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AQTUELL ¹/₂₃

Customer news 1, February 2023



Dear Reader,

2022 was a year that confronted us all with great challenges. It began on the hopeful note of a return to something like normality after two years of pandemic. But the next bad news soon followed with Russia's attack on Ukraine. Supply chain problems caused by China's zero-Covid strategy brought about a drastic worsening of the economic situation all over the world, but especially in Europe. Recent months have seen huge energy price increases. Healthcare costs in Switzerland also continued to grow, already giving rise at the start of 2022 to speculation about massive basic insurance premium hikes. The average premium increase across the whole of Switzerland stood at 6.6 %, but there were sharp differences between individual premium regions. In the end, this created a situation in which more than one quarter of all insured persons in Switzerland moved over to a different basic insurance provider. We at Aquilana also felt the impact of this willingness to change. This generated a very heavy workload for us in the autumn which we were able to master thanks to the dedicated commitment on the part of the entire Aquilana team. We are happy to welcome some 25,400 new basic insurance customers to Aquilana with effect from 1 January 2023. The result is a new peak membership of 69,700 persons. Pleasingly, a great many insured members have opted for the conventional CASAMED general practitioner model and also for the new SMARTMED alternative insurance model.

We are grateful both to our loyal customers of long standing and also to our new customers for the confidence placed in us and for their decision to benefit from our service, our range of insurance opportunities and our improved terms and conditions. In the new year too, we will remain a reliable partner for our insured members in every respect.

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 by email at kundendienst@aquilana.ch. Or use the message function on our customer portal at www.myaquilana.ch.

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Record membership churn since the Health Insurance Act was first adopted in 1996

Inflation, rising energy prices and substantial tariff increases for statutory healthcare insurance throughout the branch with effect from 1 January 2023 explain why one in four adults in Switzerland changed their basic insurance provider (source: comparis.ch media release of 22 December 2022).

Aquilana too was obliged to adjust its premium rates for compulsory healthcare insurance (OKP) substantially in some tariff regions. We are therefore delighted to report strong customer growth in this new year with some 25,400 new members (+65%). That was the case both in our home canton of AG (+59%) and in other market regions, primarily in the cantons of BE (+29%) and TI (+8%). On the other side of the picture, the leaving rate was 5%. We therefore have 69,700 members with basic insurance as of 1 January 2023. Contributory factors to this customer growth no doubt included our top premium positioning for basic insurance in some premium regions, rising asylum-seeker numbers last year in the canton of AG, the broadening of our insurance offering with effect from 1 January 2023 and also the modernisation of our entire online presence. There were many reasons for the strong growth of customer numbers. A good image, an intact corporate culture with dedicated staff, the right cost-benefit ratio for the market, as well as a competent and reliable service to give advice and process benefits were no doubt likewise key criteria that made all the difference.

The age distribution of our new customers shows a satisfactory spread across all age groups. One third have opted for the ordinary annual excess, while 62% of our new customers have chosen the highest permitted annual excess. When it comes to initial communication on medical matters, personal contact with a trusted adviser seemingly remains very important for most people. 52% have opted for the CASAMED general practitioner model and 39% for the SMARTMED digital basic insurance model that was newly launched on 1 January 2023.

Some 70% of new signings were made directly using our own premium calculator. Last autumn brought a particularly intensive workload and our staff were obliged to put in exceptionally long hours (including Saturday working). However, despite all the difficulties, most customer requests were answered to our accustomed quality standard, thanks in part also to support by outside personnel.

We extend a warm welcome to all our new customers. At the same time, we are particularly grateful for the loyalty of our many insured members of long standing. As an Aquilana customer, you will continue to benefit in future from the finest possible insurance solutions and high standards of advice and service.

Note for your 2023 tax return

As every year, by the end of January at the latest we send our insured members a summary of the premiums paid by them and also, as the case may be, of the illness and accident costs (if accident is included in insurance) settled in the past twelve months for them and their family members. By sending you this listing for the period from 1 January to 31 December 2022, we hope we will make it easier for you to complete your tax return. Please note that invoices and refund claim documents processed after 31 December 2022 cannot be shown until the listing is drawn up for the year 2023. Our customers who use myAquilana receive the documents they need most frequently – including the tax statement – in electronic form only. We therefore kindly request our members who have registered for myAquilana to make a printout of this listing for their tax return as and when necessary.



Medicinal plants

How wormwood, mallow and sweet clover enhance our wellbeing

Ötzi, the mummy discovered in an Alpine glacier, reportedly carried medicinal plants on his person while in ancient Egypt they were placed in burial sites – knowledge of the curative power of plants is a cultural heritage dating back thousands of years. It is not just used in alternative medicine but is increasingly gaining a firm foothold in mainstream medicine.

Bringing down a high temperature, inhibiting inflammation, lessening pain – for a long time, aspirin was regarded as the painkiller of choice. As the top-selling painkiller at the time, it even found its way into the Guinness Book of Records in 1991. More than a hundred years ago scientists managed to make a synthetic replica of acetylsalicylic acid, the active substance contained in aspirin; that was a great breakthrough, but not in fact a new discovery. The curative effect of salicin, a substance found in the bark of the willow tree, had been known for a long time.

Just as the salicin in the bark of the willow tree, countless other active substances in plants have helped people since time immemorial to relieve pain, cure injuries and illnesses or just make them feel better. Documentation on this subject dates back far into the past. For instance, a 3,500-year-old papyrus roll from ancient Egypt details medicinal plant uses, as does the ancient text “De materia medica” by the Greek physician, Dioscorides. Later, Emperor Charlemagne listed 73 crop and medicinal plants and 16 different fruit trees that were to be planted on his imperial estates. The medieval monks’ monastic medicine is regarded as a distinct stage in the history of medicine. At that time, medicine was practised essentially by monks and nuns. Plants that originally came from warm Mediterranean climes even thrived behind the protective walls of monasteries.

Animals show us the way

But how did people in ancient times learn which plants could be used for medicinal purposes? Alongside experiments on their own bodies, close observation of animals must surely have played an important role. In their comprehensive volume entitled “Phytotherapie in Theorie und Praxis” (see page 5), the authors Cornelia Stern and Helga Ell-Beiser describe two examples of the way in which animals teach us an instructive lesson. In their comprehensive volume entitled “Phytotherapie in Theorie und Praxis” (see page 5), the authors Cornelia Stern and Helga Ell-Beiser describe two examples of the way in which animals teach us an instructive lesson. For instance, some birds decorate their nests with lavender to protect their fledglings against mites; and cows like to eat meadowsweet – a plant that is used to treat persons suffering from colds – on wet summer days, but hardly touch it in dry weather.

Progress made in the natural sciences in the 18th and 19th centuries enabled medicinal products to be synthesised; at the same time, botany advanced by leaps and bounds. It now became possible to determine and isolate active substances. Phytotherapy – derived from the Greek word “phytos” meaning “plant” – as we know it today can, however, be traced back in large measure to traditional knowledge. Nowadays a distinction is drawn between traditional and rational phytotherapy. The latter makes use of modern scientific instruments to demonstrate its efficacy on the basis of research and studies. Attention then focusses on potential secondary effects and interactions with other medicines. After all, phytopharmaceuticals must live up to the same high quality standards as medicines manufactured by chemical synthesis.

Assuring survival

Plants contain a great many active substances. The so-called secondary ingredients are particularly interesting from the point of view of their curative medicinal power. A plant does not need these substances primarily for its own metabolism but in order to survive, e.g. to ward off pathogens, avoid being eaten or to attract pollinating insects. “Not all these substances can be dissolved out in the same way and processed to obtain a therapeutic product”, in the words of graduate naturopathic practitioner and phytotherapist, Sarah Müllhaupt. “Whether you prepare a tincture, assemble a tea or make a compress always depends on the particular plant that is used and its components and on the illness that is to be treated.”

Tannins for instance can easily be dissolved in hot water. One of their effects is astringent (i.e. causing the skin cells to contract); they also dry out the skin and relieve itching. That is why they can be used to wash the skin in cases of wet eczema. Mucous substances on the other hand have a wetting effect. Mallow tea for instance protects the gastric mucosa in the presence of stomach pains. “For the treatment of sinusitis, a poultice made with linseed can help by causing pus to flow”, Sarah Müllhaupt tells us (see recipe on page 8). Flavonoids also do good. They have an antioxidant and antibacterial effect and strengthen the vascular system. They are often found in parts of yellow-blossomed plants growing above the ground. Yellow sweet clover for instance enhances the lymph flow, dissolves out water deposits and stabilises the veins. Application as a tincture is appropriate in this particular case. Sarah Müllhaupt says that tinctures are particularly easy to make at home: just cut the plants into small pieces, pour high-proof alcohol over them, leave to stand for two weeks, shake from time to time and finally pass through a sieve.

Medicinal herbs in the kitchen

The use of medicinal plants for nutritional purposes does not count as official phytotherapy. Sarah Müllhaupt regards this as a missed opportunity. Bitter substances in particular occur in many salad vegetables, such as chicory, endives and even in dandelions picked in the field. Among our own domestic plants, wormwood is the most powerful bitter herb; a few drops are all that is needed to make a tincture. “Bitter substances activate the digestive juices and are therefore at their most effective when taken roughly half an hour before a meal”, the phytotherapist points out. “That was the original idea behind aperitifs when bitter beverages were served.”

Countless other substances found in plants enhance their curative power. Because the risk-benefit ratio is generally very good, medicinal plants are as a rule readily tolerated and have few secondary effects, they are increasingly

gaining a firm foothold in mainstream medicine. However, caution must be the order of the day because some of their active substances are particularly potent. That is why all the medicinal plants whose use is officially authorised are listed in the “Pharmacopeia”, a legally binding compendium drawn up by Swissmedic (the Swiss Agency for Therapeutic Products). This applies both to plant-based pharmaceuticals and to dried plant material supplied by a pharmacy. Laboratory tests of this material are also made, e.g. to determine the active substance concentration.

In order to guarantee patient safety, phytotherapists themselves are only permitted to use medicinal substances listed in the “Pharmacopeia”. Anyone wishing to use plant-based medication for an extended period, e.g. to help with the treatment of chronic illnesses, should in any case preferably be accompanied by a phytotherapist or seek a pharmacist’s advice. “In the presence of symptoms that are minor but nevertheless acute, you may also on occasion treat yourself with familiar household remedies”, Sarah Müllhaupt tells us. “But more serious illnesses – or if the symptoms persist for several days – should always be referred to an experienced phytotherapist or physician.”

Books to read



Cornelia Stern and Helga Ell-Beiser: “Phytotherapie in Theorie und Praxis. Wirkstoffe verstehen – Heilpflanzen sinnvoll nutzen.” With 120 plant monographs. AT Verlag, 2022. Only available in German.

A comprehensive and up-to-date educational and reference work. Ranging from the botanical characteristics of plants to the chemical composition of their active substances and the manufacture of pharmaceuticals.



Steffen Guido Fleischhauer, Jürgen Guthmann and Roland Spiegelberger: “Essbare Wildpflanzen. 200 Arten bestimmen und verwenden.” AT Verlag, 2015 (new revised edition 2022). Only available in German.

Compact and proven companion on excursions in the wild. With detailed illustrations for correct identification, a harvest calendar and notes on use of the plants in the kitchen and for medicinal purposes.

130th Annual General Meeting of Aquilana Insurance – we look forward to your attendance!

This year's ordinary AGM will be held on Friday, 26 May 2023 at 5 p.m. (doors open at 4.30 p.m.) at the "Trafo" Congress Centre in Baden. The agenda is shown on the enclosed invitation card.

Our Annual Report for 2022 will be available in mid-March 2023. It gives you detailed and transparent information about corporate developments and describes Aquilana's healthy financial situation.

You can register to attend the AGM by 25 April 2023 (statutory registration deadline) and order the Annual Report using the stamped addressed reply coupon on the invitation card or online at www.aquilana.ch.



Register online with the QR code to attend the AGM.

Inauguration of a new customer zone

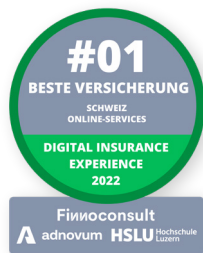
With a view to meeting increased customer needs, Aquilana began restructuring work to create a new customer zone in August 2022. It will soon be completed. This future customer zone will be located on the ground floor of our business building at Bruggerstrasse 46. It will have an entrance for customers from the street and a modern reception zone featuring an open design. Inauguration for our customers is scheduled on 6 March 2023. Our action focusses on our customers' needs, the aim being to give them the benefit of the finest possible experience. The spacious new customer zone has a reception desk. In addition, there are two discussion rooms that provide ample space for personal advisory

conversations with Aquilana's customer relationship managers.

The project was developed in cooperation with the officeKonzept GmbH company of Spreitenbach. At the implementation stage, we worked mainly with regional companies. The new customer zone is yet another proof of Aquilana's commitment to the Baden region and strengthens our position in the local area. With these newly designed premises, we are convinced that we have created an environment which our customers and staff will all appreciate.



Digital Insurance Experience – Aquilana wins two awards



Lucerne University's IFZ (Institute of Financial Services Zug) working in cooperation with Finnconsult and Adnovum, has for the first time presented an overview of Swiss insurers' online presence. Published at the end of November 2022, the IFZ Digital Insurance Experience 2022 study gives an exclusive insight into the quality of Swiss (private and healthcare) insurers' online presence. Evaluated against more than 300 different criteria, these were summarised in ten dimensions. The study's authors looked into the way in which Swiss digital insurance is progressing. In all, 46 Swiss insurers were examined; their websites were visited and categorised using over 300 individual criteria; their dimensions were determined and then evaluated.



Based on a representative survey of 1,001 persons, the relevance of these ten dimensions from the customers' perspective was analysed, together with the desiderata of potential customers looking for a new insurer. In addition, optimisation potentials were highlighted and any distinctions between large and small insurers determined. Pleasingly, the insurer's size was found to have no influence on overall performance.

Aquilana in fact ranked highly in two out of ten dimensions: winner for "Online Services" and an excellent 2nd place for "Mobile Apps". Overall, Aquilana came 7th for the scores achieved in all ten dimensions. Last year, Aquilana not only was very active in the field of digitisation with advanced insurance products; its website with the premium calculator and the myAquilana customer portal and app were also upgraded to make them more user-friendly, while the entire internet presence was given a distinctive new look. We took account in this way of our insured members' expectations – based on the results of our own customer surveys – and the benchmark studies

made by AmPuls in recent years. These results encourage us to continue to work tirelessly for the benefit of our customers and insured members.

Health insurance tracking 2023 – AmPuls Market Research

comparis.ch, AmPuls and our own customer surveys all showed that Aquilana's insured members are among the most satisfied customers in Switzerland. Independent health insurance tracking by the Lucerne-based market research institute AmPuls ranked Aquilana in second place in its last customer satisfaction survey for 2021. To keep up a high service quality by comparison with its competitors and make further progress, Aquilana has for many years been referring to the outcomes of this benchmark study performed once every two years. Another is scheduled for next spring. Between April and June 2023, AmPuls will again be conducting a survey among selected customers on behalf of Aquilana to ascertain their opinion on customer satisfaction by comparison with 13 other large and medium-sized healthcare insurers. Some of our insured members chosen on the random sample principle will receive an email message next April, inviting them to take part in the survey. The online questionnaire covers such matters as brand familiarity, customer relations, image from the customer's point of view, customer satisfaction and satisfaction with strategically relevant performance dimensions (staff, offers, account statements, communication, online presence, customer newsletter). We set great store by the outcomes of this study. Our customers' judgements make a decisive contribution to the continuous improvement of our offers and service quality. The survey is anonymous and individual respondents cannot be identified. AmPuls Market Research complies with the standards of professional ethics laid down by the Swiss Interview Institute. If you find an invitation in your email account to take part in the electronic customer survey, we should be most grateful for your response. We will of course let you know the most important conclusions and results.

Do-it-yourself help from nature

Three proven recipes from Sarah Müllhaupt, phytotherapist and naturopathic practitioner

Many a household remedy can provide reliable help against minor ailments. Better still, many recipes can be prepared in your own kitchen at home using simple ingredients. Often you can even pick the necessary plants yourself in the meadow or woodland – of course paying due respect to nature. Collect only as much as you really need and preferably from different sites. A word of caution: always consult your doctor if you are seriously ill or suffer pains that persist for days on end.



Linseed compress

In cases of sinusitis, colds or superficial boils, hot linseed compresses impart warmth and release pus. Caution: after applying for one hour, do not go out into the cold air!

Preparation

Place 1.5 cups of crushed linseed in 2 cups of boiling water and soak for 5–10 minutes, stirring continuously. Apply a finger-thick layer of the hot compound to 1–6 small pieces of non-woven cloth, muslin or kitchen paper and fold the edge inwards to make a little packet. Secure the finished compresses between two hot water bottles to keep them warm. Place a compress on the forehead and wrap the head in a shawl. Once the compress has cooled (after around 5 minutes), replace with a new one.

Stinging nettle energy balls

A compact ball of energy to cure winter exhaustion or spring fatigue. Stinging nettles really are an effective domestic superfood! Thanks to vitamins and minerals, flavonoids and mucous substances, they are a useful remedy for such conditions as disorders of the urinary tract, gout, allergies and fatigue. The young leaves can be picked between March and October and prepared as a tea or in the same way as spinach. The seeds are harvested between July and October and then dried. Both dried leaves and seeds can also be purchased from a well-stocked herbalist. Caution: do not forget to wear gloves when picking!



Preparation

Roast 60 g of sunflower seeds and 100 g of walnuts briefly in a pan. Put in the mixer with

150 g of cranberries, 150 g of dates, 50 g of oat flakes and 1 pinch of cinnamon and shape the compounds into balls. Turn the balls in 8 tablespoonfuls of stinging nettle seeds.

Liver tea

A blend of herbs which promote the digestion, stimulate biliary secretion and inhibit inflammation to support the liver function. Particularly valuable: milk thistle strengthens cell regeneration, detoxifies and protects the liver. Peppermint counteracts flatulence and is a feel-good factor with its antispasmodic properties.



Preparation

- 20g Javanese curcuma (Curcumae xanthorrhizae rhizoma)
- 20g dandelion, root and leaves (Taraxaci radix cum herba)
- 10g yarrow, herb (Millefolii herba)
- 30g milk thistle, fruit (Cardui mariae fructus)
- 20g peppermint leaves (Menthae piperitae folium)

Pour 1 cup of boiling water over 1 teaspoonful of the tea mix, leave to stand for 10 minutes and drink a freshly brewed cup after every meal. If you prefer not to make the tea mix yourself, you can of course easily have it made up in a pharmacy.

Enclosure: invitation to attend the AGM