

ABSTRACT

The role of chambers of commerce in the networks constituted by French insurance employers' organizations (1890-1930): Image – Influence – Expertise

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Starting in the 1890's, French insurance employers' organizations and general agents' unions build privileged ties with chambers of commerce. This privileged relation aims above all to respond to the lack of an image for the insurance industry, to a lack of political influence and to valorize a capacity for expertise proper to the insurance industry. This situation leads the *Comité général des assurances* (the General Committee of Insurances, created in 1925) to observe in June, 1928, through the voice of its general secretary Max Hermant (1892-1943) –member in 1932 of the *Conseil national économique* (National Economics Council) –, how much "...the idea of insurance, with its philosophical, social, and economic importance, is in reality too little known, how much the very organization of this industry, its efforts, progress, and modern character, the role it plays in the national economy and in French expansion abroad, remain unknown."

If this is the case, how and in what forms does the collaboration with chambers of commerce, the alliances tied with other collective organizations and the play of the different actors come to be expressed? Do they lead to an evolution, perhaps even a transformation, of the very organization and functioning of the employers' insurances groups? Does this evolution go from the representation of specific, corporatist interests toward collaboration founded instead on the defense of more general interests? Is this representation perceptible thanks to an analysis of the discourses produced by the institution (commissioned studies, reports)? What in return is the place acquired by insurance employers' groups in their desire for legitimation, recognition, and expertise?

1 – The insertion of insurance employers' organizations in the hub of politico-economic collective organizations

Before the Great War, insurance employers' organizations formed numerous informal and strategic ties within the main politico-economic groups (in particular with the Committee of studies and fiscal defense and the *Union des intérêts économiques* (Union of Economic Interests)) and intermediary bodies (in a privileged way with the chambers of commerce and their directing committee). Later, in 1926-1927, other ties are made with the *Confédération générale de la production française* (CGPF, General Confederation of French Production), concerning collaboration with the scientific

organization of work. Four essential reasons can explain why these proximities were cultivated: struggle against any form of State monopoly and abusive taxation; defense of commercial freedom; political recognition thanks to expertise in matters of insurance; the valorization of the public image of the insurance industry as a way of favoring the expansion of its market. These ties were formed and reinforced thanks to the decisive actions of major figures such as Guillaume Cerise (1847-1919), Ferdinand Matignon (1846-1927) or Lucien Delmas (1858-1931). The second was a member of the chamber of commerce of Paris and all were directors of established insurance companies (Union, Phénix, Préservatrice). They presided over the destinies of the *Union Syndicale des compagnies d'assurances à primes fixes* (Union of Fixed Rate Insurance Companies, 1895), the *Réunion des assureurs contre les accidents du travail* (Union of insurers against occupational hazards, 1901). The amplitude of this hub also explains the quasi-absence of parliamentary relays, with the exception of the parliamentary and extra-parliamentary commissions of the Republican group of economic interests (*Groupe républicain des intérêts économiques*) created in 1912.

2 – The practice of the defense of the professional interests of the insurance industry within consular chambers

Before the creation of a federal insurance industry's employers' structure in 1925, the defense of professional interests was often relayed through consular chambers, in such a way that, because of these intermediaries, the often corporatist approach of employers' organizations takes on a more general dimension of the defense of economic values necessary for the development of the insurance business. We will pay particular attention to two activities that cover a great number of claims related to technical, administrative and regulating aspects as much as to fiscal ones. On the one hand, the petitions of agents' unions, chambers and labor unions that solicit the consular chambers in the provinces as a way of transmitting their refusal of monopoly and of obligatory insurance to public powers, and on the other the direct engagement of the representatives of insurance employers' organizations within chambers of commerce. This engagement yields detailed "Opinions" and "Reports" on the major topics of insurance that are presented in the name of these commissions, in particular the commission on commercial and industrial legislation (for the chamber of commerce in Paris), on the analysis of law projects in debate in Parliament. Some Reports are followed by deliberations adopted by chambers of commerce and transmitted to public powers. If the first activity is related to a form of political engagement in public space and with collective organizations, the second illustrates the strong implication of insurance employer's organizations in major societal debates: occupational accidents, invalidity, housing, credit, income tax, etc.

3 – The expansion of insurance and the formation of insurers: two goals of the employers' organizations supported by the chamber of commerce of Paris

Because of insurance's goal of international expansion and the weak entrepreneurial dynamic noted at the beginning of the 1920's by Paul Sumien (1870-1960), director of the Control of Private Insurances (*contrôle des assurances privées*) within the Labor Ministry, the insurance employers' organizations wove lasting ties with public and semi-public organizations, even with private ones. We will study

certain of their most significant aspects. Supported from the creation and in close relation with the chamber of commerce of Paris, these structures, particularly the *Association nationale d'expansion économiques* (ANEE, National association of economic expansion, 1915) and the *Office national du commerce extérieur* (ONCE, National office of external business, 1898), whose goal is to favor the conquest of external markets, allow insurance employers' organizations to benefit from the construction of a mechanism of economic information and business information on the markets and thus to strengthen bit by bit their own expertise. The *Comité general des assurances* (General Committee on Insurance, 1925) thus receives regular information coming directly from business attachés that allow it to furnish extremely useful documentation. Finally, this desire for economic and commercial expansion also necessitates improvements in the training of insurance employees and employers in this period of the development of the *organisation scientifique du travail* (Scientific organization of work, OST) and at a time when Germany's advance in the commercial field is often cited in congresses on technical and commercial education. We will thus examine the ties formed by insurance employers' organizations with business schools, many of which at that time depended on the chamber of commerce of Paris. We will pay particular attention to the *Institut commercial de Paris* (Commercial Institute of Paris, 1884) and the *Ecole de législation professionnelle* (School of professional legislation), and the *Ecole commerciale de l'avenue Trudaine* (Avenue Trudaine Business School, 1836).