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## RESEARCH, SAFETY AND INSURANCE

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GENTLEMEN:

IN THIS PAPER I WOULD LIKE TO DEAL WITH A SUBJECT OF INTEREST TO THE FUNDACION MAPFRE, CLOSELY LINKED TO ITS CORPORATE AIMS, AND ALSO TO INSURANCE AS AN "INSTITUTION WITH THE ETHICAL OBLIGATION AND SOCIAL RESPONSIBILITY OF CONTRIBUTING TO THE SAFETY OF THE COUNTRY AND, TO SUCH AN END, PROMOTE RESEARCH ACTIVITIES".

### I.

I WOULD LIKE TO BEGIN WITH "RESEARCH", WHICH IN ITSELF AND IN THE CONTEXT OF A "SOCIETY OF GROWING RISKS" MUST BE THE BASIC FORCE BEHIND A BALANCED PROGRESS.

IN SPEAKING ABOUT THE ABSTRACT CONCEPT OF "RESEARCH" I SHOULD TRY TO GO DEEPER INTO ITS ANALYSIS. MAN AS A CREATURE OF GOD IS UNIQUE, PRECISELY BECAUSE OF HIS ABILITY TO REASON OR ABILITY OF CONCEPTUAL CREATION AND FORMULATION OF HYPOTHESIS OUR OF ABSTRACT PRINCIPLES, WHICH NOT ONLY PREDICT THE FUTURE BUT ALSO AFFECT ITS CONFIGURATION, AND IN A WAY, MODIFY IT. HISTORY IS THE EXPRESSION OF MAN'S ACTIVITIES IN A SPECIFIC GEOGRAPHICAL SPACE AND TIME, FOR THE MOST PART, A CONSEQUENCE OF "FUTURE MAKING" THAT TIME CHANGES INTO THE PAST.

NOT ONLY DOES MAN INFLUENCE HUMAN RELATIONS OF POWER AND BEHAVIOUR BETWEEN COUNTRIES AND PEOPLES, THAT WHICH WE CALL HISTORY, BUT ALSO PHYSICAL PHENOMENA OF DIFFERENT KINDS, THAT SERVE TO CHANGE THINGS, AND CONSEQUENTLY MAN. "SCIENCE" CONTRIBUTES TO THIS IN ITS DOUBLE ASPECT OF BETTER KNOWING OUR SURROUNDINGS OR WHAT HAS SURROUNDED US, AND PERFECTING THE GIFTS NATURE PROVIDES, AND IN THIS WAY INCREASE MAN'S POWER OVER THE ELEMENTS AND ALLOW HIM TO PARTICIPATE IN ITS FUTURE EVOLUTION.

THE HISTORY OF HUMANITY IS IN GREAT PART THE HISTORY OF POWER. THE SCIENCE OF PURE POWER, BARELY STARTED, SHALL FORESEEABLY MAKE GREAT ADVANCES IN THE NEXT DECADES.

RESEARCH PLAYS A LEADING ROLE IN THIS CONTEXT. TO INVESTIGATE IS TO REASON THINGS OUT IN ORDER TO HAVE A BETTER UNDERSTANDING OF THEIR REALITY; TO FACE SITUATIONS WHICH ARE FREQUENTLY OF GREAT DIFFICULTY, TO EXAMINE THOROUGHLY THEIR TRUE MECHANICS OF "SOURCE AND BEHAVIOUR"; OPENING DIRECT OR INDIRECT PATHS FOR MATERIAL IMPROVEMENT; "INVESTIGATING", TO INQUIRE, TO ANALYZE AND PREDICT POSSIBILITIES AND CHANGES THAT WOULD HAVE NOT OCCURRED OR HAPPENED NATURALLY.

THROUGH RESEARCH MAN INFLUENCES THE EVOLUTION OF HISTORY IN AN "INTELLIGENT AND VOLUNTARY" WAY, WITH MORE SOCIAL REPERCUSSIONS THAN WHEN HE IS ONLY SEEKING TO CHANGE POWER SITUATIONS, AS THE EVOLUTION OF HUMANITY HAS BEEN MAINLY SHAPED UP TO NOW. HISTORY, FOR THE MOST PART, HAS BEEN A REFLECTION OF THE WILL OF SOME MEN AND NATIONS TO HAVE POWER OVER OTHERS, BUT THE LAST CENTURY HAS BEEN AFFECTED BY ADVANCES AND SCIENTIFIC DISCOVERIES OF A DIFFERENT NATURE, THAT HAVE ARISEN FROM RESEARCH.

IN A BOOK I STATED THAT HISTORY WAS A WORK OF GOD, CONSTRUCTED IN THE MOST PART BY THE "INSANITY" OF SOME MEN WITH EXTRAORDINARY INTELLECTUAL ABILITIES, ABILITIES OF PERSUASION OR WILL, FOR GOOD OR EVIL, AMONG WHOM WE FIND SUCH MEN AS JULIUS CAESAR, FERNANDO THE CATHOLIC, NAPOLEON, HITLER AND STALIN. THEY ALL BASICALLY HAD THE SAME OBJECTIVES: STABLE POWER FOR THE NATION, POWER OVER OTHER NATIONS OR POWER TO EXTEND IDEAS OR PRINCIPLES. IN SOME WAY RESEARCH HAS ALSO BEEN THE CONSEQUENCE OF GREAT MINDS, GENERALLY WITH POSITIVE DISTORTIONS AND CLASSIFIED AS "ACTIVE MADMEN", AS IS THE CASE OF THE AFOREMENTIONED HISTORIC FIGURES. BUT IN THIS CENTURY, IT ACQUIRES OTHER CHARACTERISTICS AND IS A CONSEQUENCE OF THE "COLLECTIVE AND SYSTEMATIC ACTION, NOT NECESSARILY BRILLIANT, OF MANY PEOPLE".

THE NEW CIVILIZATIONS, CULTURES AND CENTRES OF POWER SHALL ARISE IN GREAT PART FROM THE CAPACITY, DEDICATION AND THE WILL OF MEN AND NATIONS TO INVESTIGATE. IT SHALL BE THE PRINCIPAL MEANS OF DECIDING THEIR OWN DESTINIES AND OBTAINING AN "EFFECTIVE FREEDOM", SINCE COMPLETE FREEDOM IS BEYOND HUMAN POSSIBILITY, EVEN THOUGH "THOSE WHO WANT TO PLAY GODS" DESIRE IT, AND ARE READY TO DESTROY OTHERS WHETHER THEY BE NEAR OR FAR.

THE SADNESS OF MANY SPANIARDS ARISES FROM THIS THOUGHT, WHEN WE SEE OUR NATION TAKE A STEP BACKWARDS AS A CONSEQUENCE OF THE UNCONCERN OF OUR POLITICAL LEADERS, PERHAPS REFLECTING THE ATTITUDE OF OUR SOCIETY, AS TO DEMONSTRATING NO INTEREST AT ALL IN RESEARCH EXCEPT FOR "PROPAGANDA" OR WITH "PARTISAN" INTENTIONS. IN THIS CENTURY, WITH FEW EXCEPTIONS, RESEARCH HAS BEEN ABSENT FROM OUR SOCIETY AND

ITS APPEARANCE HAS BEEN MORE A CONSEQUENCE OF EXTRAORDINARY INDIVIDUALS THAN THE REFLECTIVE AND CONSCIOUS EFFORT OF SOCIETY AS A WHOLE. IT WOULD MAKE ONE BLUSH TO ANALYSE THE LISTS OF THOSE WHO HAVE RECEIVED SUBSTANTIAL AIDE FOR RESEARCH IN THE LAST FIFTY YEARS AND COMPARE THEM TO THE SOCIAL ACHIEVEMENTS THEY HAVE OBTAINED.

RESEARCH IS A COMPLEX MATTER; IT REFERS TO KNOWLEDGE AND INTERPRETATION OF THE PAST, TO HUMAN ACTIVITIES SUCH AS LANGUAGE, TO GENETIC OR PHYSICAL ASPECTS, TO MENTION ONLY A FEW. "MATERIAL" RESEARCH EVOLVES AND PLACES INCREASING EMPHASIS ON A NUMBER OF FACTORS, NORMALLY ONE STEP AHEAD OF PREVIOUS RESEARCH. IT NOT ONLY EMBRACES GREAT PROBLEMS OR PRINCIPLES THAT RADICALLY CHANGE A SITUATION, BUT IT ALSO EXTENDS TO THE WHOLE REALM OF RELATIONSHIPS OR MATERIALS, TO GREAT CHANGES OR SMALL IMPROVEMENTS. ONE CAN ALMOST SAY THAT RESEARCH IS A STATE OF MIND THAT PROMOTES PERFECTION, THE OPTIMUM UTILIZATION OF NATURE'S GIFTS, OF ITS APPLICATIONS, OF HUMAN POWERS AND THAT COULD BE DEFINED AS "THE CONTINUOUS IMPROVEMENT OF MAN".

"PROGRESS" OR DEVELOPMENT, AS IT HAS BEEN CALLED IN THE LAST FEW YEARS - RESEARCH IS FUNDAMENTALLY AN INSTRUMENT OF PROGRESS - ALWAYS HAS TWO ASPECTS: A CREATIVE, CONSTRUCTIVE, AND BENEFICIAL ASPECT, IF ONE WANTS TO CONSIDER IT AS SUCH, AND A DESTRUCTIVE ONE, THAT CARRIES MAN INTO THE UNKNOWN, INSPIRING AND CREATING RISKS. OURS IS NOT ONLY THE CIVILIZATION OF PROGRESS THROUGH MAN'S ACTION, BUT ALSO ONE OF RISK, A CONSEQUENCE OF UNKNOWN FACTORS THAT ARISE FROM THE GREAT SOCIOLOGICAL AND MATERIAL CHANGES THAT WE ARE CONSTANTLY PROVOKING.

THE IMPROVEMENT OF HEALTH, COMMUNICATIONS, INFORMATION, JUST TO MENTION A FEW, ARE POSITIVE FACTS, BUT THEIR SOCIOLOGICAL REPERCUSSIONS OPEN UP AN UNKNOWN WORLD THAT CAN GIVE RISE TO POWER STRUGGLES, PERHAPS EVEN COLLECTIVE EXTERMINATION, AND MOST PROBABLY A POLITICAL STRUCTURE VERY DIFFERENT FROM THE ONE WE KNOW TODAY. ALL FIELDS OF RESEARCH OFFER NEGATIVE CONSEQUENCES, INCREASINGLY GREATER RISKS, THAT THREATEN OUR SURVIVAL, OR AT LEAST OUR "BALANCED SURVIVAL".

RESEARCH, AS I POINTED OUT BEFORE, CAN BE FOR GOOD OR EVIL, TO BUILD OR DESTROY, BUT BASICALLY RESEARCH LETS MAN ADVANCE INTO THE UNKNOWN, MAKES HIM MORE DIGNIFIED AND MAKES HIM "MORE HUMAN", MORE "HOMO SAPIENS" IN SHAPING HIS OWN DESTINY, AND OF COURSE HIS OWN DESTRUCTION.

I HAVE USED THE TERM RESEARCH AS A UNIT, BUT IT IS NOT; IT INCLUDES DIFFERENT ACTIVITIES AND SITUATIONS, DEPENDING ON THEIR IMPORTANCE, THEIR REPERCUSSION, AND THE WAY IN WHICH THEY ORIGINATE. FURTHERMORE, ONE SHOULD TRY TO DISTINGUISH BETWEEN CONCEPTUALLY PROFOUND THINKING (WAS EINSTEIN A RESEARCHER?), THE ANALYSIS OF EVENTS AND THEIR CONSEQUENCES, AND "TESTS" BROUGHT ABOUT TO INCREASE EXPERIM-

ENTAL KNOWLEDGE. THEREFORE, WE SHOULD SAY THAT THERE IS A DIFFERENCE BETWEEN THEORETICAL AND PRACTICAL RESEARCH, SCIENTIFIC AND TECHNOLOGICAL RESEARCH, ABSTRACT AND CONCRETE RESEARCH, AND A BARRIER WHICH SOMETIMES IS DIFFICULT TO PERCEIVE BETWEEN RESEARCH AND SIMPLE EXPERIMENTATION OR TESTING OF SITUATIONS AND QUALITIES WHICH IN ONE WAY OR ANOTHER ALL OF US TRY TO DO EVERY DAY. PERHAPS A FACT DIFFERENTIATING THE "MODERN WORLD" WITH THE "ANCIENT WORLD" IS THAT ONLY THE MODERN WORLD HAS OPENED UP THE PATH TO THE POSSIBILITY AND NEED FOR CONTINUOUS IMPROVEMENT. SOMETHING SIMILAR HAPPENED WHEN IT WAS ACCEPTED THAT THE EARTH IS NOT FLAT...

## II.

A NEW SOCIOLOGICAL PHENOMENON IS ARISING IN THE "HIGH RISK SOCIETY": "SAFETY" AS A SOCIAL NEED FOR INDIVIDUAL AND COMMUNITY PROTECTION. THIS HAS CREATED A CONCERN FOR SAFETY THAT HAS AFFECTED SOCIAL STRUCTURES AND AT THE SAME TIME HAS PRODUCED PSYCHOLOGICAL REACTIONS, NOT ALWAYS JUSTIFIED, THAT MAY AFFECT THE FUTURE OF HUMANITY.

THE ANTIDOTE FOR RISK IS SAFETY. THIS MAKES THE CONTINUOUS GROWTH IN THIS FIELD QUITE PREDICTABLE, SINCE PROGRESS INCREASES RISK, AND CREATES NEW AREAS OF EMPLOYMENT AND NEW FIELDS OF RESEARCH TO FAVOUR IT IN AN EFFICIENT MANNER.

THE SEARCH FOR SECURITY IS INHERENT TO THE HUMAN SPIRIT, WHICH HAS ALWAYS CONSPIRED IN DANGERS WITH SUPERNATURAL PROJECTIONS THAT EXCEED MAN'S OWN POWER AND MEANS, AS THE RISKS EXCEED THAT WHICH IT IS SUBJECTED TO. SECURITY IS SOUGHT FOR IN THE PRESENT AND IN THE FUTURE, ECONOMICALLY AND SPIRITUALLY, AS WELL AS IN FAMILY AND SOCIAL RELATIONSHIPS.

SECURITY AFFECTS SOCIAL STABILITY - REVOLUTION AND WAR ARE PHENOMENA RELATED TO THE SECURITY OF THE HUMAN NUCLEUS -; IT AFFECTS PERSONAL LIFE OR INTEGRITY AND PATRIMONIAL STABILITY, DIRECTLY THROUGH PHYSICAL DESTRUCTION, AND INDIRECTLY THROUGH FINANCIAL OBLIGATIONS THAT ARE A CONSEQUENCE OF VOLUNTARY OR INVOLUNTARY EVENTS, INCLUDING ITS SECONDARY REPERCUSSIONS.

TERMS SUCH AS "PROTECTION" AND "PREVENTION" OF RISKS AND EVEN "REHABILITATION" TO REESTABLISH PREVIOUS INTEGRITY ARE RELATED TO SECURITY.

THE TERM "SAFETY" IS EXTENSIVE AND VAGUE, AND THEREFORE IT IS NECESSARY TO EXAMINE ITS DIVERSITY, CLASSIFYING IT WHEN POSSIBLE, FUNDAMENTALLY CONSIDERING THE RISKS THAT CAN POSE A THREAT: NATURAL EVENTS: EARTHQUAKES, FLOODS, HURRICANES UNDER DIFFERENT NAMES; PHYSICAL EVENTS: DERIVED FROM THE USE OF ELECTRICITY, A CONSEQUENCE OF MECHANICAL FORCES, EXPLOSIONS OF VARIOUS TYPES, ESPECIALLY THOSE CAUSED BY NUCLEAR PHENOMENON WITH THE CONSEQUENCES OF RADIATION, CONTAMINATION AND EXPLOSION; CHEMICAL: FIRES, CHEMICAL EXPLOSIONS, CORROSION; BIOLOGICAL: BACILLI, BACTERIAS, VIRUSES AND OTHER SIMILAR AGENTS; TECHNICAL: RESULT OF DESIGNS OR PROJECTS, MANUFACTURING, CONSTRUCTION, ASSEMBLY MOUNTING OR INSTALLATION, CONSERVATION OR MAINTENANCE; AND THE HUMAN FACTOR: INDIVIDUALS OR GROUPS, VOLUNTARY OR INVOLUNTARY, LARCENY, THEFT, ROBBERY, SABOTAGE, INDUSTRIAL ESPIONAGE, RIOTS, REVOLUTION OR WAR, AND TERRORISM, THE MOST RECENT TOOL OF AN UNDECLARED WAR.

THE ABOVE RISKS ARE ALMOST INVARIABLE IN THE HISTORY OF HUMANITY AND WITHOUT ANY GREAT NOVELTY AT THE PRESENT, BUT NEVERTHELESS ONLY NOW DO WE CLASSIFY OUR SOCIETY OR CIVILIZATION AS ONE OF HIGH RISK, AND THIS IS JUSTIFIED IN SEVERAL AREAS:

- THE PHYSICAL IMPACT OF NATURAL RISKS HAVE HARDLY VARIED BUT THE NUMBER OF HUMAN BEINGS AND THE ACCUMULATION OF VALUABLE GOODS CAN HAVE FAR LARGER CONSEQUENCES, EVEN MORE IF ADDITIONALLY THEY AFFECT THE SOCIAL ATMOSPHERE HEATED BY BROADCASTING MEDIA WHICH BASE THEIR SUCCESS ON MAGNIFYING CERTAIN EVENTS.
- THE APPEARANCE OF FACTORS THAT INCREASE THE IMPACT OF THE ALREADY KNOWN RISKS, SUCH AS THE SOCIOLOGICAL IMBALANCE AS A CONSEQUENCE OF THE UNLIMITED EXTENSION OF THE CONCEPT OF FREEDOM AND THE GREATER POSSIBILITY FOR THE INDIVIDUAL USE OF HIGHLY DESTRUCTIVE MEANS.
- THE TECHNOLOGICAL RISKS IN PHYSICAL, CHEMICAL OR BIOLOGICAL AREAS, WITH CONSEQUENCES THAT ARE DIFFICULT TO PREDICT AND CAN NOT ONLY AFFECT THE SURVIVAL OF URBAN AREAS OR POLITICAL COMMUNITIES, BUT ALSO THE WHOLE OF HUMANITY.
- THE NEW PERMEABILITY OF NATIONS AND PEOPLES WHICH INCREASES INSECURITY IN SITUATIONS THAT WERE UNTHINKABLE BEFORE, ESPECIALLY AS A RESULT OF THE INTERNATIONALIZATION OF TERRORISM.

HISTORICALLY, SECURITY WAS DIRECTED TOWARDS PROTECTION AGAINST EXTERNAL FORCES, AS HAS OCCURRED IN PRACTICALLY ALL THE WARS OF HUMANITY, AND ITS MEANS OF OFFERING PROTECTION WAS THE ARMY, A POLITICAL TOOL FOR THE SAFETY OF A NATION. IN THE LAST FEW DECADES, SAFETY ACQUIRES OTHER CHARACTERISTICS. AS FEAR AND THE MEANS TO

MAINTAIN "FOREIGN SAFETY" WERE DECREASING, THIS WAS DELEGATED TO THE "SUPER POWERS", WHOSE SCIENTIFIC AND TECHNOLOGICAL ADVANCES ALMOST MAKES THE ONLY ONES RESPONSIBLE FOR WORLD SAFETY. BUT, ON THE OTHER HAND, AN EXTENSIVE FIELD OPENS UP FOR "CITIZEN SAFETY" THAT NEEDS PRIVATE MEANS OF PROTECTION IN CONTRAST TO THE PREVIOUS MONOPOLY OF PUBLIC MEANS TO THIS END.

IN ADDITION, AREAS OF SAFETY FOR PROTECTION AGAINST NEW RISKS ARISE, THAT BECOME A CONCERN FOR ALL, EVEN WITHOUT A WAR, A NATURAL CATASTROPHE OR A NUCLEAR EXPLOSION, BECAUSE THEY AFFECT THE QUALITY OF LIFE AND THE POSSIBILITY OF SURVIVAL.

ON THE WHOLE SAFETY IN ITS DIFFERENT MANIFESTATIONS BECOMES AN IMPORTANT PSYCHOLOGICAL AND SOCIOLOGICAL FACTOR, THE SAME AS THE ARMY WAS, IN A DIFFERENT MANNER, IN THE SOCIAL STRUCTURE OF PAST CENTURIES.

SAFETY ARISES AS AN INDISPENSABLE FACTOR; FOR MAN AS AN INDIVIDUAL IN HIS DAY TO DAY LIFE, HEALTH, WORK ACTIVITY AND SOCIAL RELATIONS; FOR THE NATURAL ENVIRONMENT, ATMOSPHERE, WATER, SOIL, VEGETATION; FOR THE GOODS CREATED, RESIDENTIAL, EDUCATIONAL, SANITARY, AND ADMINISTRATIVE BUILDINGS, ETC.; FOR THE ECONOMIC ACTIVITY, COMMERCIAL PREMISES, INSTALLATIONS, PROCESSES, WAREHOUSES INDUSTRIAL PRODUCTS, COMMERCIAL OR OTHER SERVICES, RURAL MEANS, ETC.

THERE ARE NOT ONLY NEW RISKS BUT ALSO NEW SOCIAL DEMANDS FOR STABILITY AND SECURITY:

HEALTH LEVEL, WITH GENERALIZED CRITICISM IN SPITE OF THE FACT THAT IN A SHORT PERIOD OF TIME LIFE EXPECTANCY HAS BEEN INCREASED BY MORE THAN TWENTY YEARS.

QUALITY OF LIFE, CONSIDERED INHERENT TO INDIVIDUAL INTEGRITY, ERGONOMIC DEMANDS THAT A SHORT TIME AGO WERE UNPREDICTABLE REGARDING COMFORT AT WORK, VISUAL AND AUDITORY ENVIRONMENT, AND OTHERS BELONGING TO AN UNLIMITED HEDONISM.

CULTURAL AND ARTISTIC POSSIBILITIES OR AT LEAST THE OUTWARD APPEARANCE OF SAME.

PERMANENT EMPLOYEMENT, CONSIDERED AS AN UNRELINQUISHABLE AND UNMODIFIABLE RIGHT IN THE LIFE OF MAN.

WITH THIS NEW CONCEPT OF SAFETY, ESSENTIALLY FRAGMENTED AND DISCORDANT, AND IN MANY CASES EXAGGERATED AND QUESTIONABLE, PRODUCED BY EVENTS AND CIRCUMSTANCES QUITE DIFFERENT IN ORIGIN AND NATURE, A UNITARY CONCEPTION OF "INTEGRAL SAFETY" IS BEGINNING TO EMERGE, WHICH IN TURN TENDS TOWARDS A CONCEPT OF "FEASIBLE SAFETY" THAT AFFECTS ALL LEVELS, TECHNICAL AND LEGAL STAGES, AND WHICH CAN BE OFFERED TO THE FAMILY, IN PUBLIC LIFE, AT THE COMPANY AND IN THE WHOLE SOCIAL BODY, IN A COMPLETE WAY AND NOT ONLY IN LIMITED SPECIFIC ASPECTS.

A CONSEQUENCE OF THIS TENDENCY IS AN INTEGRAL VISION OF RISKS, WHICH ASKS FOR AND ALLOWS GLOBAL ANALYSIS AND TECHNICAL COOPERATION AT NATIONAL AND INTERNATIONAL LEVELS, AN AMPLE SPREADING OF KNOWLEDGE AND OPENNESS OF INFORMATION SETTING THE BASIS FOR A POSITIVE CONCEPT OF SAFETY AS A WAY OF PROMOTING AND IMPROVING THE VALUES OF MAN, THE GROUP, AND SPECIFICALLY OF THE CORPORATION.

AT THE SAME TIME THE QUESTION ARISES: WHO IS RESPONSIBLE FOR PROMOTING AND ENCOURAGING SAFETY?

GOVERNMENTS HAVE THE OBLIGATION OF TAKING MEASURES FOR A HIGH DEGREE OF SAFETY, AND INCLUDING DIRECT ACTION ON THIS MATTER.

CORPORATIONS, ADMINISTRATORS OF A MAJOR PORTION OF THE NATIONAL HERITAGE AND WITH ECONOMIC MEANS TO PROMOTE SAFETY.

INSURANCE COMPANIES, PROFESSIONALLY DEDICATED TO THE ADMINISTRATION AND COMPENSATION OF RISKS, WITH SPECIAL OBLIGATIONS DUE TO THE FACT THAT THEIR CORPORATE OBJECTIVE IS CLOSELY CONNECTED TO SAFETY.

INSTITUTIONS THAT SPECIALIZE IN SAFETY, PUBLIC OR PRIVATE, NON-PROFIT OR COMMERCIAL, "DIRECT PROFESSIONALS" THAT SHALL ENLARGE THEIR FIELD OF ACTION WHEN THE CONCEPT OF "INTEGRAL SAFETY" IS IMPOSED IN DIFFERENT ACTIVITIES AND AREAS OF BEHAVIOUR.

NATURALLY, THE LAST RESPONSIBILITY OF SAFETY IS OF EACH CITIZEN, WITH THE OBLIGATION TO TAKE ON THE RISKS HE IS SUBJECT TO AND TO PREPARE MEASURES TO ELIMINATE OR DECREASE THEM, BY HIMSELF OR THROUGH THE INSTITUTIONS OF WHICH HE IS A MEMBER, OR UPON WHICH HE HAS INFLUENCE.

### III.

THE "CORPORATION" CONCEPT IS VAST AND VARIED, AND EMBRACES FROM INDIVIDUAL OR SMALL FAMILY BUSINESS ACTIVITY TO LARGE CORPORATIONS WITH A LARGE SHARE OF THE MARKET IN A COUNTRY OR IN AN OPERATIONAL AREA, WHICH, BECAUSE OF THEIR OWN LOGISTICS, OCCUPY A SITUATION OF SEMI-MONOPOLY IN WHICH THEY CAN DEVELOP THEIR OWN POLICY AND SHOW LITTLE SENSITIVITY FOR THE IMMEDIATE COMPETITION.

NEITHER OF THESE TWO EXTREMES ARE CHARACTERISTIC OF THE TERM "CORPORATION OR ENTERPRISE" THAT NORMALLY MEANS A "GROUP OF PEOPLE AND FINANCIAL MEANS COORDINATED TO OFFER PRODUCTS AND SERVICES WITH BALANCED RESULTS, RETRIBUTION FOR WORK AND FOR THE CAPITAL PROVIDED AND SURPLUS TO SELF-FINANCE PART OF ITS GROWTH AND ATTRACT CAPITAL TO ACCELERATE IT". OF COURSE, THIS IMPLIES A COMPETITIVE MARKET THAT IMPOSES "SUCCESSFUL MANAGEMENT" AND REDUCES DEPENDENCY ON CIRCUMSTANTIAL ADVANTAGES.

THE ENTERPRISE CAN BE CONCEIVED AS AN "INSTRUMENT FOR THE PROFIT OF ITS SHAREHOLDERS, DIRECTORS OR EMPLOYEES, FOR WHICH IT PRODUCES GOODS OR SERVICES", OR AS "A UNIT OF SERVICE TO THE COMMUNITY IN A SPECIFIC AREA", WHICH ALLOWS THOSE PEOPLE A LARGE PROFIT IF THERE IS A GREAT AMOUNT OF SUCCESS IN THE MANAGEMENT OF THE COMPANY. THE ORIGINAL SHAPING OF THIS LAST CONCEPT COMES FROM AN ENTREPRENEUR, HENRY FORD, WHO CREATED ONE OF THE LARGEST INDUSTRIAL ENTERPRISES OF THE MODERN WORLD USING THIS PRINCIPLE FOR THE FIRST TIME IN AN EXPLICIT AND CONSCIOUS WAY. ON THE OTHER HAND, NO CORPORATION WITHOUT A SENSE OF SERVICE TO THE PUBLIC CAN BE PERMANENTLY SUCCESSFUL IN MODERN SOCIETY EXCEPT WHEN IT IS PROTECTED BY THE STATE AGAINST THE PUBLIC INTEREST.

BUT THIS IS NOT ENOUGH. SHOULD THE ENTERPRISE LIMIT ITSELF TO THE PRESENTATION OF SERVICES TO ITS CUSTOMER OR DO ITS OBLIGATIONS EXTEND TO THE PUBLIC OF AN AREA OF ACTIVITY, OR EVEN OUTSIDE ITS STRICT AREA OF OPERATIONS? THIS LAST POINT IS QUESTIONABLE, EXCEPT IN SOME VERY SPECIAL CASES, BUT IT IS ADMITTED IN THE ECONOMIC CULTURE OF MANY COUNTRIES THAT AN ENTERPRISE THAT IS IN SOME WAY A LEADER IN AN AREA OF ACTIVITY HAS OBLIGATIONS WHICH MUST BE FINANCED FROM THEIR OWN PROFITS, AND THIS, TO A CERTAIN EXTENT, MUST BE POINTED OUT AS A BUSINESS SELF-INTEREST THAT LOOKS FOR LONG TERM PROFITS THROUGH GOOD PUBLIC IMAGE.

THIS TRUE INSTITUTIONAL RESPONSIBILITY CREATES OBLIGATIONS THAT ARE LESS PRECISE THAN DIRECT BUSINESS OBLIGATIONS AND LIABLE TO DEVELOP IN A DIFFERENT WAY IN EACH CORPORATION, EACH SECTOR, EACH COUNTRY, AND EVEN EACH PERIOD, SINCE THEY ARE CONSEQUENCES OF SPECIFIC SOCIAL SITUATIONS. THE "SOCIAL BALANCE", AT TIMES QUITE POPULAR, CONSTITUTES AN ATTEMPT TO MEASURE THE ACTIONS OF SOCIAL RESPONSIBILITY IN LARGE CORPORATIONS EVEN THOUGH THEY ARE FREQUENTLY LIMITED TO VERY SPECIFIC ASPECTS.



IN AN IMPLICIT OR EXPLICIT WAY ALL IMPORTANT WESTERN AND EASTERN CORPORATIONS HAVE PATTERNS OF CONDUCT, PERMANENT OR LINKED TO SPECIFIC SITUATIONS, WHICH LEAD THEM TO HAVE INTERESTS OUTSIDE THEIR "PROFIT OBJECTIVES", THAT EVEN TEMPORALLY LIMIT THESE. EVEN THOUGH IN SOME CASES THEY PARTICIPATE IN OTHER AREAS, IT IS OBVIOUS THAT THEY FEEL BOUND AND COMMITTED TO SUCH BROADER AIMS MAINLY WITHIN THEIR OWN SPHERE OF ACTIVITY.

THE CORPORATION'S SOCIAL RESPONSIBILITY IS DIRECTED TO VARIOUS DIFFERENT AREAS:

THE AREA OF PERSONNEL RELATIONS, GOING BEYOND THE LEGAL, CONTRACTUAL OBLIGATIONS, WITH A DOUBLE ASPECT OF SPECIAL ADVANTAGES, CONSIDERING THE EMPLOYEES AS PARTICIPANTS IN THE COMPANY AND IN SOME DECISIONS, AND WITH MORE EQUITABLE TREATMENT IN FAVOUR OF THOSE OF SMALLER INCOME. MANY CORPORATIONS' "SOCIAL BALANCES" REFLECT THESE MEASURES, AS WELL AS THE FRENCH LEGISLATION IN REGARD TO THIS MATTER.

MORE EQUITABLE SOCIAL RELATIONS, AS IS REFLECTED IN THE UNITED STATES IN FAVOUR OF EMPLOYING MINORITY ETHNIC OR SOCIAL GROUPS, OBJECT OF DISCRIMINATION AND LIMITED IN THEIR CAPACITY.

THE ETHICS OF INVESTMENTS, WITH REGARD TO COUNTRIES THAT DO NOT RECOGNIZE EQUAL HUMAN RIGHTS, OR BECAUSE THEY COULD CREATE GENERAL OR DIRECT HEALTH HAZARDS.

PROTECTION OF THE CIVIC ENVIRONMENT, MAINLY IN PLACES WHERE THE CORPORATION HAS A PROMINENT LOCATION; AND OF CULTURAL AREAS AND OTHER TYPES OF INVESTMENTS THAT ARE DIFFICULT TO MAKE PROFITABLE.

JOINT ACTION WITH COLLEAGUES IN "PROFESSIONAL CIVIC ACTIVITY".

IN ALL OF THESE CASES, RESPONSIBILITY IS MANIFESTED IN NON-PROFIT ACTIVITIES, A LOGICAL CONSEQUENCE OF PARTICIPATING IN NATIONAL WEALTH THAT, WITH OR WITHOUT LAWS, WITH OR WITHOUT DIRECT REFLECTION APPEARS IN "INSTITUTIONAL ENTERPRISES" THAT, BECAUSE OF THEIR SIZE OR HIGH MARKET SHARE, BECOME AN OLIGOPOLY DE FACTO, NATURALLY PAYING A SOCIAL PRICE.

THERE ARE INSTITUTIONS THAT PROMOTE THIS LINE OF CORPORATE CONDUCT: THE "CORPORATE SOCIAL RESPONSIBILITY COMMITTEE" OF THE AMERICAN COUNCIL OF LIFE INSURANCE IN THE UNITED STATES; THE UNIAPAC (INTERNATIONAL CHRISTIAN UNION OF BUSINESSMEN EXECUTIVES), WIDELY KNOWN IN EUROPE AND LATIN AMERICA; AND THE BBC (BISHOPS-BUSINESSMEN CONFERENCE) OF THE PHILIPPINES, THAT EVEN PLAYED A PART IN THE OVERTHROW OF PRESIDENT MARCOS.

ANOTHER DEMONSTRATION OF "CORPORATE SOCIAL RESPONSIBILITY" OF A MORE SPECIFIC NATURE IS THE PARTICIPATION AND AIDE TO CLIENTS IN INDIRECT TECHNICAL AREAS, GOING BEYOND CONTRACTUAL OBLIGATIONS AND PROJECTING CORPORATE ACTION TO SOLVE PROBLEMS. THIS COMES UP IN VARIOUS CORPORATE SECTORS AS A LOCAL REFLECTION OF ITS OWN ACTIVITY, AS IS THE CASE OF INSURANCE AND SAFETY. WE THE INSURERS ARE IN THE "RISK BUSINESS", NOT ONLY IN FINANCIAL COMPENSATION OF ACCIDENTS, AND THAT IS WHY SOME OF US CONSIDER "SAFETY" AS "OURS" IN ITS DIFFERENT FORMS AND AREAS, FOR THE BENEFIT OF OUR CUSTOMERS, WHOSE RISKS WE TAKE OVER WITHOUT WAITING UNTIL THEY FIND THEMSELVES AFFECTED BY THE CONSEQUENCES. SINCE WE ARE INVOLVED IN THE AREA OF SAFETY, WE SHOULD INVESTIGATE, NOT ONLY FOR THE IMPROVEMENT OF MEASURES AND THE APPLICATION OF THESE MEASURES, BUT ALSO INTO THE VERY NATURE OF THE RISKS, FIRE, VEHICLES, TRAFFIC ACCIDENTS OR LABOUR ACCIDENTS, THE DETERIORATION OF THE ENVIRONMENT, ETC.

WE MUST TAKE INTO ACCOUNT THAT INSURERS, BY REASON OF THEIR OWN ACTIVITIES, ARE FINANCED BY THEIR CUSTOMERS, SINCE INSURERS RECEIVE THE PRICE OF THEIR SERVICES IN ADVANCE, WHEREAS THEIR SERVICES MATERIALIZE AFTER SOME TIME, YEARS IN THE CASE OF LIFE INSURANCE. THAT IS WHY THE SOCIAL OBLIGATION OF INSURERS IS NOT LIMITED TO THEIR SAFETY ACTION. IT ALSO IMPLIES A "NATIONAL FINANCIAL RESPONSIBILITY", THAT COORDINATES THE STRICT AND IRRENOUNCIBLE DEFENSE OF LONG TERM INTERESTS OF THE POLICYHOLDERS WITH A COLLABORATION IN THE ECONOMY AS INSTITUTIONS THAT ADMINISTRATE A SUBSTANTIAL SHARE OF THE NATIONAL WEALTH.

#### IV.

THE TERM "SAFETY" IS EXTENSIVE, AND HAS MANY MEANINGS; IT WOULD BE IMPOSSIBLE TO TRY TO CLASSIFY IT AT THIS TIME. I AM ONLY REFERRING TO THE ASPECTS OF "SAFETY" DIRECTLY OR INDIRECTLY RELATED TO THE INSURANCE INDUSTRY AND WITHIN THIS TO THOSE THAT REQUIRE "RESEARCH ACTIVITY".

THE PERSONAL PHYSICAL INTEGRITY REQUIRES A SAFETY POLICY TO BENEFIT POLICYHOLDERS OF LIFE, MOTOR, OR WORKMEN'S COMPENSATION AND THIRD PARTY LIABILITY INSURANCE POLICIES. IT IS WORTH EMPHASIZING:

PREVENTIVE MEDICINE, SEEKING TO IMPROVE CONDITIONS AND QUALITY OF LIFE AND IMMEDIATE RECOGNITION OF CERTAIN ILLNESSES. INSURERS SHOULD CONTRIBUTE TO EXTEND METHODS OF DETECTION AND TO ENCOURAGE RESEARCH EFFORTS TOWARDS AN EFFICIENT ACTION.

PROTECTION OF ELDERLY MEN AND WOMEN FROM CARDIAC AND VASCULAR INJURIES, THE GREATEST CAUSE OF DEATH OF LIFE INSURANCE POLICY-HOLDERS, BY DIFFUSING METHODS TO DETECT INJURIES AND TREAT THEM IMMEDIATELY, EVEN FINANCING SPECIAL EMERGENCY UNITS.

PREVENTION OF PERSONAL ACCIDENTS ON THE ROAD OR ON THE JOB, A MAJOR CAUSE OF DEATH AND INJURIES AMONG THE YOUNG ADULT POPULATION, NORMALLY INSURED AGAINST SUCH RISKS.

PREVENTION OF ACCIDENTS FROM CHEMICAL, PHYSICAL OR BIOLOGICAL AGENTS THAT AFFECT HEALTH, WITHIN THE AREA OF ENVIRONMENTAL AND INDUSTRIAL HYGIENE, AND WHICH WILL SOON AFFECT THIRD PARTY LIABILITY INSURANCE.

INSURANCE COMPANIES SHOULD ACTIVELY PARTICIPATE IN THESE AREAS OF SAFETY, WITH ECONOMIC MEANS, EXPERTS AND HUMAN TEAMS, BY CREATING AN EFFICIENT NATIONAL PROGRAM TO STIMULATE AND ENCOURAGE SOCIETY AS A WHOLE TO BE MORE CONCERNED.

THE PRESERVATION OF GOODS, MATERIAL EQUIPMENT AND INTELLECTUAL CREATIONS (PROGRAMS, SYSTEMS AND "EXPERT SYSTEMS" OF DATA PROCESSING) IS ANOTHER PRINCIPAL AREA OF SAFETY, SINCE THE ECONOMIC ACTIVITY THAT SHAPES TODAY'S WORLD REQUIRES LARGE SCALE EQUIPMENT. THE INSURANCE COMPANY'S BUSINESS IS TO COMPENSATE FOR ACCIDENTAL LOSS OF INDIVIDUAL PROPERTY AND "FINANCE THE REESTABLISHMENT OF ITS INTEGRITY", BUT IT SHOULD ALSO CONTRIBUTE TO FACTORS THAT HELP REDUCE THOSE LOSSES AND, TO THIS END, ADVISE IN ITS "RECONSTRUCTION", AND AT TIMES PARTICIPATE DIRECTLY OR INDIRECTLY IN IT. BUT THE INSURERS CANNOT FULFIL THEIR AIM IF, WHILE ACCUMULATING FUNDS TO COMPENSATE LOSSES, THEY DO NOT COLLABORATE AT THE SAME TIME TO PREVENT THEM. SOME COMPANIES SUCH AS "FACTORY MUTUAL" CONSIDER IT INHERENT TO THEIR OPERATION AND HAVE SO FOR MORE THAN 150 YEARS. THERE ARE MANY INTERPRETATIONS IN THIS ACTION: FROM RECOMMENDATIONS TO REDUCE RISK OR THE CONSEQUENCES OF AN ACCIDENT TO THE RESEARCH OF THE CAUSES OF FIRE, THE ANALYSIS OF ITS BEHAVIOUR AND THE MATERIALS USED IN BUILDINGS, INSTALLATIONS AND EQUIPMENT, RESISTANCE OF MATERIALS, ETC. THAT SERVE TO INCREASE SAFETY AND IMPROVE CONDITIONS OF PERMANENT INTEGRITY OF MATERIAL GOODS. THIS ALSO FAVOURS THE COMMUNITY SINCE IT REDUCES THE OVERALL AMOUNT OF WASTE AND THE DIRECT OR INDIRECT COST OF THIS CONCEPT.

CONSERVATION OF THE ENVIRONMENT REQUIRES COORDINATED EFFORTS BY BOTH CORPORATIONS AND PUBLIC ENTITIES AND THE INSURANCE INSTITUTION, BY MEANS OF ANALYSIS, STUDY AND RESEARCH, WILL HAVE TO BE PART OF THIS EFFORT SINCE IT IS GETTING INCREASINGLY COMMITTED TO ECONOMIC COMPENSATIONS FOR DIRECT ENVIRONMENTAL DAMAGE OR THIRD PARTY LIABILITY.

TRANSPORTATION, WHERE INSURANCE ORIGINATED AND TO WHOSE DEVELOPMENT AND SAFETY THE INSURERS HAVE SO MUCH CONTRIBUTED WITH THEIR REGULATIONS, TODAY HAVE UNDERGONE A PROFOUND TRANSFORMATION - LOOK AT THE SPACE AGE - WHERE THIS TYPE OF COVERAGE IS NECESSARY AND SHOULD NOT BE PURELY FINANCIAL.

THE THREAT OF LOSSES CAUSED BY NATURE, CATASTROPHES OR NORMAL EVENTS, IS AN IMPORTANT AREA OF RISK AND OF SAFETY ACTION. IT IS NOT POSSIBLE TO AVOID THEIR OCCURRENCE BUT IT IS POSSIBLE TO DETECT THEM, TO APPROXIMATELY PREDICT THEIR FREQUENCY AND TIME OF OCCURRENCE, ASPECTS THAT SHOULD SHAPE A SAFETY POLICY AND IN WHICH RESEARCH ACTIVITIES ARE ESSENTIAL, ESPECIALLY IN THE CASE OF EARTHQUAKES AND DAMAGES CAUSED BY WIND AND WATER.

THE VOLUNTARY BEHAVIOUR OF MAN MAY ALSO CAUSE THIRD PARTY LOSSES, MATERIAL OR PERSONAL, AFFECTING THE INSURANCE FIELD, WHICH ON OCCASIONS MAY EXCLUDE THIS COVERAGE, AND IN WHICH THERE IS SPACE FOR IMPORTANT SAFETY ACTIONS. WARS, REVOLUTIONS, RIOTS, AND RAIDS ARE CLASSIC CASES OF DESTRUCTIVE ACTIVITIES WHICH NEED ANALYSIS AND INVESTIGATION OF THE HUMAN BEHAVIOUR THAT ORIGINATES, INTENSIFIES OR SUBDUES THE CONSEQUENCES OF THESE SITUATIONS, NOW AGGRAVATED BY THE INSTITUTIONALIZATION OF TERRORISM.

THE UNFORESEEABLE CONSEQUENCES OF A VOLUNTARY ACTION OF MAN IN HIS CREATION OF MANUFACTURED PRODUCTS, NEW TECHNOLOGIES, NEW SCIENTIFIC METHODS, BEHAVIOUR OF SUBSTANCES AND MATERIALS JUSTIFIABLY USED, ETC.

THE INVOLUNTARY ACTION OF MAN IS ALSO AN IMPORTANT CAUSE OF LOSSES AND ACCIDENTS. IT ALSO REQUIRES ACTION TO IMPROVE THE ANALYSIS OF PROBABLE BEHAVIOUR FOR PROCLIVITY TO NEGLIGENCE AND OTHER SUBJECTIVE CIRCUMSTANCES. NOT ONLY DO HUMANITARIAN REASONS AND OBJECTIVE PROMOTION OF SAFETY CONTRIBUTE TO THIS BUT IT BECOMES ESSENTIAL FOR A GREATER AWARENESS IN WESTERN SOCIETY TO THE DEMAND FOR LIABILITY OF INVOLUNTARY HUMAN ACTS WITH INCREASING SOCIAL CONSEQUENCES, AND WHICH AN ACTION OF THIS TYPE COULD REDUCE.

IN ALL OF THESE AREAS, RESEARCH BY INSURANCE COMPANIES CAN "INCREASE LEVELS" OF DEVELOPMENT THAT WOULD SYSTEMATICALLY BE:

- INVESTIGATION OF THE CAUSES OF ACCIDENTS.
- INVESTIGATION OF MEANS TO PREVENT AND AVOID THEM
- INVESTIGATION OF INSTRUMENTS TO REDUCE THEIR CONSEQUENCES AND PROTECT ONESELF, OR
- INVESTIGATION OF SYSTEMS TO REESTABLISH, RECUPERATE, REHABILITATE OR SAVE THE ACCIDENT VICTIM (MATERIAL OR HUMAN).

THE OBJECTIVE SHOULD BE TO REDUCE THE CONSEQUENCES OF ACCIDENTS AND COOPERATE IN THE REDUCTION OF THE SOCIAL COST OF THE RISKS.

ALL OF THESE ASPECTS ARE PROMOTING NEW FIELDS FOR "SAFETY ACTION", THAT DIRECTLY AFFECT INSURERS AND THAT OFFER THEM AN ARRAY OF SOCIAL BEHAVIOUR THAT VASTLY EXCEEDS WHAT THEY CAN DO FOR THEMSELVES. THIS SOCIAL BEHAVIOUR SHOULD RECEIVE SPECIAL CONTRIBUTION, INCLUDING IN DEFENSE OF THEIR INSTITUTIONAL SURVIVAL, FROM THE LEADING INSURERS WITH A HIGH MARKET SHARE AND THE MEANS TO MAINTAIN A "STATE OF THE ART" SITUATION IN MANAGEMENT AND ADMINISTRATION, WHICH INCREASES THEIR PRIVILEGED SITUATION IN THE MARKET AND CONSEQUENTLY THEIR OBLIGATION TO ACT IN TWO ASPECTS: INTEGRAL SAFETY FOR THEIR CUSTOMERS AND, BASED ON THE PREVIOUS POINT, GENERAL MEASURES TO BENEFIT THE ENTIRE POPULATION.

IT IS VERY IMPORTANT TO POINT OUT THAT RESEARCH IN SAFETY SHOULD NOT ONLY BE SCIENTIFIC OR TECHNICAL, CHEMICAL OR PHYSICAL, PHYSIOLOGICAL OR BIOLOGICAL, BUT ALSO STATISTICAL AND SOCIOLOGICAL, BECAUSE ANY SAFETY POLICY REQUIRES PRIOR KNOWLEDGE OF EVENTS IMPOSSIBLE TO AVOID ENTIRELY, WHOSE ANALYSIS SERVE TO DEFINE THEM, TO APPROXIMATELY PREDICT THEIR OCCURRENCE AND TO TAKE POSSIBLE MEASURES TO REDUCE THEIR EFFECTS. THIS TYPE OF RESEARCH IS INCLUDED MORE SPECIFICALLY IN THE AREAS OF INSURERS, WHO ARE NECESSARILY EXPERTS IN STATISTICS AND RISK ANALYSTS ON THE BASIS OF PARTIAL INFORMATION.

THE INSURERS AND SAFETY ASSOCIATIONS HAVE WORKED ON DRAWING UP SAFETY REGULATIONS, JOINING FORCES FOR PREVENTION AND ANALYSIS OF SAFETY IN INDUSTRIAL MACHINERY AND EQUIPMENT. NEVERTHELESS, THESE MEASURES STILL HAVE A LONG WAY TO REACH, IN A COUNTRY SUCH AS OURS, A DEVELOPMENT BALANCED WITH THE GROWTH OF INSURANCE ACTIVITY AND THE RISKS OF OUR SOCIAL ENVIRONMENT.

FURTHERMORE, THIS SAFETY OBJECTIVE REQUIRES RESEARCH AND ANALYSIS OF SITUATIONS AND PROBLEMS, AND COLLABORATION AMONG PUBLIC INSTITUTIONS AND ENTERPRISES. CONSEQUENCE SHOULD NOT BE MONOPOLIZED BY INSURANCE; THIS FUNDAMENTALLY CORRESPONDS TO "SOCIETY", OF WHICH THE INSURANCE ACTIVITY IS AN INTEGRAL PART, AND WITHIN IT, TO OTHER IMPORTANT SOCIAL AGENTS. INSURERS SHOULD PROBABLY, BESIDES PRACTICING DIRECT ACTION, ADVISABLE IN SOME CASES, PARTICIPATE IN THE PROMOTION AND AIDE TO OTHER SAFETY AGENTS, THEREFORE OBTAINING MAXIMUM EFFECTIVENESS IN THEIR ACTION.

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MY EARLIER REFLECTIONS ARE A PRODUCT OF A LONG CORPORATE LIFE DEDICATED TO EXAMINING MY PROFESSION AND ITS NATURE. THE MAPFRE SYSTEM, WHERE A PURELY COMMERCIAL FRAMEWORK IS DEEMED INSUFFICIENT,

HAS BEEN BASED ON THESE IDEAS: CONSCIOUS OF ITS OBLIGATIONS AND RESPONSIBILITIES, COMMITTED TO PUBLIC SERVICE MORE THAN TO USING THE PUBLIC, AND WITH THE VOCATION OF SPREADING SOCIAL PEACE AND JUSTICE, VERY DIFFICULT AT TIMES IN OUR SOCIETY.

INTUITION, MORE THAN REFLECTION, BROUGHT THE MAPFRE SYSTEM SOME TWENTY YEARS AGO - WHEN IT WAS STILL A SMALL MUTUAL INSURANCE COMPANY NOT A COMPLEX GROUP AS TODAY - TO SELECT THE FIELD OF SAFETY AS THE MOST SUITABLE TO PAY BACK SOCIETY FOR THEIR TRUST. TO THIS END THE FUNDACION MAPFRE WAS EXCLUSIVELY DEDICATED TO THIS AREA, MAKING IT THE OWNER OF THE NAME "MAPFRE", WITH A RIGHT TO RECEIVE A FEE FOR THE USE OF THIS NAME, SO THAT THE DEVELOPMENT OF MAPFRE COMPANIES ALLOW THE INCREASE OF FUNDS DEDICATED TO THE "POLICY OF SAFETY".

THIS INTENSE AND EXCLUSIVE DEDICATION TO SAFETY CAN BE CONSIDERED THE VOLUNTARY EXPRESSION OF PEOPLE WHO PROVIDE AN INDEPENDENT SOCIAL SERVICE, PERHAPS A SYMBOL OF HOW MAN IS MORE PRODUCTIVE IN HIS INDEPENDENT ACTIONS THAN WHEN SUBJECT TO PLANNING WHICH, IN ANY OF ITS MODALITIES, LIMITS HIS CAPACITY TO ACT AND MAKE DECISIONS.

THIS I WISHED AS MY FINAL MESSAGE. THANK YOU.