



by Kathrin Bach
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Fiction

🏆 Shortlist Literaturpreis
Fulda 2025

🏆 SWR-Bestenliste April
2025

🏆 SWR-Bestenliste Juni
2025

🏆 Longlisted for the
German Book Prize 2025

Life Insurance

Lebensversicherung

review

Kathrin Bach's haunting debut novel blends tragedy, humour, and social critique into a mosaic of memories and cultural observations. Her experimental yet accessible literary style will appeal to readers of Jenny Offill, Deborah Levy, and Max Porter.

Set in a small West German village from the 1990s to the present, 'Life Insurance' tells the story of a woman growing up in a family of insurance agents, surrounded by policies, premiums, and a lingering sense that catastrophe is always just around the corner.

The novel's nameless narrator explores the psychology of German angst through the themes of familial duty, inherited trauma, and the bureaucratic obsession with risk management. While her parents work tirelessly in their roles as insurance agents – visiting clients in hospital, comforting bereaved families, attending funerals – the narrator internalises a culture of fear. Her childhood is marked not by rebellion or drama, but by panic attacks, fainting spells, and a constant dread of loss. This ever-present fear is rendered with cool precision.

Structured in short, fragmentary chapters, some no longer than a few lines, the novel includes lists of local accidents, descriptions of family routines, and poignant vignettes from village life. Chapters are named after types of insurance – accident, life, liability – each serving as a thematic lens. These fragments build into a rich narrative of trauma

and emotional repression.

The novel reaches into the past as the narrator explores the lives of her grandfather, a former WWII POW, her diabetic father, and an uncle with a disability. These personal and familial histories reveal sources of buried trauma, and indirectly shape the narrator's worldview. By the end, it is clear that storytelling itself, like insurance, is a way of imposing order on chaos. Writing becomes a form of therapy, a structure for containing the uncontainable.

'Life Insurance' is a moving, inventive portrait of fear, resilience, and the quiet absurdities of everyday life. Through its combination of cultural specificity and universal themes, the novel offers English-language readers a strikingly fresh take on family, history, and the human desire for safety in an uncertain world.

Find out more:

<https://www.voland-quist.de/werke/lebensversicherung/>

press quotes

This collage of a novel is many things all at the same time: a social study, a stage for ideas, psychoanalysis, slapstick, and memento mori. [...] Having read this laconic debut, you will inevitably feel underinsured—but thoroughly entertained by Kathrin Bach and her first-person narrator, who is still afraid at the end because she knows that anyone could leave at any moment, because she knows that any car can crash. Yet her behavioral therapy is undeniably effective.

Jan Drees, Deutschlandfunk

With quiet humour, Bach paints a portrait of a middle-class childhood shaped by fear, reminiscent of authors such as Daniela Dröscher and her autofictional exploration of class affiliations and differences.

Anna Mayrhauser, Missy Magazine

*Kathrin Bach's debut novel, *Lebensversicherung* (Life Insurance), has a rare quality: lighthearted and almost cheerful in tone, yet profound and precise in its observations. Bach's narrator looks back on her childhood and youth in the 1990s, caught between rural constriction and security.*

Christoph Schröder, SWR Kultur

about the author



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Kathrin Bach was born in Wiesbaden in 1988, studied Creative Writing at the University of Hildesheim and trained as a bookseller. She works as a freelance author and editor in Berlin, where she also regularly creates collages and runs writing workshops. 'Lebensversicherung' (Life Insurance) is her first novel.

Previous work: *Schwämme*, parasitenpresse (2017); *Gips*, parasitenpresse (2024)

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