

# Salary customarily paid for a profession and location under mandatory accident insurance

Transparency and security for individuals who have a special relationship with their employer

Partners, shareholders, cooperative members, and employed family members have a special relationship with their employer. It is often the case that the salary actually paid out or declared at AHV (OASI) is lower than it would be in a comparable role in another company. Agreeing a salary that is customarily paid for the specific profession and location ensures that benefits are insured for the amount prescribed by law and that premiums are calculated accordingly.

## What does it mean: “a salary customarily paid out for the profession and location”?

This concept can be understood as the amount the insured would be earning in another company in a specific region, in a comparable role, with a comparable level of qualifications, experience, and working hours.

When defining such a salary, the following criteria should be taken into account:

- Activity and level of responsibility in the company
- Training/education, age, and experience
- Working hours
- Characteristics specific to the region and local area

To calculate a salary customarily paid for a profession and location, the salary calculator available at [«Lohnrechner \(in german\)»](#) and the Swiss Earnings Structure Survey (ESS) from the Federal Statistical Office can be useful.

## Insured earnings and earnings on which premiums are due

Unlike the AHV (OASI) salary, for partners, shareholders, cooperative members, and employed family members the minimum taken as insured earnings is the salary customarily paid for the profession and location, taking account of the maximum salary permissible in each specific case.

For individuals who have agreed a salary customarily paid for the specific profession and location, this applies to the calculation of both the cash benefits and the premiums.

## Fixed agreed salary (as per policy): Which salary should be declared?

If the effective salary subject to AHV (OASI) exceeds the annual salary agreed on a fixed basis, AXA must be notified in writing so that the agreed salary can be adjusted in line with the changed circumstances.

## Effective salary (as per policy): Which salary should be declared?

For all employees concerned, the salary that is customarily paid for the profession and location is in any event the minimum salary that should be declared if it is higher than the salary paid out and stated in payroll records. However, if the salary actually paid out exceeds the salary customarily paid out for the profession and location, the former should be declared.

Premium-free third-party benefits can be deducted from the salary to be declared in both instances:

- Family allowances, child, education, or household allowances in line with the amounts customarily paid out for the area and sector
- Daily benefits under disability insurance
- Daily benefits under military insurance
- Compensation under Loss of Earnings Compensation Act

## Relevant legal bases

- Art. 15 (3) (c) of the Federal Act on Accident Insurance (UVG/AIA), [SR 832.20 – Bundesgesetz vom 20. März 1981 über die Unfallversicherung \(UVG\) \(admin.ch\)](#)
- Art. 22 (1) and (2) (c) of the Federal Ordinance on Accident Insurance (UVV), [SR 832.202 – Verordnung vom 20. Dezember 1982 über die Unfallversicherung \(UVV\) \(admin.ch\)](#)