"READ FOR YOU" COLLECTION
No. 61 – November 2026

Insurance and Security

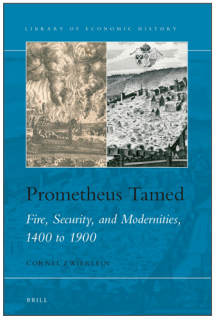
Summary of the book *Prometheus Tamed. Fire, Security, and Modernities, 1400 to 1900*
by Cornel Zwierlein

leDoTank

in partnership with Nexia S&A

Summary written by **Raphaël GIALDINI,**

ENS Paris-Saclay, based on:



Cornel Zwierlein – *Prometheus Tamed. Fire, Security, and Modernities, 1400 to 1900* – Brill, "Library of Economic History" series – 2021

Cornel Zwierlein is a German historian. He is a lecturer at Ruhr University Bochum.

The "Read for You" collection

The "Read for You" collection offers summaries of landmark academic works on issues related to Corporate Social and Environmental Responsibility (CSR).
Each theme is intended to be addressed by authors holding contrasting views.
These summaries do not represent the views of the DoTank, which accepts no responsibility for the opinions expressed: their sole aim is to provide readers with resources for reflection and to make them want to explore these works and their authors further.

Insurance and Security

Foreword: From Charity to Risk

For anyone working on responsibility frameworks, this book offers a long genealogy of the gesture by which a society converts misfortune into risk, and then risk into a contributory obligation. The thesis that matters here is the one Zwierlein places at the heart of his institutional analysis: fire insurance transformed old communities of charitable solidarity into risk communities, later supplemented by cosmopolitan aid networks.

This is exactly the shift that corporate responsibility is making before our eyes, as it moves from employer philanthropy to actuarial mechanisms. What this book helps us understand is that such a conversion is not moral progress but a change of obligational regime: in the community of charity, the rich owe the poor what their conscience dictates; in the risk community, each owes the collective what the calculation assigns. What is gained in enforceability is lost in openness, for the calculation captures only what it has defined as risk.

1.
The ecology of fire: danger between nature and culture

The book's first move is to treat the urban fire as a **serial historical object**, rather than as a collection of picturesque events. Zwierlein establishes that more than 8,200 major urban fires broke out in Central Europe between 1000 and 1939, a figure that alone is enough to shift our perspective: what appeared to be accident becomes a structural constant of everyday premodern life, with its cycles, regional frequencies and trends. This is what the author calls an **ecology of fire**, an expression that is in no way metaphorical, since it links the event to environmental variables — building materials, building density, seasonality — and to the history of climate.

The statistical inquiry is conducted with remarkable meticulousness, drawing in particular on the series produced by the insurers themselves, and it feeds several correlative analyses: between war and the frequency of fires, between climate and fires, and even a case study of the ecology of fire in Hamburg. What gives this part its methodological scope is the notion of the *fire gap*, which invites us to measure the distance between the statistical reality of danger and its perception, and therefore never to confuse objective exposure with the awareness contemporaries had of it.

The subtitle of this section — danger between nature and culture — clearly signals its ambition. Fire is neither a purely natural fact, since it depends on ways of living, building and lighting, nor a purely social fact, since it obeys physical conditions that no institution can suspend. It is precisely the kind of phenomenon that forces us to undo the opposition, and it is understandable that Zwierlein also devotes attention to visual and narrative representations of the threat, of which the iconography of urban fires offers a corpus of unsuspected richness — one of its most remarkable producers, Jan van der Heyden, having been at once a painter, the inventor of the

modern fire hose and an improver of fire pumps: a figure of the artist-entrepreneur in whom the depiction of disaster and its technical treatment came from the same hand.

2.
Premodern insurance: space, value and presentism

The second section goes further back, to the commercial communication system of around 1400, to capture the birth of a technique. Medieval marine insurance appears there as a mechanism of considerable conceptual subtlety, which Zwierlein characterises with a formula destined to make its mark: it is an **accounting artifice between the world of nature and the world of values**. What the insurer produces is not physical protection — the ship sinks all the same — but a writing operation that makes the loss compensable, by establishing an equivalence between an event in the natural world and a monetary amount.

From this follows the analysis of **presentism**, which the author locates at the level of the premiums themselves and of the hidden forces at work in legal history. The premium is the price at which an uncertain future becomes a present cost; it is therefore a temporal operator as much as an economic one, and its generalisation changes society's collective relationship to the future. Zwierlein shows that a considerable part of this work took place in international commercial law, which he presents as one of the distinctive achievements of the *moderni* — that is, as an accomplishment of legal modernity well before the scholarly formalisations to which it is usually attributed.

What Zwierlein calls **presentism** thus refers to a property of the mechanism rather than a failing of the actors. To insure is to bring an uncertain future into the present balance sheet in the form of a premium, and thus to convert a worry into a current expense. The operation has a considerable psychological and social effect, which the author traces through legal history: it makes the future manageable, but at the cost of a reduction, since only what could be formulated as a probable and assessable event enters the calculation. Whatever exceeds modelling — the improbable, the

unprecedented, the large-scale catastrophe — is pushed outside the mechanism, not through negligence but by design.

The author locates a decisive part of this work in **international commercial law**, which he presents as one of the distinctive achievements of the *moderni*. The remark matters for the history of ideas: legal modernity, whose outlines are usually sought in public law and the theory of sovereignty, can just as well be grasped in mercantile practices, insurance policies, average clauses and consular courts. Zwierlein thus invites us to turn our gaze towards technical sources that intellectual history usually treats as secondary, and to recognise in them the place where conceptions of risk, time and responsibility took shape that would leave a lasting mark on European societies.

3.
Two models: the joint-stock company and the cameralist fund

The institutional core of the book lies in a bifurcation whose significance Zwierlein establishes. Institutionalised forms of fire insurance appeared late, and along two distinct paths. The **British** path, from 1681 onwards, took the form of private joint-stock companies, backed by the market, in the wake of the Great Fire of London. The **German** path, whose origins are slightly earlier since they date back to 1676, took the form of **cameralist** funds, that is, public or semi-public institutions under territorial administration.

The difference is not merely organisational, and this is what makes this part so useful beyond its own field. In the first model, pooling is a product of the market: it rests on contract, risk selection and differentiated pricing, and presupposes that the insurer can refuse to insure. In the second, it is an instrument of government: membership tends towards compulsion, coverage towards territorial universality, and the logic is less one of profitability than of preserving the social body. Here we have, in a historically situated form, the alternative that still structures any policy for the collective management of damage — insure through the market or cover through the administration — and one of the book's merits is to show that the choice was neither obvious nor unequivocal, but involved divergent conceptions of what public authority owes the governed.

It should be added that these two models differ not only in their legal status but in their **relationship to knowledge of risk**. The joint-stock company needs to price, and therefore to classify: it produces categories of buildings, materials and neighbourhoods, and makes statistics a commercial instrument. The cameralist fund, backed by a territory it insures in its entirety, has less need to discriminate than to prevent: it finances fire brigades, imposes building rules, prescribes the use of materials, and is thus led to act on the cause rather than

on compensation alone. Zwierlein thus shows that public insurance tends naturally towards **building regulation**, while private insurance tends towards risk selection.

This divergence shapes distinct social trajectories. Where insurance works through selection, coverage withdraws from the most exposed areas or becomes more expensive there, producing an unequal geography of security that is superimposed on existing inequalities. Where coverage works through territorial obligation, pooling is broader but the contribution becomes a disguised tax burden, and prevention takes an administrative form that those administered endure as much as they benefit from it. The two models respond to the same problem with opposing moral economies, and the book refrains from designating one as superior: it establishes their respective coherence and effects.

4.
The Enlightenment as a quest for material security

It is from this institutional analysis that Zwierlein draws his most ambitious, and most debated, proposition: a **reinterpretation of the Enlightenment**. Against the usual view that defines the movement by the rejection of revealed religion, the celebration of science and reason or the promotion of human rights, the author argues that its key, as a social and political movement, lies less in philosophical theory than in a **new urgency of material security**. The demonstration rests on a systematic study of German-language periodicals of the eighteenth and early nineteenth centuries, in which the space devoted to fires proves considerable — a finding that may seem obvious in retrospect, but that no one had established on such a basis.

From this follows the concept that gives the book its unity, that of the **normally safe society**: not a society without danger, but a society in which security has become the expected state, and disaster an anomaly calling for redress. This expectation is a historical production, and it has precise institutional conditions — building regulation, fire brigades, regulation of materials, insurance funds, statistics. We can then grasp the significance of the title: Prometheus is not *recaptured*, he is **tamed**, which implies not the disappearance of fire but its containment by a set of mechanisms that make it socially bearable.

This is where the shift from communities of charitable solidarity to **risk communities** takes place. Before insurance, the victim of a fire relied on charity — collections, alms-gathering, begging privileges granted to victims, princely alms — a system whose generosity was real but whose enforceability was nil. With insurance, the victim becomes a creditor: no longer receiving, but obtaining. The price of this conversion is that the community is no longer defined by belonging but by contribution, and that those who have not paid in

have no entitlement. Finally, Zwierlein points out that these risk communities were later supplemented by **cosmopolitan aid networks**, which suggests that the relationship between calculation and solidarity has never ceased to be unstable.

The concept of the **normally safe society** deserves to be followed through in its implications. What changed between the sixteenth and nineteenth centuries was not only the frequency of disasters but the status society granted them. In a world where fire belongs to the order of things, it is thought of in terms of trial, providence or punishment, and dealing with it is a matter of piety and charity. In a world where security is the expected state, disaster becomes an anomaly that calls for explanation, attribution and redress — and therefore for identifying someone responsible, a failure of prevention, an act of negligence. The transition to the normally safe society is thus inseparably the invention of security and the invention of grievance.

Zwierlein shows that this expectation is an institutional production and not merely an effect of technology. It presupposes building regulation that prescribes materials and distances, fire brigades with equipment and organisation, rules on domestic uses of fire, funds capable of paying compensation, and statistics that make the phenomenon visible as a regularity. Each of these elements has its own history, and the book connects them without subordinating one to another: it is neither the invention of the pump, nor that of building regulation, nor that of insurance that produces security, but their combination.

Hence the meaning of the title. Prometheus is neither recaptured nor chained: he is **tamed**, which implies not the disappearance of fire but its containment by a set of mechanisms that make it socially bearable. Fire remains at the heart of material life — heating, cooking, lighting, crafts, then industry — and it is precisely because it cannot be given up that it must be tamed rather than abolished. The phrase thus expresses a conception of security that is not the elimination of danger but its institutionalisation.

5.
After 1830: the globalisation of insurance and the plurality of modernities

The final section changes scale. After 1830, insurance agencies expanded worldwide with considerable speed, carried by commercial and imperial circuits. Zwierlein approaches this diffusion not as a simple geographical extension but as an **encounter between cultures of risk**: Western perceptions of fire and of what insurance is came into conflict with indigenous perceptions that shared neither the same causality, nor the same temporality, nor the same conception of redress.

The author proposes treating these clashes as material for a **critical archaeology of the world risk society**, a formula in which one will recognise the reworking and displacement of a famous sociological thesis: whereas the risk society is usually presented as a contemporary state of reflexive modernity, Zwierlein seeks its long history and its conditions of possibility, and finds that it did not take hold uniformly. Hence the notion of the **plurality of modernities**, and a political consequence worth remembering: security was not equally distributed, and the globalisation of insurance produced safe modernities and modernities that were not. Insurance thus appears as an operator of inequality as much as of protection, which makes it a political object and not a mere technical instrument.

The analysis of cultural clashes deserves closer attention, as it constitutes the most original contribution of this final part. What insurance imports is not only a contract but a set of assumptions: that disaster stems from natural causation and not from intention, that its probability can be estimated, that the appropriate redress is monetary, that obligation arises from prior contribution rather than from belonging. Each of these assumptions may clash with local conceptions that link misfortune to a transgression, regard redress as

a matter of restoring social bonds, or base mutual aid on ties of kinship and neighbourhood that the contract ignores.

Conclusion: The cost of moving to the risk regime

Prometheus Tamed establishes that a society becomes safe neither through technical progress alone nor through the spread of ideas, but through the invention of institutions that convert misfortune into risk and risk into obligation. What the book ultimately pins down is the **status of risk as a social form**: not the property of an event, but a framework that redistributes duties, transforms forms of belonging and determines who will be entitled to redress.

The lesson extends beyond its subject. Every conversion of damage into calculated risk produces the same twofold effect: it makes the obligation enforceable, which is considerable progress over discretionary charity; and it restricts the circle of those entitled to those whom the calculation recognises, which is the price to be paid. To contemporary mechanisms that translate environmental harm into financial exposure — and which, unknowingly, repeat the gesture of the insurers of 1400 translating shipwreck into accounting entries — this book thus recalls both their power and their limits. Above all, it reminds us that the decisive question has never been how to price risk, but who remains outside when pricing becomes impossible.

About

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LeDoTank is an association whose purpose is to help close the gap in knowledge and understanding of what mid-sized companies are — a gap that affects every field: governance, CSR, financing, social performance, *etc*.
LeDoTank is part of the mid-sized company ecosystem, initiating projects that bring together entrepreneurs, experts and researchers to better identify their specific challenges and to highlight their uniqueness in order to propose suitable solutions. The aim is to help renew their practices and to inform decision-makers about the rules of the game regarding the specific features of these companies.
To make progress along these different paths, leDoTank can count on its partners: companies or organisations that devote resources – financial and/or human – to finding concrete answers to the societal challenges affecting their markets or their immediate environment, but also, more broadly, the common good.

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