

# Where do Insurances come from?

Vincent Wolff-Marting

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Online Seminar

## Mutual



e.g. Codex  
Hamurabi:  
Caravans making  
sure, no single  
marchent gets  
home without at  
least some camels

Animal-camels-caravan-desert-dunes-1300253  
Image by [OpenClipart-Vectors](#) from [Pixabay](#)

## For profit



Lloyd's Coffee  
House: Similair  
concept, but with  
ships and as a bet

sunset-sea-ship-boat-vessel-4793029  
Image by [Thanasis Papazacharias](#) from [Pixabay](#)

## Comunity / State-owned



Community  
members helping  
each other if some  
of their barrens  
burn down. But  
what if they all burn  
at the same time?

Feuer bei Nacht  
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