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AQTUELL ²/₂₆

Customer news 2, June 2026



Dear Reader,

The past financial year has once again shown us the importance of stability, reliability and forward-looking corporate leadership in the health insurance market. In an environment that continued to prove challenging, Aquilana was successful in defending its position as an independent Swiss health insurer.

Our 133rd Annual General Meeting on 8 May 2026 was an opportunity for the Board of Directors and Management to look back on a solid financial year. After a series of exceptionally dynamic years, 2025 was more a year of consolidation, financial stabilisation and the targeted further development of our organisation. We are delighted with the overall result, which confirms that we are on the right track.

Equally pleasing is the high level of trust placed in us by our customers. Aquilana once again achieved top results in this year's customer survey, including in areas such as customer satisfaction, service quality and image. We see such expressions of trust not only as recognition of our achievements, but also as our obligation to continue meeting our high standards on a daily basis.

We are making constant progress, not least in the area of digitalisation: the myAquilana customer portal is proving highly popular, our documents have been updated as part of a large-scale project and our processes are being continuously streamlined – as always with the goal of enhancing customer value and increasing efficiency.

I would like to express my sincerest thanks for your loyalty and trust, as well as for your positive responses. I would also like to thank our staff for their dedication to our insured members.

We look forward to continuing to provide you with personal, reliable and expert support in the future.

Best wishes,

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 at kundendienst@aquilana.ch. Or else you may use the messaging feature in our customer portal at www.myaquilana.ch.

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Supplementary insurance: 2027 premiums

For the majority of Aquilana's supplementary insurance policies, there will be no general premium adjustments in 2027. Subject to approval by the supervisory authority FINMA, however, a tariff reduction is planned for private level hospital care insurance. This should make the premiums even more attractive and also reflect the positive trend in claims. Customers with the corresponding cover will be informed of the finalised tariffs and any changes in good time.

Notice periods for supplementary insurance

The contractual terms and conditions and notice periods for supplementary insurance policies can vary depending on the insurer. The minimum contract period for Aquilana is one year. If the contract is not cancelled, it is automatically extended for a further year.

Cancellation is possible three months before the end of the year, at the earliest after one year of uninterrupted insurance cover. We recommend that you consider this decision carefully, as subsequent readmission – whether with Aquilana or after a change to another insurer – cannot be guaranteed. Your state of health, age or any pre-existing illnesses are all possible influencing factors in this regard. Detailed information on notice periods and contractual terms and conditions can be found in the download area of our website.

Aquilana's excellence

Aquilana has been recognised by "Handelszeitung", "PME", HZ Insurance and Statista as one of Switzerland's top insurance companies for 2026 in the "Health insurance" sub-category of "Prevention and health".



Once again, this recognition confirms the value of our consistent focus on quality, reliability and customer proximity. It also provides even more incentive to continue offering our insured members attractive insurance solutions and exceptional service in the future.

Switching to Aquilana made easy

Would you like to review or optimise your supplementary insurance? Aquilana can provide you with straightforward support in changing or adjusting your existing insurance cover. In person, by phone or online.

Your advantages with Aquilana

- ✓ Attractive and affordable premiums, on into old age
- ✓ No differences in premiums between the genders, and regardless of place of residence
- ✓ Excellent value for money across sectors (SIQT awards in "Schweizer Branchenmonitor 2024")
- ✓ Policies can be taken out up to the age of 65
- ✓ Clear and understandable insurance solutions for everyone



You can find more information on our website: www.aquilana.ch/zusatzversicherung-finden



Recommended reading

Becca Levy, PhD, "Breaking the Age Code"

A clever change of perspective on ageing: psychologist Becca Levy shows how strongly our attitude to old age influences our health and our lifespan. Using well-founded studies and examples – from Japan, for instance – she makes it clear why a positive image of old age leads to a better quality of life and how we can actively counteract ageism.



You can find more information here: www.orellfuessli.ch/shop/home/artikel-details/A1064267245

Healthy ageing, instead of just getting older

What's the point of a long life if you're not healthy enough to enjoy it?

People in Switzerland are living longer than ever before, reaching the age of 80, 90 or even 100 and above. What sounds like a success story brings with it new challenges all of its own – because the added years don't necessarily mean more years of health.

This is why researchers are increasingly talking about the “healthspan” – the time we spend living healthy, independent and active lives.

The process of getting older can vary greatly

First, let's look at age: how old is old, anyway? In Switzerland, people like to talk about 60 to 65 as the “transition to old age”. It would, however, be a mistake to think that once we turn 65 it's all much of a muchness until it's our turn to go. “We're talking about two to four decades – that's not just one long and unchanging period of our lives”, emphasises Dr Röcke, Co-Director of the Healthy Longevity Center at the University of Zurich (UZH).

Old age in particular (from 65 to 80, approximately) is often a period of activity, independence and a high level of satisfaction with life. Only at a very advanced age (from 80 onwards) does our risk of losing our freedom to enjoy life significantly increase.



What does “healthy” even mean in old age?

The answer is more complex than you might think. Because lots of older people live with one or more medical conditions – but still feel healthy.

Current research is focusing on the question of how these healthy years can be extended. In its investigations into exactly this relationship, the UZH Healthy Longevity Center is demonstrating that healthy ageing doesn't happen by chance – nor is it a purely genetic matter. Naturally, genetic factors and external circumstances do play a role, but research shows that lifestyle makes more of a difference than previously thought. Healthy ageing can be seen as the result of an interplay of biological, social and psychological aspects.

The “Swiss100 Study” by the University of Lausanne also offers some concrete findings. The study analyses people over 100 years of age in Switzerland and shows, among other things, that:

- many centenarians, while suffering from certain medical conditions, nevertheless remain functionally independent for a considerable amount of time
- resilience and adaptability are key factors for old age
- social integration and life satisfaction are often more relevant than expected

These findings help to put a common stereotype into perspective: healthy ageing does not have to mean being completely disease-free, but being able to live as long as possible in a self-determined way.

The longevity trend

In parallel with research, longevity has developed into a lifestyle trend. Whether anti-ageing products, ice baths or nutritional supplements, the range of products available to promote a long and healthy life is constantly growing.

But not everything that promises a longer life has actually been scientifically proven to do so. Many of the meth-

ods currently being advertised lack clear clinical evidence of their efficacy and safe use in humans, says Dr Röcke. Some of the approaches can even be counterproductive. Common sense is key – instead of following trends, it's worth knowing your own needs and taking well-established measures such as simple check-ups like blood tests or health checks, especially from the age of 50.



“Feeling socially integrated is one of the most important factors for health.”

Dr Christina Röcke, Co-Director of the UZH Healthy Longevity Center

What really counts

The UZH Healthy Longevity Center and the Federal Office of Public Health agree that it's the basic lifestyle factors that make the biggest difference – no miracle cures, no extreme measures.



Social contact

Loneliness is as harmful as smoking – sounds excessive, but it's well documented. People with stable social relationships not only have a higher level of life satisfaction, but also enjoy measurably better physical health.



Movement

Those who incorporate moderate exercise into everyday life reduce the risk of cardiovascular disease and maintain muscle strength and mobility, regardless of their actual fitness level. Long-term studies show that regularity has more impact than intensity.



Nutrition

Short-term diets are not the answer. Healthy eating over the long term with plenty of vegetables, pulses and little processed food is crucial when it comes to the positive effect on inflammation and metabolism over the years.



Mental health and resilience

Those who deal flexibly with change are proven to remain stable for longer – both physically and

mentally. The ability to focus on what is still possible instead of what is no longer achievable is seen as one of the key factors of resilience in geriatric psychology.



Sleep

Often underestimated, good sleep boosts the immune system, regeneration and mental capacity. Poor sleep, on the other hand, promotes ageing and increases the risk of disease.



Prevention

Many age-related diseases develop silently over a period of years. Regular check-ups – such as an annual health check from the age of 50 or a simple blood test – allow for changes to be recognised early on, before they start to impact our everyday lives.

Perfection is not the goal. An ice cream now and again or a day without exercise do not impair the long-term effects of good habits.

Healthy ageing doesn't just start in old age

The foundations for healthy ageing are laid at an early age. Lifestyle, habits and social factors in midlife have a major influence on our health later on.

The conclusion is that it's never too early – and rarely too late – to work actively on your own health. Even small, consistent changes in everyday life can have a big impact in the long term.

Increasing life expectancy is one of the great achievements of our time. But it also presents us with a new challenge: how to shape these additional years to make sure they remain worth living?

Good to know

With its TOP supplementary health insurance, Aquilana contributes to preventive measures and medical check-ups.



More information about our products and services can be found via the QR code or at www.aquilana.ch/versicherungen/zusatzversicherungen

133rd Annual General Meeting on 8 May 2026

Trust, strategy and a solid annual result

On 8 May 2026, Aquilana welcomed around **730 members, guests and partner organisations** to its **133rd Ordinary General Meeting (AGM)** at the “Trafo” Congress Centre in Baden. For us, the pleasingly high number of guests served as a reflection of the great trust that Aquilana enjoys among its customers and partners. In view of the high turnout, the meeting was once again held in two halls and broadcast by video and audio. The official part of the event was interspersed with enjoyable musical interludes. A drinks reception and dinner then provided an opportunity for guests to mingle, chat and enjoy each other’s company.

The opening speech by Chairman **Dieter Boesch** centred around the topic of **Aquilana’s strategy for 2026 to 2029**. He talked about how the health insurance environment was constantly evolving due to increasing regulation, rising requirements, digitalisation and new pricing structures. Particularly in this challenging environment, Aquilana is consciously focusing on continuity, credibility, quality and sustainable action. The company’s aim remains to secure its long-term independence and to continue to serve as a reliable healthcare partner for customers in the future. With its many experienced and motivated employees, Aquilana meets these requirements both from a strategic and an operational perspective. Clear priorities, flat hierarchies and targeted quality assurance – through training or strong leadership, for example – serve to ensure the ongoing development of the company.

Key strategic priorities for the new term of office include a customer-focused approach to service provision, a tailor-made range of basic and supplementary insurance products, targeted development of digital services such as myAquilana, flat hierarchies as a lean SME, and a solid capital base in line with the principle of **“safety before returns”**. Aquilana also aims to maintain its high visibility in its home cantons of Aargau and Zurich and focus on moderate growth.

The **2025 Annual Report** was a further focal point of the AGM. With its focus on the topic of **perspectives**, the report once again placed people at the centre – fully in tune with the ethos of a company that pursues its strategic and operational goals with perseverance, commitment and reliability. At the same time, Dieter Boesch emphasised that, in times of uncertainty, the aspects of trust, closeness, safety and solidarity were more important than ever.

Aquilana was also able to welcome **Council of States member Peter Hegglin**, President of the RVK (Association of Small and Medium-Sized Health Insurers), who had kindly agreed to say a few words to those present. No motions had been tabled by members within the stipulated period. The items on the statutory agenda were dealt with smoothly and in the usual constructive atmosphere. The 2025 Annual Report and Management Report, together with the transparent and comprehensive annual financial statements, were received with great interest by the members present and approved by an overwhelming majority.

Discharge was granted and the mandate of the independent external auditors, PricewaterhouseCoopers AG, Zurich, was confirmed as proposed by the Board of Directors. The commitment and expertise of the auditors contributed significantly to the quality assurance and transparency expected from Aquilana by its members. The members’ clear voting results underlined their great confidence in the organisation’s management.

The meeting closed with thanks to the members for their trust, and to all those involved in the event for their valuable support.

We would like to thank all participants for their attendance, and for the trust they have placed in us. The 2026 AGM once again clearly demonstrated that Aquilana can rely on the support of a strong community, even in challenging times. We are already looking forward to the next Ordinary General Meeting, which will take place at 5 p.m. on **21 May 2027**, once again at the **“Trafo” in Baden**.



You can find more information in the 2025 Annual Report (in German).

Annual financial statements for 2025: back into the black

Following the extraordinary growth of previous years, 2025 was more one of consolidation. The number of compulsory healthcare insurance (OKP) members fell as planned by approximately 7.2% to around 61,400 insured persons, causing premium income to fall compared to the previous year. At the same time, the lower number of insured persons noticeably eased the financial situation.

Aquilana achieved positive company results once again in 2025 with an operating profit of CHF 18.2 million. A major influencing factor in this result was the significant reduction in our contribution to the national risk compensation scheme, which now stands at just CHF 1.9 million, as well as the release of claims reserves in basic insurance amounting to CHF 5.2 million. This helped to significantly reduce the exceptional impact of previous years.

“Aquilana achieved positive company results once again in 2025, this time amounting to CHF 18.2 million.”

The financial result was also encouraging: thanks to a strong performance on the capital markets, Aquilana achieved a return of 6.7% on its investments, a significantly better result than in the previous year. This helped to further strengthen the company’s balance sheet, reserves and financial stability.

The balance sheet total remained at a solid level, as did equity. Aquilana continues to enjoy a healthy capital base and fulfils the related regulatory requirements. At 5.5%, the administrative expense rate (KVG/VVG) was slightly higher than the previous year’s figure of 4.9%, but remains within the normal range for the industry. The administrative cost rate for OKP was 4.7% (previous year 4.3%).

The 2025 annual financial statements clearly show that forward-looking management, cost awareness and a sustainable premium policy enabled Aquilana to stabilise its financial situation and strengthen the basis for its independence and reliability in the future.

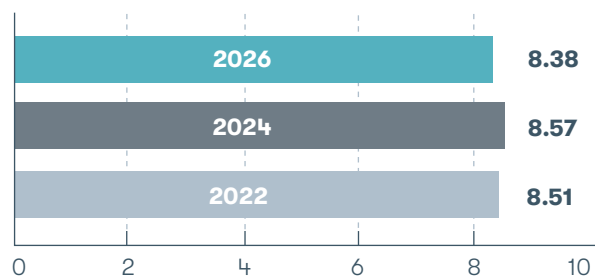
15th customer survey: valuable input from our insured members

Every two years, Aquilana conducts its own customer survey to better understand the needs, expectations and experiences of its insured members. In spring 2026, around 2,000 randomly selected customers were invited to take part. A total of 362 insured members took part in the online survey, representing an encouraging response rate of around 19%.

Key results

In this year’s customer survey, Aquilana achieved an overall satisfaction score of 8.4 out of 10. At 8.2, customers’ willingness to recommend us to others also confirms their high level of trust in our services. Personal support, good accessibility and comprehensible information are particularly appreciated.

Overall satisfaction rating



The newly designed documents were also met with a positive response. Clarity was rated at 7.5 points, while 75% of respondents were satisfied to very satisfied with the new documents. Another 22% were neutral. The font size (89%) and font colour (83%) were also considered suitable.

The numerous positive responses and constructive comments motivate us in our efforts to continue to be a competent, reliable and service-orientated healthcare partner for our customers in the future.

We would like to sincerely thank all participants for their trust, openness and numerous suggestions.



For more information on the 2026 customer survey (in German): www.aquilana.ch/ueber-aquilana/Kundenzufriedenheit

Why people in the Blue Zones live longer ...

... and what we can learn from them

In certain regions of the world, people not only live to an above-average age – they often remain healthy and active for much longer than others. Scientists refer to these areas as Blue Zones. The five original zones are:

- the Sardinian mountain region of Barbagia
- the Greek island of Ikaria
- the Japanese island of Okinawa
- the Nicoya Peninsula in Costa Rica
- the Seventh-day Adventist community of Loma Linda in California

What do these people, who grow so old, have in common, even though they live thousands of kilometres apart?

The answer lies in everyday life

Anyone expecting a miracle pill that promises a longer life will be disappointed. The features shared by the populations of the various Blue Zones are surprisingly down-to-earth. No miracle diets, no punishing sports regime. Instead, exercise that is a natural component of everyday life. People in Okinawa hardly ever sit on chairs – they stand or sit on the floor, which in itself trains their muscles and their balance. Sardinian shepherds cover long distances on foot every day, without thinking of what they do as “sport”.

There are also similar patterns when it comes to diet: lots of vegetables, pulses and wholegrain products, little meat and hardly any processed foods. In Okinawa, the rule is “Hara hachi bu” – you eat until you are 80 % full. This eases the burden on the body over the decades.

Community as medicine

But perhaps the most important factors are social in nature. Strong family ties, an active community life and the feeling of being needed are a characteristic of life in all Blue Zones. Okinawa also has the concept of the “Moai” – small, lifelong groups of friends who support each other. In Ikaria, taking an afternoon nap together

is not laziness, but part of an intentional process of slowing down.

Added to this is a clear “reason for being”, or “purpose in life”, referred to as “Ikigai”. People who know what they are needed for have been proven to live longer and healthier lives – as numerous studies in modern ageing research have shown.

What we can learn from this

The Blue Zones show us that a long, healthy life is rarely the result of discipline and sacrifice, but of a lifestyle that has been tried and tested over generations. Make exercise part of everyday life instead of a visit to the gym, establish real connections instead of digital ones, and enjoy meals in company instead of in front of a screen.

These findings are in line with what health research has been recommending for years. You don’t have to emigrate to Sardinia for the prospect of a long, healthy life, but it’s worth taking a closer look.

