

Premium Percentages	Premiums (In percentages of income)
AOV 13%	Employer's contribution 7.00 % Employee's contribution 6.00 %
AWW 1%	Employer's contribution 0.50 % Employee's contribution 0.50 %
OV 0,5 - 5%	The premium depends on the risk class your company is categorized in, and must be paid by the Employers
ZV 12,5%	Employer's contribution 8.3 % Employee's contribution 4.2 %

**Cessantia contribution** (Paid by Employer) Naf 40.00 per employee, per year.

ZV and OV	
Maximum wages	From August 1, 2022 (Naf)*
Per day (6-day workweek)	<b>384.62</b>
Per day (5-day workweek)	<b>461.54</b>
Per week	<b>2,307.69</b>
Per month	<b>10,000.00</b>
Per year	<b>120,000.00</b>

\*The ZV and OV wage limits for the year 2022 were increased as per August 1, 2022 (AB 2022, no. 31). This amendment was published in the National Gazette by the Government of Sint Maarten on July 8, 2022. To date, no amendment has been published for the year 2024.

AOV	
Article AOV-ordinance	AOV 2023 (Naf)**
Article 7, paragraph 1	1.338,00
Article 7a, paragraph 1	917,00
Article 26, paragraph 3	117.091,61
Article 26, paragraph 4	9.633,62
Article 26, paragraph 5	9.633,62 / 78.201,06

\*\* To date, no amendment has been published for the year 2024.

AWW	
Widows	AWW 2023 (Naf)***
Younger than 45 years	617,00
From 45 to 50 years	811,00
From 51 to 59 years	1.014,00
From 60 to 65 years	1.338,00
Disabled person	1.338,00
With one or more orphan(s)	1.338,00
Orphans	
Parent deceased:	
0 to 9 years	449,00
10 to 14 years	490,00
15 to 24 years if full time student or disabled:	537,00
Both parents deceased:	
0 to 9 years	490,00
10 to 14 years	537,00
15 to 24 years if full time student or disabled	616,00
Wage limits	
Wage maximum limit (article 29, paragraph 3)	117.091,61
Wage maximum limit (article 29, paragraph 4)	9.633,62
Wage maximum limit (article 29, paragraph 5)	9.633,62 / 78.201,06

\*\*\* To date, no amendment has been published for the year 2024.