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On the OAI/DI Front



At various meetings abroad many of our compatriots have asked us to deal in more detail, in the official pages of the «Review», with subjects of particular interest to them, such as Old-Age and Survivors' Insurance/Disability Insurance. We were glad to follow up this suggestion and have paid a visit to Mr. Henri Garin, Director of the Swiss Compensation Office, in Geneva.

Mr. Garin was born in 1938 into a family which includes numerous «Africa Swiss». After studying physics he specialized in data processing, first in the PTT and then, from 1967, at the Central Compensation Office. He became the head of that important division of the Federal Finance Department in 1980.

Service of the Swiss Abroad

What are your Division's tasks? Do they affect only the Swiss abroad?

H. G. We must draw a distinction here: our administration comprises two executive organs of Swiss social security, the Central Compensation Office and the Swiss Compensation Office. The Central Office's particular function is to administer the OAI/DI funds (about 12 thousand million francs) in close collaboration with the approximately one hundred cantonal and professional compensation offices. It also keeps the central registers of insured persons and beneficiaries, allocates numbers to newly insured persons and acts as a calculation centre when pensions are increased as a result of the periodic OAI revisions. These tasks affect all insured persons and so are not limited to the Swiss abroad.

As to the Swiss Compensation Office, that is one of a hundred offices dealing with OAI/DI; its special character lies in the fact that it is responsible for the voluntary insurance of the Swiss abroad and

the application of the international agreements on social security (concerning foreigners returning to their own countries after working in Switzerland). In respect of the numbers of pensions paid out (at present nearly 160 000), it is by far the most important compensation office in the country.

How many Swiss abroad belong to the voluntary OAI/DI? What are the figures for contributions and pensions?

H. G. There are at present about 40 000 contributors and 36 000 pensioners, but the latter figure represents a larger number of beneficiaries because it includes married couples' old age pensions. Contributions total 40 million francs and pensions 250 million francs. Pensions paid to Swiss abroad therefore amount to about six times the sum received from them in contributions. On the other hand, the total OAI/DI account, which comprises both the compulsory and the voluntary insurance, has a surplus (12.1 thousand million in contributions, 12.0 thousand million in pensions).

The ordinance governing the voluntary insurance scheme has recently been revised. What are the principal changes?

H. G. Since 1st January 1983 contributions have in principle

Sudden death of Willy Ritschard

Federal Councillor Willy Ritschard, Head of the Finance Department, died unexpectedly on 16th October, while on a Sunday hike. A Social Democrat from Solothurn, he was elected to the Federal Government in 1973. He had just informed Parliament of his resignation at the end of the year, as did his colleague Georges-André Chevallaz, a Radical Democrat from Vaud and Head of the Military Department, who was also elected in 1973. Parliament will elect their successors on 7th December 1983.



had to be paid in Swiss francs direct to the Compensation Office in Geneva. Parallel to that, the pensions are also paid from Switzerland. Another important point: years during which the payment of contributions is deferred will no longer count as insurance periods; this affects insured persons living in countries where it is practically impossible to transfer money.

What is the purpose of the various changes?

H. G. Direct payments eliminate the need for two sets of accounts for each insured person, one in Geneva and the other at the Swiss representation concerned. The fixing of pensions and other decisions of a financial nature will not in future be the subject of a time-consuming correspondence with our embassies and consulates. Finally, the Office will be able to count on more stable contributions (formerly, contributions were fixed in local currency at the beginning of the financial year and fluctuations in the exchange rate during that year were detrimental to the Fund). These changes are therefore intended on the one hand to restore the finances of the voluntary insurance scheme, whose imbalance has often given rise to strong criticism in political circles, and on the other hand to rationalize the work of our diplomatic and consular representations.

Are these reforms now being universally applied or are there exceptions?

H. G. The new system is already being applied in about 50 per cent of cases. We permit exceptions where the transfer of money is severely restricted if it is possible to offset pensions against contributions. If necessary we also endeavour to find pragmatic solutions; thus, our compatriots in Italy pay their contributions into a special account there, but the



Swiss Compensation Office.

pensions are paid from Switzerland.

Has the introduction of this new system met with any particular difficulties?

Is there not a risk of a reduction in the number of persons insured and a consequent increase in the numbers needing assistance?

H. G. So far we have only encountered a few problems relating to bank charges, and we have not recorded any decrease in the number of persons insured.

Just now you mentioned deferred payment of contributions. In what circumstances is this allowed?

H. G. This concession will in future be applied individually and not to whole countries. The persons concerned must send a written request to their embassy or consulate explaining why they cannot pay their contributions in Switzerland.

Is the insured covered against disability risks during the period in question?

Will deferred contribution years before 1983 be taken into consideration when pensions are calculated?

H. G. Yes, the insured is still covered by the Disability Insurance during deferment and rights acquired before 1983 cannot be contested when pensions are calculated.

In countries where taxes are already high and social security is relatively good, OAI/DI contributions represent a further heavy burden, especially as voluntarily insured persons have to pay the whole of the contributions,

namely, 8.8 per cent, a rate which in Switzerland is applicable only to self-employed persons. Would it not be possible to find a more flexible formula or at least to calculate the contributions on the basis of net income (after deduction of taxes and social security contributions)?

H. G. It would be contrary to the principle of equality among the citizens of this country if contributions were calculated more favourably for the Swiss abroad than for the Swiss at home. Nor must you forget that people paying two sets of contributions now will one day be drawing two pensions; that advantage has to be paid for! The question arises whether it would be possible to provide for different categories of premium with pensions graduated accordingly, a sort of à la carte OAI... Incidentally, a somewhat similar system already exists in the Solidarity Fund, where the members choose their risk class themselves. Such a system would work rather like a life insurance, for the benefits would depend on the size of the contributions plus public subsidies.

The problem of the wives of compulsorily insured men is in the process of being solved. Would it not have been simpler to make them automatically subject to compulsory insurance?

Why have the current proceedings not been suspended until Parliament takes a decision?

H. G. The inclusion of those wives in the compulsory system is not a matter for the Administration. That would be a political decision with important financial consequences, for it would not apply simply to a few thousand compatriots living abroad. As to the pending appeals, I can only say that they will all have to be dealt with and settled whether the law is changed or not.

Would it not be advisable, at least in the voluntary insurance

scheme, to handle the cases of the wives individually?

H. G. That is a political question which also arises in the compulsory insurance scheme. However, the present situation is rather favourable to wives who are not earning or earning very little. On the other hand, of course, it is less favourable to wives with a high personal income.

The introduction of a new Article 4 bis into the Federal Constitution (equality between men and women) ought logically to make the question of the widower's pension topical again. Does this matter appear in the programme of the 10th OAI/DI revision?

If so, would a voluntarily insured man whose wife had never contributed receive a widower's pension?

H. G. This point does appear in the programme of the 10th OAI/DI revision, but it is difficult to foresee what solution the legislators will find, for opinions are deeply divided. Incidentally, the problem could also be approached from other standpoints, for example, in the roundabout way of a sizable readjustment of the orphan's pension.

The wife of a voluntarily insured man normally receives a disability pension only if she has herself contributed for at least a year. This sometimes leads to injustices, for some wives have never had a chance to contribute (for instance, women who are not gainfully employed and who became Swiss by marriage). Are there any plans to plug this gap?

Where a disability pension is paid, for example on the basis of a two year contribution, how is it calculated?

H. G. The principles which apply to the OAI are not always exactly the same for the DI. In certain circumstances, it is possible to find solutions for the most difficult cases by granting welfare benefits, always subject to the

poverty clause, of course. Since this is already provided for by the current legislation, no change in the law on this point is envisaged. As to the method of calculating disability pensions paid on the basis of a two year contribution, it is similar to that used for partial OAI pensions. Account is taken of the number of the insured person's contribution years in relation to the normal number of years for the age class (example: a thirty-year-old insured person who has only contributed for two years receives $\frac{2}{10}$ of the full pension).

Can the children of a voluntarily insured Swiss woman married to a foreigner draw an orphan's pension?

H. G. Yes. Certain restrictions were lifted when the OAI/DI ordinance was revised recently and the new provisions came into force on 1st January 1983.

Our compatriots who have returned to Switzerland and who have continued to work after reaching the age of 65 have to pay OAI/DI contributions. Is it normal that these years do not count in the calculation of their old age pensions even if they do not have enough contribution years to qualify for a full pension?

H. G. Such a point may be raised, of course, but it must be solved at the political level. Obviously, this problem also affects many Swiss at home who are not entitled to a full pension, and any political decision on the matter would not apply solely to Swiss returning from abroad at the age of 65.

It is not possible, at present, to «buy back» missing contribution years. Will this be changed in one of the forthcoming OAI/DI revisions?

H. G. That is one of the subjects discussed within the framework of the preparatory studies for the 10th revision, but it is difficult to foresee what solution will ultimately be found.

Under the present system the cal-

culatation of contributions and pensions is extremely complicated. Could it not be simplified?

H. G. Human life is complicated and the OAI legislation reflects this. The introduction of a single pension, equal for all, would reduce the administrative work considerably, but it would mean that the very great differences in individual circumstances would no longer be taken into account. Furthermore, data processing now enables us to do these calculations much more quickly than in the past.

There was a time when the Swiss abroad received their pensions rather late. Is that a thing of the past?

H. G. Yes, fortunately! Thanks to important rationalization measures we were able to clear up our arrears by the end of 1981 and we are now up to date. The same applies to pensions paid to foreigners who have worked in Switzerland. We attach great importance to having a good image among our compatriots abroad and the improvement of our service is one of our constant preoccupations.

Interview by Claude Borel

Federal ballots in 1984

These will take place on the following dates:

26th February

20th May

23rd September

2nd December

On 26th February the people and the cantons will be asked to express an opinion on the following matters:

heavy vehicle tax

motorway discs

initiative on civilian service.
