

**New Aquilana logo**  
| Page 3

**The gut**  
A superlative organ  
| Page 4

**Annual Financial  
Statement 2021 – on  
the safe side despite  
the pandemic**  
| Page 6

# AQTUELL <sup>2</sup>/<sub>22</sub>

Customer news 2, June 2022



## Dear Reader,

Our customers' needs are the focus of all our attention. That is why we regard customer satisfaction as a key factor. This is no idle claim. We take our insured members' opinions seriously because they have precious experience of the services we provide, our insurance solutions and the quality of our advice. To find out more, we took our insured members' pulse once again this year – in our 13th customer survey which achieved record participation. Read about the highly satisfactory results of our survey in this edition of **AQTUELL**.

Our financial result for the 2021 business year also proved very strong, despite the steep rise in costs, especially in basic insurance. Aquilana's financial foundation is as robust as ever, enabling us to go on investing in the sustainable future development of our business.

As you may already have noticed, our logo has changed. It was attractively updated on 20 May 2022. The old logo had been in use since 1997 when our company changed its name to Aquilana Versicherungen. "Gesundheit für Generationen" ("Health for generations") is the central idea behind the new logo. It is consistent with our strategic orientation. You may rest assured that other innovations will follow with a view to further enhancing our product and service quality in future to meet our customers' needs and consolidate our reputation as an expert partner for all health insurance matters.

After the special Covid-19 measures had been lifted in early April, Aquilana was able to organise its Annual General Meeting (AGM) in the usual way again after a two-year break. This year's AGM was held on 20 May 2022 in the physical presence of some 370 members and guests. By casting their clear votes, the insured members who attended gave impressive confirmation of their confidence in the work done by our executive bodies.

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](mailto:kundendienst@aquilana.ch). Or use the message function on our customer portal at [www.myaquilana.ch](http://www.myaquilana.ch).

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### Credits

**Publisher**  
Aquilana Versicherungen, Baden  
**Concept and design**  
visavis AG Kommunikationsnetzwerk  
**Translation**  
Inter-Translations SA  
**Proofreading**  
sprach-art  
**Printer**  
Köpflipartners AG  
**Total print run**  
28,750 copies  
**Published**  
3 times a year in en, de, fr, it  
Next edition: October 2022

## Supplementary insurance premiums and 2023 review of our insurance terms (AVB)

As is the case every year, we inform our insured members of their new basic and supplementary insurance premiums no later than in October. The premium approval procedure and statutory provisions stipulate that new premiums must not be announced until they have been published by the supervisory authority.

In the course of this year, our intention is for the General Terms and Conditions of Insurance (AVB) already renewed for 2022 to be further revised to take account of the necessary benefit changes in the new 2023 edition. You will learn more about the new 2023 premiums and the main changes to the AVB in the October edition of **AQTUELL**.

## Special notice periods for supplementary insurance policies

Unlike compulsory healthcare insurance (OKP/CASAMED), the contractual term of supplementary insurance policies varies from one healthcare insurer to another. Most insurers, including Aquilana, make provision in their AVB for a minimum insurance period of one year followed by tacit extension for one further year. Ordinary notice of termination can be given by the policy holder or insured person three months in advance to the end of the calendar year after an uninterrupted insurance term of one year. The termination dates that apply at present can be consulted in a fact sheet in the download area of our website. In principle, we advise you to give very careful consideration to the cancellation of voluntary supplementary insurance policies. The benefits and drawbacks should always be reviewed thoroughly if you intend to change your insurer. This applies to supplementary insurance policies in particular. Later resumption certainly cannot be guaranteed (new medical examination / upper age limit / reservations / rejection). What is more, our customer service can provide expert advice at any time, especially when it comes to matters of personal premium optimisation. With Aquilana too you can make savings on your premium payments. Please contact us. We will be happy to provide further information.

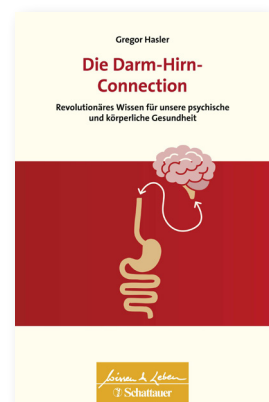
## New Aquilana logo

Aquilana has undergone constant development in its 130-year history with a successful transformation from paying agent into an insurance business which focusses on its customers and on quality. Changes in life also call for a flexible health insurance scheme. Guided by that idea and acting consistently with its strategic orientation, Aquilana presented its new logo on 20 May 2022, paving the way for further changes within its sphere of activity. The previous logo with the square and eagle has been replaced by a new version that conveys a dynamic market image. The new logo reflects the company's ongoing development. The wing creates an association with the soaring eagle, while the portrait is a clear signifier of that king of the air. The term "Versicherungen" (Insurance) has also been abandoned with the new logo and replaced by the claim "Gesundheit für Generationen". This reinforces our positioning as a dependable healthcare partner for all situations in life. The blue-grey lettering makes a soft, clear and modern impression and is a good match for the new logo.

## Recommended reading

Our digestive tract deserves better than to be relegated to shameful silence. Without the gut, the brain would fail to receive important information about the body and environment. It influences our conduct, our feelings and our well-being – to say nothing of our illnesses. The psychiatrist Gregor Hasler gives a readily understandable explanation of the fascinating functions of this organ and its links to the brain. And although many questions remain unresolved, the author's personal experience and case studies from his routine work as a psychotherapist clearly show that the gut has a great story to tell us.

Gregor Hasler: *Die Darm-Hirn-Connection.*  
(The Gut-Brain Connection)  
Revolutionary knowledge  
for our mental and physical  
health. Klett-Cotta 2020  
(in German)







# The gut

## How the brain in our stomach guides our head

**Our digestive tract has far more to say than we had for a long time assumed. The gut with its population of microorganisms influences our well-being, together with our feelings and behaviour. They even play an important role when it comes to illnesses.**

A baby is cuddled in its parents' arms. It has drunk its fill and fallen into a replete sleep. But instead of laying the baby down in its cot and leaning back on the sofa, its father and mother carry it around the home, tap it gently on the back and wait. Until it brings up wind.

Our digestion comes in for a great deal of attention in the first phase of life. No wonder; after all, the child's well-being – and that of its parents – depends greatly on the workings of the infant's digestive tract. Later on in life the relationship with the gut cools off and becomes a more intimate subject. The important role played by the stomach in our lives is now reflected mainly in language: we have the wind up or butterflies in our stomach. We must digest disagreeable events and stress hits us in the gut.

### A superlative organ

The intestine is seven metres long and because the intestinal wall is not smooth but has countless protrusions, its surface area is roughly equivalent to that of a tennis court. Up to 30 trillion microorganisms live here. Per cubic centimetre of intestinal capacity, there are more bacteria, viruses and fungi here than the entire world population. Altogether they weigh as much as two kilos – more than our brain.

"In the beginning was the gut." Those are the opening words of the book by Gregor Hasler, Professor of Psychiatry and Psychotherapy at the University of Fribourg, entitled *Die Darm-Hirn-Connection* (The Gut-Brain Connection). There are indeed some pointers to the fact that the brain might have evolved out of the intestinal nervous system. Firstly, it already exists in insects or snails which do not have a head with a brain. Secondly, the structure of the nerve cells in the brain is very similar to those in the digestive tract. Up to 500 million of these cells are to be found in the intestinal nervous system, much the same number as in the spinal cord. They make the gut the only organ that is not controlled by the brain. That enables it to handle digestion on its own. Something that sounds easy is in reality a complex process. The gut must analyse the food pulp before transferring it to the rectum: which intestinal bacteria thrive in the digestive tract and which metabolic products do they make? Which nutrients is the body able to absorb? Which chemical substances are toxic and where do hazards lie in wait and have to be fought?

### Digesting the world

Once the intestinal brain has gathered relevant information, it passes this on to the brain via the vagus nerve. The gut has a great story to tell: 90% of the signals that pass through this conduit run from the gut to the brain; only 10% travel in the opposite direction from brain to gut. It is our window onto the world – more so than our sensory organs. We can close our eyes and block our nose and ears. "The gut is completely exposed to the world; it is the interior world of the exterior world",

in Hasler's own words. On our holidays for instance we adapt to a different country with its own particular air, water and food. The gut gathers up the information and passes it on to the brain where it is translated into feelings. That may even help us to decide where to spend our next holidays.

Communication between the gut and brain takes place in part via neurotransmitters that both organs are able to recognise and process. Thirty such substances are produced in the gut. For example, 95% of the "happiness hormone" serotonin originates in the gut. Interruption of its production can cause sleep disorders and depressive mood changes.

Microorganisms in the gut also play a central role. Most of these bacteria do us good: they help to process food and support the immune system, 70% of which is located in the gut. Their influence may perhaps go much further and they also help to shape our personality. That is suggested by a study in which researchers took two different mouse species and transferred the intestinal bacteria from one to the other. One mouse species was timid and the other adventurous. After the faecal transplantation, the animals had to jump off a raised platform to test their courage. Suddenly, the mice that had previously been timid became bolder and jumped far more quickly than before; on the other hand, the adventurous mice took three times longer to gain the necessary confidence.

## Key to new therapies?

The composition of the intestinal flora may also play its part in the occurrence of illnesses. Not just in the gut, but in the head too: anxiety disorders, Parkinson's disease, Alzheimer's and multiple sclerosis. Research is still in its infancy. "Some microorganisms produce substances that act on the brain. Others animate the intestinal mucosa to produce substances which may for instance lighten our mood or inhibit inflammation", nutritional consultant Beatrice Schilling of Baden explains. "However, thousands of germs whose functions we do not yet know are involved." Another crucial point: what in fact constitutes normal healthy intestinal flora is not yet clearly understood. Each individual has her or his own specific bacterial mix in the gut. This is already formed in the early years of life and remains relatively stable. That is why the effect of a probiotic cure is dissipated relatively quickly. "Increasingly, the germs which will, we hope, have a positive effect are no longer directly established", Schilling says, "but we give them 'probiotic food' for greater strength."

A balanced and varied diet is the best solution. An age-old adage! "Eat more vegetables sounds boring, but is very efficient", Schilling points out. "Many people are unaware that diet plays a role not just in physical health, but also contributes to our mental well-being." The underlying eating culture may well be still more important than always eating the right food wherever we happen to be: a relaxed atmosphere, enjoyment and good company at the table. Anyone who listens to her or his stomach must surely have known this for a long time.

## How to care for the gut, brain and mood

### Choose high-value food.

With their good fat content, vitamins of the B complex and valuable nutritional fibres, nuts are a boon for the gut and brain. Make sure to use high-value vegetable oils such as olive oil. Prefer fish to meat. And of course eat plenty of fruit and vegetables which have an incredibly high protective substance content. With vegetables in particular, more is always better!

### Live consciously and mindfully.

Massages, meditation or relaxation techniques such as yoga strengthen the vagus nerve and help to reduce stress. The gut then conserves more energy to do its work. What is more, good intestinal bacteria thrive in a relaxed body.

### Enjoy eating.

Healthy eating also means feeding the mind and enlivening the spirit. That is why you should pay attention to your eating culture: by cooking and eating with friends and family you automatically take on board a more varied, healthier and enjoyable diet.

### Change your diet smartly.

Great intentions are often too challenging, while small steps can bring us closer to our goal. Focus on enjoyment and not on going without. In other words, serve vegetables or salad as a side dish with your favourite meal instead of a big plate of vegetables that you do not really want to eat. Put one spoonful less of sugar in your coffee instead of none at all.

## Aquilana Insurance's 129th Annual General Meeting on 20 May 2022

After two pandemic years, we were pleased to hold this year's Annual General Meeting (AGM) with attendees again present in person. Aquilana Insurance's 129th AGM was held as normal on 20 May 2022 at the Trafo Congress Centre in Baden in the presence of some 370 members and guests. The Aquilana Board of Directors had already taken this important organisational decision at its meeting of 16 December 2021, subject to changes in the epidemiological situation and Federal as well as cantonal rules.

In his opening address entitled "Live and experience the moment", Board Chairman Dieter Boesch discussed the latest political and societal issues. He went on to present the strategy adopted by the Board of Directors for the period 2022–2025. Aquilana intends to remain independent in future and operate as a healthcare and accident insurer throughout Switzerland. Credibility, continuity and quality are the central values that guide our business policy. During his strategy presentation, Dieter Boesch also introduced the new corporate logo with the new claim "Gesundheit für Generationen".

## A show of confidence in the motions tabled by the Board of Directors

No motions were received from members by this year's deadline. The substantive business was discussed in a serene and constructive spirit. The comprehensive and visually highly attractive Annual Report reviewing the situation in 2021, together with the transparent and informative Annual Financial Statement for 2021, were noted with great interest and adopted by an overwhelming majority. The mandate of the independent external auditor, PricewaterhouseCoopers, Zurich, was also confirmed again unanimously, acting on the Board of Directors' proposal.

By their unambiguous votes, the members present gave impressive proof of their confidence in the work done by the executive bodies. The next Ordinary General Meeting is scheduled for 26 May 2023, once again at the Trafo in Baden.

## Annual Financial Statement 2021 – Aquilana is in good shape despite the pandemic

Aquilana coped well with the Covid-19 pandemic. Admittedly, the gap between the number of insured persons and costs proved wider than expected, but the financial result was very strong thanks to the high 6.5% return on our capital investments. Premium revenues exceeded CHF 172 million while our equity capital stood at more than CHF 119 million.

Insurance benefits rose by 3.5% to more than CHF 179 million. However, Aquilana once again reported an excellent result thanks among other things to a high return on capital and a good operating result on the supplementary insurance side. The stated profit of CHF 11.9 million was set aside entirely to reserves or equity capital to increase our financial security. Our equity capital therefore now stands at CHF 119.9 million. Provisions that play an important role for healthcare insurers were strengthened further. Provisions and reserves represent in all some 94% of the balance sheet total. This total rose by a strong 5.2% to CHF 395.3 million. The risk compensation yield amounted to CHF 14.9 million, CHF 4.4 million higher than in the previous year. This is explained by the changed inventory structure. Operating costs rose again in the 2021 financial year to reach CHF 12.2 million. The 3.7% growth on the previous year is attributable primarily to higher spending on consultancy services and information technology. Admittedly, the last financial year saw a reduction in the number of insured members, but the provisions and reserves, and with them our equity capital, were higher yet again. In other words, the key figures are excellent and in financial terms Aquilana's foundation is very strong.

A stringent cost control on the benefits side enabled satisfactory savings of some CHF 3.5 million to be made in the last financial year. Administrative costs were slightly higher at 6.3% of total premium income (KVG + VVG), placing Aquilana once again among the best in class in a national comparison of the competition. After adjustment for changes, the number of insured members holding compulsory healthcare insurance (OKP) increased by around 850 persons as per 1 January 2022, with 39,200 insured members now holding basic insurance. Growing cost awareness on the part of insured persons is demonstrated by the uninterrupted popularity of the general practitioner model. As of 1 January 2022, some 18,000 persons, 556 more than in the previous year,

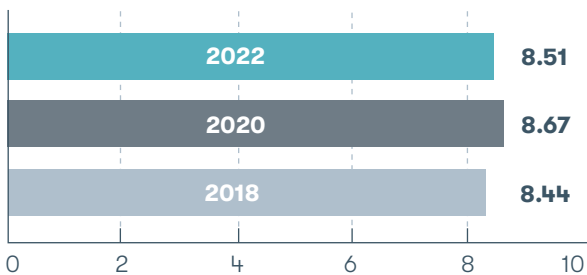
hold this type of insurance with Aquilana. The proportion of insured persons with an elective self-pay sum in basic insurance remained at around 38%.

## Aquilana 13th customer survey – record participation and pleasing results

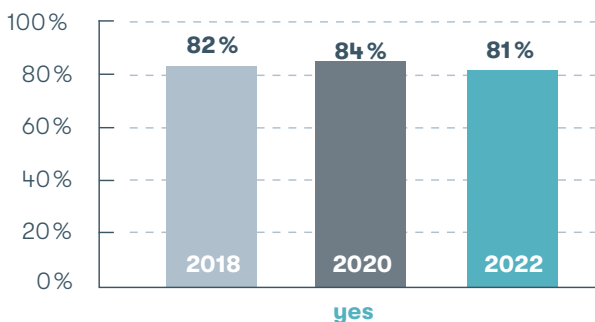
Last spring we conducted an online survey of some 2,000 Aquilana customers and were able to judge our insured members' degree of satisfaction. The 30% response rate goes down in history as a participation record since our first customer survey in 1999. The assessments, ratings and proposals for improvement, to say nothing of the criticisms, made by 602 insured persons, again yielded highly satisfactory results for Aquilana. We welcome these results and thank our insured members for their confidence in us.

## Key results of the 2022 customer survey

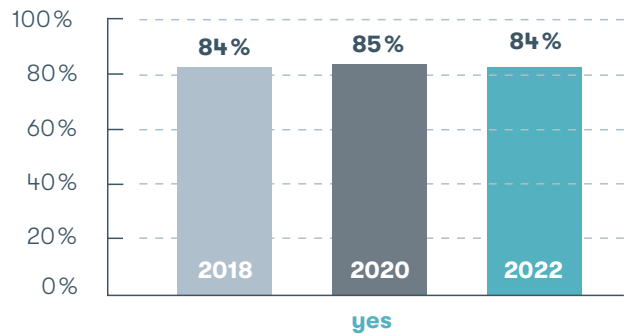
### Overall satisfaction rating



### Aquilana, a safe partner for all health insurance matters



### Willingness to recommend Aquilana to other people



## Satisfaction rating for customer contacts and services

Customer satisfaction with a rating ranging from “extremely satisfied” to “satisfied” is reflected in the following results:

- 91% overall satisfaction with customer contacts
- 77% with employees' professional knowledge
- 81% with employees' friendliness
- 82% with the way in which requests were handled
- 89% with the processing of invoices sent to us
- 80% with the time taken to process benefit refunds

The cost-benefit ratio of our offers was given a top rating of 92.5% (2020: 83%). We also welcome the fact that overall satisfaction with customer contacts rose to a high figure of 91% (2020: 87%) as compared to the result obtained two years ago, again very positive. Our staff quality was also highly rated. Our insured members are particularly appreciative of their direct personal access to our specialists in customer advice, benefits and administrative matters. However, we also see potential for improvement in some specific areas on which we have been working tenaciously to satisfy our customers and will continue to do so. Aquilana still enjoys a high rating as dependable, robust and trustworthy. These outstanding results encourage us to work tirelessly to go on providing an excellent and expert service to our customers in future, because we attach very great importance to customer satisfaction.

## Automated payment of health insurance premiums

The non-profit association Schuldenberatung Kanton Zürich has been accompanying indebted people living in Zurich Canton for more than thirty years. In contacts with its clients, the association repeatedly finds that many people concerned, especially those on a tight budget, do not regard health insurance premiums as a priority and therefore often fail to pay them. This has far-reaching consequences as more and more debts are generated in this way and the debt spiral cannot be broken.

### Automated health insurance premium payment brings relief

Setting up a direct debit (LSV/DD) is a simple way of solving this problem. The health insurer is authorised by a single instruction to deduct the current premium instalment and any cost contributions automatically from the insured person's account every month. There is nothing more to do for the person concerned. Unlike a standing order, the amount to be deducted is adjusted once each year to insurance policy changes with no need for constant updating. The LSV/DD payment method is very safe and reliable. However, if someone does not agree to a particular debit, the so-called right of opposition gives them thirty days to stop payment.

Automated payment by LSV/DD goes a long way to reducing the debt risk. The LSV/DD system also has another advantage – after completing the simple application form once, no further administrative work is needed.

In order to avoid running up debt, Schuldenberatung Kanton Zürich encourages you to pay your premiums and cost contributions by LSV/DD.

For more information about automated payment please scan the QR code.



Schuldenberatung  
Kanton Zürich

## Visit us at the “Darm-Stark” show

Man's biggest organ, the gut, is still a taboo subject for many, but everyone should take greater care of their intestinal health.

That is why the cantonal professional association and the Aargau Pharmacists are organising their “Darm-Stark” campaign from 16 to 20 September 2022. As a sponsoring partner, Aquilana Insurance will be there with its own stand.

The awareness creation and healthcare campaign is free of charge to all visitors and will be held as an exhibition in the cities of Aarau, Baden, Bremgarten and Rheinfelden. We look forward to your visit!



Further information at [www.darm-stark.ch](http://www.darm-stark.ch).