



## German History in Documents and Images

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Social Insurance for the Lower Middle Class: Friedrich Sthamer's Report on the First Reading of the Insurance Law for Clerical Employees in the *Bundesrat* (1911)

The Insurance Law for Clerical Employees [*Versicherungsgesetz für Angestellte*] stipulated a social insurance program for a hitherto marginal group of employees. The law guaranteed protection for the disabled and gave widows the right to receive pension benefits. The law provided clerical employees with benefits comparable to those received by industrial workers.

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Berlin, March 26, 1911

Following a three-day consultation, the first reading of the first draft of the law pertaining to employee insurance ended on Saturday, March 25. There were no grounds for making any fundamental changes. Just as Bavaria, on the first day of negotiations, did little to seriously pursue its proposal to reduce the upper limit of the amount of annual income requiring insurance from 5,000 to 3,000 Marks, and to incorporate the new insurance law into the insurance law for invalids, it also did little to advance its other propositions for linking the organization of the law to the insurance companies. The authorized representative of Bavaria was content to simply draw attention to these proposals and the wishes of his government; and he was also satisfied with the response of the Ministry of the Interior that it would hardly be possible to enact these proposals, if at all, and that they would certainly not lead to any reduction in costs. The other governments also refrained from proposing any changes to the fundamental content of this draft version of the law. It was clear from the beginning of the negotiations that most of the governments had accepted this draft version of the law, despite internal objections resulting from political considerations, and that, adhering to the structure of the proposed law, they would limit themselves to suggesting necessary changes that appeared indispensable on account of practical reasons.

This view is confirmed by a statement provoked by the Braunschweig government at the end of the first reading of the law, a statement about the position taken by each individual government to the draft law (although none of the delegations present made any binding explanations). Only Braunschweig drew the necessary conclusions from this approach and declared that it would drop its objections to the law and would no longer vote against its acceptance and passage in the Reichstag. As far as I was concerned, there was no reason during this initial reading of the draft law to make pronouncements one way or another, since the speaker, making use of his shorthand report, recapitulated the reactions of Your Magnificence to the first general discussion of the draft law.

It was striking how tepidly the Ministry of the Interior advanced its draft of the law at these negotiations. This was probably due in part to the fact that the ministerial director, Caspar, is not a very energetic discussion leader, but it was also due to the fact that individual passages of the

draft were developed only in a very cursory manner. This resulted in the actual negotiations taking on the character of a free and open discussion, which led in turn to many changes in the individual clauses. In particular, in consulting about the organs of the Imperial Insurance Company, the Ministry of the Interior allowed itself to be influenced, and immediately accepted, almost without exception, the proposals that had been advanced by the delegations from Bremen and Hamburg, and backed by those from Wuerttemberg. A summary will be drawn up regarding the results of the consultations during the first reading of this draft law, and I would like to draw attention to this summary because of the large number of changes made, some of which are only editorial changes, however.

Concerning the insurance companies, it was explained at the outset that the Ministry of the Interior would reserve the right to develop a new draft law, since the suggested changes made so far do not seem to be sufficient, and also have not yet been distributed to the state insurance commission. An excursive discussion resulted in the Ministry of the Interior declaring itself willing to grant the wishes of the delegation from Hamburg, in particular to give a justification for the suggestions of the second reading, which would impart consequences to the judgment.

The second reading of the law will presumably take place sometime between the 4<sup>th</sup> and 6<sup>th</sup> of April. It is still uncertain whether the version of the law passed in the plenary session will follow immediately, possibly on the 8<sup>th</sup> of April. In any case, the law should be introduced to the Reichstag by the beginning of May at the latest.

*Sthamer's report then focuses on the details of the consultations.*

Source: Staatsarchiv Hamburg 132-1 I Senatskommission für die Reichs- und auswärtigen Angelegenheiten I, 77 Band 8 [State Archives, Hamburg, 132-1 I Senate Commission for Imperial and Foreign Affairs I 77, vol. 8].

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