



**Investing in Life: Insurance in Antebellum
America (Studies in Early American Economy and
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Philadelphia)**

Sharon Ann Murphy

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Investing in Life considers the creation and expansion of the American life insurance industry from its early origins in the 1810s through the 1860s and examines how its growth paralleled and influenced the emergence of the middle class.

Using the economic instability of the period as her backdrop, Sharon Ann Murphy also analyzes changing roles for women; the attempts to adapt slavery to an urban, industrialized setting; the rise of statistical thinking; and efforts to regulate the business environment. Her research directly challenges the conclusions of previous scholars who have dismissed the importance of the earliest industry innovators while exaggerating clerical opposition to life insurance.

Murphy examines insurance as both a business and a social phenomenon. She looks at how insurance companies positioned themselves within the marketplace, calculated risks associated with disease, intemperance, occupational hazard, and war, and battled fraud, murder, and suicide. She also discusses the role of consumers?their reasons for purchasing life insurance, their perceptions of the industry, and how their desires and demands shaped the ultimate product.

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