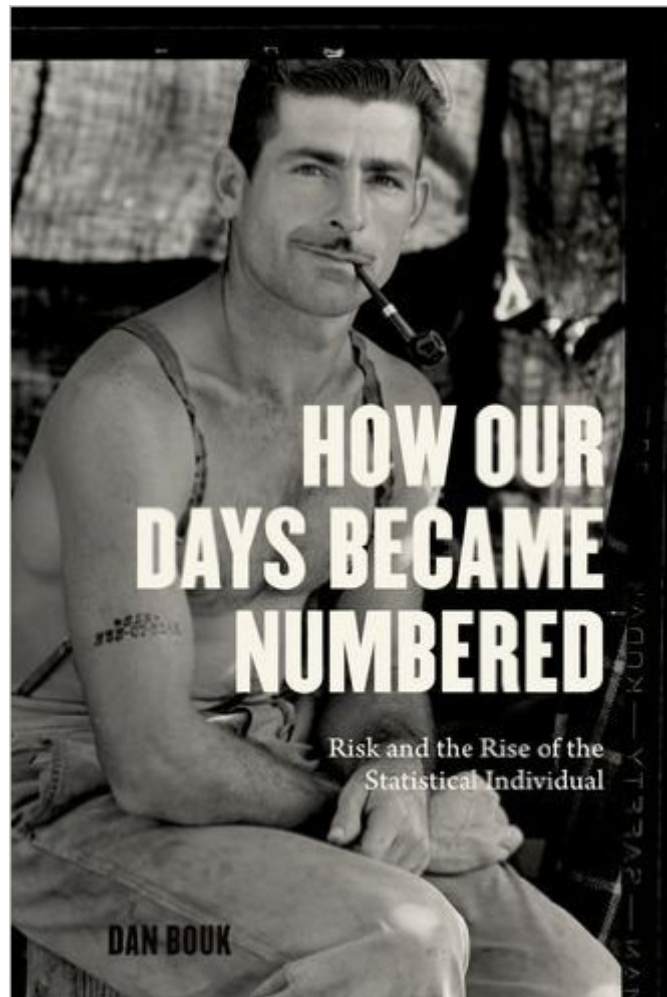


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# How Our Days Became Numbered: Risk And The Rise Of The Statistical Individual



## Synopsis

Long before the age of "Big Data" or the rise of today's "self-quantifiers," American capitalism embraced "risk"--and proceeded to number our days. Life insurers led the way, developing numerical practices for measuring individuals and groups, predicting their fates, and intervening in their futures. Emanating from the gilded boardrooms of Lower Manhattan and making their way into drawing rooms and tenement apartments across the nation, these practices soon came to change the futures they purported to divine. *How Our Days Became Numbered* tells a story of corporate culture remaking American culture--a story of intellectuals and professionals in and around insurance companies who reimagined Americans' lives through numbers and taught ordinary Americans to do the same. Making individuals statistical did not happen easily. Legislative battles raged over the propriety of discriminating by race or of smoothing away the effects of capitalism's fluctuations on individuals. Meanwhile, debates within companies set doctors against actuaries and agents, resulting in elaborate, secretive systems of surveillance and calculation. Dan Bouk reveals how, in a little over half a century, insurers laid the groundwork for the much-quantified, risk-infused world that we live in today. To understand how the financial world shapes modern bodies, how risk assessments can perpetuate inequalities of race or sex, and how the quantification and claims of risk on each of us continue to grow, we must take seriously the history of those who view our lives as a series of probabilities to be managed.

## Book Information

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## Customer Reviews

At its core, this book is a history of the life insurance industry. It is the two or three layers of meaning

surrounding this core that make the book so incredibly rich. It is a history of changes in society, and changes in the mindset of those of us who participate in it. A theme throughout the book is the increasing quantification of risk and measurement in all aspects of life. Life insurers are able to quantify the risk of mortality. They moved pursued that in increasingly fine detail and quantified individual risk factors such as smoking, bodyweight, age and sex. One of the markers that they tracked was race. The book deals quite a bit with African-Americans, and their fight to obtain life insurance at premium rates comparable to those of whites. Death of course involves the question of health, and I was surprised to learn how long ago life insurance companies took an interest in the health of their customers, both out of corporate altruism and the desire not to pay out death benefits. Life insurance is a data-driven business. The nosy insurance men annoyed everybody involved in the process in their quest for data. They asked doctors to fill out health evaluations, lawyers to do credit checks on potential clients, and applicants for life insurance to fill out personal histories. All of them eventually agreed. This is a central point of the book â “ we have acquiesced to being treated as numbers. The benefits, such as life insurance, in general outweighed the privacy and dignity being given up. The life insurance companies came to control huge pools of money. Their business model is to collect now and pay later, if at all. They make their money by investing the premiums.

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