

Age groups for the supplementary insurance policies of the former Kolping insurance company

At Kolping, either the age-based rate or the entry age rate applies depending on the product.

Age groups* and products with an age-based rate

Age-based rate

The premiums for the products increase with the age of the policyholder and the associated risk.

Example:

A customer is 45 years old and took out **kombi privat** a few years ago. She is now in the last year of the 41–45¹ age group. In the year she turns 46², she will be moved into the next age group automatically. Her premium will change with the new age group

kombi halbprivat, kombi privat, flex kolping

0 – 25 years	26 – 35 years	36 – 45 years	46 – 55 years	56 – 70 years	66 – 71+ years
0 – 18	26 – 30	36 – 40	46 ² – 50	56 – 60	66 – 70
19 – 25	31 – 35	41 – 45 ¹	51 – 55	61 – 65	71+

kombi halbprivat, kombi privat, flex kolping

0 – 25 years	26 – 35 years	36 – 45 years	46 – 55 years	56 – 70 years	66 – 71+ years
0 – 18	26 – 30	36 – 40	46 – 50	56 – 60	66 – 70
19 – 25	31 – 35	41 – 45	51 – 55	61 – 65	71+

alternativ, praevention

0 – 20 years	21 – 30 years	31 – 40 years	41 – 50 years	51 – 60 years	61 – 70 years	71+ years
0 – 15	21 – 25	31 – 35	41 – 45	51 – 55	61 – 65	71 +
16 – 20	26 – 30	36 – 40	46 – 50	56 – 60	66 – 70	

spitalgeld

0 – 20 years	21 – 30 years	31 – 40 years	41 – 50 years	51 – 60 years	61 – 70 years	71+ years
0 – 15	21 – 25	31 – 35	41 – 45	51 – 55	61 – 65	71 +
16 – 20	26 – 30	36 – 40	46 – 50	56 – 60	66 – 70	

* The General Terms and Conditions of Insurance (AVB) and Special Terms and Conditions (STC) apply when determining the age groups.

Age groups* and products with an age-based rate

Age-based rate

The premiums for the products increase with the age of the policyholder and the associated risk.

budget

18 – 30 years	31 – 40 years	41 – 50 years	51 – 60 years	61+ years
18 – 25	31 – 35	41 – 45	51 – 55	61+
26 – 30	36 – 40	46 – 50	56 – 60	

uti

0 – 2 years	3 – 15 years	16 – 65 years	66+ years
0 – 2	3 – 15	16 – 65	66+

ru

0 – 15 years	16 – 20 years	21 – 70 years	71+ years
0 – 15	16 – 20	21 – 70	71+

kti

0 – 14 years	15 – 30 years	31 – 45 years	46 – 60 years	61 – 64 years	65 years
0	15 – 20	31 – 35	46 – 50	61 – 62	65
1 – 3	21 – 25	36 – 40	51 – 55	63	
4 – 14	26 – 30	41 – 45	56 – 60	64	

life

0 – 12 years	13 – 20 years	21 – 30 years	31 – 40 years	41 – 50 years	51 – 55 years	56 – 59 years
0 – 12	13 – 20	21 – 30	31 – 40	41 – 50	51 – 55	56 – 59

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Age groups and products with entry age rate

Entry age rate

The premiums for the products are calculated once upon conclusion of the contract on the basis of the age of the policyholder at the time they join. They are then set in line with general healthcare costs.

Example:

A customer took out **plus kolping** at the age of 25. At the time of taking out the insurance, he was in the 19–25¹ age group. Today, the customer is 40 years old, but pays around the same amount as he did when he was 25 years old, as his premium has only changed in line with the general healthcare costs.

light, plus kolping

0 – 25 years	26 – 35 years	36 – 45 years	46 – 55 years	56 – 65 years	66 – 75 years	76 – 81+ years
0 – 18	26 – 30	36 – 40	46 – 50	56 – 60	66 – 70	76 – 80
19 – 25 ¹	31 – 35	41 – 45	51 – 55	61 – 65	71 – 75	81+

light, plus kolping

0 – 25 years	26 – 35 years	36 – 45 years	46 – 55 years	56 – 65 years	66 – 75 years	76 – 81+ years
0 – 18	26 – 30	36 – 40	46 – 50	56 – 60	66 – 70	76 – 80
19 – 25	31 – 35	41 – 45	51 – 55	61 – 65	71 – 75	81+

kombi allgemein

0 – 25 years	26 – 35 years	36 – 45 years	46 – 55 years	56 – 65 years	66 – 71+ years
0 – 18	26 – 30	36 – 40	46 – 50	56 – 60	66 – 70
19 – 25	31 – 35	41 – 45	51 – 55	61 – 65	71+

dental kolping

0 – 25 years	26 – 35 years	36 – 45 years	46 – 55 years	56 – 65 years
0 – 18	26 – 30	36 – 40	46 – 50	56 – 60
19 – 25	31 – 35	41 – 45	51 – 55	

taggeld vvg

0 – 14 years	15 – 30 years	31 – 40 years	41 – 50 years	51 – 60 years	61 – 65 years	66+ years
0 – 14	15 – 30	31 – 40	41 – 50	51 – 60	61 – 65	66+

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