

# Insurance reports reveal a Kafkaesque world

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When Franz Kafka died in 1924, he was virtually unknown as a writer. Over the years, and especially since World War II, he has become a posthumous industry. Like other artists who have gone on to earn far more money dead than alive, there is an endless search for new bits of work that can be authenticated and exploited. Kafka's insurance office reports are the latest find.

At first glance, "Franz Kafka: The Office Writings" might seem like a heavily padded attempt to cash in on some dubious texts from his years as an insurance clerk. Counting the preface, there are almost 70 pages before the first appearance of any office writing by Kafka. Plus, each of Kafka's text has an editorial commentary, and there is another essay and a time line at the end. The additional material by the editors adds a much needed context, though, to Kafka's stark and clear business prose. The book also provides new insight into Kafka's life and writing, but perhaps not as much as his already published diaries and letters.

Kafka was often proud of his office accomplishments and boasted about them to his friends and relatives. His diaries and letters are used to authenticate the office writings. Kafka's name does not appear on many of the originals, but the corresponding dates as well as the style show them to be his work.

The editors—Stanley Corngold, Jack Greenberg and Benno Wagner—have done a masterful job in making the drafts of speeches, letters, internal reports and newspaper articles relevant. First, the editors argue that Kafka was not just a simple clerk but actually held quite a bit of authority at the Workmen's Accident Insurance Institute for the Kingdom of Bohemia, which had its offices in Prague on Na Poříčí 7, where a hotel is now located. The facade still retains the character of the insurance building. Kafka also worked for a short time at Assicurazioni Generali, which is still active in the Czech Republic. None of his writing from that time is included.

During World War I, he was practically serving as the state-run institute's CEO, the editors claim, although his actual position was lower. His religion hindered his career and his pay scale, and his job titles never coincided with the level of tasks he was required to do. This is borne out by a series of letters included in the book. Kafka, who held a law degree, questions the slowness of his career advances. Official status is a recurring theme in Kafka's work.

## Endless red tape

In some of his office writings, there is a hint of the Kafkaesque. Two exchanges of letters show the absurdity of insurance law in Austria-Hungary. In "Appeal Against Risk Classification of Christian Geipel & Sohn, Mechanical Weaving Mill in Asch," the owner of a wool processing factory complains that under a new system, his facility has been classified as

a riskier cotton factory, thus calling for a higher premium. When the owner argues he does not process cotton, Kafka responds that “this fact does not allow us to sidestep the regulation so lightly.” Reality, he contends, has no bearing on the classification.

A later exchange mainly took place while Kafka was out of the office, but the editors show he must have dealt with it at some point, as parts echo very closely with his fiction. In “Risk Classification Appeal by Norbert Hoschsieder, Boarding House Owner in Marienbad,” a rather cheeky entrepreneur attempts to avoid compulsory insurance by claiming his elevator is exempt from being considered a machine because the electricity to run it was made elsewhere, a dubious claim at best. Elevators were legally considered worker-operated machines, and thus required insurance for work-related accidents. Shortly after this exchange of letters, Kafka resumed writing “Amerika” (also called “The Man Who Disappeared”) and included several passages about the technical functioning of an elevator. The editors also find connections to “A Country Doctor.”

The absurdity of how insurance was regulated can be seen in “On the Examination of Firms by Trade Inspectors,” an essay from 1911 that Kafka directed to the Ministry of the Interior. While the insurance institute had to evaluate risk, it was forbidden from inspecting factories. The ban was related to protecting trade secrets. The institute had to rely on reports from ministry officials. These reports, Kafka contends, were often useless compendiums of meaningless buzzwords.

There was no standardization in the interpretation of rules, and the inspectors often offered unsupported conclusions instead of the facts that the insurer needed. The result of this system was thousands of appeals from factory owners to the insurer.

Kafka writes plainly and thoroughly, pointing out specific cases and details. Behind his carefully chosen words, a reader can see a deep level of frustration because a simple change in the law would allow the insurer to inspect firms and deal with them in a standard manner, eliminating many of the appeals and speeding up the resolution of the rest. Kafka would vent his frustration with this arcane system in his fiction, showing people caught up in a web of impenetrable, poorly defined and arbitrary rules.

An earlier essay for internal office use also shows the bizarre system for car insurance. “Inclusion of Private Automobile ‘Firms’ in the Compulsory Insurance Program” from 1909 shows that under the law, a car owner had to be considered a company proprietor, and the driver was an employee of the firm. “The [insurance] institutes were excluded from any collaboration in the preliminary work for this new law,” he says, clearly shifting the blame for the situation. The document describes how, in order to actually issue car insurance, several loopholes in the new law will have to be exploited. Any foreigner who tried to buy an apartment in Prague before EU accession can see that little has changed, as dummy companies were still required.

Much of his insurance writing was meant for internal company use, and as a result was quite constrained. In some newspaper articles he wrote, there are occasional colorful phrases. “The Institute seemed simply to be a corpse, whose only living element was its growing deficit. The last hope was for a general reform of social insurance,” he stated in a 1911 article for *Tetschen-Bodenbacher Zeitung*.

## **Kafka the industrial reformer**

What is completely unexpected are several documents showing that Kafka had a complex grasp of technology and called for industrial reforms to prevent accidents. He writes with quite a bit of zeal in “Measures for Preventing Accidents from Wood-Planing Machines” from 1910. In a love letter to Felice Bauer, he mentions the article and its line illustrations. This was the first time that technical illustrations were used in a report for the insurance institute. The field of safety was political football, the editors tell us. Every player claimed someone else should be responsible.

Kafka cites the importance of technical journals in spreading the word about innovations. Companies that fail to adopt widely publicized safety measures, in Kafka’s view, can then be categorized as above-average risks and charged higher premiums. His article goes on to show in great detail how a simple modification of a woodworking machine will virtually eliminate lost fingers, while also reducing production costs.

He does a similar job in “Accident Prevention in Quarries” from 1914, this time illustrated with photographs. One social ill mentioned in this report is alcohol on the job. He cites a quarry owner who also ran a pub and had brandy brought in for his workers daily. The owner kept thinly disguised accounts of how much each worker drank and subtracted the amount from the worker’s pay. Kafka calls for pubs near quarries to be closed, and points out not only safety hazards but also the social problem of workers being “demoralized.”

“Risk Classification and Accident Prevention in Wartime” from 1915 again show a highly pragmatic Kafka, who admits that safety reforms cannot be stressed at the expense of the needs of military production for World War I. Good workers are hard to find in wartime, and the introduction of safer factory equipment cannot be expected. He notes that eye injuries are already up. Appeals to patriotism are one way of enforcing safety measures, he states.

The war years also saw Kafka calling for more social reform, especially regarding veterans, whom he describes quite eloquently. “His body shook without cease, as if he were overcome by a mighty chill, or he was standing stock-still in the middle of the tranquil street, in the thrall of his experiences at the front,” he states, going on to describe what we now call post-traumatic stress syndrome in his 1916 newspaper article “A Public Psychiatric Hospital for German-Bohemia.” He says the conflict is a “war of nerves” in which many suffer defeat, and asks the public to support the establishment of a hospital near present-day Rumburk, North Bohemia. Several more articles in this vein close out the collection of Kafka’s writings.

Kafka did compose a few post-war office reports before his death in 1924 due to tuberculosis; the editors chose not to include them. Kafka’s failing health reduced the reports’ quality, and little significance could be found in them, the editors claim. That is a pity. One reason to own “Franz Kafka: The Office Writings” is to finally have everything, but some pieces still remain elusive.

For anyone currently working in the insurance sector in the Czech Republic, Kafka’s office writings and the accompanying essays provide a treasure trove of insight into what is still an arcane system. One might be surprised to find Kafka making arguments that are still relevant today about compulsory pay-as-you-go insurance. Even for people generally working in the law field, his analyses of complex legal issues provide a model of clarity in dealing with laws that were poorly thought out by the ministries responsible for them. His first effort in the book, “Speech on the Occasion of the Inauguration of the Institute’s New Director” from 1909, could be given today—with the names changed to suit the present needs of the speaker, of course.

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**Franz Kafka: The Office Writings**

Edited by Stanley Corngold, Jack Greenberg and Benno Wagner

Translations by Eric Patton with Ruth Hein

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