This book presents the first comprehensive history of the interplay of public and private provision that made the Swiss “three-pillar” pension system into a model for the World Bank and other pension reformers during the last two decades of the twentieth century. Through a study of business federations’, private pension lobbyists’, and insurance companies’ archives, Matthieu Leimgruber charts the century-long battle waged over the boundaries of state and private pensions. He shows how a distinctive path towards social provision has led Switzerland apart from its western European neighbors and has laid the foundation for a pension fund industry rivalling that of the United States and the United Kingdom. Through this comparative approach, Matthieu Leimgruber is also able to question current assumptions about the strict dichotomy between “Anglo-Saxon” and “continental” models of welfare provision. This study will appeal to scholars of twentieth-century European history, economic history, political economy, and welfare economics.

Matthieu Leimgruber is a research fellow of the Swiss National Science Foundation.
Solidarity without the State?

*Business and the Shaping of the Swiss Welfare State, 1890–2000*

Matthieu Leimgruber
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### Abbreviations

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<tr>
<td>AfZ</td>
<td>Archiv für Zeitgeschichte (Archives for Contemporary History, Zurich)</td>
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<tr>
<td>AfZ-RN</td>
<td>Historisches Archiv Redressement National/Aktionsgemeinschaft Nationaler Wiederaufbau (historical archives of the Action for National Restoration, Zurich)</td>
</tr>
<tr>
<td>AfZ-SHIV</td>
<td>Historisches Archiv des Schweizerischen Handels- und Industrie Vereins (Zurich) (historical archives of the Swiss Trade and Industry Federation)</td>
</tr>
<tr>
<td>AHV</td>
<td>Alters- und Hinterlassenumsicherung (old age and survivors’ insurance)</td>
</tr>
<tr>
<td>BVG</td>
<td>Berufliche Vorsorgegesetz (federal law on occupational provision)</td>
</tr>
<tr>
<td>CHF</td>
<td>Swiss franc</td>
</tr>
<tr>
<td>EO</td>
<td>Lohn- und Verdienstversicherung (wage and earnings compensation scheme for military duties)</td>
</tr>
<tr>
<td>KUVG</td>
<td>Kranken- und Unfallversicherungsgesetz (federal law on sickness and accident insurance)</td>
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*Pensionskassenstatistik* pension plan surveys, various publication dates

1925a = *Les institutions d’assurance vieillesse, invalidité et survivants* (Berne: Office fédéral des assurances sociales, 1929)

1925b = *Les institutions privées de prévoyance vieillesse, invalidité et survivants* (Zurich: Union centrale des associations patronales, 1929)
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<tr>
<td>SAV</td>
<td>Schweizerischer Arbeitgeberverband Archiv (historical archives of the Swiss Employers’ Federation, Zurich)</td>
</tr>
<tr>
<td>SBA</td>
<td>Schweizerisches Bundesarchiv (Swiss Federal Archives, Berne)</td>
</tr>
<tr>
<td>SLA</td>
<td>Historisches Archiv Rentenanstalt (Swiss Life corporate archives, Zurich)</td>
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<tr>
<td>SNB</td>
<td>Schweizerische Nationalbibliothek (Swiss National Library, Berne)</td>
</tr>
<tr>
<td>Sozialarchiv</td>
<td>Schweizerisches Sozialarchiv (Swiss Social Archives, Zurich)</td>
</tr>
<tr>
<td>SPAHV</td>
<td>Studienkommission für die Probleme der Alters- und Hinterlassenenvorsorge (Study Commission on Old Age and Survivors’ Provision)</td>
</tr>
<tr>
<td>SVPP</td>
<td>Schweizerischer Verband für privatwirtschaftliche Personalfürsorge (Swiss Association of Private Employee Benefits), before 1942, see SVUSAI</td>
</tr>
<tr>
<td>SVUSAI</td>
<td>Schweizerischer Verband der Unterstützungskassen und Stiftungen für Alter und Invalidität (Swiss Association of Support Funds and Foundations for Old Age and Disability), 1942 onward, see SVPP</td>
</tr>
<tr>
<td>VSLG</td>
<td>Vereinigung Schweizerischer Lebensversicherungs-Gesellschaften (Union of Swiss Life Insurance Companies)</td>
</tr>
<tr>
<td>Wirtschaftsarchiv</td>
<td>Schweizerisches Wirtschaftsarchiv (Swiss Economic Archives, Basle)</td>
</tr>
<tr>
<td>ZFS</td>
<td>Zurich Financial Services corporate archives (Zurich)</td>
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Acknowledgments

I have been fortunate to benefit from the support of many friends, colleagues, and institutions. Generous funding from a Fulbright scholarship, a research grant and a publication subsidy from the University of Lausanne, as well as a postdoctoral grant from the Swiss National Science Foundation, have financed my research, writing, and revision years on both sides of the Atlantic.

During my numerous archival forays, librarians and archivists have offered invaluable assistance to gather necessary sources and literature. My gratitude extends in particular to the following persons. In Zurich: Daniel Nerlich of the Archiv für Zeitgeschichte, Hans Reis of the Schweizerischer Arbeitgeberverband Archiv, Augusto Capozzi and Suzanne Schibli of the Swiss Life/Rentenanstalt corporate archives, Thomas Inglin and Christofer Stadlin of the Zurich Financial Services corporate archives. In Berne: Adrian Zimmermann of the Historisches Archiv des Schweizerischen Metall- und Uhrenarbeiterverbandes. I would also like to thank the staffs of the following libraries and archives: Nationalbibliothek and Bundesarchiv (both in Berne), Sozialarchiv (Zurich), Wirtschaftsarchiv (Basle), Bibliothèque cantonale et universitaire (Lausanne), Columbia University research libraries, and New York Public Library (both in New York).

My warmest thanks go to Hans Ulrich Jost, who has been my mentor from the first day I walked into his undergraduate lecture course to the final revisions of this manuscript. His commitment to critical historical research and his non-conformism have been a tremendous source of inspiration. Lucy apRoberts, Christoph Conrad, and Ira Katznelson have also spent hours dissecting previous versions of this work as members of my dissertation committee and have suggested numerous improvements that have made their way into this volume. Peter Baldwin’s enthusiasm and kind advice have also much contributed to make this publication possible.

At every stage of the revision process, friends and colleagues have offered countless comments, feedback, and criticism. In particular,
Acknowledgments

Robin Blackburn, Giuliano Bonoli, Dominique Dirlewanger, Silja Häusermann, Martin Lengwiler, Claudine Leysinger, Robert Lieberman, Olivier Longchamp, Yves Steiner, Jean Pierre Tabin, as well as two anonymous reviewers, have helped me to steer this volume to a safe landing. Mary Nell Bockman and Chris Jackson’s first-rate editing skills have greatly contributed toward improving the final version of this text. At Cambridge University Press, Michael Watson, Joanna Breeze, and Helen Waterhouse have provided amiable guidance through the intricacies of the publishing process.

Last but not least, friends, family, and loved ones have always been available during the happy, but also sometimes rough, times that I have encountered along the writing path. I thank you all from the bottom of my heart for having defused with humor my scholarly obsessions and gently reminded me that there is a life outside of the archives.

This book is dedicated to my nephew Jules, who arrived among us when this book was reaching completion.