Cheris Shun-ching Chan. 2012. *Marketing Death: Culture and the Making of a Life Insurance Market in China.* Oxford, UK: Oxford University Press. 304 pp.

How does an insurance agent sell insurance policies in a market where the mere mention of death is a cultural taboo? How does capitalism couch itself within specific cultural exigencies? Professor Chan's newest book, *Marketing Death: Culture and the Making of a Life Insurance Market in China*, offers an answer to these questions through an extensive sociological analysis of the processes involved in selling insurance policies in Shanghai where the "local cultural logic" (176) is not receptive to the instrumentalized risk calculation of insurance companies. More than the clichéd East-meets-West story, this book illustrates how foreign concepts clash and interact with local ideas in a changing economic landscape. It examines how cultural taboo on death acts as a source of institutional resistance to the insurance industry and an impetus for companies to exploit existing social networks in "circumventing" (171) local opposition. As for its contribution to social theory, this book provides an answer to the controversy whether culture refers to *shared values* or is a *tool* for strategic action.

Each chapter of the book is dedicated to particular institutional contexts and stakeholders involved in the insurance industry. The first chapter claims that the concept of commercial insurance was introduced from outside during the British imperialist regime in China. When the Chinese Communist Party (CCP) took over in 1949, all insurance companies pulled out of the country. By the late 1950s until the 1970s, the Maoist-inspired Cultural Revolution initiated a massive agriculturalization that created a village-based support system, in which every member is morally responsible and obligated to render help to his/her co-villagers in times of death or illness. After the collapse of communist states in 1989 and China's membership to the World Trade Organization (WTO) in 2001, foreign insurance companies started reestablishing their presence in the Chinese market and offered products that targeted the emerging middle-class families. Other important institutional shifts, such as the "child-centered ethos of the one-child policy" (29) and the privatization of social services, made insurance policies a new commodity.

However, while the neoliberal climate has provided a conducive business environment, the cultural taboo on "thinking and talking about death, especially premature death" (36) has posed barriers to insurance companies. Chan explains that such a cultural taboo is an inflection of religious, philosophical, and kinship principles. In Confucianism, death is "something unknown, and human beings should not spend too much time . . . speculating and theorizing about death" (37). The Confucian silence on death is further compounded by a teaching in folk Buddhism about the dark world (*yin jian*) and cruel hell (*diyue*). The dark world is a temporary stage where souls of righteous people await reincarnation, while hell is a place of cruel punishment and torture reserved for those who have bad karma. In Taoism, death is interpreted based on how and why death occurs. Dying of old age is considered natural and should not be feared. But premature death due to an accident and illness is terrifying because it is believed that the soul will wander without direction in the human world. The scary concept of premature death is further linked to the "social organization of relations" (38), in which family members are ordered by seniority and continuity of lineage. Every child has an obligation to give his/her parents a respectable wake, and not the other way around. Chan contends that the conglomeration of these principles (e.g., religious, philosophical, and kinship) forms the cultural logic that defies any attempt to commercialize or put an economic value on death. Thus, promoting insurance policy as a safety net from an accident or illness is a serious violation of deep cultural structures.

In the second and fifth chapters, Chan discusses how insurance companies are divided by two distinct forms of institutional logic. Each guides insurers as they try to create a market for their policies. Foreign-owned companies follow a profit-oriented logic while locally controlled companies pursue a market-share logic. The former prioritizes the making of "profit and capital accumulation possible" (53) by strictly adhering to the original idea of insurance as a market commodity. On the other hand, the Chinese-owned company constantly changes its products based on local and collective preference. In selling insurance policies, agents of foreign companies present their products as "risk-management mechanism" (117) while their local rivals offer investment-linked insurance that is fashioned as "money-management" (154) or stocks that could yield profits for future use, as a retirement plan (*yanglao*) or fund for their child's education.

In the third and fourth chapters, Chan offers an interesting explanation of how, apart from presenting their products as risk or money management tools, agents exploit existing social capitals in identifying potential clients. The principles of *guanxi* (familial or kin network) and *renqing* (obligation) are utilized to approach prospective insurance buyers. Chan asserts that most agents find it easier to sell policies to members of their guanxi (i.e., friends and relatives) because they are bound to a certain form of obligation (renqing). Agents must continue expanding their guanxi to attract more persons who are "obligated" to purchase insurance policies. However, this approach does not yield the same amount of revenue for foreign and local companies. Being true to the original purpose of insurance as risk management, foreign-owned companies do not sell their policies as retirement programs or investments, while their local counterparts modify their products to reflect the people's craving for better saving opportunities. In Shanghai, for example, domestic insurers control more than three-quarters of the market from 1997 to 2004.

To further explain the divergent institutional logics that guide insurers, Chan turns to Bourdieu's concept of *cultural capital.* She posits that foreign insurance companies strictly adhere to the traditional definition of insurance as risk management because they are ignorant of their client's cultural matrix. Such an orientation, according to Chan, is indicative of the company executive's cultural upbringing. For example, Allianz-Dazhong, a foreign insurance company headed by a German executive, follows a European-management model that is best described as managing people through a rational-instrumental system. Agents must keep their private affairs outside the workplace and adhere to strict codes of professionalism when interacting with prospective clients. In contrast to the rigid European model, local companies stick to a Chinese model of paternalistic and authoritative management style. Chan contends that the difference in cultural upbringing is responsible for the success of local companies because they are familiar with the sentiments, aspirations, and dispositions (*habitus*) of their fellow Chinese.

Chan's engagement in the theoretical debate on culture is the most exciting part of her book. Her discussion does not only oscillate between the Weberian definition of culture as *shared meaning* and the Swedlerian cultural *tool kit*. Chan goes beyond such an opposition and offers fresh perspectives on understanding culture as a *constraining* and *enabling* element of human life. As a constraint, culture hinders the growth of institutions like the expansion of insurance market in a Chinese environment that has strict cultural taboos on death and illness. As an enabling tool kit, agents manipulate existing social capital, such as the renqing and guanxi, or reinterpret their products by following the collective sentiment of the market—that is, to formulate insurance within the rhetorics of investment and saving management. What Chan achieves in her "interactive multiple-process model of culture" (172) is the explicit recognition that culture should not be understood in an either/or argument, but to recognize its multifaceted nature: it is a shared meaning, a tool kit, an imposing structure, and an instrument for strategic action.

There is, however, a minor caveat in Chan's thesis. While I subscribe to her discussion of culture as constraint and enabling element, I still find her conceptualization of cultural capital simplistic and vague, if not a total misinterpretation of Bourdieu. She opines that cultural capital must go beyond Bourdieu's original class-based definition by locating the contour of habitus at the nexus of one's home region and his company's character. Thus, in elucidating the divergence of managerial approaches between local and foreign executives, Chan considers the constitution of the manager's cultural capital as an extension of his home region's "institutional and cultural environements" (513) and the institutional logic that guides his firm's corporate characteristics. On the one hand, her treatment of cultural capital as reflective of specific "regional" upbringing is quite laudable. On the other hand, she fails to provide a more coherent and nuanced definition of this "regional" cultural capital. Much to my dismay, she does not elaborate what constitutes her cultural capital and how it is different from Bourdieu's. While she provides an excellent explication of how corporate logic punctures the managerial technique of company executives, she fails to present how regional upbringing alters cultural capital? What she does instead is to equate cultural capital with popular regional stereotypes (i.e., Taiwanese managers=paternalistic, German managers=strict) and present them as forms of managerial technique.

Furthermore, Chan's reading of Bourdieu's cultural capital as a mere index of class structure is an outright distortion. Bourdieu emphasizes that class does not directly affect culture but is *mediated* by habitus and field (Gartman 2007). In fact, Chan realizes this when she considers how Shanghai's local culture (*field*) enables or constrains the actions of insurers by exploiting their familiarity (*habitus*) of renxing and guanxi.

Despite the aforementioned conceptual problem, this book offers an important contribution to the current debates in cultural sociology.

The use of simple sociological jargons and interview narratives allows lay readers to understand the whole book without compromising the author's sociological engagement. Apart from giving us a glimpse of how China makes sense of change, this book opens up new possibilities for cultural sociology and social theory.—**Macario B. Lacbawan Jr.**, *Graduate Student, Department of Sociology, Masaryk University.*

Reference

Gartman, David. 2007. "The Strenght of Weak Programs in Cultural Sociology: A Critique of Alexander's Critique of Bourdieu." *Theory and Society* 36 (5): 381–413.