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From Guild Welfare to Bismarck Care

Professional guilds and the origins of modern social security law and insurance law in Germany

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German literature on the history of insurance stresses the importance of professional guilds for the shaping of insurance and insurance law. Similarly, scholars researching the genesis of Germany's social security claim the importance of guilds as predecessor of social security. However, there is a problem with both narratives: the impact of guilds is commonly asserted but has never been analytically established. Against this background, the present contribution offers an analysis of the support offered by professional guilds from the Middle Ages to the nineteenth century. Its overall conclusion is that modern literature is correct in holding that Germany's social security is rooted in guild welfare. However, medieval guild support had to go through two phases of transformation in the early modern period and in the nineteenth century before it was apt as a model for Bismarck's social security legislation. By contrast, professional guilds had no direct impact on modern insurance and insurance law.

Summary of contents

A. Introduction

Professional guilds and the origins of modern insurance and social security? — The state of research — Defining the research object — Overview — Eight final preliminary remarks

B. Guild support from the Middle Ages to the 17th century: loans and capacity building

Supporting master craftsmen and their families — Supporting journeymen and apprentices — Supporting miners and their families — Supporting seafarers and their families — Conclusion

C. Guild support and insurance in the 17th and 18th centuries: a first phase of transformation

Supporting craftsmen and their families — Supporting miners and their families — Supporting seafarers and their families — Contextualizing the process of transformation — Conclusion

D. The evolution of Germany's modern social security schemes in the 19th century

19th-century developments until Bismarck's legislation — Bismarck's social security legislation — Guild welfare and modern life insurance?

E. Conclusion