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## Book Review: L'assurance Maritime XIVe-XXIe Siècle, dirigé par Christian Borde et Eric Roulet

John Barzman

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Christian Borde et Eric Roulet (sous la direction de), *L'assurance maritime XIVE-XXIe siècle*, Boulogne/Aachen: ULCO-UHRLI-CRHAEL-Les sources de l'histoire maritime n° 2/Shaker Verlag, 2017. 212 pages. Notes, tables, appendixes. ISBN 976-3-8440-4646-5. ISSN 2364-0650. Paperback, no price listed

The origins and development of marine insurance in France, from its Italian and Flemish medieval models, to its adaptations to the twenty-first-century world are the focus of this collection of essays and documents. Although British influences are acknowledged and occasionally compared to French elaborations, the coordinators note that the British institutions have been amply surveyed, especially those of the seventeenth and eighteenth centuries, and therefore choose to mention what they call "the British divergence" (p. XII) only briefly and focus on concrete illustrations and interpretations of French insurance contracts. The effort is part of a yearly publication program entitled Sources of maritime history sponsored by the maritime history research center (Centre de recherche en histoire atlantique et littorale - CRHAEL) based in Université du Littoral Côte d'Opale (Boulogne, Calais, Dunkerque).

Of the eleven chapters of the collection, nine include and comment on original documents which are appended after the author's text, usually contracts (a total of fourteen originals are presented). The other two describe in detail and draw interesting conclusions from very specific judicial events and legal procedures. The case studies give a lively and precise feel for the nature and evolution of marine insurance regulations and practices. Three chapters synthesize the overall evolution (covered in the introduction), the important 1681 national codification and the situation today. The authors are historians, usually maritime historians, but also historians of law, jurists and archivists whose research covers France and its maritime partners.

The book begins with an overview of the main concepts of marine insurance. It shows how the medieval practice of merchants insuring other merchants, gradually gave way to merchants specializing in the insurance business who came to need regular meeting places, common rules, supervisory institutions (municipal or central state) and brokers. The system eventually gave way to large impersonal insurance companies although the examples dissected here demonstrate the enduring importance of personal networks and trust. In a brief historiographical point, the coordinators point out how the pioneering French studies on marine insurance history were the work of insurance company leaders and regulators who had a historical bent. The collection of essays is proof that the subject has now been taken up by scientific historians with a critical eye and a professional method for examining archives.

Case studies range from journeys between medieval and early modern Mediterranean ports, to Amsterdam's Chamber of Insurance and Damages, to the trade from Nantes to the Caribbean, Colbert's Marine Ordinance of 1681, Dunkirk practices, the punishment of fraudulent shipmasters, Cadiz and Marseilles in the 1780s, and the standardization of the marine insurance contract promoted by the shipowners through their new "Comité central des Armateurs de France" after its foundation in 1903. Conflicts between shipowners and shippers, the latter usually represented through Chambers of Commerce of the major ports, over the coverage spelled out in printed insurance contract forms, were only solved after three decades of conflict, through adaptation to the same international treaties in the 1940s.

Among the subjects treated by several authors are the relations between marine insurance (covering both the ship and goods transported) and other types of insurance in different ports of France, and different periods. English insurers in the seventeenth and eighteenth centuries covered far larger

sums than their French counterparts, which induced French shipowners and shippers to seek additional insurance policies in London, and the French royal government under Colbert to encourage the formation of more ambitious state-supported French insurance companies. A less visible but no less interesting theme is the prohibition against insuring the loss of life of crew or passengers, for it led to a controversy over the possibility of insuring African slaves during the Atlantic crossing (cargo or human beings?). All in all, a useful exposition of the evolution of French practices in the marine insurance business, with its implications on other sectors of the economy and society.

John Barzman

Université Le Havre Normandie

Le Havre, France