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# AQTUELL $\frac{2}{21}$

Customer news 2, June 2021

**Sicherheit mit Zukunft.**



**AQUILANA  
VERSICHERUNGEN**



## Dear Reader,

With the increasingly rapid progress of vaccination, the light promised by politicians at the end of the long Covid-19 tunnel is now growing ever brighter. The prospect of recovering at least some of our freedom puts us in an optimistic mood. That is why this edition of **AQTUELL** is mainly devoted to the topic of freedom.

The pandemic is still a cause for concern to us in the first half of 2021. As in 2020 already, we were unable to hold our traditional General Meeting in the presence of an audience. However, 374 insured persons still decided to take part in the written vote. All the agenda items were adopted by a clear majority.

The numbers for the financial year 2020 again proved highly satisfactory. This has enabled us to further strengthen our financial base and invest in future premiums. The restyled Annual Report is both clear and compact and its production climate-neutral.

Aquilana is seeing a digital surge right now and by the same token investing in the future. Our data logistician in healthcare matters, responsible for handling administrative tasks between the healthcare insurers and their insured members and the medical service providers' institutions, SASIS AG, a member company of the santésuisse Group, has supported us this year with two innovative solutions alongside our IT partner, Centris Ltd. In this edition of **AQTUELL**, we are pleased to report on the introduction of Swiss Health Information Processing (SHIP) and the virtual insured members' card VICARD.

I hope you enjoy reading our publication and wish you abundant personal freedom.

**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 to 12 a.m. and 1.30 to 4.30 p.m.) or by email at [kundendienst@aquilana.ch](mailto:kundendienst@aquilana.ch). Alternatively, you may use the message function via the customer portal on [www.myaquilana.ch](http://www.myaquilana.ch).

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## Supplementary insurance premiums and insurance terms (AVB) review 2022

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

On 19 June 2020, Parliament adopted a partial review of the Insurance Policy Act which is due to take effect on 1 January 2022. The review brings greater customer protection and simplifies contacts between insured persons and their insurers. The revised law will in principle apply to insurance contracts that are completed after its entry into force. For contracts completed before the revised law takes effect, the new provisions on formal requirements and on the right to give notice of termination (ordinary and extraordinary) will in principle already apply. The innovations have legal implications for contractual relations between insurance companies and their customers. That is why comprehensive adjustments will be necessary, in particular to the General Terms and Conditions of Insurance (AVB).

You will learn more about the new premiums for 2022 and the key AVB innovations and their consequences in the October edition of **AQTUELL**.

## Notice periods to terminate supplementary insurance policies vary

Unlike the situation for compulsory healthcare insurance (OKP/CASAMED), notice periods for supplementary insurance policies differ from one healthcare insurer to another. In their AVB, most insurers, including Aquilana, stipulate a notice period of three months to the end of any particular year. Some of our competitors still enforce longer notice periods and minimum contract durations. In principle, we advise you to think very carefully before terminating voluntary supplementary insurance policies. A detailed examination of the benefits and drawbacks should always be made when you intend to change your insurer. This applies in particular to supplementary insurance policies. Because subsequent resumption certainly cannot be guaranteed (new medical examination/upper age limit/reservation/rejection). In addition, our customer service can always give you expert advice, especially on personal premium optimisation. Aquilana

too gives you opportunities to save on your premiums. Please contact us. We will be happy to give you further information.

## Introduction of the “Gesundheitstipp” podcast series by Dr Theo Voegtli in cooperation with Radio Argovia

If you really want to take care of your health, Radio Argovia’s “Gesundheitstipp” merits your attention. The popular and highly regarded radio programme will also be available as a podcast on Apple Podcasts, Spotify and Google Podcasts from June. Each week, the “Gesundheitstipp” podcast by Aquilana Insurance and Radio Argovia answers questions on all kinds of healthcare topics.

How can I guard against tick bites? Which sunscreen protects my skin properly? What can I do about sleep problems? Each week, Dr Theo Voegtli of the Aargau Pharmacists Association discusses our health and gives important healthcare advice in the new podcast with André Sauser, “Morgenshow” host on Radio Argovia.



# Freedom

## Thoughts on a fundamental right that tends to be taken for granted

**Freedom is a big word. If you ask people about their values, freedom is quoted more often than most others. With no obligation to choose and decide between different opportunities, you can make your own way through life or – to put it more casually – do whatever you like. Social network influencers talk about freedom round the clock. And then this pandemic turned up. Reason enough to give thought to the notion of freedom.**

After all, freedom can have many faces. You come across one of them when your oversized vehicle contributes to the daily traffic chaos, while someone else goes the same way on foot and feels free. The notion of freedom seems to be highly personal and individual, with plenty of scope for interpretation. Nevertheless, the freedom to take decisions may also make you feel uncomfortable: you are thrown back on your own devices and have to face up to life with its decisions and freedom; you must make new arrangements all the time. In the long run, this is stressful.

### Longing for freedom

We are governed all the time by laws of many kinds. State ordinances are not alone in restricting our action; the laws of physics, a daily “to do” list and our own body pose problems for us and jeopardise our notion of freedom.

Like donkeys, we run after a carrot dangled in front of our noses. In other words, we live more with a sense of longing for freedom than with freedom itself.

You may well already know the story of the man who sits in the shade of a tree gazing at the fishes all day long. A passing tourist tells him he is wasting his time. He could work, build a house, accumulate savings, travel to the world’s finest beaches and then enjoy life and freedom. “But I’m already enjoying my freedom”, the man tells the tourist. “Why should I do all those other things first?”

### Responsibility and freedom: two opposite poles

That is an impressive and nice story. But is boundless freedom simply to focus on yourself not in itself an illusion? Being human also means taking responsibility. From our very first breath we depend on someone else taking responsibility for us. Later on, we are still dependent on one another. That tension between freedom and responsibility is polarising. Two poles contrast. Both are good and it is all a matter of balance. Freedom without responsibility is arbitrariness, responsibility without freedom makes no moral sense.



**“For me, following my passion every day and living my dream means freedom. I feel most free when I climb high up on the rocks and look down on the world below.”**

Petra Klingler, top sportswoman, Olympic athlete and sports climber



**“For me, freedom means being allowed to take all decisions for myself within the limits and rules of society. People would not be clever enough to cope with boundless freedom.”**

Peach Weber, comedian



**“For me, freedom means the ability to do everything without being obliged to do so. Freedom also means the ability to take my own decisions.”**

Max Suter, former criminal investigator and media spokesperson for Aargau cantonal police

## What the pandemic teaches us about freedom

In this ever-present dichotomy between responsibility and freedom, Covid strode onto the world stage in the spring of 2020. Corona, until then for most people a symbol of freedom in the shape of a lager beer with a slice of lime in the bottleneck. Corona – this is living! Since the pandemic burst onto the scene, little of the Mexican way of life has survived. For one and a half years now we have been living between lockdowns and relaxation of the rules. Everything seems to have changed – at the very least, we can no longer take anything for granted. Looked at from our sofa, our accustomed freedom seems as remote as the city of Cancún. Whether we meet up with friends is no longer a matter of personal choice, but involves the wellbeing of society at large. Every decision must be carefully weighed up. A question is always there in the background: does my conduct increase the infection risk and so endanger society at large? In the final analysis, we must always weigh up the respective merits of individual freedom and responsibility for the common good.

## Prospects of freedom after the jab

Today, vaccination is seen as the key to a successful exit from the pandemic. Two jabs in the shoulder bring hope of normality, of a life without limitations and with no fear of falling ill or losing someone to Covid-19. Israel's example shows us how the return to a free life after Corona can work. When our social life, constrained for so long by the virus, gets moving again, everyone must confront their different visions and strengths. In all likelihood, we will want to reinterpret and experience our accustomed freedoms differently because of the pandemic and once it has ended – many things may even turn out for the better. We have the

freedom to decide how we live our own unique character and how we deal with the challenges and changes of the future. That is true freedom.

## Five steps to greater personal freedom

Unsurprisingly, freedom begins with small steps for each individual. These five approaches can bring you the gift of personal freedom in your daily lives:

### 1. Living in a (more) minimalist way

Less is more. Many possessions also mean hard work and take up a lot of time. The less baggage you carry around, the freer you will feel (remember the story of the man sitting in the shade of a tree).

### 2. Helping others

Helping other people gives us a wonderful sense of freedom because it endows our own lives with much deeper meaning and makes us happy.

### 3. Discovering what you really want and following that goal

Not everyone needs to give up a job or travel the world, but if you do feel a wish for change in your professional or private life, why not act on that wish? Sometimes, just setting (other) priorities will be enough.

### 4. Travelling / taking time out

Distant worlds are not alone in freeing up our minds. Sometimes a walk in the countryside is just what the doctor ordered because hours or days with no distractions, when you are happy just being there, are precious.

### 5. Taking care of your health brings freedom in your everyday lives

Motivate yourself to take good care of your body. Eat healthily, make yoga or relaxation exercises part of your daily routine and get enough sleep.



**“For me, freedom means my belief that not everything depends upon me; instead, there is a God who is taking care of me.”**

Priscilla Schwendimann,  
Protestant pastor



**“I feel incredibly free and alive when I can carve out my own tracks on a virgin snow slope.”**

Judith Wernli,  
radio host

## 128th General Meeting of Aquilana Insurance held remotely on 21 May 2021

This year too, the Ordinary General Meeting of Aquilana Insurance was held in written form. Unfortunately, it could not take place in the familiar setting of the Trafo Congress Centre in Baden. The Aquilana Board of Directors already took this decision at its meeting of 30 October 2020 based on Covid-19 Ordinance 3 enacted by the Federal Council (Art. 27 – Corporate General Meetings) and after consulting our legal service and auditors. The invitation to order written voting papers for the 128th General Meeting on 21 May 2021 and the restyled Annual Report for 2020 was received by our insured members as an attachment to the February 2021 edition of our **AQTUELL** customer news. After the registration period required by law had ended on 21 April 2021, insured members above the age of 18 with voting rights were informed by letter dated 22 April 2021 of

the written votes to be taken on all five motions listed in the agenda; they also received voting papers to exercise their voting and election right. No motions were received from members by this year's stipulated closing date.

The voting papers were counted on 27 May 2021 in the presence and under the supervision of our external legal advisor, Dr. iur. Urs Korner, and our Board Chairman, Dieter Boesch. The result of the count was as follows:

Total registrations by 21 May 2021: 374  
 Voting papers received on time by 21 May 2021: 307,  
 305 of them valid  
 Absolute majority: 153  
 Effective participation in the vote: 82%

The next Ordinary General Meeting will be held on 20 May 2022 at the usual venue, the Trafo Baden.

Motions	Result of the written vote		
	Adoption	Rejection	Abstention
1. Approval of the minutes of the 127th General Meeting of 15 May 2020, agenda item 3	300	0	5
2. Approval of the Annual Report 2020 (including Situation Report), agenda item 4	299	2	4
3. Approval of the Annual Financial Statement 2020 (including grant of release to the Board of Directors or the Executive Board, due note being taken of the Audit Report), agenda item 5	282	5	17
4. Election of the Board of Directors (re-election of the 7-member Board of Directors for the 2021–2025 term of office), agenda item 6			
Dieter Boesch (Board Chairman; at present)	281	14	10
Karina Candrian (at present)	300	0	4
Hans Rudolf Matter (at present)	291	8	4
Reto B. Müller (at present)	296	3	6
Philippe Scheuzger (at present)	296	2	7
Mark Schönenberger (at present)	296	1	7
Josef Schuler (at present)	284	12	9
5. Re-election of the present auditor PricewaterhouseCoopers Ltd. (PwC), 8050 Zurich, agenda item 7	275	15	9

**With these results, insured persons with voting rights demonstrated their impressive trust in the managing bodies' work by casting their clear votes. Thank you very much!**

## Aquilana goes SHIP!

In cooperation with our partners SASIS AG and Centris Ltd, we took the first step towards the introduction of SHIP on 12 April 2021. SHIP stands for Swiss Health Information Processing and is intended to become the new standard for communication between the different healthcare partners. Aquilana is one of the first insurance companies to imple-

ment this future standard. SHIP will replace and digitise the existing time-consuming manual administration with service providers by fax, post, telephone, email etc.



[Find out more about SHIP](#)

## Annual Financial Statement 2020 – Aquilana has consolidated its foundations

Aquilana looks back on a pleasing financial year 2020. The number of insured persons fell slightly, but the financial base that is vitally important for an insurer was significantly strengthened once again. Premium revenues amount to over CHF 181 million, while equity capital stands at CHF 108 million. The number of insured persons with compulsory healthcare insurance (OKP) fell again slightly and stabilised at some 40,600. Insurance benefits rose by 4.2%,

### At a glance – Aquilana key data

Balance sheet	2020 in CHF mn	2019 in CHF mn
Premiums	181.6	184.1
Benefits	172.9	170.5
Result	7.1	19.1
Reserves	243.9	229.9
Equity capital	108.0	100.9
Balance sheet total	375.9	354.9
Administrative expenditure	10.9	10.6
OKP-insured members*	40,630	41,050
Employees	44	40

\* as of 31.12 in each case

making them slightly higher than the branch average. Nevertheless, thanks among other factors to payments from the risk equalisation scheme and high capital yields, Aquilana achieved an excellent result. To enhance our financial security, the stated profit of CHF 7.1 million was set aside in full to our reserves or added to our equity. In addition, provisions which play a vital role for healthcare insurers were massively strengthened yet again. Equity capital was increased by CHF 7.1 million and now stands at CHF 108 million. Reserves therefore amount to an impressive 59% of the premium volume. The balance sheet total was a strong 5.9% higher and stands at CHF 375.9 million.

Thanks to cost controlling in the benefits sector, impressive savings of around CHF 3.1 million were made in the last financial year. Administrative costs were slightly higher at 5.9% of total premium income (KVG + VVG) and Aquilana remains one of the best in class in a national competitive comparison. The number of persons with compulsory healthcare insurance on 1 January 2021 fell again, stabilising at 38,400.



Annual Report for 2020

## Integration of the virtual insured members' card VICARD into the myAquilana app

The digital insurance card in the myAquilana app is not only an image of the physical card, but now also provides an innovative and intelligent software solution. As a result, insured persons and service providers such as doctors, hospitals and pharmacists are able to simplify their patient administration. Time-consuming form filling is dispensed with, while the administrative process for patient registration is easier and more efficient. Register today on [www.myaquilana.ch](http://www.myaquilana.ch) or get the myAquilana app!



Further information about VICARD  
at [www.vicard.ch](http://www.vicard.ch)



## New image campaign

“A whole life long”: the new Aquilana campaign was launched in March 2021 and can be seen on several posters and advertisements in the greater Baden region. The focus here is on our insured members. As a healthcare insurer, we are happy to accompany and support them a whole life long.





**Alessandra Costa,**  
psychologist specialising  
in Psychotherapy  
FSP/SGVT

**“Part of our presumed freedom may well have been a diversion from things that truly matter.”**

**Ms Costa, is there a right time in life to give thought to personal freedom?**

Thinking about freedom is always worthwhile. The opportunity to experience our freedom changes with our own situation in life. The freedom of a teenager is different from that of young parents; living alone presents different challenges from life in society. All this influences our own perception of freedom. The challenge is to find a good fit between external opportunities and internal needs. At the latest when we begin to feel that we are not really free, it is high time to give thought to the subject of freedom itself.

**Must we distinguish between internal and external freedom? After all, external factors may limit our freedom, but are we also lacking in inner freedom?**

Our freedom might also be defined as a space for opportunity comprising all the internal and external resources that are at our disposal for our daily lives. In the age of Covid, external opportunities have been curtailed to some extent. Nevertheless, we are often restricted by presumed boundaries in our own minds. People suffering from mental conditions often fail to make use of their space for opportunity because they are ashamed or afraid to do so. For example, they do not spend time outdoors when they are off work because of illness, although that would do them good: they are afraid what other people might think if they do not “do the right thing” in mid-week. A gentle push from the outside is then needed to recover these freedoms.

**Are there generational differences in the definition of freedom?**

Yes, certainly. Apart from the fact that every generation has different cultural motivations, our feeling of freedom and our wishes change constantly. When I was young, freedom for me meant being with friends outside the parental home. Then again, time counted a great deal more than in later years. Our own experiences between the ages of 16 and 18 often seem more intense to us than in any two years in the middle of our lives. So I readily understand why children and adolescents found it harder than others to cope with the restrictions of recent months.

**How has the experience of the pandemic changed our definition of freedom?**

When outside restrictions are placed on our daily lives, we see this first and foremost as unpleasant interference. At best, however, we manage to find freedom in other areas and by doing so are able to recover at least some of our sensation of freedom. Today for instance many people are discovering Switzerland as a holiday destination and spending more time in the countryside. Gardens and balconies are becoming popular (again). Of course, I want us all to return to normality, but maybe part of our perceived idea of freedom was a diversion from the things that truly matter. I can still clearly remember my first cup of coffee on the sunny terrace of a restaurant when it was allowed at long last to open again – a wonderful moment that had once just been part of a daily routine.

