

Winterthur, October 2023

## 2024 POLICY WITH YOUR INSURANCE COVER

Thank you for choosing SWICA. We do everything we can to meet all your expectations. That is why we are delighted to have once again received first place in customer satisfaction and image surveys this year. This spurs us on to continue giving our best. That includes being the only health insurer in Switzerland available by phone both day and night. Would you prefer to talk to one of our staff in person? Then you are welcome to visit any of our 50 branches to receive personal advice.

Enclosed you will find your policy with all details of your insurance cover for 2024. Many insurance customers will unfortunately have to pay higher premiums next year. This is due to three important reasons, which are affecting all health insurers. First of all, in 2023, significantly more healthcare benefits were drawn in Switzerland than in the previous year. Secondly, it became impossible for these extra costs to be offset by returns on capital on the financial markets. And thirdly, premiums had been kept artificially low in recent years due to interventions by politicians. This led to a reduction in reserves, which means that even insurance companies with solid finances such as SWICA will need to build them up again. SWICA is working towards eliminating any future politically motivated interventions in the finely balanced reserve system. Since the introduction of mandatory basic insurance, every instance of interference has led to premium increases in the following years.

Enclosed you will find a brief summary of everything you need to know about your insurance. Please feel free to call us with your questions or make an appointment for a no-obligation personal consultation so that you can familiarise yourself with our latest offers and services. Together, we will find out how you might be able to optimise your premiums, and whether you still have the right cover for your present life situation. We are looking forward to continuing to focus on your health as our priority in the coming year.

Yours sincerely,

Dr Reto Dahinden  
CEO

## RECOGNISED FOR OUTSTANDING CUSTOMER SERVICE.

[swica.ch/customer-satisfaction](https://swica.ch/customer-satisfaction)



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