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AQTUELL ²/₂₄

Customer news 2, June 2024



Dear Reader,

We will soon be half way through another year which has brought many challenges and successes and we can now look back at important events and developments that will help to shape Aquilana's future. We want to share some of these key moments with you in this edition of **AQTUELL**.

Our Annual General Meeting held in the Trafo at Baden proved very popular again this year. The large number of participants on 24 May was further proof of the keen interest taken in the progress of our business. The adoption of all the motions tabled by the Board of Directors demonstrates the confidence enjoyed by Aquilana's managing bodies. The meeting was also an occasion to reflect on the challenges of the previous year and map out our path into the future.

We also welcome this opportunity to report on progress made with our digital service offering which we are further optimising in the light of your feedback and the results of our customer surveys. We are especially proud of the upcoming launch of the new physical and virtual insurance card which will give our insured members who do not hold basic insurance a still better service.

The financial result for the 2023 business year was influenced once again by strong and unexpected customer growth. Our healthy reserves enable us to handle this situation successfully, while continuing to invest in the quality of our services and respond effectively to market challenges.

We are also proud to be able to report to you that Aquilana achieved outstanding results in the latest customer service awards by Blick und Statistik; that validates our ongoing endeavours to give you the benefit of first-class service.

We thank you for your confidence in us and for your support. Together we will forge ahead to make Aquilana an even stronger and more dependable health insurance partner.

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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Supplementary insurance premiums for 2025

We let our insured members know the new basic and supplementary insurance premiums in October each year. To comply with legal requirements placed on the premium approval procedure, the basic insurance premiums cannot be announced until they have been cleared by the Federal Office of Public Health (FOPH). On the other hand, the supplementary insurance premiums can already be notified if no premium increases are scheduled. Subject to any intervention by the supervisory authority, in principle no increase of premiums for the PLUS, TOP, Hospital and Dental Care health insurance policies is planned for 2025.

Transfer your supplementary insurance policies to Aquilana

Changes in life call for flexible insurance solutions. Our supplementary insurance policies give you greater freedom of choice and convenience, close insurance cover gaps and protect you against high extra payments. These insurance policies can be taken out until your 65th birthday, as long as your state of health so allows. Do you currently have supplementary insurance with a different provider or do you need an upgrade? Check your options and contact us for an advisory discussion without obligation. Find out more about the benefits of transferring to Aquilana.



You will find full information about our supplementary insurance schemes here: www.aquilana.ch/versicherungen/zusatzversicherungen

Notice periods to terminate supplementary insurance

Unlike compulsory healthcare insurance (KVG), the terms and conditions of contract and notice periods for supplementary insurance policies differ from one provider to another. At Aquilana, the minimum contract period is one year, always followed by automatic extension for one further year unless notice to terminate is given. Ordinary termination is possible after uninterrupted insurance for one year and must be notified three months before the end of the year.

We advise you to think carefully before deciding to end a supplementary insurance policy. A change of insurer should always be examined in detail because resumption

cannot be guaranteed. This may be influenced by a number of factors, including your state of health, age limit or previous illnesses. For full information about notice periods and procedures, please go to the download area on our website. Our customer advisers are always ready to give you detailed information and suggest ways of optimising your premiums. Please do not hesitate to contact us for further information and personal advice.



Scan the QR code to go straight to the download area.

Extension of our digital service offering

To improve our insured members' digital user experience, we are further extending our service offering in the light of customer feedback and the results of surveys and studies. You can expect us to introduce the following innovations by the end of this year:

- **Visual upgrade of the online insurance contract for holiday and travel insurance policies**, planned by Q3 2024 at the latest.
- **Introduction of the physical and virtual VVG insurance card for supplementary insurance holders without basic insurance** (Healthcare PLUS and/or Hospital Care insurance at all benefit levels) planned for the end of Q4 2024.
- **Extension of the website offering to include an online termination option**; this will facilitate the termination procedure for basic insurance from the end of Q3 2024.
- **Continuous improvement of myAquilana** is assured by regular updates (Q2, Q3 and Q4). Following the major update in March, a number of errors have already been corrected. We advise you to update your app regularly to the latest release in order to benefit from all the improvements and enjoy the best possible user experience.

Our constant endeavour is to achieve continuous improvement of Aquilana's digital presence so as to give you the benefit of the finest possible customer experience.



Allergies

When the immune system uses a sledgehammer to crack a nut

The sun is shining in a bright blue sky, small white clouds drift by, a light breeze is scented with fresh hay, bumblebees hum busily over the brightly coloured meadows and long grass – it may sound idyllic but for many of us this has now turned into a horror show: some 20% of all Swiss citizens are now allergic to pollen, of whom 70% suffer from an allergy to grasses. Hay fever has become the most common form of allergy. Allergies are on the rise overall and are now one of the most common types of chronic illness. Why is this so and what can be done to curb these afflictions?

Allergy triggers

An allergy occurs when the immune system activates a defence mechanism against substances that are in themselves harmless. These substances are called allergens. If they are inhaled, absorbed through food or touched, a sensitive person's immune system overreacts and provokes symptoms such as a runny nose, itching, swelling or a rash.

In our daily lives, we are surrounded by allergens all the time. Foremost among them is pollen in the air we breathe. We react particularly often to the pollen from grasses (timothy, orchard grass, rye grass), trees (hazel, alder, ash, birch, hornbeam, oak), and weeds (mugwort, ragweed). Contact with household dust mites is almost equally unavoidable. We also come into contact with animal hair, eat and drink nuts, cow's milk, hen's eggs, fish, soya or wheat, inhale mildew spores, use latex gloves or wear jewellery made from metal containing nickel. Insecticides and medicinal products may also trigger allergies. Pollen has the highest allergy potential, but in theory any kind of substance can provoke allergy symptoms. More than one allergy often occur at the same time.

Some are present all year round (household dust allergy), while others such as pollen allergy are seasonal. In particular, persons who are allergic to pollen often also react sensitively to certain kinds of food. This cross-reaction as it is known occurs because pollen allergens have a similar structure to allergens in fruit, vegetables or nuts. For example, some 70% of persons with an allergy to birch pollen are also allergic to nuts and stone fruits.

Frequency and causes of allergies

Around the year 1900, allergies were still an absolutely marginal phenomenon: less than 1% of the population was affected. Today, some 20% of the Swiss population suffer from allergies according to the Swiss Medical Forum. Allergies are also becoming increasingly frequent in children. Numbers in Switzerland are similar to those observed elsewhere in Europe, Australia and North America. Researchers now assume that one in two persons living in our latitudes will be suffering from an allergy by the year 2050.



There are probably several reasons for this steep increase in the prevalence of allergies

Excessive hygiene

Our increasingly high standard of hygiene is thought to be one factor that favours the occurrence of allergies. Put simply, our immune system is less challenged and now reacts sensitively even to harmless substances. That is why allergies are becoming particularly widespread in countries with a high standard of living.

Climate change

As the climate heats up, plants begin to flower earlier, more abundantly and for longer periods than was still the case just a few years ago. The pollen count is rising. In addition, neophytes, i.e. non-domestic plants, are gaining a foothold more easily, including some highly allergenic candidates such as ambrosia that is related to mugwort.

Environmental pollution

Allergens adhere readily to fine dust particles. That is how they penetrate more deeply into the airways and at the same time become more aggressive. This might also be a reason for the growing frequency of allergies among the urban population.

Could this just be an infection?

Do you have a persistent runny nose or irritated cough? Is this a stubborn cold or are you suffering from an allergy? If in doubt, your doctor can find out by consulting a detailed medical record and performing a range of tests. Skin, blood or provocation tests will be used, depending on the particular allergen. Once the trigger substance has been identified, appropriate measures can be taken for prevention, treatment and avoidance.

Tip

If your nose is affected, the runny nose test at www.aha.ch can give a first indication. The Swiss Allergy Centre's platform also provides more detailed all-round information and facts worth knowing about various kinds of allergy and intolerances, for both victims and professionals.



Scan the QR code for the test.

What can help?

The first measure is self-evident: avoid the substance to which you are allergic. However, that is often easier said than done, especially when it comes to such ever-present allergens as mite droppings or pollen.

It makes sense to relieve allergy symptoms by medication in order to prevent a permanent deterioration. That is because in the absence of treatment, an allergic cough may for instance turn into chronic inflammation of the bronchial tubes and in time cause asthma. Nasal sprays, eye drops, tablets or oral drops containing a range of active substances are available. Allergy sufferers also report that complementary medicine treatments such as acupuncture or homeopathy can help to relieve their symptoms. Ideally, you will begin the medication several days before the onset of the pollen season and continue until no more pollen that triggers the allergy is present in the air. You can obtain information about the pollen count for example by consulting a pollen app.

So far, the only treatment against the cause of allergies is desensitisation or an allergy-specific immunotherapy which can be particularly successful in young persons. This treatment must be spread over three to five years. After the allergen has been identified by testing, a specialist doctor will administer rising doses of the pollen allergens by injection, tablets or drops at specific intervals. This will enable the body to gradually adjust to the allergen and build up immunological protection that will reduce or even prevent further allergic reactions.

The suitable type of therapy should be determined individually by consulting a specialist.

Can allergies be prevented?

We do not yet know for certain how allergies occur and what can prevent them. However, some measures are expected to lessen the risk. For instance, it is advisable to avoid tobacco smoke and minimise the presence of fine dust and mould spores. But preventive measures can also be taken as the child develops. From the fifth month of life, in addition to breast feeding the progressive introduction of food supplements is advisable (respecting the latest recommendations of www.kinderarntisch.ch). If the child is familiarised with many different types of food, the risk of allergy and asthma is likely to be reduced. Another interesting fact: according to a publication on which the Inselspital Hospital in Bern cooperated, there is no proof whatever that vaccinations encourage the occurrence of allergies; on the contrary, evidence suggests that vaccination may reduce the risk of allergies.

Record attendance at the 131st General Meeting and vote of confidence in the motions tabled by the Board of Directors

The 131st General Meeting of Aquilana Versicherungen was held on 24 May 2024 at the “Trafo” in Baden with an impressive presence of some 740 members and guests. Because of the high number of attendees, the meeting was also broadcast in real time electronically in the cinema, as had been the case last year in order to accommodate everyone who wanted to attend.

Board Chairman Dieter Boesch opened the meeting with his presentation on the “Future challenges facing Aquilana Versicherungen”. He stressed the latest cost trend in the healthcare system which necessitated policy changes. Mr Boesch warned against a possible resumption of the debate about a unitary healthcare scheme and instead advocated solutions within the existing legal provisions. This necessitated a targeted reduction of the benefits prescribed by law and greater responsibility on the part of insured persons themselves. A special welcome was extended to Peter Heglin, Member of the Swiss Upper Chamber, RVK Chairman and santésuisse Board member, together with State Councillor, Dr. Markus Dieth, President of the Canton of Aargau. No motions had been received from members by the closing date. The business was discussed in a calm and constructive atmosphere. The detailed and visually attractive annual and situation report for 2023 and the transparent and informative annual financial statements for 2023 were noted with great interest and adopted by an overwhelming majority. A discharge was granted and the mandate of the independent external auditor, PricewaterhouseCoopers AG, Zurich, confirmed on a proposal by the Board of Directors. By their clear votes, the members signified their great confidence in the organisation’s management.

The next Ordinary General Meeting will be held on 23 May 2025, again at the Trafo in Baden.



Annual financial statements for 2023 – strong growth has a negative impact on the result

Despite the challenges posed by the sustained increase in our customer numbers, Aquilana remains a dedicated health insurance partner. The substantial growth in new customers as of 1.1.2023 brought an increase of around 58% in the number of our insured members, resulting in turn in an impressive premium volume of CHF 271.2 million – up by 47.8% on the previous year. However, this growth also brought higher commitments. Net benefit payments rose by 34% to CHF 251.0 million. The excess expenditure of CHF 27.0 million mainly reflects massively higher risk compensation charges and the need to set aside further claim provisions and reserves, especially for compulsory health insurance (OKP).

Despite the negative result in the OKP sector, a 4.6% yield on our capital investments enabled us to mitigate some financial challenges. These successes are mainly attributable to our well-diversified investments in equities and property funds. Against the background of our strong growth, administrative costs (KVG and VVG) rose to CHF 15.8 million; however, that is a distinct improvement of the administrative cost rate to 5.6%, as against the previous year’s figure (2022 – 6.6%). These efficiency savings are important to secure the long-term economic viability of our business.



You can find further information here:
www.aquilana.ch/medienmitteilung/rekordwachstum-bei-aquilana---eine-herausforderung

Aquilana remains financially stable despite strong customer growth

2023 saw record growth and sustained efforts to increase the quality and efficiency of our service. Despite a challenging year, Aquilana proved its ability to make dynamic adjustments, while at the same time maintaining a constant focus on our insured members’ well-being. “Growth is not an unconditionally desirable goal in health insurance, because solvency declines in the short term as the number of insured members rises”, in the words of Board Chairman Dieter Boesch. The Board of Directors and Management at Aquilana will keep a careful watch on the financial situation with

special emphasis on liquidity. In the year under review, savings of some CHF 3.2 million were achieved through sustained cost control. That highlights Aquilana's efficiency and commitment in a challenging economic environment.

Outlook

Thanks to continuing strong customer growth as at 1.1.2024, our premium volume will again be significantly higher. We are now serving nearly 89,000 OKP insurance holders. As to benefit costs, we expect to see a slight reduction per insured member in 2024 compared to 2023. However, the need for provisions and the burden of risk compensation will continue to increase. For the financial year 2024, we are therefore once again forecasting a negative result. However, we are modestly optimistic for our capital investments and expect to see a positive yield.

Distinction Customer service

In a remarkable cooperative venture, Blick and Statista presented awards to the Swiss customer service leaders for 2024. Aquilana Versicherungen was acknowledged for its engagement and ranked third in the top customer service awards. That success underlines the central role of our customer service, from basic insurance to personalised additional benefits. At Aquilana our insured members are more than just number one: they are a highly regarded part of our community which focusses on health and well-being. We wish to thank our customers for their confidence which is the cornerstone of our success. Our staff deserve an enormous vote of thanks; without their dedication and hard work this success would not have been possible. Customer satisfaction remains a key contributory factor to our success.



Benchmark studies: Reputation of insurance companies and health insurance providers in Switzerland 2024

We are pleased to report the impressive reputation profile achieved by Aquilana in the latest study by swissreputation.group GmbH for insurance companies and health insurance providers in the year 2024. Despite our low profile, the quality and positive nature of our media presence is highly appreciated. This confirms our

engagement, excellent service and high value for our members and the insurance community. You will find further information on the swissreputation.group website.



Further information can be found here:
www.swissreputation.group/de/studien/versicherungen-und-kranken-kassen-2024/

14th Aquilana customer survey – high participation and pleasing results

Last spring, we conducted an extensive online customer survey of around 2,000 Aquilana customers in order to determine the degree of satisfaction of our insured members. In all, 474 customers took part in the survey and voiced their opinions and experience of us. This feedback, including the assessments, ratings and suggested improvements, together with critical remarks, gave us valuable insight into our insured members' needs and expectations. We are most grateful to all the insured members who took part for their confidence in us and for their frankness.

Key results of the 2024 customer survey

For overall satisfaction, Aquilana achieved a top rating of 8.6 on a scale of 0 to 10. At 8.5 points, our insured members' willingness to recommend us to other persons also underscores their high confidence in our services. In the detailed assessments, Aquilana again scored highly for trust. These outstanding results encourage us to continue to give our customers the benefit of an expert and reliable service in future.



Further information about the 2024 customer survey at: www.aquilana.ch/ueber-aquilana/kundenzufriedenheit

Beating the pollen challenge

Nine tips for less allergy stress

Your nose is running, your eyes are filled with tears and inflamed; you have an itching sensation even in your ears and gums and your skin often reacts too. At this time of the year, pollen allergy sufferers are having a hard time. Here are a few tips which will, we hope, help you to cope better with the pollen season:

Find out about pollen in the air

Use pollen apps to help plan outdoor activities. You will then know where and when the pollen concentration is particularly high and be able to avoid this at the right times and places.

Ventilate well

Short ventilation surges are the best way of keeping pollen out of your home. Try to keep the pollen concentration as low as possible; this can be observed with a pollen app. If there has been a rainy period (30 minutes or more), the pollen concentration falls and you can ventilate your rooms for longer. Fitting pollen screens on the windows can also help.

Protect your eyes

In the open air, wear sunglasses with a tightly fitting frame to protect your eyes against pollen and reduce irritation.

Use nasal rinses

If you have come in from outdoors a nasal rinse can help to alleviate allergy symptoms before going to bed because the isotonic cooking salt solution rinses pollen off the mucous membranes.

Wash your hair in the evening

Wash the pollen out of your hair before going to bed. That will prevent pollen from settling on your pillow and disturbing your night's sleep.

Dry your washing indoors

Pollen also settles on garments. If there is pollen in the air, it is better to dry or air your washing indoors.

Use air cleaners

The pollen count in your home can be reduced by using air cleaners with HEPA filters. Placed in the bedroom, a filter of this kind can help you to sleep better during allergy season. Don't forget regular maintenance!

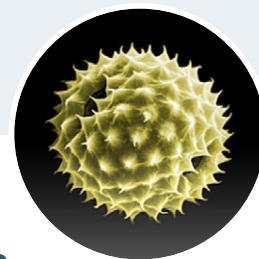
Turn the air conditioner on when driving

Turn the air conditioner on in your car; set the ventilation to recirculation so as to minimise pollen penetration into the vehicle.

Take suitable medication

Taking antihistamines or other allergy-inhibiting medicines regularly greatly reduces typical allergy symptoms. Consult a professional to help you choose the right medicines.

We hope you get through the pollen season with the mildest possible symptoms.



App tip

Pollen news

The aha! Swiss Allergy Centre's app gives you real-time information on the pollen count in our country. You can see the acute level of various types of pollen at your chosen measuring station and also consult forecasts for the next few days. The pollen information comes from the Federal Office of Meteorology and Climatology Meteo-Schweiz. The app also contains important hints on dealing with pollen allergy and lists offers from the aha! Swiss Allergy Centre.



Further information can be found here:
www.aha.ch/allergiezentrum-schweiz/angebote/infothek/app-pollen-news