

The practical workings: certificates of life, powers of attorney and disputes

*Dr Alexander Ressos, TEP
Attorney-at-Law (Switzerland), Solicitor (Hong Kong),
Solicitor (England & Wales)*

The success of the Genevan schemes rested on rigorous logistics. In order to collect the arrears, the holders had to prove at regular intervals that the lives were still living. The lives had to present themselves each week for inspection by the French Resident in Geneva, while the state of their health was reported even in the Genevan gazettes.¹ Powers of attorney allowed the bankers to act in the name of the holders. The deadlines and formalities demanded a methodical organisation.

The system carried risks of fraud. A holder could be tempted to conceal the death of a life in order to go on collecting the arrears, or to substitute one person for another. The cohesion of the Genevan community, where everyone knew the families, limited these risks. The French authorities also demanded supporting documents, although their verification remained difficult at a distance.

Disputes could arise between holders, between holders and managers, or with the administration. They concerned the identity of the lives, the dates of death, the distribution of income or the management fees. Their resolution required precise documentation, which the Genevan bankers and notaries took care to maintain.

Contemporary pension funds and insurers face comparable problems when they pay pensions to beneficiaries living abroad. They periodically require proof of life, sometimes certified by local authorities, and they have to combat frauds that consist in collecting the benefits of deceased persons.² The management of identity and survival data remains an essential function of institutions that pay lifelong benefits.

1 Notes

1. Rodama, “The ‘Thirty Maidens of Geneva’” (rodama1789.blogspot.com, April 2017): the lives were chosen preferably from aristocratic or wealthy families, most often from those of the subscribers themselves, among them the daughters of Jean-Louis Pictet and Philibert Cramer; they “had to present themselves each week for inspection by the French Resident in Geneva”, physicians drew up the lists of candidates and the partners paid for their medical care, the state of their health being reported even in the Genevan gazettes; the Genevan banker Jacob Bouthillier Beaumont formed his first syndicate for the annuity issue of 1763, refined in 1771 under the name of the “syndicate of the Thirty Maidens”; approximately one third of French life annuities on third-party lives issued after 1775 remained held in Geneva. ↩
2. swissinfo.ch, “Percevoir l’AVS à l’étranger : quand un certificat de vie est-il requis ?” (2026): the annual certificate of life and civil status, to be validated by the authorities of the country of residence and returned within 90 days to the Swiss Compensation Office, has no longer been required since 2022 from pensioners registered with a Swiss representation or residing in a country that automatically exchanges death data (Germany, Spain, France, Italy, Croatia, Denmark, Belgium); “For persons who do not meet these conditions, the certificate remains compulsory”; second-pillar institutions continue to require proof of life. ↩

For general information only. This article does not constitute legal or tax advice, does not replace advice on an individual case and creates no lawyer-client relationship. It reflects the legal position as of September 2026.

Online version: helveticaregister.com/geneva-the-practical-workings-certificates-of-life-powers-of-attorney-and-disputes