

conquest, these opportunities were increasingly foreclosed, as Dutch Americans ‘used their dominance over spaces to control, contain, segregate, and monitor the men, women, and children they enslaved’ (20).

The final two chapters, *Enslavement and the Dual Nature of the Home* and *Slavery and Social Power in Dutch Reformed Churches* use precise spatial analysis to illuminate the role of slavery in public and private life and the experiences of enslaved people. Drawing on archival and archeological evidence, Mosterman explores how the increasing exclusion of enslaved people from the central areas of the household and into peripheral spaces like yards and detached kitchens over the course of the eighteenth century served both to control and monitor enslaved people’s activities, while at the same time creating the potential for ‘semi-autonomous spaces’ (91). Likewise, Dutch reformed churches ‘became spaces of exclusion and segregation’ that white congregations shaped into ‘important tools in reinforcing social power’ (132).

Mosterman’s study will be of use to anyone interested in slavery in colonial New Netherland and New York, techniques of spatial analysis, or slavery in the many colonies where it was demographically marginal, and yet central to those colonies’ character and development. Despite Mosterman’s argument that slavery in Dutch North America was fundamentally like other Atlantic slaveries, and, as an institution, was barely, if at all, inflected by Dutch culture, the book should also be of great interest to scholars of Dutch empire. For if that they were Dutch does not tell us very much about slavery in New Netherland or New York, the reverse does not hold true: that they were enslavers tells us a great deal about Dutch colonialism, its aims, its structure, and how it was experienced by enslaved people and their enslavers alike.

BJ Lillis, Princeton University

Delphine Sirks, *Fire and Life Insurance in the Dutch Republic. Development and Legal Aspects* (Berlin: Duncker & Humblot, 2022). 233 p. ISBN 9783428183500.

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This volume is the latest in the innovative series *Comparative Studies in the History of Insurance Law*, edited by Phillip Hellwege (Augsburg). The focus of this book, the author’s PhD, is an in-depth examination of

the various forms of fire and life insurance contracts that emerged in the Dutch Republic between the late sixteenth and early nineteenth centuries. The question to which the book repeatedly returns is: to what extent did marine insurance precedents influence the development of Dutch fire and life insurance in this period?

This is a rather curious question. As Sirks shows, and as might be expected given these very different types of products, fire and life insurance were for the most part *sui generis*, aside from a few residual features of marine insurance practice that found their way into fire and life contracts. Certainly there were antecedents of the latter in the insurance of individuals on ocean-going voyages in the sixteenth century, but ordinary whole-life or term-life insurance as it developed bore little resemblance to the insurance of ships or cargos on discrete voyages. Fire insurance owed even less to maritime precedents. A building on *terra firma* insured against fire does not move physically through rapidly changing multiple risk environments for a finite duration of time in the way that a vessel at sea does, and thus the way it is underwritten must be very different.

The greater part of this book offers a detailed account of a number of mutual fire insurance contracts issued by groups of manufacturers and millers to insure their own industrial property in the Zaanstreek, North Holland, between 1663 and 1783, together with a small number of other fire insurance policies, either published as model contracts in the insurance ordinances of Amsterdam (1744, 1775), or actually issued by mutual and stock companies in Rotterdam and elsewhere. About a quarter of the book examines the development of life insurance and other related, or unrelated, forms of savings such as annuities, tontines, mutual benefit and burial societies, and widows and orphans funds. There is an interesting discussion about whether the prohibition of life insurance issued in Brussels in 1571, following a series of insurance frauds in Antwerp a few years earlier, continued to apply to the Dutch republic after it had broken free from Habsburg rule. Sirks finds that, despite the change of political regime, the prohibition appears to have been generally observed throughout the following two centuries.

Sirks focuses her attention on the clauses in Dutch insurance contracts and their evolution over the period. She describes, for instance: payment procedures, risks insured, extent of liability, clauses governing the administration, funding, supervision and termination of schemes, stipulations about insurable interest and compulsory underinsurance, indemnification procedures and arbitration over disputed claims.

Much of this is for the specialist interested in insurance contracts and insurance law. There is little broader contextualization, no sustained comparison with other major insurance markets such as England, and no attempt to write a history of the business of fire and life insurance that might examine, for example, its scale and scope, profitability and performance, and the role of insurance in Dutch economic and social development.

Within the narrower framework of her research, however, Sirks uncovers some really remarkable forms of insurance. A notarized life insurance policy, issued by a wealthy Amsterdam merchant in 1676 to four of his peers, insured for a term of one year the lives of 100 prominent Amsterdam citizens. This policy, possibly the earliest group life insurance that we know of, was written at a time when life insurance was banned in Amsterdam. Sirks speculates that it might have been an *in vivo* experiment to check the actuarial tables calculated by Johan de Witt four years earlier. Perhaps even more extraordinary is the fire insurance policy issued in Amsterdam in 1770 to cover for one year a variety of risks on a plantation in Surinam. The risks insured included not only damage by fire, but also damage to the plantation through earthquakes, and the loss of slaves through their escape or death in a slave uprising. This was over a decade before English fire insurance companies began to sell insurance overseas. These examples raise questions about the innovativeness and novelty of Dutch insurance practice relative to the UK and the rest of Europe, and the conditions promoting innovation, questions that remain open for future research.

Robin Pearson, University of Hull

Adam Sundberg, *Natural Disaster at the Closing of the Dutch Golden Age: Floods, Worms and Cattle Plague* (Cambridge: Cambridge University Press, 2022). 337 p. ISBN 9781108831246.

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Adam Sundberg's book *Natural Disaster at the Closing of the Dutch Golden Age* is well-timed: as the author points out, in an era of climate change and increasing environmental problems, studying earlier environmental disasters may help us better understand the predicaments we currently find ourselves in. The book is based on the author's disser-