Supplementary health insurance and allowances for loss of income in 2009

Key figures forecast, FOPI, September 2008

	Number of insurers in 2008	Number of products in 2008	Risk portfolio in 2007 (one insured person with 2 products is counted twice)	Premiums collected in 2007, in mio CHF	Claims paid in 2007, in mio CHF	Claims rate (claims divided by premiums)
Health insurance subject to ICA in 2008 (supplemental and loss of income)	79	925	19'608'000	8'370	5'985	0.71
- private hospital rooms, semi-private and similar products	61	259	1'648'000	2'686	2'178	0.81
- outpatient care and special products	75	601	17'747'000	2'936	1'929	0.66
- daily allowances for loss of income - individual contract	49	65	212'000	175	117	0.67
- daily allowances for loss of income - collective contract	34	n.a.	n.a.	2'574	1'761	0.68

	Insurers with premium adjustments in 2009	Products with premium adjustments in 2009	Insured persons having a product affected by premium adjustment	Share of the market affected by tariff adjustment in 2009 (premiums of the products affected divided by the overall premiums)	Average adjustment for insured persons of the products affected by a new premium tariff	Average adjustment across all insured risks, including those products without a premium adjustment
Tariff adjustments in 2009 for health insurance subject to ICA (supplemental and loss of income)	38	132				
- private hospital rooms, semi-private and similar products	20	57	833'000	62%	4.0%	2.0%
- outpatient care and special products	30	69	4'607'000	27%	8.6%	2.3%
- daily allowances for loss of income - individual contract	5	6	n.a.	n.a.	n.a.	n.a.
- daily allowances for loss of income - collective contract	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Health insurance subject to ICA 2009

Projected key figures by product group

FOPI, September 2008

		Health insurance products subject to ICA						Products with rate adjustment			Annual development for all products				
		2009	2008	2007	2006	2005	2004	2009	2008	Development	2009	2008	2007	2006	2005
Number of insurance companies			79						38						
	PRI+		61						20						
	AMB+		75						30						
	E TG		49						5						
	K TG		34						n.a.						
Number of products			925						132						
	PRI+		259						57						
	AMB+		601						69						
	E TG		65						6						
	K TG		n.a.						n.a.						
Risks ensured		19'589'517	19'660'995	19'607'880	19'604'667	19'076'575	18'946'871								
	PRI+	1'620'704	1'651'141	1'648'344	1'643'129	1'662'899	1'695'276	802'416	832'852	-3.7%	-1.8%	0.2%	0.3%	-1.2%	-1.9%
	AMB+	17'756'656	17'797'698	17'747'380	17'675'019	17'147'065	17'025'969	4'565'828	4'606'870	-0.9%	-0.2%	0.3%	0.4%	3.1%	0.7%
	E TG	212'157	212'157	212'157	286'519	266'611	225'626	n.a.	n.a.						
	K TG	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.						
Premiums		8'426'015'920	8'362'158'844	8'370'340'445	8'353'460'993	8'171'177'562	8'056'120'376				0.8%	-0.1%	0.2%	2.2%	1.4%
	PRI+	2'682'220'505	2'678'252'492	2'685'760'545	2'705'056'741	2'657'753'608	2'673'521'959	1'665'250'404	1'661'282'391	0.2%	0.1%	-0.3%	-0.7%	1.8%	-0.6%
	AMB+	2'994'963'916	2'935'074'853	2'935'748'401	2'921'252'390	2'788'029'043	2'716'980'642	844'219'489	784'330'425	7.6%	2.0%	0.0%	0.5%	4.8%	2.6%
	E TG	174'522'466	174'522'466	174'522'466	160'817'216	160'901'381	151'538'874	n.a.	n.a.		0.0%	0.0%	8.5%	-0.1%	6.2%
	K TG	2'574'309'033	2'574'309'033	2'574'309'033	2'566'334'645	2'564'493'530	2'514'078'901	n.a.	n.a.		0.0%	0.0%	0.3%	0.1%	2.0%
Benefits		6'153'687'823	6'115'561'003	5'984'744'185	5'815'041'871	5'800'093'362	5'840'081'806				0.6%	2.2%	2.9%	0.3%	-0.7%
	PRI+	2'242'145'098	2'225'954'582	2'178'171'593	2'086'540'837	2'059'545'015	2'040'470'156	1'427'161'136	1'410'970'620	1.1%	0.7%	2.2%	4.4%	1.3%	0.9%
	AMB+	2'033'516'074	2'011'579'769	1'928'545'941	1'832'419'774	1'751'242'299	1'665'584'862	628'103'215	606'166'910	3.6%	1.1%	4.3%	5.2%	4.6%	5.1%
	E TG	116'677'304	116'677'304	116'677'304	117'405'158	125'672'979	137'997'207	n.a.	n.a.		0.0%	0.0%	-0.6%	-6.6%	-8.9%
	K TG	1'761'349'347	1'761'349'347	1'761'349'347	1'778'676'102	1'863'633'069	1'996'029'581	n.a.	n.a.		0.0%	0.0%	-1.0%	-4.6%	-6.6%
Premiums/capita															
	PRI+	1'655	1'622	1'629	1'646	1'598	1'577	2'075	1'995	4.0%	2.0%	-0.4%	-1.0%	3.0%	1.3%
	AMB+	169	165	165	165	163	160	185	170	8.6%	2.3%	-0.3%	0.1%	1.6%	1.9%
	E TG	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.						
	K TG	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.						
Benefits/capita															
	PRI+	1'383	1'348	1'321	1'270	1'239	1'204	1'779	1'694	5.0%	2.6%	2.0%	4.1%	2.5%	2.9%
	AMB+	115	113	109	104	102	98	138	132	4.6%	1.3%	4.0%	4.8%	1.5%	4.4%
	E TG	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.						
	K TG	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.						
Claims rate		0.730	0.731	0.715	0.696	0.710	0.725				-0.001	0.016	0.019	-0.014	-0.015
	PRI+	0.836	0.831	0.811	0.771	0.775	0.763	0.857	0.849	0.008	0.005	0.020	0.040	-0.004	0.012
	AMB+	0.679	0.685	0.657	0.627	0.628	0.613	0.744	0.773	-0.029	-0.006	0.028	0.030	-0.001	0.015
	E TG	0.669	0.669	0.669	0.730	0.781	0.911	n.a.	n.a.		0.000	0.000	-0.062	-0.051	-0.130
	K TG	0.684	0.684	0.684	0.693	0.727	0.794	n.a.	n.a.		0.000	0.000	-0.009	-0.034	-0.067

PRI+ private and semi-private hospital rooms and similar produc AMB+ outpatient treatment and special products E TG daily allowances for loss of income - individual contract K TG daily allowances for loss of income - collective contract