procure security from external threats and to guarantee its duration.[25]

So, according to Pfeiffer, state-biased insurance institutions like the fire insurances belong to an enlightenment governmentality which reverses the primate of foreign affairs into a primate of domestic policy. Pfeiffer at this point is not citing Rousseau's *Du contrat social* but *Emile*:

> Natural man is everything for himself. He is the numerical unit, the absolute whole, accountable only to himself or to his own kind. Civil man is only a fractional unit dependent on the denominator, whose value is in his relationship with the whole, that is, the social body. Good social institutions are those that know best how to denature man, to take away his absolute existence in order to give him a relative one, and to transport the "me" into a common unity so that each individual no longer regards himself as one but as a part of the unity and is sensitive only to the whole.[26]

The difference between natural man and citizen enrooted in the social contract is expressed here by Rousseau in a mathematical manner, as it is often the case in his political theory. Pfeiffer is citing this 'mathematical' version of the social contract in relationship to the insurance institutions because in those institutions, the 'conversion' of subjects, buildings, cities into numbers was most evident. The numbers and sums of insured property prevailed in the perception of the world as capital. The construction of a 'secure normal society' went hand in hand with a conversion of society into numbers.[27] In nearly all texts published from the 1750ies onwards the big promise which enlightened administrators found in the insurances lay in their potential to increase 'credit'. In one of his contributions to insurance theory, Justi arranged the passage on insurances explicitely under the rubric 'Of the country's credit': as one of the most important instruments to promote 'circulation' – one of the main aims of enlightened economic vision[28] – the country's credit had to be as perfect as possible. He divides into 1) the prince's credit, 2) the public credit of the country which means a) the credit of the whole country with other nations, or b) the

[24] Pfeiffer 1780, 2.
[25] Pfeiffer 1780, 3.
[26] Rousseau 1969, 249, cited by Pfeiffer 1780, 2.
[27] Cf. for the prehistory of such processes Crosby 1997.
[28] Cf. Schmidt and Sandl 2002.

credit of the estates and their exchequers, or c) the credit of a big common commercial society which represents the whole nation, 3) the particular credit in the country which for Justi seems to mean the average easiness for particular people to get a private loan.[29] Natural hazards diminish the wealth and credit of particulars. But insurances do not only help to balance the deficit at plus minus 0, the dream of enlightened thinkers was that they could double the particular credit in a certain way, because insured houses were much more mortgageable and would enable hereby a greater circulation of capital. Here reflections typically start with the topos that uninsured houses are to be perceived as future piles of ashes, whereas insured houses are like a second 'virtual' house, the rebuilt house in the future, added to the capital of the owner. Or in nowadays economic language: Insured houses enable an intertemporal transfer of propriety and were counted among admitted assets.[30]

> It is a truth affirmed by experience that the security with which we can enjoy a thing much increases its value and vice versa that the value of a thing decreases to the same degree as we are exposed to greater and manifold threats in respect to that thing […]. So it is natural that also buildings have to receive a much higher value if they are not exposed to fire hazard or, which is the same, if in the case that they perish in a conflagration an indemnity will be paid. […] So, many well off people will decide much easier to build or buy a house if they are sure that their invested capital does not perish through a conflagration. As the value of the buildings increases, also the fortune of every proprietor increases and in consequence the fortune of the whole state, of which the buildings form an important part. With the fortune there also progressively increases a country's credit.[31]

So, enlightened thinking and practice of insuring firstly founded the normal secure society which was also a society of wealth, of growth and a society of numbers.

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[29] Justi 1758, 276.

[30] Someone who insures his house has „also in der That noch ein Haus in der Casse, oder sein ietziges Haus sicherer, und dieses wird dadurch ein solideres Stück seines Vermögens, dieses aber dem Werthe nach eben darum erhöhet." Uninsured houses are to be seen „als einen Brandhaufen im voraus". On insured houses one can borrow money with greater security, so an insurance is an instrument to increase the wealth of a city (Georg Heinrich Zincke: Vorrede zum Siebenden Bande der Sammlungen. Von den nöthigen Policey-Anstalten in Städten, wegen derer Folgen und Wirckungen der Unglücks-Fälle, die man nicht verhüten können; insonderheit aber denen Feuer- und Brand-Cassen, in: *Leipziger Sammlungen* 1751, III-LIV, XXVI. The topos of the uninsured houses as possible or future piles of ashes also Anonymous, Gedanken 1751, 294; Anonymous, Vorschlag 1756, 675; Moser 1754, 3; Schaeffer 1791, 1v; Waser 1778, 5.

[31] Gäng 1792, 20.

III. Timescapes and Spatialities of Insuring in High-Modern Times

Contemporary risk sociology understands Insuring always as a man's tool to 'colonize the future' using the notion of Torsten Hägerstrand rendered famous by the systematization of Anthony Giddens:[32] Insurance is a child of modernity because by calculating probabilities of hazards, threats hitherto experienced helplessly as Acts of God are converted into clearly delineable parts of a future which can be planified. The calculable and colonized 'future' is isomorphic with the present, a present just not yet here.

Guided by those ideas, insurance history was always combined with the history of sciences and the history of probability, a theme rendered very well-known by the historians who had studied that what they had called the 18th century 'probabilistic revolution'. But probabilistic mathematical theory did play a role in insurance practice only in the realm of Life Insurance and only very lately at the end of 18th century in Britain. The most important branch of the fire insurance operated nearly until the 20th century without any application of probabilistic theory. So, how much 'taming of future' is visible in the practice of insuring in classical modernity? Let's look at the work of 19th century insurance agents of the then world's oldest and biggest fire insurance company, the *Sun Fire Office*, founded in 1720: from 1835 on and strongly after 1850 that insurance company as other British companies spread over the world in a breath-taking quick process of globalizing business. Indeed the company's agents did collect local fire data and extrapolated from past fire distribution into the future, but always very roughly, never using probabilistic theory. Fixing the primes was a process of trial and error or rather of imitation and falsification following the first insurances installed on the site and then trying out what rates would function durably.

We have a very precious genre of sources in the archives of the *Sun Fire Office* besides business balances, management minutes and some correspondances to study the globalization of business, the so-called 'memorandum books'. Those about 300 volumes, each with some 200 to 400 pages consist of detailed reports on foreign agencies, describing inter alia the extent of local fire insurance, fire brigade provision and recent notable fires. Usually the volumes were compiled on the inspection of an agency by visiting members of the Foreign Department (often by Francis Boyer Relton, Foreign Superintendent from 1868 and George Saward Manvell, Clerk in the Foreign Department from 1864). Along with hand-written analysises by the men at place and by the members of the Foreign department in London, the volumes often contain

[32] Hägerstrand 1988; Giddens 1991, 109-143; Reith 2004.

sketch plans, photographs, newspaper clippings,[33] printed circulars and statistics. Those volumes functioned as a sort of steadily growing special encyclopedia and in-house knowledge ressource of the London headquarter. It was strategic orientative knowledge about the hundreds of places on the globe where the insurance was active, a certain kind of a global economic memory.[34] They already were used by Dickson in his monograph on the *Sun Insurance*[35] but they still contain a huge bulk of unused material. The agency made them accessible to the public not before 1994 when they were handed out to the Guildhall Library London.[36]

What forms of perception, of timescapes and spatiality do we find expressed in the writings and analyses of 19th century insurance agents? For the agent Woods who analyzed where in Istanbul the Company should engage, only the 6th district, being the area of the city elected for modernization, seemed to be a secure starting point for insurance business. Woods provided himself with a German map of the 6th district of 1861 (with French inscriptions). Already in the original print, 'Muslim' and 'Christian' blocks of streets were divided visually (grey vs. pink areas) according to the habitual division which reigned in the city.[37] Woods now walked through the whole district, analyzed all the streets and marked in red the blocks where the building stock was in his opinion good enough to be insurable: in any case this only applied to Christian blocks according to Woods.[38] In Pera and in Galata – in the latter quarter, nearly all houses were built of stone – he applied yet another criteria of discrimination:

> I have rejected these portions of Galata & Pera where there is either a great mass of very inferior wooden buildings or where the Houses, stone or woo-

[33] Unfortunately, the clippings not always reveal all source information (name of the newspaper, date, page).

[34] As to my knowledge, at least for British and German insurances and with the exception perhaps of the *Phoenix* material in the Cambridge University library, there exists no other comparable big corpus giving insight into the logistic and cultural orientation of a globalizing insurance company in 19th century. Today we can find some similarly constituted archives: The Natural risk department of the MunichRe, Germany, for example disposes of a suspension file archive on global regions from the 1950ies onwards which parallels the 19th century precursor, but certainly – as belonging to a Reinsurer – it does not contain information about agencies.

[35] Dickson 1960, 162-233.

[36] Guildhall Library London [hereafter GLL] Ms 31522 vol. 257 to 266.

[37] „The colors Brown & Pink characterize respectively the Turkish & Christian quarters as nearly as possible, but as the map was made several years ago, some portions of the brown might now be colored pink." (GLL Ms. 31522 vol. 258, 72).

[38] The map in GLL Ms. 31522 vol. 257, Appendix: 'Plan der zum 6.ten Communalbezirk vereinigten Vorstädte Galata, Pera und Pancaldi von Constantinopel […] ergänzt […] bis ins Jahr 1861 durch C. Stolpe [...] / Plan des Faubourgs de Constantinople Galata, Pera et Pancaldi [...]'. A grey reproduction is to be found under <http://www.sfb-frueheneuzeit.uni-muenchen.de/mitteilungen/M1-2009/zwierlein.pdf, 25> (accessed August 7, 2010).

> den, are devoted to drunkeness or debauchery – for the former reason I have omitted to color nearly the whole of the district which lies on the north side of the Grande Rue de Pera for the latter reason, I have omitted several blocks which are entirely given up to people of bad character.[39]

The heuristics of insurability thus spatially extracts the supposedly secure christian-european, stone-built and morally civilized 'modernity' out of the aggregate of the closely contiguous plurality of 'nationalities' and cultures. In 1865, a huge fire destroyed large parts of the Muslim quarter of Istanbul (Stamboul) and seemed to confirm the prejudices of the insurance company. But only five years later another big fire destroyed exactly the quarters of the European 6th district in Galata and Pera where the company had engaged largely: all the prudent labours of agent Woods to cut out the pretended secure space revealed fruitless.

A similar but inverse story happened in Bombay; again, the Sun Fire Office gave directives oriented on limitations of cultural space:

> […] but it is considered a point of great importance, to limit our Insurances strictly to those for European Firms & of the best Class of Buildings only. Our rule of business must, for the present at least, altogether exclude insurances for native Firms & be confined as to locality to the European part of the Port & Colaba on the same terms as the Imperial – say 18 annas pr C for the former & 14 annas pr C for the latter.[40]

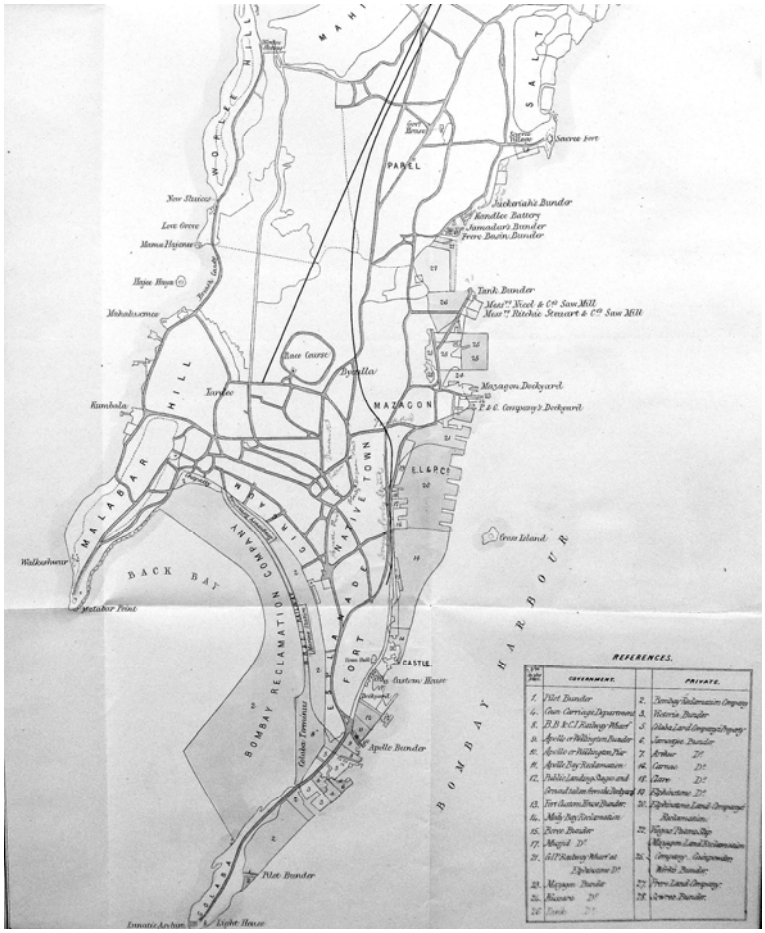
The firm aimed strongly at a precise definition of the space where insurances were to be taken and where not following a very strong orientalist dichotomy between 'native' and 'European':

> First, as to the definition of the term 'Native Town', we think that this term should be applied only to that part of the island inhabited exclusively by natives and which you will find marked 'Native Town' in the small map accompanying the Times of India Calendar forwarded to you by last mail. We do not as a rule, recommend the acceptance of such risks, but your Managers might have us a discretionary power in the matter, in that case we should use the greatest caution, and with regard to the rates we submit that they should be the same as those charged by the Alliance & Phoenix, in preference to that given by the North British.[41]

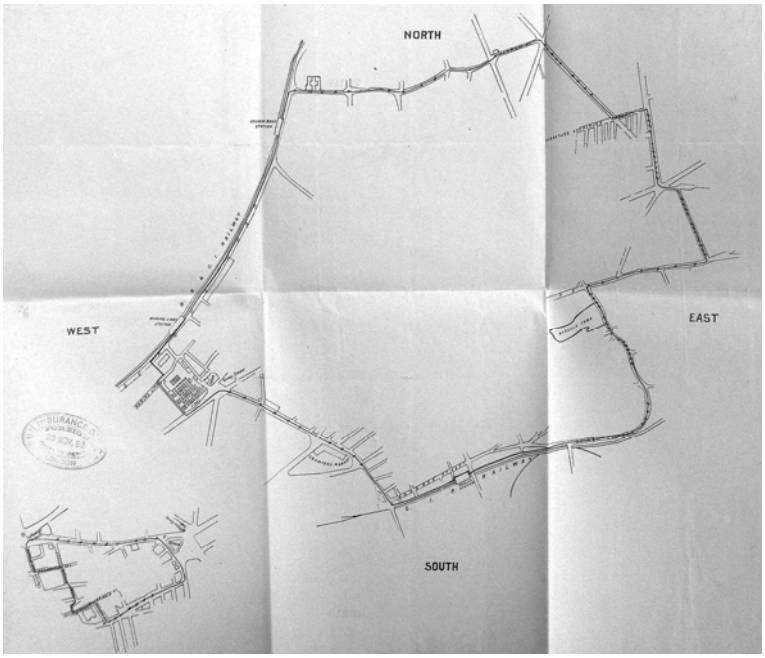
But after some years of engagement in India, the Sun realized that things were very different on that subcontinent in comparison with all their experiences. The insurance company tried again to get a very precise definition of the 'good European' space to insure and of the 'bad native' space to be avoided. They drew up maps indicating thoroughly the limits between both spaces, in 1893 even the general assembly of all Insurance company agents acting in

[39] GLL Ms. 31522 vol. 258, 72.
[40] Sun Fire Office London an die Agenten Leckie & Co., Bombay, 12.8.1852: GLL Ms. 18249, vol. 13, f. 14v.
[41] Ibid., 258.

Bombay (*Bombay Association of Fire Insurance Agents)* came up with a formal consensus about those limitis between native and european distributing a map only of those limits among all agents. The companies were suspicious against the native way of building: all houses were built "with a very heavy proportion of wood-work, in a large number of cases the frame work, the floors and roofs are finished before a wall is commenced either external or internal".



Map of Bombay from the /*Times of India*/ 1866 (GLL Ms. 31522 vol. 152, p. 127).



1893 Consensus of all Insurance agencies on the borders of the insurable 'European town' in Bombay (GLL Ms. 31522, vol. 152, p. 127; vol. 156, p. 324).

But after some twenty years of business in India with permanently low losses they were surprised "how few fires there are either in the Fort or thickly populated native town, and still more surprising when a fire does occur, how very rarely it is known to spread to the adjoining houses".[42] An author in the Bombay Gazette uttered his astonishment still in 1883:

> We have never been, in a large city, so exempt from serious fires as Bombay. In one year a greater destruction of property from this cause takes place in New York than we have known in 35 years in Bombay. We confess that we are unable to explain the comparative immunity of Bombay in this particular.

The agents noted that the "natives, who, encouraged by the immunity from Fire which Bombay has so long enjoyed, prefer to take their chance rather than pay the heavy rates asked for."[43]

There were many cumulative reasons for the missing of major conflagrations in the three important British-Indian cities Bombay, Calcutta and Madras: teak wood and the refractory chunam mortar is much less inflammable than

[42] Extract from report by Messrs. Scott & McLelland [1872], GLL Ms. 31522, vol. 153, p. 112-113.
[43] Ibid.

normal European wood and mortar, the monsun occupying nearly half of the year is producing such a humid climate that the outbreak of fires is much less probable. If modern cities are cities free of the danger of big conflagrations, perhaps the traditional Indian cities were in a certain way since a long time 'modern' even if they seemed to a European visitor in many other respects completely unmodern – one empirical data to enforce Eisenstadts argument of the multiplicy of modernities.[44]

The two examples of late 19th century analyzing processes by insurance agents in the age of globalizing business do teach us some general lessons: We are in front of two disoriented seemingly empirical and rational 'high-modern' Western perceptions of different largely non-European cities – disoriented, because the spatial division between European and Muslim zones in Istanbul did not function as a valid marker of higher or lower risk: the risk was much to high in both areas; disoriented, because the similar spatial division between European and native zones in the Indian cities had not any sense being no real fire risk in both zones. The failure of those pre-formed schemes of perception shows that under conditions of globalization the previously seemingly universal distinction between 'Tradition' and 'Modernity' is reduced to a rather arbitrary labeling depending on the standpoint of the attributing person; what remains is pure diversity with no given epochal index.[45]

Analyzing the schemes of perception, we see that the guiding principle is rather not a general mood of future orientation, even if perhaps a general conviction of progress is behind the big movement of globalization. The agents did not use much time-related vocabulary when they analyzed a new site for an agency. On the contrary, a deeply spatialized vision of the cities in question and of 'insurability' was frequent, the zoning of risk followed that pre-given division of spaces. Surely, insuring was still a business selling the security of (a well defined part of) one own's 'future'.[46] It was still a modern instrument in the sense we defined it in the first part in contrast to the late medieval notion of insuring. The orientation of preoccupation, care or even fear was not concentrated and even mingled with the open space of the sea and with the wandering of goods through that space as in the Mediterranean case, insuring was not just an accounting trick but a tool of 'taming the future' to vary the formulation of Ian Hacking. But the zoning of risk reintroduced a heavy mood of spatial orientation and segregation of the fears on which insurers and insured were concentrated. Insurance having become a sober routine, the agents did not show much

[44] Eisenstadt 2007.
[45] Stichweh 2000, 207-219.
[46] To clarify this, we could distinguish here between a 'future$_1$' and a 'future$_2$', the former meaning the operational orientation of insurances on well-defined risks (the burning of houses), the latter meaning the broader social, political and economic timescape in which the insurance processes as a whole are embedded.

conviction to act as promoters of progress as it was the case with the enlightened pioneers establishing the first insurances in 18th century when they contextualized the functions of insurances in broader schemes of the progress of society, state and its economy. Insuring one's property's future was less linked with Insurance as an agent of the future orientation of states and societies themselves or that link was bracketed and neutralized in the daily practice. If spatial zoning was not functional in dividing West/Non-West and as such between 'Modernity' and 'Tradition', insurance and insurability itself failed to be a marker between 'epochs'; so, the Overvaluing of Spatiality led to a certain presentisme (re-)conquering the practice of insuring.

If in those examples the frontiers of insurability are crossfaded with the frontiers of Westerness in a deeply counterfactual way, that what is coined 'uninsurable' is not the unthinkable and uncalculable mega-catastrophe, it is just the non-western part of the world. Beck and others think that the measure of 'insurability' is also a tool of distinction between first and second modernity, between high and post-modernity, but we could not find that well documented in the material. Surely the argument was rather that dangers like a maximum credible accident in nuclear power plants or like effects of terrorism are never insured as risks, that those types of dangers transcend the frontiers of accountability, that with those 'new' technological dangers like the nuclear ones we are facing signs of a new age and a new epoch which are completely beyond the imagination of traditional normal modern institutions like insurance companies. But that thesis is not convincing probably on multiple levels. One argument for the contemporary situation is that the frontier of insurability has always been enlarged and extended and that, for example, even terrorism has been insurable to some extent.[47] Another argument looking at the examples given from 19th century modernity would be that the frontier of insurability has been always traced by the insurance agencies along some preformed divisions like that between westerness and non-westerness without any strong empirical backing as has been shown. So, the uninsurable is not necessarily the unmarked space of the great unknown, and in an auto-reflexive way, 'insurability' is a marker of selected forms of cultural spaces and their frontiers.

IV. Insuring at the Edges of Late Modernity

Facing the global 'new' risks or uncertainties of climate change in a world divided into a changing 'multiple West', 'developing' countries, and future leading states, insurances are more and more at the center of interest and discussion as actors of global security production. The enlightenment had constructed the secure society as the normal ideal, as a promoter of wealth and

[47] Ericson and Doyle 2004.

progress and, vice versa, states of unhappiness and misfortune as the exception. In late modernity the notion of 'insurability' has gained more and more importance as a contested marker of the boundaries between normal modernity and the unmodern; having had a closer look at that boundary we have seen that it was rather a purely self-referential boundary of 'westerness' without defining really the boundaries of empirical insurability.

In the contemporary world, the concept of 'insurability' is used as a heuristic instrument transferred from insurance theory to the discussion on sustainability governance. It is argued that from the existing relation between technological innovation, risk definition by insurers and sustainable development, the expertise of insurance business in defining insurable risks can be used as an indicator in analyzing the 'borderline' between nation-states and private business as actors, but also the 'borderline' between sustainable and unsustainable technology, presuming that uninsurable technology is also unsustainable.[48] Only actions of which the risk of environmental destruction is measurable and, in case of necessity, manageable or avoidable, can claim to be legitimate from a sustainability perspective. Similarly, an insurer would sign only risks which are measurable and, in case of necessity, payable without ruining the company.

In other contexts, analysts of climate politics do ask for "Innovations in insurance" and they express that "New thinking will be needed to push back the boundaries of insurability". Only if insurers will create new products, the state as insurer of last resort will be discharged. Only new products of microinsurance can help to penetrate the developing world and to increase the overall degree of 'human security'.[49] So, in a certain way, insurances are objects of hope; even sociologists like Anthony Giddens who subscribe like Beck to the vision of a late or post-modernity as a new and different age in contrast to the classic 'modernity', judge that by pushing back the boundaries of insurability, some ground will be gained for humanity.

In a certain way one may judge that the fact that insurance and reinsurance giants are nowadays actors on a same level of importance for the management of global catastrophes as whole states. That shows that the enlightenment vision or utopia of a normal secure society is, to a certain extent, realized or is, at least, still present as a vision, perhaps an utopia, but at least as a directing idea. Asking for new insurance innovations for developing countries, like Giddens is doing, seems to be in a good continuity to that enlightenment vision. But studying the insurance practices of classical 19th century modernity with its strong emphasis on cultural spatiality and the multiplicity of forms and outcomes, it seems rather that the somewhat steady binarity and dichotomy of secure spaces

[48] Stahel 2003; Dahlström et al. 2003.
[49] Giddens 2009, 172-174; cf. also Stern 2009, 88-89.

and unsecure spaces is continued or even re-enforced today.[50] If we look at the notion of insurability depending rather on preformed schemes in the 19th century and if we have in mind how that expertise in delineating the borders of insurability was completely erroneous, one may wonder if one is well advised to use that 'knowledge' on so many levels: on the level of sociological theory to divide epochs; on the level of sustainable economics to define environmentally prudent actions; on the level of climate politics to enlarge the secure world.

Classical modern insurance practices in the context of globalization seemed to have lost much of the mood of 'colonizing the future'. May we close with the idea that the process of globalization itself was active in a certain de-temporalization of insuring? Hartmut Rosa has written on the process of 'deceleration' (*Entschleunigung*) as the general outcome of globalization, Helga Nowotny has underlined that an 'extended present' is increasingly replacing the open future of classical modernity in the globalized world. Perhaps, the practice of modern insuring that was formerly linked with that open future as a particularly significant instrument of 'taming' and calculating that future would be more and more an action oriented dominantly in timescapes of presentness and would follow the fixation on 'zoning'.[51] Future-orientation would be shrunk down to presentedness? or to something like a 'project time' with a fixed future which would resemble more the closed future of premodernity than the open future of classical modernity.[52] Thus, our investigation seems to consolidate the three-step form of time regimes and spatialities in the realm of insurance practice and theory. But, from a historical perspective of the comparison between different epochs, it also casts doubt on the validity and importance of 'insurability' as a mighty theoretical and practical tool of measurement in different contexts. In this way, the article should have contributed to the history of human security or the use of 'human security' as a heuristical device in historical research by concentration on the relations between timescapes and spatialities as correlates to regimes of security: analysing those elements and dimensions and their interrelations together may be a step to a more formalized practice of transepochal comparisons and a transepochally arguing history of human security that would not just be a research on the 'prehistory' of patterns of human security.

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[50] Slums are still burning down uninsured in the growing mega-cities with its 'western' centers well insured: Davis 2007, 129-136.

[51] Cf. for the practice of spatial zoning in the context of insuring also the contribution of Uwe Luebken in this volume; cf. also the yet unpublished Bochum Master thesis of Christoph Wehner on the practice of risk zoning in the context of insuring elements of nuclear power planes.

[52] That's the argument or the pleading of Dupuy 2004, 175-197, following the ideas of Hans Jonas on future ethics.

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