

Development of premiums

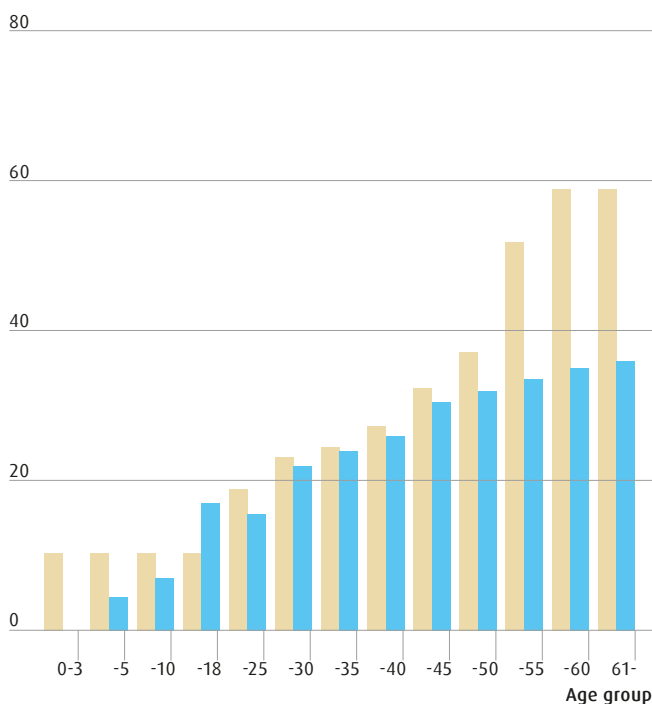
As at 2020

Premium region: Switzerland

Current product: dental kolping option: 50%, up to CHF 650.- per calendar year; without accident cover

Comparable product: dental option: 50%, up to CHF 1'000.- per calendar year; with accident cover

Monthly premium in CHF



dental kolping option: 50%, up to CHF 650.- per calendar year; without accident cover

dental option: 50%, up to CHF 1'000.- per calendar year; with accident cover

The premiums for dental kolping are calculated once upon conclusion of the contract on the basis of the entry age of the policyholders. They are then set in line with general healthcare costs. The premiums for dental are calculated based on the age tariff: they increase with the age of the policyholders and the associated risk.

This tariff comparison should give you an easy way of comparing premiums based on the 2020 gross premiums. Any discounts are not taken into account. The premiums of both insurance policies for 2021 will be available from mid-October. As there may be differences, only the premium information in a personal quotation is decisive for the conclusion of the contract.