



# Life Insurance : Origin and History

*Theodore Wehle*

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## **Life Insurance : Origin and History** Theodore Wehle

ORIGIN AND HISTORY OF LIFE INSURANCE. "Among the nations of antiquity, the Romans were the first to make an effort to arrive at a law of mortality. To this they were led indirectly by their highly developed system of jurisprudence. It became necessary at times to fix the value of life-estates, i. e., property owned during lifetime only, without the right of alienation or bequest, and to do so the probability of life had to be estimated. It appears that the method in common use was about equivalent to assuming that all persons who attain the age of thirty would certainly live to the age of sixty, and then certainly die. This purely arbitrary assumption was probably accepted by jurists as the simple solution of a difficult problem."

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