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# The Swiss Observer

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## SWISS OLD AGE INSURANCE

An Outline by Consul Fritz Adams

Mr. Fritz Adams, Swiss Consul in London, was greeted by a full house as he came to speak on Swiss Social Insurance at the October meeting of the Nouvelle Société Helvétique.

His subject was one of particular importance to many in his audience, and one which has been extensively covered in the Swiss Press following the 8th Revision of Swiss Old Age Insurance.

The Speaker stressed that the Guidebook of the new law had not yet been distributed to Swiss consulates and that his exposé would therefore be based on the legal texts that he had managed to piece together. He said that he spoke as a "family doctor" and not as a "specialist", and urged all those with particular queries on the new social security provisions, which take effect on 1st January next year, to call the Embassy. He added that a letter describing the main features of the new Revision and its implications to the Swiss abroad would probably be mailed to the Swiss of this country before the end of the year or early next year.

Despite his modest assertions, Mr. Adams' exposé was detailed and far-reaching. We should only like to raise some of its main points. Mr. Adams began by recalling the history of social insurance in Switzerland and noted the unusual lapse of time between approval by Parliament of the legislative Foundation of the various aspects of social insurance, and their concrete application. Thus the Federal Constitution first spoke of sickness and accident insurance in 1890 but it was not until 1911, 21 years later, that the people accepted to set up a relevant insurance system. Likewise, all was ready in 1925 to institute an old age insurance organisation. This only saw the day in 1948, 23 years later.

Although things moved slowly, they moved surely. Today, Switzerland is equipped with a substantial and completely social security system which consists of the following schemes:

—Old Age and Survivors Insurance (AHV), coupled since 1960 with Invalidity Insurance. Both are obligatory.

—Sickness Insurance and Maternity Benefits. Although not generally imposed, they are compulsory on lower-income brackets in 14 Cantons, and in the municipalities of six further Cantons. They are not compulsory in only five Cantons.

—Accident Insurance (comprising State Industrial Insurance, Agricultural Insurance and Maritime Insurance). Compulsory for persons employed in certain branches of industry, handicraft, agriculture and for the crews of seagoing ships.

—Unemployment Insurance.

—Family Allowances.

—Compensation for Military Service and resulting loss of income.

—Military Insurance.

Consul Adams recalled that the first item, Old Age and Survivors Insurance, constituted by far the most important and universal function in the Swiss social insurance system. Following its 8th Revision, pensions with full contributions will rise next year to a minimum of 400 francs and a maximum of 800 francs a month for single persons. Widows will get 80 per cent of that amount and married couples 150 per cent. Pensions will be raised further in 1975 and reach, for the single persons, 500-1,000 francs a month.

Almost doubling present Old Age and Invalidity benefits will necessarily require an increase in premiums. At present these represent 6.2 per cent of the earned income of an employed person earning over 16,000 francs a year, half of this sum being shared by his employer. By 1973, the proportion will rise to nine per cent, possibly to 9.8 per cent by 1975 or 1978 for incomes over 20,000 francs. For Swiss abroad subscribing to the Voluntary scheme, the proportion will be raised from 5.2 to 7.6 per cent, that is, to the same level as that applied in Switzerland to the self-employed. For incomes under 20,000 francs, the rate in Switzerland is reduced on a degressive scale to 3.9 per cent of income for 2,000-franc-a-year earnings.

Mr. Adams developed the subtle arithmetics necessary to evaluate the

future incomes of AHV-subscribers and performed calculations on one or two hypothetical examples. We would refer those concerned by this problem to the Embassy. Basically, the Swiss abroad will enjoy the same massive rise in benefits offered to their compatriots at home. In addition, the deadline for subscription will be extended from the age of 40 to 50. During 1973, a special gift year, any man under 64 and any woman under 61 by next 1st January will be entitled to subscribe to old age insurance. Naturally, they can't expect to receive the same pensions as those who have subscribed all their working lives, but the new proposals can still be of advantage to them.

As was pointed out during the ensuing discussion, the 26,000 Swiss residents abroad who subscribe to voluntary AHV are at a disadvantage to their compatriots at home if they are employed. Their foreign employers do not carry their 50 per cent share of AHV premiums. But Mr. Adams said that there was no question of altering premium rates for Swiss abroad so as to compensate for this lack of support from their employers. It was debated during question-time whether voluntary AHV was a worthwhile proposition. Mr. Adams admitted that for the higher salaries, it may prove not to be.

However, AHV included insurance for invalidity and survivors. This may be advantageous even for the rich. Mr. Adams reminded us that AHV had a social purpose tending to make the rich pay for the poor. A prosperous man paying nine per cent of his income on AHV premiums during his working life might have to live for a hundred years or more to recoup his money through monthly 800 franc pension payments.

Among the many facts and figures mentioned by the Speaker, we should like to mention two: There are about 800 sickness insurance funds in Switzerland offering cover to 98 per cent of the Swiss population; with only around 40 registered unemployed the resources of the Unemployment Insurance Fund have topped the 500 million mark. . .

(PMB)