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'For the workers but without the workers': industrial accident management under the Franco dictatorship (1939-1966)

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Abstract

In the first decades of this century, Spain still has a high industrial accident rate compared with other Western European countries. Within the framework of the most recent historiographical theses, this paper analyses the historical roots of this situation, focusing on the institutions that historically managed industrial accident insurance coverage, especially during the first decades of the Franco Dictatorship (1939-1966). This study examines how Francoist social policy favoured employers by prolonging the control of this insurance in the hands of private institutions, insurance companies and, above all, employers' industrial accident mutuals, which excluded worker participation in its management and promoted this social coverage as a business. Archival and statistical documentation makes it possible to demonstrate that entities such as the employers' industrial accident mutuals managed a substantial volume of the premiums paid by employers, which brought them significant profits through the refund of part of these premiums in the form of rebates. This was possible because at the same time they destined no or negligible funding to prevention and rehabilitation of workers. Ultimately, employers' management of this insurance allowed them to meet this obligation cheaply, while maintaining a historically high accident rate in Spain and hindered the development of a culture of prevention of occupational risks.

Introduction

The historiography has paid little attention to the study of the historical keys that explain the persistence of industrial accidents and the effect that the management of accident insurance has on the prevention of occupational risks and the coverage of injured workers. Most research in this area focuses on the context of the spread of mechanisation and new forms of work organisation with the aim of finding the origins of industrial accident insurance coverage or the compensation mechanism (e.g. Bartrip & Burman, 1983; Gordon, 1990; Tucker, 1990; Lewchuk, 1991; Aldrich, 1997; Rodgers, 1998; Fishback & Kantor, 2000; Silvestre, 2010; Le Roux, 2016). In general, these studies conclude that the nineteenth century healthcare model was incapable of dealing with the increase in industrial accidents in the more advanced countries. It is especially evident that that judgments given in legal proceedings, to which injured workers could (theoretically) resort to in order to demand care and compensation, benefitted employers (García, 2001). Meanwhile, healthcare and coverage provided by workers' and employers' associations was also clearly insufficient (e.g. Bartrip & Burman, 1983; Hepple, 1986; Tucker, 1990; Rodgers, 1998; Fishback & Kantor, 1998, 2000; Witt, 2004; Stritch, 2005; Murray & Nilsson, 2007).

Some countries started to enact basic legislation with regard to the main social risks (accidents, old age, sickness and unemployment) from the late nineteenth century, although with different characteristics (Herranz, 2010). In particular, Lengwiler (2006) establishes three historical stages: an associative tradition in the mid-nineteenth century, a corporatist tradition around the turn of the century and a statutory tradition in the twentieth century. A specific form of expertise was developed in each stage: self-organised forms of expertise in associative insurances in the first, corporatist insurances in the second and finally bureaucratic forms in statutory insurances.

Industrial accident insurance paved the way in most countries and it spread relatively rapidly and widely for three basic reasons: first, this legislation was not completely new as most civil codes contemplated the payment of compensation in the event of employer responsibility (although it was necessary to prove this responsibility); second, it was the least costly insurance for the state as it was basically borne by employers; and, finally, it was the easiest insurance to incorporate and accept within the context of liberal economic thought, which was predominant at this time, because it entailed a lower moral hazard than unemployment or sickness insurance (Fishback & Kantor, 2000, p. 3). Hepple (1986, p. 117) distinguishes three stages in the expansion of legislation on industrial accident insurance or the implementation of other similar compensation systems. First, he establishes an initial period that continues up to the First World War, in which new situations were progressively incorporated under the concept of industrial accident. Second, he highlights a legislative advance in the 1920s, with the inclusion of occupational diseases in some countries. Third, he indicates the 1930s, when an accident on the way to or from work (*in itinere* accident) was included.

In the context of this historiographical debate, this paper aims to analyse whether the industrial accident rate was perpetuated and even exacerbated during the period of the Franco dictatorship due to the maintenance of an institutional system of scant and insufficient control of accidents at work. The study attempts to answer the following questions: How did accident insurance fit into the labour framework of the Franco regime? How did it favour employers' interests in the area of industrial accident coverage? Which interests took precedence in employers' industrial accident mutuals, the primary managers of this social insurance? And finally, did this period establish the historical keys of the high rate of industrial accidents in Spain? All these aspects were to

constitute a formidable and burdensome legacy in terms of a lack of education in prevention and the industrial accident rate in Spain.

Taking up the international comparison again, aspects linked to the prevention of accidents and the rehabilitation of injured workers, progressed at different paces in the countries that developed this insurance (Herranz, 2010, p. 62). In North America, the preventive aspect was more developed than in Europe, as the cost of compensation and its coverage by private insurance companies encouraged employers to invest in ways of reducing the accident rate. The introduction of compensation systems in the United States changed the behaviour of workers, reducing the investment of part of their savings in private accident insurance by 25 percent, according to the conclusions reached in Fishback & Kantor (1996, 1998). Thus, insurance companies applied the so-called ‘merit rating system’, a formula that offered premium discounts as a reward to companies that were able to reduce their accident rate by introducing prevention mechanisms supervised by engineers and with worker participation (Aldrich, 1997; Silvestre, 2008, 2016). In Europe, only a few countries such as Austria and France had similar systems (Ruffat, 1998; Murray & Nilsson, 2007). Most European countries opted for state supervision through poorly-resourced inspection systems or public research institutes that did not actually help much in reducing accident rates (Silvestre, 2006). In this respect, Guinnane & Streb (2015) show how the implementation of compulsory industrial accident insurance in Germany from 1884 made it possible to compensate injured workers, but this did not manage to stem the increase in the accident rate. Subsequent government regulation introduced more rules forcing the adoption of innovations and specific prevention practices, but these were ineffective in practice and also failed to achieve their objective. These authors conclude that greater control in the application of the new

legislation and greater incentives would have had a more positive effect on reducing the accident rate.

Other studies have focused on the progress of social policies and the support or opposition shown by employers. In particular, Mares (2003) includes an analysis of the preferences of French and German employers in the design of the social policies of their respective countries, paying special attention to the implementation of the compulsory insurance of industrial accidents and employment. Their conclusions reveal that the position of employers was not homogeneous. Thus, while large industrial companies generally supported an institutional design that guaranteed the administration of social insurances, small French and German farmers opposed the introduction of compulsory accident insurance due to the low incidence in the sector. However, the reduction in the number of agricultural workers and progressive mechanisation changed their preferences after the Second World War, when they not only started to support the insurance but also wanted its coverage extended.

The slowness of the industrialisation process in nineteenth-century Spain was a factor in the late introduction of state intervention in matters of work. The late rural exodus of the Spanish population, along with the territorial heterogeneity of agricultural and industrial production structures, gave rise to very different social problems according to region and made it difficult to establish a social programme that was minimally satisfactory for all (Martín Valverde, 1987, pp. cxiii-cxiv; Silvestre, 2008, 2016). In general, the Spanish historiography seems to agree that it was at the beginning of the twentieth century when social reformism became institutionalised in Spain. From here on, some tenuous attempts were made to improve working conditions, despite the resistance of the majority of Spanish employers. In particular, in the first decade of the twentieth century, 531 social regulations were passed: 20 laws, 101 royal decrees, 336

royal orders, 37 circulars and 7 dispositions, although most of them had little impact due to their difficult implementation in practice (Cabrera, 2002, p. 156). Although facing important obstacles, the state initiated a change of strategy: it progressively abandoned confrontation with the working class and sought arbitration and the promotion of measures that favoured social reform.

As part of this process, Spain passed the law on industrial accidents of 30 January 1900, in the wake of neighbouring countries. The *French Loi sur les accidents du travail* of 1898 was especially influential (Martínez-Pérez, 2012). This law did not make it obligatory to take out insurance, but it did make employers responsible for their workers' accidents and, therefore, for providing care and compensation in the event of accidents. The employer could take out voluntary insurance with a private insurance company authorised to operate in this line or associate with other employers to create an employers' mutual that covered the risk. The conservative and liberal governments of the early twentieth century and the dictatorship of Primo de Rivera (1923-1930) encouraged employers to voluntarily take out insurance and promoted the creation of employers' industrial accident mutuals which, through associationism, helped spread accident insurance. This was done in a context of private insurance sharing the business with commercial insurance companies.

During this period, the mutuals managed this insurance activity in the interests of their members, the employers, and tried to meet their responsibilities at the lowest possible cost. In other words, they tried to maintain a low premium, which led to confrontation with the commercial companies over the strategy of attracting new customers to take out policies. Meanwhile, one of their main objectives was the creation of medical, clinical and hospital infrastructure in order to treat the injured workers of their members as efficiently and quickly as possible. Moreover, they had the appeal of

providing members with annual rebates in the event of profits (which was almost always the case). For its part, the state carried out inadequate control through an Inspection Service (Silvestre, 2008, p. 74). In 1923, the work inspection service had an insufficient staff of 10 regional inspectors, 63 at provincial level and 61 ancillary staff and clerks. In this year, only 7.85 percent of the infractions detected and penalised corresponded to non-compliance with safety and hygiene measures in the workplace (IRS, 1924). The political institutions collaborated with employers' interests by maintaining compensation at lower levels than in neighbouring countries and failing to extend the responsibility for workers' accidents to agricultural employers, despite bills presented in Parliament. Thus, for example, on comparing compensation paid as a lump sum among different European countries circa 1925, it can be seen how in Denmark, Greece and Italy it was the annual wage multiplied by 5, in Great Britain and Ireland by 3 and in Spain (as maximum) only by 2 (Silvestre, 2008, p. 77).

The most profound and significant change during this first stage occurred after the proclamation of the Second Republic (1931-1936) and above all during the so-called reformist biennium from 1931 to 1933. In less than three years, responsibility was extended to agricultural employers, on a mandatory basis, and taking out accident insurance in the industrial sector also became obligatory for employers. From then on, both industrial and agricultural employers had to take out policies for their workers. This change had several consequences for the sector of employers' mutuals. First, there was a proliferation of these mutuals. In the agricultural sector, local and provincial agricultural employers' mutuals were required, and had to directly cover the healthcare of injured workers. In this area, insurance companies that could only offer policies to cover compensation were marginalised. The introduction of compulsory insurance for industry in 1932 had the same effect. The creation of mutuals rocketed, linked to a large extent to

national and regional employers' associations. Yet this obligation was turned into an opportunity. This would be the second consequence. Employers who were on the boards of directors of these mutuels decided to commit fully to the private insurance business and diversified their activity, moving into other lines such as fire, marine or life insurance. Little can be said about prevention and rehabilitation in this period. There was no trace of investment in these areas in the minutes of board meetings or in memoranda and balances.

The political, economic and social divisions arising from the Spanish Civil War (1936-1939) gave rise to a new historical period for the employers' industrial accident mutuels. The main aim of this paper is to explain the causes of the high rate of industrial accidents in Spain under the Franco dictatorship from 1939 to 1966, taking two key factors in recent studies in the international literature as a benchmark. First, investment and the availability of preventive measures or the creation of an effective work inspection service as factors that have a direct impact on the accident rate (Castejón & Crespán, 2007). Second, the forms of management of accident insurance, which in the case of Spain had remained in the hands of employers since the law of 1900 in a framework of minimal auditing. This favoured the reduction of the cost of insurance and the maintenance of high percentage rebates (e.g. Bibiloni & Pons, 1999; Pons, 2006, 2012; Silvestre, 2008, 2016). In this respect, much of the limited Spanish historiography available in this field insists on the traditional official line, in medical and labour-related terms, that the 'human factor' is the main reason for accidents at work (Martín & Colmenar, 1989; Valenzuela, 1995). The explanations of the human factor insist, for example, on studies based on the days that the accidents took place (Úbeda, 1909). More than 100 years later some authors insist on this approach (e.g. Galán, 2009, 2010, 2016).

In fact, both in Spain and in most European countries, the predominant strategies to tackle accidents at work in this period concentrated on the legal regulation of safety rules and inspections in factories, but with very limited practical results. The International Labour Organisation tried to supplement this legislation with other measures, implemented in countries such as the United States, based on economic incentives to companies that invested in safety. However, according to Silvestre (2006, 2008), these policies failed in Spain during much of the twentieth century for two main reasons: the inadequacy of inspections and the management of this insurance in the hands of the employers' mutuals. Studies that put the emphasis on this second factor show how, at least until the 1960s, the management of the insurance by employers' mutuals and private companies did not contribute to reducing the accident rate (Pons, 2010). Their data reflect how they barely invested in prevention and rehabilitation and gave priority to refunding part of the profits obtained to the employers themselves (rebates) in the period prior to auditing by the Social Security. Some historical studies focusing on the institutional and legislative development of prevention of occupational risks in Spain corroborate these last considerations (e.g. Aparicio & Saracíbar, 2007). On the other hand, Cerón (2011) shows more on the political, business and institutional obstacles that hindered the development of occupational risk prevention in this country until the arrival of democracy in 1978.

Industrial accidents and the consolidation of employers' mutuals within the labour framework of the dictatorship

Before the Spanish Civil War ended, the Labour Charter (*Fuero del Trabajo*) approved in 1938 had outlined a new conception of labour and the working class in the territory occupied by the Francoist army, within a new social order intended to eliminate the class

struggle, discipline the working class and recover the basic structures of traditional Spain (Vilar, 2009, 2017). Accordingly, employers and workers were grouped together under the term 'producers' with a single purpose: to serve as key elements in the production system of the new dictatorial regime in a context of international isolation, shortages of production and energy inputs, technological backwardness and rationing of basic goods. Masked behind this pompous discourse was a labour market regulation that gave extremely asymmetrical power to employers and workers and enabled three objectives to be met: produce, although in a limited and inefficient manner; maintain employers' profits relatively high thanks largely to low labour costs; and achieve full (sub)employment, albeit with awful working conditions and wages.

The Law of Trade Union Unity (*Ley de Unidad Sindical*) of 1940 converted the fascist political party La Falange into the only organisation authorised to channel labour conflicts (Sánchez & Nicolás, 1993).¹ Although the vertical syndicate performed an important function in the dictatorship's repressive machinery, effective control over many of the workers was exercised directly by employers from within their own companies (Babiano, 1998). This legal scenario completely destroyed the capacity of wage earners either to protest or to negotiate. In this state of affairs, a legislative framework was devised that exalted the figure of the worker, while strengthening the power of employers within the production system by giving them almost the equivalent of state power within the company, where hierarchy and discipline were unquestionable. All in an asphyxiating climate of state control and repression of the population. Extremely harsh work and pay conditions were established, yet laws of 'protection' of the worker were drawn up, shrouded in paternalistic language. Thus, detailed legislation was passed on social insurances that were basically to be paid for by the 'producers' themselves and which provided for a low level of protection and minimal benefits. In essence, the social

insurances were basically used by the dictatorship as an element of legitimisation, to gain the support of the masses and as a purveyor of propaganda (Pons & Vilar, 2012; Vilar & Pons, 2019).

Despite the fact that the majority of employers backed the coup d'état of 1936, the Francoist authorities' desire for control and ideological cleansing led them to subject the employers' mutuals to a process of purging, and they needed to renew their authorisation by presenting new documentation in order to continue operating in the insurance branch.² Under these circumstances, in the first months of the post-war period, Pedro González Bueno, Minister of Organisation and Union Action of the first government of the Franco dictatorship, passed a series of decrees where the ideology of the new regime was apparent in industrial accident legislation.

First, it was considered that partial or total incapacity for one's habitual profession did not prevent workers from continuing to work in the same establishment where they rendered their services or in another company, and employers were authorised to reduce their wage by the same amount as the incapacity benefit assigned.³ Second, control was established over the 'proper' use of compensation paid as a lump sum (instead of a regular income) received exceptionally for permanent incapacity or death due to an accident at work.⁴ In order to obtain this money, it was necessary to present a detailed investment project, where special preference was given to applications related to the acquisition or creation of small agricultural or fishery enterprises, as well as craft industries. The production of food and other basic products was essential in a situation of economic crisis, autarky and rationing. The project had to include a report on the applicant's behaviour, morality and assiduousness at work, prepared by the local head of the single party *Falange*, the mayor of the locality and two neighbours of recognised moral solvency. In view of the documentation received, the final decision lay with the National Welfare

Service (*Servicio Nacional de Previsión*). In any case, the guidelines were clear: the requisites to receive compensation as a lump sum were stricter than those required to receive an income. The demand for 'ideological cleansing' was introduced as an essential requirement, while at the same time the 'return to the country' and the promotion of agricultural enterprises was rewarded in a Spain that was suffering hunger, rationing and the shortage of basic production inputs.

The difficulties to receive a lump-sum payment are documented by the high percentage of applications rejected. Between 1948 and 1955 around a hundred applications a year were consulted for the 'the payment of a lump sum as indemnification for an accident at work', which were assessed by the General and Technical Secretary (*Asesoría General y Técnica de Previsión*), an advisory body of the Ministry of Labour (Work Accidents Section), with the following result:⁵ 120 applications consulted in 1948 (all rejected); 99 in 1949 (5 favourable); 111 in 1952 (12 favourable); 90 in 1954 (6 favourable) and 100 in 1955 (10 favourable). This sample shows how, despite the fact that most of the applications complied with the requisites established in the law, the vast majority were rejected by the head of section of the area. When they managed to get any further, in most cases they were rejected by the General and Technical Secretary (*Asesoría General y Técnica*) for a great diversity of reasons.

In general, industrial accidents in Spain in the immediate post-war period must have been very high, much higher than the statistics show for three basic reasons. First, because of the deficient working conditions due to the loss of qualified workers, obsolete technology and the lack of productive resources in general in a long and wretched post-Civil War period (Barciela, 2003; Vilar, 2004; Catalan, 2011). Second, as a result of the abuses and deterioration of working conditions inflicted inside companies under the new labour legislation. Third, because the dictatorship tried to hide this labour situation as far

as possible. What is more, on various occasions the Official State Gazette (*Boletín Oficial del Estado*) acknowledges the chaos reigning in the compilation of industrial accident statistics 'which do not coincide and there are discrepancies', thereby creating a statistical opacity, and there are no attempts to systematise until 1955.⁶ Hence, within this repressive framework, a programme of economic exploitation of a population that was suffering reprisals was implemented. This was done by means of forced labour in exchange for a system of remission, designed above all for ordinary and political prisoners. This workforce was a key factor in the reconstruction of cities and infrastructures, work in mines, factories and prison workshops and a large number of tasks in the post-Civil War period. Leave due to sickness or workplace accidents among the inmates who worked in terrible conditions were suspiciously low, as in most cases they did not even reach 1 percent.⁷ There is also evidence of serious industrial accidents in public works that the Franco dictatorship wanted to conceal on numerous occasions. Among others, it is worth highlighting the catastrophe of *Los Saltos de Torrejón in Monfragüe* (Cáceres), the most serious industrial accident in Spain's history.⁸ Meanwhile, the accident rate in coal mines soared in circumstances where workers were subject to enormous pressure to work at full speed due to the strategic role of this energy source in a scenario of autarky and rationing of inputs and basic goods (García, 2005).

Consequently, the credibility of the figures available in this respect is extremely dubious, both because the low total figure of accidents recorded contradicts reports from that time, and also due to the low percentage of mortality (barely 0.20 percent for the entire period). Most of the accidents registered were classified as temporary incapacity for the victim, whereas absolute incapacity or severe disability were only recognised in very few cases (Table 1). Even more doubts are cast on the questionable credibility of the figures for accidents when the post-war industrial accident rates are compared with those

recorded in 1930 (Table 2). The number of registered accidents at work increased from 1955 onwards, and almost doubled between 1955 and 1958. This behaviour could be explained by two facts: an improved statistical service and the unification of agricultural and industrial mutuals, which is analysed below. It is likely that before this unification the agricultural mutuals reported even fewer accidents than the industrial mutuals.

(Tables 1 and 2)

Indeed, the industrial accident insurance was hardly of a social nature and was essentially very commercial. In fact, it could be confused with a private insurance, as the employer could, a priori, cover the risks of incapacity for work on his own, through the National Industrial Accident Insurance Fund (*Caja Nacional del Seguro de Accidentes de Trabajo, CNAT*) founded during the Second Republic, or via a private insurance entity, either a mutual or an insurance company. This system of management based on these three entities was maintained in the post-war period. However, the dictatorship gave priority support to employers' mutuals in preference to insurance companies in the management and coverage of industrial accidents, as is quite clear in the following declaration of intent (INP, 1944, p. 81).

It seems clear that the mutual formula fitted in very well with the guiding philosophy of the dictatorship, where the interests of capital and the workers are supposedly no longer in opposition, but rather they converge in a higher interest, the national interest. Under these circumstances and convinced of its benefits, the state, and in its name the National Welfare Institute (*Instituto Nacional de Previsión, INP*), promoted employers' mutuals with the means at its disposal and set itself up as their adviser, organiser and arbitrator (INP, 1944, p. 81). On the other hand, and within the company, these mutuals were in accord with the paternalistic attitude of employers towards their workers, as proclaimed

in the Labour Charter. Under this philosophy, industrial accident insurance fitted in perfectly with the dictatorship's propaganda mechanism (INP, 1944, p. 70).

Nevertheless, the workers were not represented in the mutuals in a situation where free trade unionism was prohibited (only the vertical 'union' of the Falange, allied to the dictatorship, was permitted). Under these circumstances, all decisions on recognition of incapacity, compensation and even leave and medical attention were down to the employers who led and managed the mutuals, laid down the guidelines and controlled the medical personnel who treated injured workers. It was essentially an insurance designed for the workers but without worker participation, a pattern of action very much in line with the dictatorship's propaganda policy.

In fact, the dictatorship used all the force of its propaganda machinery to announce the updating of the provisions of the compulsory industrial accident insurance in force from the period before the coup d'état of 1936. The Decree of 29 September 1943 increased the amount of incomes without, in principle, varying the existing premium rates “especially if it is borne in mind, on the one hand, that this insurance, due to its eminently social nature, should not be inspired primordially or exclusively by the profit motive” (Table 3).⁹ Despite the apparent improvements, this compensation fixed as a percentage of wages continued to be low with respect to other countries, above all if it is taken into account that wages in Spain fell after the Spanish Civil War and were much lower than in other Western European countries (Vilar, 2004).

(Table 3)

The business of the employers' mutuals in the coverage of industrial accidents under the Franco dictatorship

In the first stage of the dictatorship, compulsory accident insurance barely underwent legislative changes. It remained under the control of the Ministry of Labour, led by the

Falangist José A. Girón, and its management continued to be mainly in the hands of authorised private insurance entities (employers' mutuals and companies). The private managers mainly looked after the interests of employers, who were the clients who paid the premiums. Although premiums varied according to the profession and professional category of the worker, it is possible to affirm that the cost of this insurance was low, and cheap for the employer compared with other social insurances (Vilar, 2008, p. 235).

As regards the private management of the insurance, coverage was shared between employers' mutuals (a majority in number), national companies (predominant in premiums) and foreign companies (a small number in a scenario of limited foreign investment) (Table 4). Thus, in 1952 we found 252 entities operating in the line of industrial accidents in Spain: 186 mutuals, 61 national companies and 19 foreign companies, which shared the premiums in this line with 41.76, 45.98 and 12.26 percent respectively. Almost a decade later, in 1961, the indicated share was maintained. The data also reveal how, after the Civil War, the employers' industrial accident mutuals took an interest in other lines of both social insurances and private insurance, which in some cases led to a great growth and diversification of their activities. Overall, the market was made up of a large number of entities, many of them small.

(Table 4)

Many employers chose to cover the accident risks of their workers through an employers' mutual. This choice offered other advantages, apart from those already commented on. On the one hand, welfare mutuals of a social or charitable nature continued to be excluded from the precepts of the law on private insurance and, therefore, operated without mandatory reserves and other requirements; on the other hand, they were exempt from paying taxes as non-profit entities. Consequently, the premiums required by these entities were usually lower than those established by the commercial companies.

However, the proliferation of mutuals in very diverse lines and geographical areas had created enormous confusion. In fact, many commercial companies had disguised themselves in the form of mutuals to evade the control and demands envisaged in the law on private insurance of 1908 and to avoid paying taxes. To reinforce this control, from 1944 the government regularly published a list in the Official State Gazette of *montepíos* (similar to friendly societies) and mutuals registered with the Directorate General for Insurance (*Dirección General de Previsión*) and authorised to conduct business in the line of industrial accident insurance.

From 1944 to 1955, a total of 2,165 insurance entities were entered in this register, which exempted them from complying with the regulations arising from the law on private insurance of 1908 (amended in 1954), including many employers' mutual (Pons, 2011, 2015). Just for coverage of industrial accidents, 95 insurance companies, 52 agricultural mutuals and 189 industrial mutuals had registered by the mid-1950s. All of these entities were authorised by the Ministry to substitute the employer in meeting the obligations imposed by the industrial accident legislation in force. Most of the insurance companies were located in Madrid and to a lesser extent in Barcelona, Bilbao and Valencia.

There was an important change for the sector of employers' industrial accident mutuals in the mid-1950s. Within this group, there were still two distinct regimes with mutuals specialised in agricultural and industrial spheres. As from 1955, the differences between occupational accident coverage in industry and agriculture disappeared with the Law of 22 December of that year and its implementing regulation published in 1956.¹⁰ This process was initiated by the application of the system in force for industrial workers, in the form of a regular income, to agricultural workers, who up to this time had been awarded a lump-sum compensation in the event of death or permanent incapacity. The

regulation also established that the agricultural mutuals had to make a new application for authorisation of their activity (in order to continue functioning) to the Directorate General for Insurance before 31 July 1956. In this way, employers could choose a mutual (without taking into account the activity) or an insurance company to cover their workers.

The new legislative framework had three main consequences. First, the number of agricultural mutuals fell, above all those operating at a local or district level, as many did not complete the required procedure and ended up disappearing. However, during this period there continued to be a large constellation of small mutuals that operated on a small geographical scale. Second, the mutuals lost market share with respect to the commercial companies. This trend can be explained by the smaller number of mutuals and because in this period the commercial companies offered other advantages in the form of coverage of other risks and greater financial service facilities, as many of these insurers were linked to banking groups. Nonetheless, it is also true that premiums were higher and the medical provisions better with the insurance companies than with the mutuals. Third, the integration of both mutual regimes led to a fall in the number of workers insured and an increase in the number of registered accidents because unification was accompanied by greater statistical and bureaucratic control of claims for accidents, and lump-sum compensation was replaced by pensions in the agricultural sector, which could have led to more accidents being reported.

The legislative framework also had a dual impact on the ranking of entities in the industrial accident branch. One aspect was the fact that, despite the fragmentation of the sector and the increase in competition coming from the commercial companies, the presence of mutuals in the first ten positions increased between 1950 and 1960. The other was that the percentage of premiums that these entities accounted for within the accident line decreased. A good example is the case of Mutua General de Seguros, which

consolidated its leadership in 1960 but lost almost a 4 percent share of total premiums in this line. Overall, according to data from the Statistical Yearbook of Spain (*Anuario Estadístico de España*) for 1959, the mutuals still accounted for 41 percent of premiums in the industrial accident branch and 47 percent of insured workers. In the meantime, as already mentioned above, they had diversified their activity into a large number of lines of insurance.

All in all, the Franco dictatorship kept industrial accident insurance in the hands of the private sector during the period under study and provided significant support to employers' mutuals as institutions representative of company owners. This backing was made explicit in several ways: a) the state, through the National Industrial Accident Insurance Fund, assumed the highest risks, leaving coverage of workers with less risk, and therefore with less accidents, to the private market and the employers' mutuals. Consequently, the companies and private insurers could freely practice substantial risk selection; b) the dictatorship promoted the employers' mutuals in many aspects, including a special tax regime, as it considered them to be institutions more in line with its social policies, and it allowed them to diversify by operating in other lines of insurance and acting as insurers in private business; c) low premiums were also maintained for employers, yet these employers were allowed to devote annual profits to refunding a considerable percentage of premiums while only a minimal or non-existent investment was made in accident prevention or rehabilitation of injured workers. The mechanisms that were used to put these policies into practice are explained below.

With respect to the first aspect, the National Industrial Accident Insurance Fund, created in the period prior to the Spanish Civil War, continued as the public insurance entity of this risk. Thus, this National Fund was the body that, by express delegation of the law, was responsible for the state function of administering the capital for paying

incomes to incapacitated producers and their dependants. Moreover, it could also assume any risk of industrial accident 'with the same efficacy and guarantee as the private insurance entities' (INP, 1945). The existing regulation also obliged all public administrations (state, provincial, municipal, inter-island councils etc.), as well as employers, dealers and building and public service contractors, to take out insurance with the National Fund against the risk of compensation for permanent incapacity or death of workers as a result of industrial accidents.¹¹ Finally, this Fund kept special reserve and guarantee funds so that no producer, due either to lack of insurance or insolvency of the employer, would be left unprotected in this area.

During the first decades of the post-Civil War period, it can be seen that the National Fund collected a smaller volume of premiums than the private entities authorised to operate in the line of industrial accidents (Table 5). The data reveal that employers preferred to insure their workers with the latter. However, the key to this imbalance lay not so much with the volume of premiums collected as in the ratio of ratio of claims to volume of premiums. The technicians of the National Fund drew up a report on accidents and came to the conclusion that in the comparative statement of the percentages of accidents between the National Fund and three private insurance companies there were substantial differences.¹² Hence, according to the data obtained for 1949, the percentage of claims costs incurred in relation to premiums earned was: National Fund (81.24 percent), L´Abeille (operations in Spain, 51.9 percent), Mutua General de Seguros (45.57 percent) and Mutua Regional de Accidentes del Trabajo (48.8 percent).

The difference in the accident rate, or at least in the rate of claims, continued over time. Thus, while the for the National Fund claims were the equivalent of 77.94 percent of premiums collected in 1960, the private entities operated with a much lower claims ratio, 58.19 percent for that year. This was because the National Fund was obliged by law

to assume all types of risk without being able to make a risk selection, unlike the private entities 'which reject those operations that due to their short duration and dangerous nature mainly exacerbate the risk, possible since their acceptance of the claims that are considered to be industrial accidents is voluntary, unlike the situation [of the National Fund] as an official entity with a fundamentally social activity' (Velarde, de Guindos & Lázaro, 1963). From this perspective, the technical director of the National Welfare Institute classified these different percentages as 'reasonable' due to the possibility of risk selection that the private entities had and the National Fund did not have (as a consequence of article 148 of the Insurance Regulation). Thus, for example, in the case of silicosis, an occupational disease with a high level of incidence and which therefore produces a very high number of claims, it can be seen that many insurance entities explicitly excluded it from their risk policies; a practice that was not permitted for the National Fund, since it did not have the option of rejecting any risks. In the 1952 financial year alone, the National Fund had to recognise silicosis-related claims for the amount of 3.9 million pesetas, whereas the corresponding revenue was only 84,215.02 pesetas.¹³ Overall, it seems clear that the coexistence of public and private entities in the management of this insurance led to additional costs for the public administration while generating clear advantages and benefits for the private sector.

(Table 5)

As regards the fiscal aspect during this period, the Franco regime had very confusing legislation in relation to the mutuals' exemption from paying taxes. The tax reform passed by Larraz in 1941 established that the mutuals would no longer be exempt from paying taxes and would pay the minimum contribution, which led to a lengthy debate. The discussion was centred on whether the new law applied the minimum contribution (as a percentage of premiums, not of profits) to all the mutuals that had been

exempt up until then or only to those that made a profit. Finally, the tax regulation of 1958 maintained a special tax regime for the mutuals where it was established that they would not be taxed on their profits under the corporate tax and would only pay taxes by means of a levy on insurance premiums in force (regardless of their profits).¹⁴ On the contrary, as from 1941, the deposits that the insurance companies and insurance mutuals had to establish to guarantee industrial accident coverage were standardised, and were set at 1 percent of the wages insured in the previous financial year.¹⁵

On the other hand, in the mid-1950s, the different Francoist governments allowed employers' mutuals to carry out a diversification process for their 'business' by extending their activities to other lines of private insurance, above all fire and livestock (concentrated in the agricultural mutuals in this case). This process was advocated by the mutuals both in the interest of increasing their profits and out of fear of the incorporation of industrial accident insurance into the implementation of a future Social Security system integrating all social risks into a single fund with state management. Here, we should remember that there was no single system of Social Security in Spain until 1963 but rather, from a legal standpoint, the social insurances remained independent, with their own funds and management system (Pons & Vilar, 2020). By the end of the 1950s, the mutuals had achieved a notable percentage of total premiums collected in two social insurances that were key elements of their operations in these years: industrial accident (42.4 percent of the total) and sickness (52.4 percent of the total) (Pons, 2015, p. 203). In this respect, it must be remembered that the mutuals continued to enjoy an important advantage over the commercial companies: the rebates (refund of part of the premium to members if there were profits) that enabled them to set a lower final premium. Meanwhile, the agricultural mutuals played a decisive role in the coverage of hail and livestock insurance, although their overall market share diminished over time.

As for the private insurance companies, they provided this social insurance along similar economic lines to other branches of private insurance. In particular, the industrial accident branch accounted for a quarter of their total premiums in 1940, and this percentage increased until it became their main branch by volume of premiums (Pons, 2006, p. 81). The growing interest of commercial companies in this field led to a rise in the number of authorised companies from 38 in 1941 to 63 in 1945 and then 95 in 1955. This process of fragmentation was accompanied by a progressive concentration of business with the large companies that were gaining market share. Thus, in 1940, five companies that operated in the line of industrial accidents already concentrated 42 percent of premiums: Mutua General de Seguros (12 percent), La Unión y el Fénix Español (9 percent), Caja de Previsión y Socorro (9 percent), La Vasco Navarra (6 percent) and Hispania (6 percent) (Pons, 2006, p. 81).

On the whole, the employers' mutuals operated alongside the commercial companies in the line of industrial accidents with little state intervention or control of the destination of the premiums paid by the employers. It should be highlighted that, as one of their greatest achievements, these entities created an important healthcare infrastructure of clinics and dispensaries to treat injured workers, although with a goal that was more restorative and aimed at providing forensic examinations for workers than with any preventive design. This goal was essential for employers. Nonetheless, the mutuals gave priority to providing rebates to their members rather than investing in prevention, an investment that remained minimal or non-existent.

One example of this habitual practice of the employers' mutuals is Mutua Metalúrgica de Seguros, based in Madrid, which was to reach third in the ranking by volume of premiums in 1960.¹⁶ This mutual was formed under the patronage of the Sindicato Patronal Metalúrgico in Madrid and was incorporated in accordance with the

law on industrial accidents passed during the Second Republic. In particular, this mutual, which started to work in the line of industrial accidents in 1933, underwent spectacular growth in terms of insured wages until the outbreak of the Civil War. Once the critical moment of the Civil War was overcome, this mutual continued to grow, tripling the number of policies between 1943 and 1953. In its annual reports, the regular payment of an annual rebate equivalent to 20-25 percent of premiums written was acknowledged (Table 6).¹⁷ Nevertheless, there were many years when this percentage was exceeded for a variety of motives, either for the celebration of the mutual's 25th anniversary in 1958, when a rebate equivalent to 45 percent of premiums was paid, or for the achievement of good results, such as in the financial years 1959 and 1960, when rebates of 35 and 36 percent of premiums, respectively, were paid.

This payment of rebates occurred in circumstances where very little was invested in prevention and when the accident rate was increasing as the process of industrial development and urban expansion was in full swing. From 1945 to 1960, the accidents recognised by the mutual rose from 807 to 1,500.¹⁸ Almost all of these industrial accidents were classified as creating temporary incapacity, while we have hardly come across any injured workers who were assessed as having partial or total permanent incapacity. Moreover, from 1944 to 1950, only six deaths due to accidents at work were acknowledged in a population of insured workers of around 5,000.¹⁹

(Table 6)

A detailed analysis of the expenditure of the mutual La Metalúrgica (Table 7) show that this was were dedicated to treating injured workers and compensation for the family in the event of disability or death (ex-post compensation). On the contrary, the investment in prevention was non-existent (ex-ante) and predictably meagre in rehabilitation of the injured. The mutuals, after complying with the obligatory

reinsurance, destined most of their expenditure to temporary allowances or pensions for incapacities and spending on clinics and specialists who treated the injured. In most cases there were surpluses that were allocated to repayment of part of the premiums to the associated employers. The supervisory bodies did not insist that part of the premiums be allocated to prevention or even rehabilitation, and neither did the boards of directors of the mutuals, made up exclusively of associated employers, take this need into account (Martínez & del Cura, 2016).

(Table 7)

This distribution of substantial rebates was at variance with the high accident rate, while highlighting the authorities' total lack of control over the destination of the premiums and the scant interest in investing in prevention. In this respect, real safety and hygiene measures at work were seriously lacking under the Franco dictatorship, despite the intense propaganda deployed by the dictatorship in this sphere.²⁰ The Ministry of Labour limited itself to creating Committees of Safety and Hygiene in the Workplace in certain industries, whose essential function was to ensure compliance with the legislation in force in this respect and to register the statistics of occupational accidents and diseases.²¹ In 1944, the National Institute of Medicine, Hygiene and Safety in the Workplace (*Instituto Nacional de Medicina, Higiene y Seguridad en el Trabajo*, INMHST), dependent on the Ministry of Labour, was created in order to carry out research on Philosophy, Pathology, Hygiene and Safety in the Workplace.²² The INMHST was incorporated into the National Welfare Institute in 1950.²³

Furthermore, very little was done with respect to the incorporation of occupational diseases into industrial accident insurance beyond the traditional coverage of silicosis.²⁴ The insurance of silicosis provided very limited coverage, as initially it only included lead and gold mining and the ceramic industry, with the notable absence of coal mining, a key

activity in Spain at this time, which was not included under the insurance until early 1944 (Martínez & Menéndez-Navarro, 2006). Any attempt to extend coverage to include new diseases considered occupational ran into serious obstacles. Recognition of 'miner's nystagmus' for the coal mining industry did not occur until 1951. Another important legislative step in this field was taken in 1956, when obligatory Company Medical Services were introduced in Spain.²⁵ In 1959, the implementing regulation established that these company medical services were to become obligatory for companies with more than 1,000 workers, while they could be established jointly by pooling resources for companies of more than 100 and less than 1,000 workers.²⁶ However, it should be borne in mind that much of the workforce remained outside the control of the company medical services as they belonged to small business structures, often with far less than the 100 workers considered necessary for their constitution.

There were no further important legislative changes in this sphere until the passage of Decree 792/1961, of 13 April, introducing occupational disease insurance and also recognising the severely disabled and orphans of the deceased as a result of industrial accident or occupational disease.²⁷ This regulation incorporated occupational diseases within the general framework of risks covered by industrial accident insurance. From here on, other diseases such as pneumoconiosis and asbestosis started to be recognised as occupational diseases liable to compensation.

Conclusions

The employers' mutuels were subject to extensive bureaucratic control by the Accident Insurance Inspection Service during the early years of the Franco dictatorship. This Service constantly demanded documentation and the monthly filling in of forms under the threat of penalties in the event of non-compliance. Nevertheless, real state control of

the coverage of these mutuals' workers was in fact fairly lax. The accident figures declared by some mutuals were surprisingly low in a country where workers toiled under extremely harsh work and pay conditions in a situation of shortages of inputs and basic resources. Within this context, the mutuals continued not to invest significantly in either prevention or rehabilitation. However, the declared balance sheets of many mutuals showed a substantial increase in annual profits that afforded regular rebates of an average of 20-25 percent of premiums written, even reaching 35 percent in some cases and years.

Meanwhile, recognised occupational diseases were limited to silicosis and the number of workers compensated in such cases was fairly insignificant. Additionally, and despite being provided for in the law, very few workers were recognised as being entitled to either a monthly income or a lump-sum compensation for permanent incapacity.

All in all, during this period, the employers' mutuals were subject to an exhaustive bureaucratic control yet with little effective control with regard to their obligations to workers. This stage started to come to a close in the early 1960s, when the new technocratic governments of the dictatorship started to question their role as managers of the risk of industrial accidents. At the same time, the need to incorporate industrial accident insurance into the Social Security project that was currently under development was raised (Pons, 2012, p. 269). In principle, this entailed putting the management of this risk under state control and the exclusion of private insurance, both mutuals and commercial insurance companies.

The study undertaken by Velarde (1963) on the problems related to the industrial accident insurance market in Spain highlighted three main elements. First, the need to order the accident insurance structure in Spain, which he considered to be chaotic and which had dangerously fallen 'into the hands of the large economic groups'. Consequently, J. Velarde advocated legislative reform that would be able to resist the

progressive control 'of these economic groups' and manage to 'liberate the Social Security from the clutches of private insurance'. Second, he affirmed that the commercial companies continued to have higher premiums in their policies (due to their higher advertising costs, administrative expenses, etc.) and tried to reduce costs to a minimum in the event of accidents. The verified data seem to corroborate the idea that the commercial companies had greater expenses and the management of mutuals was cheaper. From this viewpoint, these companies were prejudicial to both employers (insurance costs) and workers (insurance benefits), and thus contributed 'to fostering a climate of social unrest'.

On the whole, Velarde's work set out very clearly the arguments underpinning the stance that would eventually be adopted by the governments of the dictatorship. Hence, the Basic Law on Social Security was finally passed on 28 December 1963, incorporating the line of industrial accident insurance into the new Social Security system introduced in Spain, although this law did not actually come into force until 1 January 1966.²⁸ This legislation also expelled the commercial companies (entities operating for profit) from the management of this insurance and allowed the employers' mutuals, if they wished, to continue operating as collaborating bodies of the Social Security. In this sense, it was common practice to consider profit-seeking in management to be incompatible in this sphere in the countries belonging to what at that time was called the Common Market, which had reorganised their Social Security systems (Sánchez Navarro, 2003, p. 63).

Thus, from 1966 to 1975, the employers' mutuals found themselves in a new scenario, without the competition of the commercial companies but faced with new challenges (Pons & Vilar, 2020). On the one hand, they had to get rid of their other lines of activity. From 1966 onwards, the employers' mutuals had to cope with a process of division that gave rise to two separate entities: one was the employers' mutual that

continued with the industrial accident insurance and became a collaborating body of the Social Security, and the other was an insurance mutual that had to develop other lines of business. In some cases, the separation of assets and personnel was very complex and took years to complete. In fact, in many mutuals the coexistence of both entities persisted over time, despite government pressure to accelerate the process. On the other hand, those responsible for the Social Security limited the mutual's rebates to 20 percent of profits.

In short, a form of management of industrial accident insurance in the hands of the private insurance sector was consolidated in Spain from 1939 to 1966, which gave priority to short-term coverage and low costs for employers and allowed a situation of no or negligible investment in prevention or rehabilitation. This business culture was prolonged for a considerable period, as the state permitted employers, through the employers' mutuals, to continue managing accident premiums after the passage of the law on Social Security in 1963 and its implementation in 1966. It is true that from this point a minimal monitoring and audit of premiums was initiated and rebates were limited. However, this legacy of low-cost treatment and compensation, which included basically ignoring prevention and rehabilitation, helped perpetuate a high rate of industrial accidents in Spain. The fact is that Spain, in 2017, still had an industrial accident rate 27 percent above the European average, with an overall figure of 2.3 worker deaths per 100,000 inhabitants, compared with 1.8 registered in the European Union as a whole.²⁹

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Table 1. Industrial accidents in Spain by type of incapacity caused

Year	Temporary	Definitive injury	Partial	Total	Absolute	Severe disability	Death	Total
1940	299,970	-	658	59	26	-	582	301,295
1941	353,876	-	879	73	17	-	655	355,500
1942	345,279	-	500	82	24	-	554	346,439
1943	359,583	-	585	128	62	-	595	360,953
1944	374,714	-	552	117	38	-	660	376,081
1945	385,661	-	400	84	24	-	552	386,721
1946	423,271	-	469	94	32	-	621	424,487
1947	441,109	-	429	86	31	-	556	442,211
1948	441,333	-	491	81	19	-	554	442,478
1949	407,856	-	435	61	24	-	584	408,960
1950	422,364	-	374	109	27	-	538	423,412
1951	426,048	-	312	99	21	-	487	426,967
1952	456,239	-	267	107	25	-	489	457,127
1953	477,969	-	327	123	37	-	517	478,973
1954	499,880	-	273	131	34	-	487	500,805
1955	521,403	-	272	106	36	-	533	522,350
1956	670,671	-	214	90	28	-	534	671,537
1957	985,032	1,382	384	152	29	10	731	987,720
1958	998,883	1,626	475	182	43	12	908	1,002,129
1959	989,171	2,533	494	247	39	22	890	993,396
1960	941,803	2,044	632	250	49	9	859	945,646
1961	1,004,027	2,807	796	287	66	16	970	1,008,969
1962	950,916	3,044	806	310	52	11	832	955,971
1963	1,003,684	3,247	621	401	63	24	810	1,008,850

Source: Based on the Statistical Yearbooks of Spain (*Anuarios Estadísticos de España*).

Table 2. Ratio of industrial accidents to the entire working population in Spain

Year	Non-Fatal for each 10,000 workers	Fatal for each 100,000 workers
1930	639.0	18.3
1940	309.1	6.0
1945	358.2	5.1
1950	373.2	4.7
1954	442.8	4.3
1955	454.5	4.6
1956	575.5	4.6
1957	833.6	6.2
1958	830.2	7.5
1959	831.9	7.5
1960	802.7	7.3
1961	855.0	8.2
1962	803.3	7.0
1963	842.8	6.8

Source: For 1930, see Silvestre (2008), Table 1. For other years, Table 1 and Carreras & Tafunell (2005, Tables 15.13 and 15.14).

Table 3. Compensation for industrial accidents established in 1943

Temporary incapacity	In general, the injured worker receives a benefit equivalent to three-quarters of the daily wage for a limited period
Permanent incapacity. If the injuries sustained reduce fitness for work the victim of the accident would receive a pension	<p>1) of 35% of his wage if his fitness for his habitual profession is reduced: the mutilation of a foot, eye, finger, indispensable phalanges, hernias, etc... are considered typical phenomena of <u>partial incapacity</u>. The worker may continue performing his professional tasks, but with less efficiency</p> <p>2) of 55% of his wage if the incapacity is absolute for the previous profession: loss of a hand, all fingers, deafness and impaired vision are sufficient cause to determine <u>total incapacity</u> which would oblige the worker to change his habitual occupation</p> <p>3) of 75% of his wage if the incapacity is for all work: confers the worker with <u>absolute incapacity</u> (loss of both upper or lower limbs, blindness, functional injuries, etc.)</p> <p>4) of 150% of his wage if he is considered to be severely disabled, that is, when the victim's most indispensable vital operations require the assistance of another person (100% of the wage, plus 50% of the wage for the person assisting him)</p>
In the event of death of the worker, the family would receive a lifelong income	<p>1) of 75% of the wage if the beneficiaries are the widow with children, grandchildren unfit for work and orphans under 18 years of age. The same descendants without the widow have the right to the same protection</p> <p>2) 37.5% of the wage if the beneficiaries are the widow alone or with children over 18 years of age</p> <p>3) 40% of the wage if the beneficiaries are parents and the grandparents when poor, at least 60 years of age or unable to work</p> <p>4) 30% of the wage when there is just one direct ascendant</p>

Source: Own preparation on the basis of the Decree of 29 September 1943 increasing compulsory industrial accident insurance benefits, Official State Gazette (BOE), 300, 27 October 1943, pp. 10365-6 and INP (1944, p. 71).

Table 4. Groups of private entities in the line of industrial accidents and in all lines of insurance

Entities	Industrial accident line				All lines of insurance			
	1952		1961		1952		1961	
	No. entities	% premiums in the line	No. entities	% premiums in the line	No. entities	% premiums in the line	No. entities	% premiums in the line
Mutuals	186	41.76	196	43.08	258	21.59	271	20.40
National companies	61	45.98	74	46.92	175	64.29	312	67.33
Foreign companies	19	12.26	26	10.00	71	14.12	61	12.27
Total	266	100	296	100	504	100	644	100
Total in thousands of pesetas		927,653		2,950,994		3,303,573		10,750,000

Source: Based on Velarde, de Guindos & Lázaro (1963, p. 20).

Table 5. Industrial accident insurance. Single premiums paid into the National Fund (in current pesetas)

	National Fund	Companies and Mutuals	Non-insured Employers	Guarantee Fund	Total
1940	4,780,947.20	30,446,574.24		1,887,973.82	37,115,495.26
1941	7,590,960.37	41,078,823.43		558,774.16	49,228,557.26
1942	7,520,481.17	50,026,330.28		835,405.88	53,382,217.33
1943	19,656,992.46	48,344,253.60		1,615,694.81	69,616,940.87
1944	35,181,425.54	63,115,441.84	112,194.24	3,208,186.73	102,626,248.35
1945	35,385,896.74	87,267,765.91	474,108.58	1,280,346.25	124,408,117.48
1946	40,559,170.98	87,117,553.36	1,322,191.15	2,174,087.08	131,173,002.57
1947	50,002,979.51	114,112,670.69	1,628,403.24	2,865,947.32	168,610,000.76

1948	55,005,934.79	130,187,895.56	2,424,026.23	2,393,770.49	190,011,627.07
1949	64,423,425.43	137,086,145.43	1,889,078.06	3,411,312.89	206,809,961.81
1950	71,447,490.81	143,472,046.08	1,393,209.24	3,543,526.75	219,856,272.88

Source: Based on Jordana (1953, Table 4, p. 106).

Table 6. La Metalúrgica (line of industrial accidents) in current pesetas

Year	Premiums	Surplus	Rebate	Year	Premiums	Surplus	Rebate
1934	123,232.34	-	-	1948	1,217,985.27	372,290.69	304,267.25
1935	196,807.88	-	-	1949	1,306,830.59	469,998.58	326,576.80
1936	242,277.21	-	-	1950	1,504,966.83	452,816.61	376,238.58
1937	158,259.40	-	-	1951	-	514,666.53	432,881.45
1938	126,639.50	-	-	1952	1,817,588.00	430,072.00	454,132.05
1939	188,566.65	-	-	1953	2,078,215.52	590,132.59	519,556.32
1940	464,220.59	-	-	1954	2,714,664.59	609,608.10	609,515.47
1941	459,363.39	-	-	1955	3,254,258.47	773,635.99	715,551.64
1942	451,744.69	31,378.02	-	1956	4,397,319.77	1,015,332.35	966,640.10
1943	476,814.50	12,610.92	-	1957	6,558,712.55	1,649,123.48	1,442,933.91
1944	568,150.18	176,711.03	7,940.28	1958	6,935,584.09	3,250,857.26	3,119,747.02
1945	637,108.22	201,054.99	27,622.66	1959	7,232,733.12	2,250,488.93	2,169,819.93
1946	809,336.06	196,559.45	59,155.84	1960	7,530,935.00	2,858,061.00	2,711,136.60
1947	1,184,056.02	409,981.90	117,369.25				

Source: MITRAMISS, 27A y 26B, Dirección General de Previsión, Mutuas 1885-1963, La Metalúrgica, 5 legs.

Table 7. Claims costs and expenses of La Metalúrgica (in current pesetas)

Financial year 1942		Financial year 1947	
Temporary allowances	109,692.55	Temporary allowances	170,071.15
National Fund Reinsurance	208,073.52	Reinsurance premiums	123,796.05
Fees Dr. García Pelayo	25,426.00	Incapacities*	140,426.59
Fees Dr. Ros Gozálviz	3,000.00	Clinical personnel	56,813.84
Fees Dr. C. Bedoya	875.00	Wound dressing material	9,973.49
Salary clinic auxiliary	7,388.00	Clinics and dispensaries	31,786.00
Bills medical/surgical association CEYDE	13,440.70	Transporting the injured	1,102.45
Sanatorio Nuestra Sra. de Montserrat	80.10		
Hospital Provincial	756.25		
Clínica Quevedo	55.00		
Clínica del Trabajo	1,311.00		
Dr. Sánchez Morote (Getafe)	4,272.60		
Wound dressing material	6,685.10		
Various	428.30		
Total claims costs and expenses	381,484.12	Total claims costs and expenses	533,969.57

* The amounts of the reinsured part (217,822.16) and the items corresponding to the Fund for 1946 for pending incapacities (77,395.57) and for 1947 for pending incapacities (160,000) were deducted in the Incapacities section.

Source: MITRAMISS, 27A y 26B, Dirección General de Previsión, Mutuas 1885-1963, La Metalúrgica, Memoria del ejercicio 1942 y 1947.

¹ The Law of Trade Union Unity (*Ley de Unidad Sindical*) may be consulted in the BOE (*Boletín Oficial del Estado*, Official State Gazette), 31 January 1940.

² MITRAMISS Archivo del Ministerio de Trabajo, Migraciones y Seguridad Social [Archive of the Ministry of Labor, Migrations and Social Security], Mutuas 27A y 26B, Dirección General de Previsión, 1885-1963, La Metalúrgica.

³ BOE, 189, 8 July 1939, p. 3729.

⁴ BOE, 215, 3 August 1939, p. 4224.

⁵ MITRAMISS, 1968/3185, C-123 D. G. Previsión. Asesoría General y Técnica de Previsión Social del Ministerio de Trabajo (1939-1960), Expedientes accidentes laborales, 1948-1955, 5 legs.

⁶ BOE, 29, 29 January 1940, 728; BOE, 323, 19 November 1955, pp. 6951-53.

⁷ *Memoria de Instituciones Penitenciarias* [Memory of Penitentiary Institutions], 1947, p. 123.

⁸ *El País* Newspaper, Los 60 muertos de Monfragüe que Franco ocultó [The 60 dead men in Monfragüe that Franco hid] published on 22 October 2015. Link: https://elpais.com/politica/2015/10/21/actualidad/1445458030_939038.html (accessed in October 2019).

⁹ BOE, 300, 27 October 1943, pp. 10365-6.

¹⁰ BOE, 359, 25 December 1955, 7825 and BOE, 197, 15 July 1956, pp. 4614-34.

¹¹ BOE, 255, 12 September 1942, pp. 7054-5.

¹² Archivo INGESA (Archivo del Instituto Nacional de Gestión Sanitaria, National Institute of Health Management Archive), Ponencia sobre CNAT, Actas 1949. Actas del 10 al 29 desde el 11 de enero al 27 de marzo de 1954, Sig. 252.

¹³ *Ibid.*

¹⁴ Regla 6 de la Orden de 13 de Mayo de 1958 por la que se aprueba la instrucción provisional para la exacción del Impuesto de Sociedades (Rule 6 from the Order 13 May 1958 by which the provisional instruction for the exaction of Corporation Tax is approved). BOE, 117, 16 May 1958, p. 892.

¹⁵ BOE 5206, 11 July 1941, p. 5205.

¹⁶ MITRAMISS, 27A y 26B, Dirección General de Previsión, Mutuas 1885-1963, La Metalúrgica, 5 legs.

¹⁷ *Ibid.*

¹⁸ *Ibid.*

¹⁹ *Ibid.*

²⁰ BOE, 34, 3 February 1940, pp. 914-24.

²¹ BOE, 274, 30 September 1944, p. 7260.

²² BOE, 208, 26 July 1944, p. 5707.

²³ BOE, 242, 11 February 1950, p. 620.

²⁴ BOE, 77, 18 March 1941, pp. 1873-75.

²⁵ BOE, 361, 26 December 1956, 8103-8106; BOE, 287, 13 October 1956, pp. 6497-8.

²⁶ BOE, 148, 22 June 1959, pp. 8873-5.

²⁷ BOE, 128, 30 May 1961, pp. 8138-46.

²⁸ BOE, 312, 30 December 1963, pp. 18181-90.

²⁹According to data from Eurostat, Link: <https://ec.europa.eu/eurostat/data/database> (accessed 10 February 2020).