

## «Insurance Agents in Andalusia in 1931: A Regional Overview»

«Agentes de seguros en Andalucía en 1931: una visión regional»

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### Abstract:

*The insurance industry, its evolutionary features and its strategies are issues that are beginning to be sufficiently clear as far as the large insurance societies of the nineteenth and twentieth century's are concerned. Knowing precisely the structure and territorial distribution of the insurance industry is an important requirement for the study of the sector. The industry was characterized by the existence of many large corporations, usually domiciled in the main financial and commercial centers, which was necessarily complemented by a wide and diverse network of branches, correspondents and individual agents. These agents are often individual traders and/or professionals scattered throughout the whole territory, deeply anchored in their respective localities, and they constitute a social and professional segment whose study is of great interest to understand the operation of the insurance industry and for improving our knowledge of the Spanish middle classes before the civil war. In this text we propose to locate individually all the insurance agents operating in the several commercial places of Andalusia. For this purpose we will consult a commercial source (the Anuario General de España, 1931 edition), which provides an exhaustive list of agents at different operational levels: companies, branches and individual agents, as well as a precise indication of the professional and commercial context in which the latter operated, all of them clearly located at the municipal level.*

### Resumen:

*El sector del seguro, sus estrategias y sus rasgos evolutivos son temas que empiezan a estar suficientemente claros en relación a las grandes sociedades de seguros de los siglos XIX y XX. Determinar con precisión las estrategias y estructuras de la implantación territorial de la industria del seguro es un requisito importante para el estudio del sector. Se trata de una industria caracterizada por la existencia de numerosas y grandes sociedades, generalmente domiciliadas en los grandes centros financieros y mercantiles, que estaba necesariamente complementada por una amplia y diversa red de sucursales, correspondentes y agentes individuales. Comerciantes individuales y profesionales, dispersos por todo el territorio y profundamente anclados en sus localidades respectivas. Es un segmento social y profesional este último de gran interés para comprender el funcionamiento de la industria del seguro y para mejorar nuestro conocimiento de las clases medias españolas antes de la guerra civil. En este texto nos proponemos localizar de forma individualizada a los agentes de seguros que operaron en las diferentes plazas mercantiles de Andalucía. Para ello consultaremos una fuente comercial (el Anuario General de España), de momento en su edición de 1931, que nos proporciona un listado exhaustivo y claramente localizado a nivel municipal de todas las empresas activas en el sector del seguro en sus diferentes niveles de actuación (sociedades, sucursales y agentes individuales) así como una indicación precisa del contexto profesional y comercial en que los últimos operaban.*

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The insurance industry has a significant and complex commercial segment whose main strategy is to establish a broad, dense and functionally diversified territorial network to achieve maximum penetration in the desired potential markets in order to obtain information and to manage insurance contracts. The interaction between insurance companies, usually large corporations rooted in large financial and stock-exchange centers —none of them in Andalusia— and local agents is essential to understand the development of the industry. In its two segments it represents a significant part of the Spanish business and middle class.

To achieve their strategic objectives, the major insurance companies had several structural options, basically (a) direct negotiation, more or less regular, with brokers and independent agents operating on commission; (b) designation of more or less exclusive official agents; and, finally, (c) the establishment of own agencies. The different types of risks and the consequent branches of insurance, the level of development of the sector and the geography of the commercial cities and ports seem to determine the development of the industry and its configuration in each period.<sup>2</sup>

In the following pages we study the organizational and geographical configuration of this segment in the southern provinces of Spain within the framework of an ongoing study on the professional and business class in Andalusia prior to the civil war. To do this we are examining a set of commercial publications issued during the first third of the twentieth century and, more specifically, the *Anuario General de España*, which the publisher firm Bailly-Bailliére and Riera printed in different editions over more than fifty years. The possibilities that this source offers for the study of the commercial professions and of trade structure of Spain have already been described in other publications.<sup>3</sup>

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<sup>2</sup> Historiography on insurance in Spain has a long tradition and a wide range of recent studies. It is not our intention to include in these pages a more or less complete analysis of this bibliography, although we must mention some of the most significant, which the reader probably knows in detail and which provides the necessary context. Among these publications see: Borscheid, Peter; Frax, Esperanza, and Plessis, Alain. *Insurance in Industrial Societies: Economic Role, Agents and Market from 18th Century to Today*. Madrid: Fundación Fomento de la Historia Económica; 1998. Borscheid, Peter and Haueter, Niels Viggo. *World Insurance. The Evolution of a Global Risk Network*. Oxford: Oxford University Press; 2012. Pons Pons, Jerónima. «Las estrategias de crecimiento de las compañías de seguros en España». Fundación SEPI - Cuadernos de Trabajo; 2002. Manzano Martos, Alberto. *Claves del seguro español: una aproximación a la historia del seguro en España. Discurso pronunciado el día 19 de junio de 2012 con motivo de su ingreso como académico correspondiente en la Real Academia de San Dionisio de Ciencias, Artes y Letras, Jerez de la Frontera*. 2012. Pons Pons, Jerónima. «Spain: International Influence on the Domestic Insurance Market» en Borscheid and Haueter, Eds. *World Insurance. The Evolution of a Global Risk Network*. Oxford: Oxford University Press; 2012. Tortella Casares, Gabriel; Caruana, Leonardo; García Ruiz, José Luis; Manzano Martos, Alberto, and Pons Pons, Jerónima. *Historia del seguro en España*. Madrid: Fundación Mapfre; 2014.

<sup>3</sup> See González Ruiz, Luis y Núñez Romero-Balmas, Gregorio. «Estadísticas para la historia: Uso estadístico de fuentes mercantiles». Herrerías Velasco, José Manuel and Callejón Céspedes, José, Eds. *Investigaciones en métodos cuantitativos para la economía y la empresa. Homenaje al profesor Rafael Herrerías Pleguezuelo*. Granada: Editorial Universidad de Granada; 2016; pp. 319-334.

The source gives us a nominative list of agents and agencies domiciled in each municipality. But it does not do this in a single listing but, it establishes several different listings for each branch of the insurance that were offered to the clientele in the most important locations. This forces us to clearly establish two different concepts that give rise to two very different variables. On the one hand we must consider the "official agents" in the different insurance trading activities, who are identified with name, surname and address,<sup>4</sup> and whose total number (individuals or companies) reached 1,320 in the eight Andalusian provinces. On the other hand, we must distinguish the "activities" these agents carried out, often expressed in very generic terms; so that 55% of them are part of the somewhat factitious "general/not determined branch". But the 45% remaining holders are said to operate on various different risk specialties, with activities disaggregated into up to twenty-six different branches. At times, some agents appear specialized in a single branch but in other cases they appear working in several branches simultaneously.

Among the different insurance branches in AGE 1931 the most common and numerous were: Fire (214 agents), Accidents (114) and Life (94). Trade-related risks such as Maritime insurance (111) and Transport (17) were quite common also. Less widespread than the previous ones, another varied group covered patrimonial risks with a certain preference for agricultural properties and activities; among them we detect other risks, such as Glass Breaking (35), Robbery (29), Cattle (20) and Crops (7) damages and, more specifically, "Pedrisco" (Hail damages) (5). At that time, coverage for social liabilities, such as Work Accidents (33), Work Insurance (33) and Unemployment (1), as well as the most general ones for Civil Liability were starting to be offered. In contrast, although road transportation had already experienced some growth, very significant related branches such as Car insurance (only 7 activities); Savings insurances (10) and Disease insurance (11) seem to be very limited also.

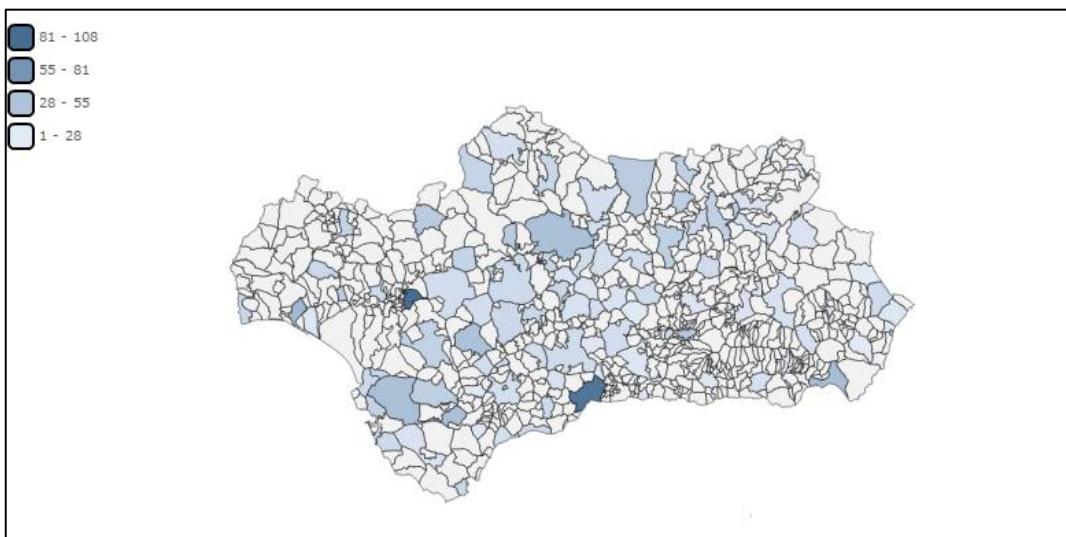
The total number of specialized and non-specialized activities covering the whole gamut of insurance activities in our sample amounted to 1,747, whose geographic distribution can be seen in Map 1. These represent an average of 1.32 activities per holder.

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[<http://hdl.handle.net/10481/43516>]. On a more limited sector and territory see also González Ruiz, Luis y Núñez Romero-Balmas, Gregorio. «La fragua del turismo: Empresas y actividades turísticas en la Almería de 1931. en: González Ruiz, Luis; López-Burgos del Barrio, María Antonia, and Núñez Romero-Balmas, Gregorio. *La hostelería almeriense antes del turismo de masas*. Granada: Godel - Grupo de estudios históricos sobre la Empresa; 2015; pp. 37-111. [<http://hdl.handle.net/10481/38949>].

<sup>4</sup> Such descriptions are much more detailed in provincial capitals than in towns. In the first ones usually appear the name and both surnames, as well as the precise address or addresses related to the different activities. In smaller towns the detailed domiciles do not appear and the surname is often reduced to a single one. The source compilers undoubtedly understood that such precision was sufficient to identify the holders in each case.

**Map 1.**  
**Insurance distribution activities in Andalusia in 1931**



## 1. The geography and functions of the insurance industry in Andalusia

As can be seen in Table 1, the segment of the insurance industry responsible for the management, distribution and sale of insurance services in Andalusia in 1931 amounted to 1,320 professionals (holders of insurance activities). This represents an average of 165 per province, with a minimum of eighty in Almería and a maximum of 276 in Seville. Classified in AGE 1931 as agents or agencies, they encompassed practically the entire territory, since they were present in most of the counties of the region,<sup>5</sup> particularly in the provincial capitals, where the agencies were more differentiated and varied than in the smaller towns and counties, both in terms of the number of agents and of the diversification of their activities. The largest societies, most of them foreign, appear only in these provincial capitals, operating directly in some cases or by means of official intermediaries in the majority. In addition to the eight provincial capitals, there were two more significant cities such as Jerez de la Frontera in Cadiz and Linares in Jaén; these were cities whose mercantile and industrial relevance allowed them to acquire the organizational characteristics typical of provincial capitals. A much lower rung in the top-level hierarchy of mercantile cities but slightly above most smaller localities included two additional minor cities, Cuevas de Almanzora (Almería) and Aguilar (Córdoba).

With only six exceptions —seven percent of the 95 judicial districts in the region— all the remaining counties had insurance agents or agencies, most of them domiciled in district head towns. The mentioned exceptions were Purchena and Vélez Rubio, in the isolated north-east of Almería (46 and 50 km far respectively of Huércal Overa), Ugíjar and Albuñol, in the steepest part of the Alpujarra of Granada, (45 km from Motril),

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<sup>5</sup> For the purposes of territorial classification we use the administrative classification of that time, based on judicial districts.

Vélez Málaga, in the Axarquia of Malaga (37 km far from the capital), and Carmona, in the Alcores of Seville (barely 28 km far from the capital city). The rest of the Andalusian counties at the time had two or more insurance agents. It should be noted that in all the districts there was a minimum of competition which, of course, was more active the larger the population and the significance of the market place.

AGE 1931 reveals a wide and widespread substratum of agents without specialization, operating throughout the territory (capitals and towns), most of whose professional are unknown to us and of whom we can only assume that, in their vast majority they operated as insurance brokers with no formal link with any particular firm in the sector. It can also be assumed that these local agents were able to mediate in any type of insurance contract and to deal with the corresponding claims.

The relative abundance of repeated surnames suggests that technical knowledge and social networks were often shared by the children and brethren of previously established agents. Even their customer portfolios are easily transmitted. Moreover, in a few cases we find agencies and/or families of insurance agents with addresses in several places or even different provinces. Although undoubtedly an extreme, clearly exceptional, example, the case of the Caparrós Romero brothers can be indicative. Of these, Rafael operated in Málaga in the fields of accidents, fire, maritime risks and robbery of LA FONCIERE together with those of fire of ESPAÑA, CÍA. NACIONAL DE SEGUROS, and those of life of LA MUTUELLE. At the same time, his brother Rafael exercised the same profession in Seville, whose core activities concerned also LA FONCIERE (accidents, maritime risks, civil liability and robbery) and those of ESPAÑA, CÍA. NACIONAL DE SEGUROS, to which he added fire insurance of COVADONGA, and savings of MUTUALIDAD HISPANO-FRANCESAS —LA MUTUELLE? Certainly in this case and probably in many others, the technical knowledge, the reputation and the socio-professional networks of the two brothers supported each other.

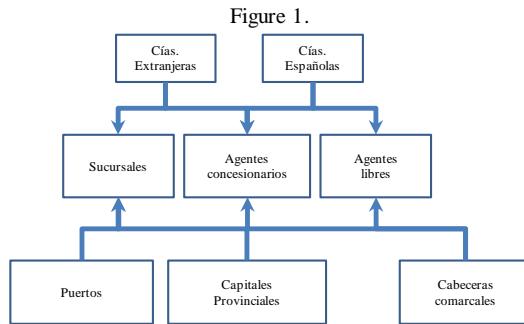
Table 1.

El sector de distribución y venta de seguros en Andalucía en 1931

	Cuenta de titulares	Cuenta de actividades	Suma de actividad es	Agentes de seguros y actividades que desarrollaban en las provincias y comarcas andaluzas																				(Gener al / Ramo sin determ inar)		
				Desglose de las actividades realizadas por ramos del seguro																						
				Accidentes de trabajo	Accidentes	Arterios	Automóviles	Centro-Seguros	Coches	Civiles	Edificios	Enfermedad	Enseñanza	General	Incendios	Industriales	Marítimos y terrestres	Paro	Profesio nales	Propiedad	Responsabilidad Civil	Robo	Seguro Obrero	Transportes	Viajes	
Almería (Provincia)	80	13	119	14						2	2	21	2	15		2	4	4	3	1	9	40				
Almería	34	12	71	12						2	2	18	2	15		2	4	4	4	1	6	3				
Berja	8	2	8																		1		7			
Cañíjar	3	1	3																				3			
Cuevas del Almanzora	4	3	8	2								3											3			
Gérgal	8	2	8																				7			
Huércal Overa	18	2	12																		1		11			
Purchena	0	0	0																				0			
Sorbas	3	1	1																				1			
Vélez Rubio	0	0	0																				0			
Vera	2	1	2																				2			
Cádiz (Provincia)	209	17	305	20	21	4	3	1	10	2	3	42	37				8	3	3	2	1	20	125			
Alegarás	15	1	16																					16		
Arcos de la Frontera	22	1	22																				22			
Cádiz	52	11	121	13	15	3		7	1		27	31			6	2	1						15			
Chiclana de la Frontera	13	2	13																		1		12			
El Puerto de Santa María	19	1	19																				19			
Grazalema	2	1	2																				2			
Jerez de la Frontera	32	16	57	7	6	1	3	1	3	1	3	15	6			2	1	1	1	1	5	1				
Medina-Sidonia	6	1	6																				6			
Olvera	11	2	11																		1		10			
San Fernando	7	1	8																				8			
San Roque	16	1	16																				16			
Sanlúcar de Barrameda	14	2	14																		1		13			
Córdoba (Provincia)	201	14	229	9		1		2	5	1	4	17		2		2	4	10	1	11	160					
Aguilar	14	5	18	1						4	3									1		9				
Baena	9	2	9																	1		8				
Bujalance	11	2	11																	1		10				
Cabra	5	1	5																			5				
Castro del Río	12	1	12																				12			
Córdoba	32	12	56	8		1		2	5	1		14		2		2	4	1		11	5					
Fuentebella	18	2	18																	4		14				
Hinojosa del Duque	9	1	9																				9			
La Rambla	16	1	16																				16			
Lucena	7	1	7																				7			
Montilla	5	1	5																				5			
Montero	10	2	10																	1		9				
Posadas	23	2	23																	1		22				
Pozoblanco	15	1	15																				15			
Priego	6	1	6																				6			
Rute	9	2	9																		1		8			
Granada (Provincia)	91	13	119	6				1	1	1		15	1		2	3	4	4		1	6	74				
Albuñol	0	0	0																				0			
Alhama de Granada	3	1	3																				3			
Baza	7	1	7																				7			
Granada	26	11	51	6				1	1	1		15			2	3	4		1	6	11					
Guadix	6	2	6																	1		5				
Huéscar	6	1	6																				6			
Iznalloz	5	2	5																	1		4				
Loja	10	1	10																				10			
Montefrío	2	1	2																				2			
Motril	11	2	14									1										13				
Orgiva	3	2	3																	1		2				
Santafé	12	2	12																	1		11				
Ugíjar	0	0	0																				0			
Huelva (Provincia)	109	15	151	7	4	1	1	3	1	2		13	10			3	4	1	1	6	94					
Aracena	18	2	18							3	1	6				1							17			
Ayamonte	15	1	15																				15			
Huelva	37	14	79	7	4	1	1	3	1	2		13	10			3	4		1	6	23					
La Palma del Condado	22	1	22																				22			
Moguer	3	1	3																				3			
Valverde del Camino	14	1	14																				14			
Jaén (Provincia)	184	11	204	12	1			6	2		21			1		2	8	3	7	141						
Alcalá la Real	12	2	12							3	1	6				1							11			
Andújar	24	2	26																	1		25				
Baeza	14	2	14																	1		13				
Cazorla	8	1	8																			8				
Huelma	12	2	12																	1		11				
Jaén	22	9	27	3						3	1	6				1		1	2		3	7				
La Carolina	22	2	22							3	1	15				1		1	1		4	21				
Linares	22	8	35	9	1					3	1												7			
Mancha Real	7	1	7																				7			
Martos	11	1	11																				11			
Orcera	4	1	4																				4			
Ubeda	20	2	20																	2		18				
Villacarrillo	6	2	6																	1		5				
Málaga (Provincia)	170	15	247	23	2	1	5	1	3	47		29	1	1	1	4	3	6	22	99						
Alora	7	1	7		</																					

## 2. Structure and operation of insurance in Andalusia

As can be seen in Figure 1, the insurance sector was grouped in two different levels. The first one consisted in a wide range of insurance companies, Spanish or foreign, mainly large ones, interested in to promote the capture of information and the sale of their products in different specialized niches in accordance with their respective size and strategies.



The number, variety and activity diversification of the upper segment of the Andalusia insurance industry can only be classified as poor, or worse. The incomplete list of those larger companies included in Table 2 shows only a handful of them, and these located only in three provinces, Cadiz, Granada and Almeria.

Table 2.

Sociedades de seguros en Andalucía (primera mitad del siglo XX)	
Cádiz	Andalucía, Cía de Seguros Generales
Granada	Banco Agrícola Andaluz
	Crédito Alpujarreño
	Garantía Agraria
	Nacional Harinera
	CIA Anónima de Seguros y Reaseguros
Sevilla	Mundial Agraria, La
	Popular Ibérica
	Previsión Andaluza, La
	Previsión española, La
	Previsora Hispalense, S.A. La
	Sur, española de Seguros y Reaseguros
	Unión Ganadera
	Fuentes: Varias

The fact that these business opportunities offered by Andalusia were so poorly exploited by local entrepreneurs and financiers shows both the weakness and the limited technical capacity of the local financial groups and also the strong competition by foreign companies. At this point it should be noted that the ports of Cadiz and Malaga attracted many of these foreign companies, especially those which practiced maritime insurance, which often established their fiscal residence in one of those cities.

It is important to underline the evident lack in the region of technical professionals, well prepared in business and actuarial techniques. Table 3 puts dramatically into evidence an indispensable and clearly insufficient human support for an autochthonous development of the insurance industry.

Table 3

Profesionales mercantiles en Andalucía, 1931					
	Actuarios	Profesores mercantiles	Peritos mercantiles	Colegio profesional	Escuela de Comercio
Almería	0	0	7	1	0
Cádiz	0	15	82	1	2
Córdoba	0	6	3	1	0
Granada	0	0	1	0	0
Huelva	0	0	9	0	0
Jaén	0	0	10	0	0
Málaga	0	1	91	0	1
Sevilla	0	50	2	0	1
TOTAL	0	72	205	3	4

Fuente: Elaboración propia AGE 1931

First of all, we should point out that, according to the data included in Table 3, Andalusia had not registered a single insurance actuary in 1931; the professional peak of the commercial career, the most clearly specialized in the insurance industry, was nonexistent there. As for the rest of the professionals of the Commerce career —called "Profesores" and "Peritos mercantiles"—, those business and trade experts were remarkably scarce in general. The fact that many of them were concentrated in places such as Jerez de la Frontera, Hornachuelos and Peñarroya suggests that their professional work was more related to the export activities and/or to the large foreign companies than to the real demand of the public administration and the local firms. Even so, there were the possible exceptions in the two or three main cities of the region, Cadiz, Malaga and Seville. Unlike the "Agentes comerciales" (trade agents), who were trained in professional institutes in almost all provincial capitals, "professors" and "mercantile experts" had constituted a professional corporation in Almería only and two Mercantile Expertise Colleges in Cadiz and Cordoba of which we do not know if they were corporate organizations or simple technical schools. At least the largest cities of Cadiz, Malaga and Seville had some specialized commercial schools for further professional training and public administration purposes.

The poor development of the insurance industry in Andalusia in 1931 leads us to the second level of the insurance world: the segment devoted to the distribution of its products; this was a segment more functional and much more developed in Andalusia than the previous one. This segment can be served by large companies in different ways: directly, by means of their own branches; indirectly, through local insurance agents who operated as intermediaries in a more or less strict regime of exclusivity (see Appendix 1). These types of distribution of insurance services appear only in the major capitals and ports of the region. The rest of the territory, the agricultural districts in particular, were served for their insurance needs by a network of free-agents or, at least, agents who did not show any special link with definite insurers and, therefore, who

were be able to operate with any Society that hired their services. It would be interesting to examine the extent to which the interests of the agents coincided with those of the principal insurance companies and what contractual and organizational instruments they used in their relationships.

Table 4

	Sociedades de seguros con redes comerciales más extendidas en el territorio andaluz en 1931				
	Número de comarcas en que operaban		Número de agentes y concesionarios	Número de segmentos en que operaban	¿Agentes en concurrencia?
	Agencias	Concesionarios			
Abeille, L'	0	10	11	9	Sí
Adriática	0	7	9	3	Sí
Águila, el	0	6	7	1	Sí
Anónima de Accidentes y Caja de Previsión y Socorro	1	7	9	2	Sí
Assurances Generales	0	10	10	13	
Aurora	1	5	7	3	Sí
Baloise, la	0	6	6	4	
Banco Vitalicio de España	3	7	13	5	Sí
Barcelona	0	9	12	6	Sí
Bulgaria	0	4	4	1	
Caja de Previsión y Socorro	1	3	4	2	
Catalana, La	1	8	12	2	Sí
Día, El	2	3	7	4	Sí
Equitativa, la (Fundación Rosillo)	1	4	5	2	
Estrella, La	1	6	9	9	Sí
Fénix Agrícola, El	1	5	8	4	Sí
Fonciere, La	0	10	12	7	Sí
Hispania	1	9	14	7	Sí
London & Lancashire	0	4	4	2	
Nationale, La	0	4	4	2	
Northern	0	5	5	4	
Norwich Union	1	3	4	4	
Phenix, el	0	4	4	1	
Phoenix	0	4	5	3	Sí
Preservatrice, La	1	5	6	4	
Previsión española, La	0	4	4	1	
Previsión Nacional, la	0	4	4	2	
Royal Insurance	0	6	7	3	Sí
Sol, el	0	5	6	4	Sí
Sun	0	8	8	7	
Unión y el Fénix Español, la	2	9	11	10	
Union, la	2	2	5	3	Sí
Urbana, La	1	7	8	4	
Vasco Navarra, La	2	6	8	5	
Vascongada de Seguros y Reaseguros	0	6	8	3	Sí

Fuente: Elaboración propia a partir de datos del Apéndice 2

The exclusivity of relations between agents and principals deserves further comment. Probably the ideal solution for both parties was the absolute exclusivity between one and another at least in one particular city or territory. Nevertheless in our list we found many agents intermediating diverse products of different companies, mainly foreigner ones. Definitely this was a confused relationship which could pose problems of opportunism between principals and agents. So the above mentioned conclusion seems to be contradictory. A more detailed analysis suggests a different point of view which points precisely to a manifest preference for the exclusivity of relations. Although we document a few discrepant cases, it is dominant the fact that many agents discriminated against their activities in a more sophisticated way, selling certain products from one company and others from other ones. For example D.L. Semprun, in Málaga, offered simultaneously life insurance from THE CONSOLIDATED, the EQUITATIVA DEL BRASIL and the FÉNIX AUSTRÍACO, all along with savings insurance from the MUTUA FRANCO-ESPAÑOLA, accidents from the PRESERVATRICE and accidents and fire from the NORWICH UNION. An other case, Pedro Escrivano, of Cordova, that also appeared like free agent, offered of seemingly exclusive form robbery insurance from the PREVISIÓN

NACIONAL, but also those of fire from CATALANA y URBANA, as well as those of life from the URBANA Y EL SENA and from VICTORIA from Berlin. In the same place Juan Escribano —perhaps a relative of the former— offered life insurance of the NATIONALE. In Cadiz Guillermo Supervielle seems to have its varied core business in the field of maritime insurance and announced the services of different societies such as ATLAS, LA CONSTANCIA, LA FÉDÉRALE, LLOYD OF SPAIN and THE UNION MARINE; in addition he managed accident insurance (general and labor) of HISPANIA and those of glass breaking from the latter and of from the SWISS UNION, as well as fire insurance from LONDON & LANCASHIRE. In the same city also operated Daniel Mac-Pherson, working in his office at the 4th of Fermín Salvochea street, intermediated maritime risk insurances from BRITISH & FOREIGN, the INDEMNITY MUTUAL MARINE, LLOYD ANDALUZ, THE MERCHANT and THE UNDERWRITING. He also offered life and fire insurances from NORTHERN, life from THE ROYAL EXCHANGE ASSURANCE. Sharing domicile with Daniel operated Enrique Mac-Pherson, probably a close relative of the former, who exercised as consul of the Netherlands and agent of work accident insurance from ZURICH.

Waiting for a future monographic study on the operative practices of large insurance companies, Spanish and, above all, foreign, we could hypothesize that, in the case of maritime risk insurance, the decision-making capacity of local agents and the consequent risk of opportunism for principals was limited by the nature of the contract, been limited, to a large extent, to the management of the demands of shipping companies according to preferences, networks and the instructions of foreign owners.

The operational structure adopted by the main insurance companies operating in Andalusia and, consequently, their penetration strategy, is described in Table 4.

We classify as agencies those cases where the principal appears with his company name without mentioning any agent. The use of direct control is very limited, only relatively significant for some Spanish companies such as BANCO VITALICIO DE ESPAÑA, LA CATALANA and LA UNION Y EL FÉNIX ESPAÑOL, societies that, for reasons that we do not know, chose to settle directly, if only in a few mercantile cities.

The bulk of the territorial effort of large corporations was run by franchisee.<sup>6</sup> We consider franchises those insurance agents that indicated to operate for account and representation of foreign firms. Those firms managed complex networks in some cases established in several provinces that had numerous nodes (agents) such as L'ABEILLE, ASSURANCES GÉNÉRALES, LA FONCIÉRE, BANCO VITALICIO DE ESPAÑA, the HISPANIA and the UNIÓN Y EL FÉNIX ESPAÑOL. All of them had agencies or concessionaires in ten or more counties over different provinces.

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<sup>6</sup> We leave for another occasion the study of such franchisee agents operated or not exclusively for a single firm and whether companies and agents admitted the competence of other principals and agents. At this moment we will point out that more than a half of these companies, eighteen out of thirty-five, had more than one agent in one of the places where they operated; a fact which suggests that the exclusivity of the relationship between agents and principals was not a relevant condition.

### 3. Complementary activities

One additional aspect that we can evaluate using the information of AGE 1931 is the set of professional and commercial activities, apart from those properly related to the insurance industry, carried out by each one of the insurance agents. This is what we call their "activities portfolio". This information answer to questions such as what other activities, other than insurance, did our agents do? Which was his professional context?

Evidence shows that, among 1,320 documented insurance agents, no less than 633 — 47.92% — performed simultaneously some other commercial or professional activity in addition to insurance.

These activities portfolio reflect the competitive strategies followed by agents who, according to the context, could opt for specialization exercising a single branch of activity, while in others they would judge more profitable and safe to opt for diversification. This includes both the activities we are now engaged in, the distribution and sale of insurance in its different branches, as well as other commercial or professional activities with which they aspire to complete their income, to apply their skills and resources and to take advantage of every opportunity; this expanded core business could be typical or completely atypical, probably no more relevant the first one than the former.

The concept of activities portfolio is easy to understand, although perhaps not so much to appreciate precisely what it entails in practice and its ultimate meaning. We may ask additional questions such as, for example, in insurance, should specialization be interpreted as a lack of complementary opportunities or rather an evidence of the sufficiency of the main business of insurance intermediation, which made the diversification of activities unnecessary or even inconvenient? In the future we will study this point in deep.

At this moment we will only present Table 5 where we have summarized the main complementary activities of the insurance agents, apart from insurance intermediation, and its provincial distribution. A complete version of this table, which we cannot reproduce here, reaches as many as 156 different branches, indicating that, taken as a social and professional group, in one province or another, insurance professionals intervened in almost all the segments of commercial or professional activity of his time, beginning with a carbide trader in Jaen, followed by a restaurant owner in Seville, a medical doctor in Córdoba, a seller of postage stamps for collections in Huelva, a sugar cane harvester in Granada, the owner of a garage in Almeria, an exporter of raisins in Malaga or an organist in Jaen. These are unique and perhaps little meaningful examples cases taken in isolation, although they provide a wealth of nuances; taken together they show the remarkable variety of possible activities and underline the fact that the professional group of insurance agents permeated completely and transversally the

society, the professions and the local business network in search of any business opportunity that appeared in any point of the Andalusia territory.

Table 5

Otras actividades realizadas por los agentes de seguros andaluces en 1931									
Número de agentes que declaraban cuatro o más actividades complementarias									
Actividad	Almería (Provincia)	Cádiz (Provincia)	Córdoba (Provincia)	Granada (Provincia)	Huelva (Provincia)	Jaén (Provincia)	Málaga (Provincia)	Sevilla (Provincia)	Total general
Agente Comercial	8	27	18	6	13	20	9	24	125
Abacería	2	3	4	1	1	3	4	8	26
Abogados	1	1		1		5	3	7	18
Administrador de Fincas	1	12	2	1			3	4	23
Agente de Aduanas	2	1			1			2	6
Agente de Incendios							5		5
Agente de Negocios	1	2	2	1	1	2	3	5	17
Almacén de Abonos	1	1	7	2	2	5	5	6	29
Almacén de Máquinas de Coser	1		2					1	4
Banquero	1	2				1	2	1	7
Barbería		4	3	1	2		2		12
Centro de Suscripciones		1	1	1	1				4
Comercio de Comestibles			1			1		3	5
Comercio de Curtidos				1		3			4
Comisionista	3	8	13	2	11	15	8	10	70
Consignatario de Buques	1						2	1	4
Corredor de Fincas		2	1			1			4
Corresponsal de Periódicos	1	2	2	1	1			1	8
Cosechero de Aceite			1		1		2	3	7
Cosechero de Cereales				1				3	4
Estanco		1		1		2		2	6
Fábrica de Aguardientes	1	1					2		4
Ganadero		1	1		1			1	4
Herrador / Herrero			5		2	2		5	14
Informes Comerciales	4	1	1	2	5		1	2	16
Mercería				1		1	2		4
Procurador	4		2	2	1	1		2	12
Profesor					1	1	1	1	4
Propietario		1		1	1	2	1	2	8
Representante	2	1	1		1			1	6
Taberna			1	2	3				6
Veterinario				4		2	2	2	10
Resto (<4 concordancias)	13	21	15	11	12	29	23	33	157
<b>Total general</b>	<b>47</b>	<b>94</b>	<b>89</b>	<b>39</b>	<b>58</b>	<b>96</b>	<b>78</b>	<b>132</b>	<b>633</b>

Fuente: Elaboración propia a partir de AGE 1931

In Table 5 we have collected those activities whose holders are engaged other than insurance. The most numerous are the most significant. Among the most numerous are those that could be grouped as commercial intermediaries (commercial and customs agents, brokers, wholesalers-warehousemen, farm managers, business agents and brokers of various types, commercial reporting agents, retailers etc.) and wholesalers (warehousing traders and distributors of different products, import and export, etc.), landowners and traders of agricultural products (farmers and exporters of "frutos del país"), manufacturers of different branches, lawyers, teachers, bankers and many of the consuls accredited in the main ports. All of them found in insurance brokerage a flexible, accessible and probably profitable complementary activity, in the core of their respective professional activities and taking advantage of their particular social networks.

Among these complementary activities the most common ones, present in almost all the provinces, were the "abacería" (food retail trade), commercial and business agencies, warehouses in general and especially fertilizers, brokers and commercial reporters

(except Jaen). Among these 32 main activities we see that the provinces of Seville, Jaen and Cadiz collect a greater number while those of Granada and Almeria look delayed.

#### 4. Conclusions

Considered in general terms, the segment of insurance distribution and sale in Andalusia in 1931 is configured as a broad and widespread social and professional group, well integrated into the social and business fabric and which was present in almost all the regions of the territory of Andalusia in 1931. As might be expected, the economic and administrative geography of the time played a major role, and provincial capitals, together with a few more important cities, held the top positions both in terms of scale and diversification of the sector.

Although this is not the focus of our study, the segment of insurance companies appears to be underdeveloped in the territory, perhaps because of significant shortcomings in the financial and technical capacity of the different places.

Insurance companies outside of the region, in their strategy of expansion and acquisition of business in Andalusia, resorted to the establishment of a handful of direct agencies, the hiring of local agents more or less exclusively and free contracting with a large network of intermediaries that covered the most of the Andalusia territory.

Such a socio-professional segment evidenced a complex structure both in the diversification of the different branches of insurance and in the varied intervention of these agents in many and varied other segments of commercial activity.

## 5. Apéndice: Compañías aseguradoras y su red de distribución en Andalucía.

Red de agentes intermedios en Andalucía de las compañías aseguradoras															
Cuenta de Actividad	Renglones de columna														
Rótulos de fila	Avalos	Accidentes	Automóviles	Aviación	Bienes	Propiedad	Seguro de Vida	Técnicos	Información	Transporte	Vehículos	Máquinas	Mártimos y ferrocarriles	Piezas	Publico
Assurances Generales	10	3	1	2	3	8	10	1	9	1	2	3	1	2	67
Almería	1				1	1		1	1		1	1	1	1	8
Manzano Arnés, José	1				1	1		1	1		1	1	1	1	8
Cádiz	1	1			1	1		1			1	1			7
Lallemand Lemos, Hijos de Manuel	1				1	1		1			1	1			7
Córdoba	1				1	1	1	1			1	1			7
Pinado Ruiz, Hermenegildo	1				1	1	1	1			1	1			7
Granada	1				1			1			1	1			6
Sánchez de Molina, José	1				1			1			1	1			6
Huelva	1				1	1		1			1	1			6
Moreno Montiel, Antonio	1				1	1		1			1	1			6
Jaén	1					1		1			1	1			4
Medina Martínez, Balbino	1					1		1			1	1			4
Jerez de la Frontera	1	1	1	1	1	1	1	1		1	1				9
Arguello, Víctor e Hijo de	1	1	1	1	1	1	1	1		1	1				9
Linares	1	1			1	1		1			1				6
Carrión, Juan Manuel	1	1			1	1		1			1				6
Málaga	1				1	1				1	1				5
Giménez Fraud, Gustavo	1				1	1				1	1				5
Sevilla	1	1	1	1	1	1	1	1	1	1					9
Ahárez Ossorio, Pedro	1	1	1	1	1	1	1	1	1	1					9
Atlas, el								1							1
Cádiz								1							1
Supervelle, Guillermo								1							1
Aurora						6	5				1	12			
Almería						1	1								2
Rocafull, Enrique						1	1								2
Cádiz						1	1								2
Azopardo, Miguel						1	1								2
Granada						1									1
Aurora						1									1
Jerez de la Frontera						1	1								2
García Peñayo y Fantoni, José						1	1								2
Málaga						1	1								2
Afánés, Antonio						1									1
Ruiz del Portal Ribelles, Jacinto							1								1
Sevilla						1	1				1	3			3
Aba Alarcón, César						1	1					1			3
Badense, la							2								2
Málaga							1								1
Badense, La							1								1
Sevilla							1								1
Labat del Pino, Rafael							1								1
Baloise, la	1				6	1				1					9
Almería					1	1									2
Rull Rodríguez, Enrique					1	1									2
Córdoba					1					1					2
Cadenas de Llano Rodríguez, José					1					1					2
Huelva					1										1
Barranco Herrera, Sixto						1									1
Jerez de la Frontera						1									1
Herrán, Francisco de la						1									1
Málaga						1									1
Vázquez, Adolfo						1									1
Sevilla		1				1									2
Mercedera Hermanos						1									2
Batística, la						2	1			1					4
Málaga						1	1			1					3
Cabezas Lázaro, Francisco						1	1			1					3
Sevilla						1									1
Castañeda, R.							1								1
Banco Agrícola Andaluz	2									1					3
Granada					1					1					2
Banco Agrícola Andaluz					1					1					2
Jerez de la Frontera					1					1					1
Jiménez, José					1					1					1
Banco Aragonés de Seguros						1									2
Málaga						1									1
Banco Aragonés							1								1
Sevilla						1									1
Gómez Camacho, Jesús						1									1
Banco Vitalicio de España	1	1					1	2							15
Almería							1								1
Ayívar, Antonio							1								1
Cádiz	1						1								1
Bessusán, Tomás	1						1								1
Córdoba							1								1
Banco Vitalicio de España							1								1
Granada	1						1								2
Almagro Samarrán, Vicente	1						1								2
Huelva							1								3
Aguilar Miranda, Manuel							1								1
Fuentes Peccin, Francisco							1								1
Rufer Fernández del Toro, José							1								1
Jaén							1								1
Banco Vitalicio de España							1								1
Jerez de la Frontera							1								1
Banco Vitalicio de España							1								1
Linares							1								1
Marín, Eduardo							1								1
Málaga							1								1
Mapelli Raggio, Enrique							1								1
Sevilla							1	1							3
Mateos Gabardón, Antonio							1								2
Paz y Alegría Quilchano, Calixto								1							1
Barcelona	1	1			7	4				3	1				17
Aguilar					1										1
Berlanga Gamuzá, Emilio					1										1
Almería					1										1
Garrido, Juan					1										1
Córdoba					1										1
Gil Alvarez, Antonio					1										1
Huelva					1	1									2
Garcés Pascó, José						1									1
García, José						1									1
Jaén						1									1
Castro, Guillermo de							1								1
Linares							1								1
Carrión, Juan Manuel							1								1
Málaga							1	1							3
Gross, Teodoro							1								2
Martínez, José							1								1
Motril							1								1
Blanco, Manuel							1								1
Sevilla							1	1							6
Bagolín Roca, Santiago							1	1							3
García Luna, Jorge							1	1							3
Bilbao							3								4
Huelva							1								1
Dominguez, Joaquín							1								1
Málaga							1								1
Quintero, José Luis							1								1
Sevilla							1	1				1			2
Cantalapiedra Fernández, Juan							1	1				1			2

Red de agentes intermediarios en Andalucía de las compañías aseguradoras										
Cuenta de Actividad	Ramas de actividad	Ramas de columna	Actividades	Colaboración en Trabajo	Mercados	Ámbito o Previsión	Nivel sociable	Otros riesgos s	Seguros	Políticos
Rótulos de fila										
⇒ British and Foreign					1	1		2	1	1
⇒ Cádiz						1		1		1
Mac-Pherson, Daniel								1		
⇒ Málaga					1	1				2
Ramos, Antonio						1				1
⇒ Sevilla					1					1
Mac Andrews & Company Limited						1				1
⇒ Bulgaria								4		4
⇒ Almería						1				1
Rocafull Martínez, José								1		
⇒ Cádiz						1				1
Wagner, Manuel								1		
⇒ Huelva						1				1
Castillo Artacho, Enrique								1		
⇒ Jerez de la Frontera						1				1
González Peña, Manuel								1		
⇒ Caja de Previsión y Socorro	2							3	5	
⇒ Cádiz								1		1
Caja de Previsión y Socorro								1		1
⇒ Huelva								1		1
Gómez Ortiz, José								1		
⇒ Málaga	1									1
Díaz Gayén, Hijos de Eduardo					1					1
⇒ Sevilla	1							1		2
Colomer, José María								1		2
⇒ Caja Mutua Popular	1									1
⇒ Cádiz	1									1
Caja Mutua Popular										1
⇒ Cataluña, La	1				11					12
⇒ Cádiz					1					1
McEndez, Antonio J.						1				1
⇒ Córdoba					1					1
Escriváno, Pedro						1				1
⇒ Cuevas del Almanzora					1					1
Penkak, Pedro						1				1
⇒ Granada					1					1
Balamonde, Enrique de						1				1
⇒ Huelva					1					1
Garcés Pasco, José						1				1
⇒ Jerez de la Frontera					1					1
Mirabal, M. de						1				1
⇒ Linares					2					2
Benayas, José						1				1
Catalina, La						1				1
⇒ Málaga	1				2					3
Aguilar Martínez, José						1				1
Gumacio Muller, Carlos								1		1
Lorences, Francisco								1		1
⇒ Sevilla					1					1
Pérez Humanes, Juan						1				1
⇒ Centro de Naveiros Aseguradores					1	1				2
⇒ Sevilla					1	1				2
García de Paredes Jacome, Manuel						1				2
⇒ Centro Naviero						1				1
⇒ Cádiz						1				1
Gómez, Angel								1		1
⇒ Comercial Unión					1					1
⇒ Málaga					1					1
Bote, Francisco						1				1
⇒ Commercial Union Assurance						1				1
⇒ Málaga					1					1
Sáenz, Manuel						1				1
⇒ Confinante, Ia					1					1
⇒ Cádiz					1					1
Gallego, Arturo						1				1
⇒ Consolidated, the									2	2
⇒ Cádiz										1
Marenco, Arturo										1
⇒ Málaga										1
Sempurin, D. L.										1
⇒ Constancia, Ia					1	1				2
⇒ Cádiz						1				1
Gervieveille, Guillermo								1		1
⇒ Huelva					1					1
Aguilar Miranda, Manuel						1				1
⇒ Continental, Ia						2				2
⇒ Cádiz						2				2
Anquendo, Miguel								1		1
Cerdón, Ramón								1		1
⇒ Covadonga					2					2
⇒ Málaga					1					1
Coradonga						1				1
⇒ Sevilla					1					1
Caparrós Romero, Evaristo						1				1
⇒ Día, El			1		5	1	1			8
⇒ Cádiz			1		1	1				3
Hevia, Francisco						1				1
Rovira, Juan J.								1		1
Wagner, Manuel								1		1
⇒ Córdoba					1	1				2
Algarra Ramírez, Federico								1		2
⇒ Granada					1					1
Ruiz, Francisco						1				1
⇒ Jaén					1					1
Día, El						1				1
⇒ Málaga					1					1
Día, El						1				1
⇒ Düsseldorf, Ia						1				1
⇒ Cádiz						1				1
Condón, Ramón								1		1
⇒ Equitativa de los EE.UU. de Brasil									1	1
⇒ Málaga										1
Sempurin, D. L.										1
⇒ Equitativa, Ia					1				4	5
⇒ Cádiz										1
Moruj, Juan J.										1
⇒ Córdoba										1
Narbona, Vicente										1
⇒ Granada										1
Palacios y Martínez Hermoso, Fernando										1
⇒ Jerez de la Frontera										1
Negro, Juan J.										1
⇒ Sevilla						1				1
Fundación Rosillo										1
⇒ España Compañía Nacional de Seguros					1				1	2
⇒ Málaga						1				1
Caparrós Romero, Rafael								1		1
⇒ Sevilla								1		1
Caparrós Romero, Evaristo										1
⇒ Española de Seguros Urbanos						1				1
⇒ Málaga								1		1
Marín y Macías								1		1



Red de agentes intermedios en Andalucía de las compañías aseguradoras													
Cuenta de Actividad	Rango de los columnas												
Rótulos de fila	Avalores	Acuerdos de Trabajo	Alquileres										
≡Hansa-Stockholm	1												3
≡Sevilla	1											1	3
Díaz Benjamín Gómez, Isidoro	1											1	3
≡Hispania	8	3		6		3	1				1	1	23
≡Almería	1					1							2
Iribarne, Joaquín	1					1							2
≡Cádiz	1	1			1		1					1	5
Akón y Compañía, Aurelio													1
Supervielle, Guillermo	1	1			1							1	4
≡Córdoba						1							1
Belmonte, Guillermo					1								1
≡Cuevas del Almanzora	1												1
Cerdá, Eusebio	1												1
≡Huelva	1									1			2
Rodríguez Belver, Manuel	1								1				2
≡Jaén						1	1						2
Aguilar, Leandro						1							1
Sotero Padín, Viuda de						1							1
≡Jerez de la Frontera	1	1			1								3
Tocón Ayala, José	1	1			1								3
≡Linares	1				1								2
Garrido, Enrique	1				1								2
≡Málaga	1				1		1						3
Bixte, Francisco					1		1						2
Duffau, Carlos	1												1
≡Sevilla	1	1											2
Hispania	1												1
Juan, Alberto de	1												1
≡Iberica, la					1								1
≡Huelva					1								1
Gómez Ortiz, José					1								1
≡Indemnity Mutual Marine							3						3
≡Cádiz						2							2
Mac-Pherson, Daniel						1							1
Padín, Juan F.						1							1
≡Málaga						1							1
Fazio Cárdenas, Francisco						1							1
≡Iris						1							1
≡Sevilla						1							1
Iris						1							1
≡Italia						3							3
≡Cádiz						1							1
Paradí, R.						1							1
≡Huelva						1							1
Aguilar Miranda, Manuel						1							1
≡Sevilla						1							1
López de Rueda, Segismundo						1							1
≡Liverpool & London & Globe						1							1
≡Málaga						1							1
Utrera y Hermano, A.						1							1
≡Lloyd Alemán						2				1			3
≡Cádiz						1							1
Alván y Compañía, Aurelio						1							1
≡Málaga						1				1			2
Vázquez, Adolfo						1				1			2
≡Lloyd Andaluz						1							1
≡Cádiz						1							1
Mac-Pherson, Daniel						1							1
≡Lloyd de España						2							2
≡Cádiz						1							1
Supervielle, Guillermo						1							1
≡Málaga						1							1
Martín, Lucilo						1							1
≡Lloyd Español						1							1
≡Málaga						1							1
Martínez Herrero, Leonardo						1							1
≡London & Lancashire						3	2						5
≡Cádiz						1							1
Supervielle, Guillermo						1							1
≡Huelva						1							1
Morrison y Haselden						1							1
≡Málaga						1							1
Díaz Gayón, Hijos de Eduardo						1							1
≡Sevilla						1	1						2
Fernández Agreda, Áñbal						1	1						2
≡Lucero						2	2						4
≡Almería						1							1
Martínez, Juan Bautista						1							1
≡Málaga						1							1
Sel Lanzas, Miguel						1							1
≡Sevilla						1	1						2
Lucero						1	1						2
≡Lux	1	1				1	1	1	1	1	1		6
≡Málaga	1	1				1	1	1	1	1	1		6
Fernández López, Salvador	1	1				1	1	1	1	1	1		5
≡Manheim Insurance							1						1
≡Cádiz							1						1
Lallemand Lemos, Hijos de Manuel							1						1
≡Marine Insurance, the							1						1
≡Cádiz							1						1
Gómez, Ángel							1						1
≡Merchant, the							1						1
≡Cádiz							1						1
Mac-Pherson, Daniel							1						1
≡Mundial, la	1				1	1						2	5
≡Jerez de la Frontera						1							1
Berrocal, Angel						1							1
≡Málaga	1					1							1
Bourman, José R.	1					1							1
≡Sevilla						1							1
Bol, Juan C.						1							1
Mundial, la						1							1
≡Mutua española, la													1
≡Málaga													1
Mútua Española, La													1
≡Mutua Franco-Española, la							1						2
≡Málaga							1						1
Semprún, D. L.							1						1
≡Sevilla							1						1
Díaz Corona, Emilio							1						1





Red de agentes intermedios en Andalucía de las compañías aseguradoras															
Cuenta de Actividad	R.-f.	Años de columna													
Rótulos de fila	Accidentes	Vehículos de Trabajo	Aviación	Alquiler o Prestación	Automóviles	Cártel-Seguros	Cocheras	Crédito	Encomiendas	Granado	Gremial	Industriales	Puertos de aguas	Responsabilidad Civil	Ruta
≈Sol, el	1					1							1	8	
≈Cádiz							1							1	
Larrondo, Juan Bautista							1							1	
≈Córdoba						1								1	
Crespo Criado, Rafael						1								1	
≈Granada	1					1				1			1	4	
Porcel, Gabino	1					1				1			1	3	
Urquiza Hódar, José							1							1	
≈Huelva							1							1	
Romero Valero, José							1							1	
≈Málaga							1							1	
Alcalá Cano, Miguel							1							1	
≈Sol II, Le	1					1				1			1	3	
≈Cádiz							1							1	
Muñoz, Hijos de M.								1						1	
≈Linares							1							1	
Díaz, Enrique							1							1	
≈Málaga	1						1							1	
Sokal, Le	1						1							1	
≈Sud América														1	
≈Málaga														1	
Cano, Antonio														1	
≈Sud Americana, la														1	
≈Sevilla														1	
Fedriani, Francisco														1	
≈Suzia de Seguros	1													1	
≈Cádiz	1													1	
Hevia, Francisco	1													1	
≈Suzia, la							2							2	
≈Cádiz							1							1	
Suiza, La							1							1	
≈Málaga							1							1	
García Muñoz, Carlos							1							1	
≈Sun	4	1	1	1	1	1	7			1			16		
≈Almería	1						1							2	
Méndez Armés, Francisco	1						1							2	
≈Cádiz							1							1	
Villanueva, Juan J.							1							1	
≈Córdoba							1							1	
Pozo Yusta, Antonio del							1							1	
≈Huelva							1							1	
Olivira Domínguez, Antonio							1							1	
≈Jerez de la Frontera							1							1	
Díez Delgado, Manuel							1							1	
≈Linares	1						1							2	
Mendoza, Mariano	1						1							2	
≈Málaga	1						1			1				3	
Alarcón Sánchez, Fermín	1						1		1					3	
≈Sevilla	1	1	1	1	1	1	1							5	
González Boro, Carlos	1	1	1	1	1	1	1							5	
≈Tembis, la	1						1							2	
≈Cádiz	1						1							2	
González Yerkes, Juan G.	1						1							2	
≈Underwriting, the							2	1						3	
≈Cádiz							1							1	
Mac-Pherson, Daniel							1							1	
≈Córdoba							1							1	
Underwriting, The							1							1	
≈Málaga							1							1	
Underwriting, The							1							1	
≈Union Assurance							1							1	
≈Málaga							1							1	
Ron Pérez, Isidro							1							1	
≈Unión Catalana							3							3	
≈Cádiz							1							1	
Alcántara Coto							1							1	
≈Córdoba							1							1	
Obregón González, Enrique							1							1	
≈Jaén							1							1	
Morales, Pedro							1							1	
≈Unión Francesa, la	1						1							1	4
≈Málaga	1						1							1	4
Ortiz Tayo, Miguel Ángel	1						1							1	4
≈Unión Ganadera, S.A.							2	1						3	
≈Sevilla							2	1						3	
Rubio y Arcos, Carlos							2	1						3	
≈Unión Levantina, S.A.										1				1	
≈Almería										1				1	
Unión Levantina, S.A.										1				1	
≈Union Marine										3				3	
≈Cádiz										1				1	
Superville, Guillermo										1				1	
≈Málaga										1				1	
Sáenz, Manuel										1				1	
≈Sevilla										1				1	
Zapata, Manuel										1				1	
≈Unión Norwich, la										1				1	
≈Cádiz										1				1	
Marencio, Arturo										1				3	
≈Unión Suiza, la										3				3	
≈Cádiz										1				1	
Superville, Guillermo										1				1	
≈Málaga										1				1	
≈Sevilla										1				1	
García Luna, Jorge										1				1	
≈Union Universelle										1				1	
≈Málaga										1				1	
Unión Universelle										1				1	
≈Unión y el Fénix Español, la	5	2	1				10	1	4	2	1		1	10	37
≈Almería	1						1	1	1	1	1		1	7	
Romero-Balmes, José	1						1	1	1	1	1		1	7	
≈Cádiz							1							1	
García Blasco, Ramón							1							1	
≈Córdoba	1						1							1	
Unión y El Fénix, La	1						1							1	
≈Cuevas del Almanzora							1							1	
Fernández, Diego							1							1	
≈Granada							1							1	
Baquerizo Segakerra, Vicente							1							1	
≈Huelva	1	1					1	1					1	1	6
Aragón Gómez, Joaquín	1	1					1	1					1	1	6
≈Jaén							1							1	
Unión y El Fénix Español, El							1							1	
≈Jerez de la Frontera	1	1	1	1			1	1		1			1	1	7
Fresán López, Andrés	1	1	1	1			1	1		1			1	1	7
≈Linares							1			1				1	
Alarcón Martos, Juan F.							1			1				1	
≈Málaga							1			1				1	
Mirmol, Emilio							1			1				1	
≈Sevilla							1			1				1	
López Durendes, Miguel							1			1				1	
≈Union, I.	1						2						1	4	
≈Almería	1						1						1	3	
Salmerón, Enrique	1						1						1	3	
≈Jerez de la Frontera							1						1		
Díez, Carlos L.							1						1		1

Red de agentes intermediarios en Andalucía de las compañías aseguradoras

Red de agentes intermediarios en Andalucía de las compañías aseguradoras																												
Cuenta de Actividad		Renglones de columna																										
Renglones de fila		Accidentes	Accidentes de Trabajo	Agrarios	Almería y Provincia	Automóviles	Cártel-Seguros	Cochas	Créditos	Enfermedad	Ganado	Generales	Incendios	Inundaciones	Mariñanos	Mariñanos y terrestres	Pago	Pájaro	Perito de seguros	Responsabilidad Civil	Robo	Transportes	Transportes Terrestres	Valores	Vida	Total general		
Unión, la	1	1											4					1					1	1	12	9		
(en blanco)	1		1							1	5	1						1					1	1	12	9		
Aguilar											2																	
Aquiera, Rafael											1																	
Maklonado López, Gabriel											1																	
Jerez de la Frontera							1				3											1	1	0				
Benítez Vargas-Machica, Bartolomé																							1					
Caja Mutua Popular							1																					
Díez, Vergara y Compañía																							1					
Fernández Cala, José Luis											1																	
Medina y Casas, Andrés R.											1																	
Pica González, Alejo											1																	
Málaga																	1											
Martín Nadales, José																	1											
Sevilla	1							1			1															3		
Baqueria Kusche & Martín														1														
Izquierdo García, José											1																	
Suárez, Alfonso	1																											
Banco Vitalicio de Cataluña																						1	1					
Málaga																						1	1					
Banco Vitalicio de Cataluña																							1					
<b>Total general</b>	<b>114</b>	<b>33</b>	<b>1</b>	<b>10</b>	<b>7</b>	<b>1</b>	<b>7</b>	<b>35</b>	<b>11</b>	<b>20</b>	<b>7214</b>	<b>2111</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>33</b>	<b>29</b>	<b>13</b>	<b>4</b>	<b>3</b>	<b>94</b>	<b>758</b>					

Fuente: Elaboración propia a partir de datos AGE 1931