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AQTUELL ¹/₂₅

Customer news 1, February 2025



Dear Reader,

The last two years have shaped Aquilana: we grew from around 45,000 members at end 2022 to just under 90,000 at the end of 2024. That growth has influenced our organisational structure in particular. This edition of **AQTUELL** contains information about the changes and our digital service offering.

This strong growth has also had financial consequences. Compared to the branch as a whole, we had to raise our premiums by an above-average rate on 1 January 2025; that in turn led to a drop in the number of members holding OKP insurance to around 66,000. We are sincerely grateful for your confidence in us and are using our best endeavours to give you the continuing benefit of our proven service.

To spread administrative tasks more widely in response to greater challenges, we are creating an extra management level and adding one person to our senior management team.

We are also setting new digital standards: the IFZ Digital Insurance Experience Study 2024 again ranked us number one in the website category and for the first time also for cyber security.

The AmPuls 2025 benchmark study is another focus of attention. Your feedback is vital for the future development of our offering. If you are invited to take part in the spring, we will welcome your support!

I also extend a cordial invitation to our 132nd Annual General Meeting at 5 p.m. on 23 May 2025 in the “Trafo” Congress Centre in Baden. We look forward to reflecting on the past year with you, while also taking a look at Aquilana’s future together.

In this edition you will learn more about these matters and also find helpful suggestions – for your tax return and the new VVG insurance card. I hope you obtain plenty of useful information!

Kind regards,

Werner Stoller
Chief Executive Officer

How to reach us

Our customer service answers your questions on **+41 56 203 44 22** (Monday to Friday, 8 a.m. to 4.30 p.m.) or by email at kundendienst@aquilana.ch. Or use the message function on our customer portal at www.myaquilana.ch.

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Membership churn on 1 January 2025

Aquilana reported a substantial reduction in the number of members holding basic insurance on 1 January 2025. Overall, their number fell from just under 90,000 to around 66,000 members with OKP insurance – a decline of around 25%. This trend is the outcome of a planned and necessary premium adjustment that helps to safeguard our own financial stability and the long-term sustainability of our business.

Background to the premium adjustment

The premium adjustment at the start of the year was essential to cover higher healthcare costs and risk compensation charges. Aquilana had to assure compliance with the minimum solvency ratio criteria, while at the same time safeguarding its own financial security. The cantons of Aargau, Bern, Ticino and Zurich saw a majority of the membership changes and were particularly affected.

Cantonal trends

- **Aargau:** this canton remains Aquilana's most important catchment area with 46,700 insured members.
- **Zurich:** we now have some 8,800 insured members.
- **Bern:** with only 3,300 insured members left, this canton also reported a significant downturn.

Online termination service

31% of membership terminations were handled via the new online termination service. This service was launched in the autumn of 2024 and enables termination notices to be processed quickly and reliably.

Outlook

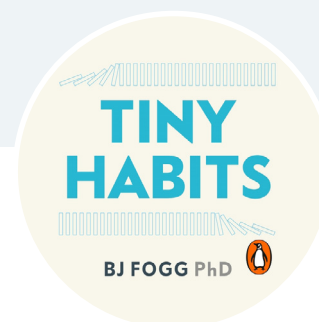
The fall in the number of insured members will have a beneficial impact on Aquilana's financial and organisational issues. Fewer insured members mean less strain on our resources and enable a stronger focus on individual support. This targeted focus underscores Aquilana's commitment to assuring stable and sustainable long-term development.

As an Aquilana customer, you can continue to rely on the finest possible insurance solutions accompanied by good advice and service. We look forward to another year of confident cooperation.

Your opinion matters – AmPuls 2025 Health Insurance Tracking Study

AmPuls, the Lucerne-based opinion polling institute, will be holding a customer satisfaction survey in the spring of 2025. This will take place between April and June and involve selected Aquilana members, covering such topics as brand familiarity, customer satisfaction, image and assessment of our performance and services.

The outcomes help us to continuously upgrade our offer and meet our insured members' needs still more effectively. The survey is anonymous and invitations to take part will be sent out by email. If you are invited to participate in the survey, your support will be most welcome.



Recommended reading

B.J. Fogg, "Tiny Habits: The Small Changes That Change Everything"

Can you write a book by working on it for just a minute every day? Can you get fitter by starting with a press-up? The Tiny Habits Method shows how feasible small steps can bring about changes. Dr. B.J. Fogg, founder of the Behavior Design Lab at Stanford University, explains his world-famous method in this book – simple, effective and fit for daily use.



For further information go to:
www.orellfuessli.ch/shop/home/artikeldetails/A1057534334



Better sooner than later

Prevention and early diagnosis of illnesses

Did you make good resolutions for 2025? Many people start the year with a resolution to take more exercise or adopt a healthier diet. But often they do not persevere by keeping up these good behaviour patterns. This article sets out ways of improving your health sustainably while at the same time sticking to your resolutions.

The new year is already a few weeks old – time to take initial stock! According to a representative study by Galaxus, some 60% of all Swiss women and men try to establish new habits at the turn of the year, especially in diet and sport. But initial euphoria often gives way to everyday routine and good resolutions tend to fall by the wayside.

Prevention

Clever action facilitates prevention

Prevention means steering clear of illnesses before they even occur. That is why it makes good sense to look at the so-called civilisation-related diseases that are facilitated or triggered by our own **lifestyle** and by the conditions prevailing in our modern industrialised societies.

First and foremost, **cardiovascular diseases** – the FOPH describes these as the most frequent cause of death in

Switzerland with over 20,000 annual fatalities. Some 113,000 patients are hospitalised to treat cardiovascular diseases every year. Good news: if you are familiar with the potential triggers you can take steps to reduce harmful behaviour patterns or even avoid them altogether. A lack of exercise and an unbalanced diet or overeating have the most detrimental effect on our cardiovascular system. Swiss women and men are therefore making the best possible new year's resolutions.

More exercise accompanied by healthy eating and drinking likewise reduce the risk of the second-biggest disease of our civilisation, **type 2 diabetes mellitus**, which as a rule develops imperceptibly and is often not diagnosed until you grow older. In this metabolic disease, the blood-sugar level is chronically increased, while a lack of energy develops in the cells. Watching your weight and engaging in regular sporting activity not only help to prevent but also stabilise this illness.

Lifestyle changes can even help to reduce the risk of contracting some **kinds of cancer**: the Swiss Lung League describes smoking as the main cause of lung cancer. Some 85–90% of all lung cancer cases are caused by smoking tobacco. Smokers are ten to fifteen times more likely to contract lung cancer than non-smokers. Passive smoking already increases the risk by a factor of 1.3.

Good to know

With the TOP supplementary insurance, Aquilana refunds up to CHF 300 of your subscription for preventive power training in a fitness centre, with a maximum of CHF 150 towards the cost of giving up smoking or dietary advice and up to CHF 250 by way of vaccination costs.

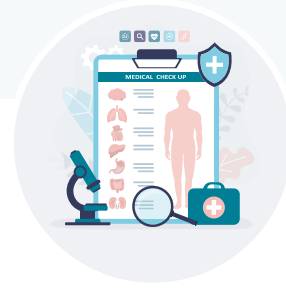
Excessive **stress** may be another key contributory factor to the onset of illnesses. Try to take time out to relax regularly. In our 3/2024 edition, we explained how to achieve good stress management; you can still read the article on www.aquilana.ch.

Protective vaccination can also prevent some transmissible diseases. Basic vaccinations are given against diphtheria, tetanus, whooping cough, infantile paralysis, hepatitis B and human papilloma viruses. Then there are jabs against flu and tick-borne meningoencephalitis (TBE). Vaccination against Covid-19 is also available for risk groups and against the RSV virus in infants.

Early detection

Taking action in good time

Early diagnosis is another important factor in healthcare. Regular screenings and examinations can enable illnesses such as cancer, diabetes or cardiovascular diseases to be detected at any early stage, so greatly improving the outlook. A number of different early diagnosis programmes supported by the health insurance schemes are available in Switzerland. Examples include mammographic screening for women or preventive examinations against cancer of the intestine for men and women over the age of 50.



TOP supplementary insurance

Our TOP supplementary insurance refunds 90% of the cost of your health checkup, subject to a maximum of CHF 500.

Early diagnosis is not just important for the individuals concerned but also for society at large. The sooner illnesses are diagnosed, the better the outlook for the patients concerned and the lower the treatment costs.

Supplementary insurance schemes are a good opportunity for you to optimise your own healthcare. While basic insurance provides a solid foundation in Switzerland, supplementary insurance schemes can include further services that are important to meet your personal prevention and early diagnosis needs.

Patience will get you there

One thing is clear: achieving a sustainable lifestyle change is a real challenge. It takes time to set up new habits. The greater the changes, the more patience you will need. But holding on and staying the course are well worthwhile because even minor adjustments to ingrained behaviour patterns can prove highly effective. Hints on putting your good resolutions into practice more easily and incorporating them into your daily routine can be found on the last page of this edition of **AQTUELL**.

You can also take the opportunity to learn more about different healthcare possibilities and perhaps envisage a supplementary insurance. Our website www.aquilana.ch provides relevant information. We will also be happy to give you personal advice.

By taking active care of yourself and adopting preventive measures, you will lay the foundation for a healthy and satisfying 2025. With our best wishes for good health!

132nd Annual General Meeting of Aquilana Insurance

We look forward to your attendance!

This year, Aquilana will hold its Ordinary General Meeting on Friday, **23 May 2025**, at 5 p.m. at the "Trafo" Congress Centre in Baden (doors open at 4.30 p.m.). The agenda is set out on the enclosed invitation card.

Our Annual Report for 2024 will be available from mid-March 2025 giving you a transparent overview of Aquilana's last business year and financial trends.

Registration and orders for the 2024 Annual Report

Please register to attend the Annual General Meeting by **23 April 2025** at the latest (statutory closing date for registration) to enable you to exercise your right to vote and take part in elections. You can register conveniently online at www.aquilana.ch or else use the enclosed reply coupon. You can also order a copy of the Annual Report for 2024 on the same platform.

Important note about the dinner

If, after registering for the Annual General Meeting, you decide **not to attend the dinner**, please **let us know** as soon as possible. You can do so by sending an email to info@aquilana.ch or by calling us on 056 203 44 44. Your feedback will help us to plan the event more carefully and **avoid wasting food**.



Register online with the QR code to attend the Annual General Meeting.

Introduction of the insurance card for VVG supplementary insurance schemes

Since the start of the year, we have extended our service offering with the introduction of the physical and virtual insurance card for our healthcare PLUS and hospital care supplementary insurance schemes (all benefit levels). This innovation enables holders of supplementary insurance without basic insurance to manage supplementary insurance benefits and services easily and flexibly with their supplementary insurance benefit providers.

All our entitled supplementary insurance holders will have received their VVG insurance card by now. In addition, the digital version of the insurance card is integrated into myAquilana and supplements our existing offering. This

highlights our determination to meet our customers' needs still more effectively.

Note for your 2024 tax return

We have compiled a listing of **premium and healthcare costs** incurred by you and your family members for the year 2024. This summary includes illness and accident costs (if you also have accident insurance) settled for the period between **1 January and 31 December 2024**. This listing has **already been sent to you**.

Important note

Invoices and refund documents processed **after 31 December 2024** cannot be included until the listing is drawn up for 2025. We appreciate your understanding.

Convenient and digital via myAquilana

To make it easier for you to access your documents, you can retrieve your most frequently used items, including supporting documents for your tax return, conveniently in electronic form via myAquilana. Customers who have already registered with myAquilana can print out their own listing at any time. We will of course be happy to answer any questions you may have.

New organisational structure and stronger senior management team in 2025

New organisational structure from 1 January 2025

Aquilana introduced a new organisational structure on **1 January 2025** to focus more effectively on our core activities and enable still more efficient cooperation. As part of this new structure, two **team leader positions** have been created in each of the following areas: **outpatients services, medical consultancy service/ inpatients services** and **customer service**. We were able to make internal appointments to fill four of the six new team leaders' positions:

Elvira Fischer, left (born 1970)
Team leader outpatients services

Lejla Nurkic, centre (born 1997)
Team leader inpatients services

Brenda Bastos, right (born 1993)
Team leader medical consultancy service

José Suarez (born 1975)
Team leader customer service



We extend our sincere congratulations to our new team leaders on their promotion and wish them great pleasure and success in their new duties.

The new **customer support specialist** position has also been created in the customer service team. This post is primarily designed for online support around the myAquilana app and customer portal; the person working in this position can provide the best possible assistance to our insured members on matters relating to digital use and on their general concerns.

Enlargement of our senior management team on 1 May 2025

The senior management was downsized from four to three persons in the financial year 2020. At that time, Werner Stoller was not only in charge of general management but also served as Head of Finance/EDP. With increasing compliance requirements, more stringent market criteria and business growth, the Board of Directors has decided to revise this dual role.

We have pleasure in appointing Daniel Brühwiler, born 1986, previously Head of Finance and Accounting and Head of Department, as an internal candidate to the post of **Head of Finance/EDP** on the **senior management team**. He will be taking up his new duties on 1 May 2025.

Daniel Brühwiler is ideally qualified

His advanced training courses completed in parallel with his professional duties (Federal Certificate in Finance and Accounting and training as an expert in Accountancy and Controlling), together with his many years of experience and his human qualities, are ideal qualifications for him to handle the exacting tasks in his new activity area under the best possible conditions. We take this opportunity to wish Daniel Brühwiler a good start and every success with his responsible new duties.

Successor to the finance and accounting post

As the new Head of Finance and Accounting and Head of Department, Alex Da Silva, born 1992, will be taking over from Daniel Brühwiler on 1 May 2025. He has been working at Aquilana for some four years in the Finance and Accounting Team and therefore brings valuable

knowledge to his challenging new field of activity. He is training currently to qualify for the Federal Certificate in Finance and Accounting. We wish Alex Da Silva every success and personal satisfaction in his new position.



Alex Da Silva,
from 1 May 2025
new Head of Finance and
Accounting and
Head of Department

IFZ Digital Insurance Experience Study 2024

Aquilana is a top performer!

We are pleased to share that Aquilana has received more awards in the **IFZ Digital Insurance Experience Study 2024**, conducted by the Financial Services Institute of Zug (IFZ), which is part of Lucerne University (HSLU). Among the 46 Swiss insurers who were assessed, we took **first place in the website and cybersecurity categories**. We are also one of the leading healthcare insurers for **online contracting, customer loyalty and mobile services**.

These successes confirm our strong ongoing digital development, designed to provide our insured members with the finest possible digital tools while still prioritizing personalized service. **Both digital and personal – at Aquilana, your needs are always the focus of our attention.**

Congratulations to our team and partners on their magnificent performance!



How to make good resolutions come true

Hints for beating your inner slacker

Why is it so hard for us to stick to our good resolutions? We often fail because we want to achieve too much all at once. But small step-by-step changes can lead to success.

B.J. Fogg, a behavioural researcher at Stanford University, calls it the Tiny Habits Method. Instead of setting big goals that are hard to achieve, we do better to concentrate on small but realistic steps. These can be integrated more easily into our daily routine and gradually lead up to sustainable changes. This is how it works:

Set small goals

Start with minimum goals that are easy to achieve and take only a little time and effort. For instance, if you wish to become stronger, your first step might be this: "I will do two press-ups after cleaning my teeth."

Associate your new habits with existing routines

Use established routines as an anchor with which to associate your resolution, e.g.: "After breakfast, I will read one page of a book." The important thing is that the routine anchor fits well with your new behavior.

Use the when-then formula

Formulate your resolutions clearly, e.g.: "When I brew my coffee, then I will drink a glass of water."

Celebrate small successes

Praise yourself immediately after adopting a new habit so as to generate positive emotions.

Be consistent

Do the things that are part of your new routine every day so that they become an established habit more quickly.

Keep an eye on your progress

Note how often you follow your new habits; that will be a source of additional motivation!

Make adjustments

If a new kind of behaviour does not work out well, look for a way of fitting it into your routine more effectively. Maybe you could drink a little more by keeping a glass by the wash basin and taking a sip whenever you wash your hands.

Get support

Share your projects with friends or family and motivate one another.

Remember your purpose

A photo on the fridge, a post-it on the bathroom mirror, a note next to the computer keyboard. Remember why you want to make a change so as to stay motivated.

We hope you are very successful!



Enclosure: invitation to attend the Annual General Meeting