

Ombudsman of Private Insurance and of Suva

Breadcrumb

[Home](#)

[Portrait](#) | 21 March 2019

The Foundation «Ombudsman of Private Insurance and of Suva» was established by the SIA in 1972. The Ombudsman has proven to be a solidly-founded and widely-accepted independent institution. The number of problems dealt with by the Ombudsman show that this institution enjoys the confidence and trust of the public at large. Its services – which it renders free of charge – contribute to assisting dissatisfied or uncertain customers.

Summary of the Annual Report 2018

The number of queries and complaints within the Ombudsman's jurisdiction fell by 5.3% from 3,370 to 3,192 in 2018, the year under review.

A total of 2,849 cases were resolved directly with policyholders or complainants without the need to contact the insurer. 343 of the 1406 complaints submitted in writing resulted in interventions with the relevant insurance companies (intervention rate 24.4%). Of these 94% were resolved before the end of the year. The intervention success rate stood at 67.9%. The highest dispute value in an intervention case was around CHF 0.6 million, while the lowest contested amount was CHF 47.

As in previous years, the Ombudsman's activities primarily focused on personal insurance, which accounted for 53.5% of the caseload. In the year under review, we dealt with a high number of often very emotionally-charged personal liability and legal protection cases arising from disputes between private individuals. In such cases it is often time-consuming and difficult to achieve de-escalation and to reach amicable solutions.

The Ombudsman had to deal with a case for the first time where a household insurer attempted to enforce a unilateral contractual amendment as part of a product renewal without being entitled to and against the will of the policyholder and declined to respect the valid contract until the next termination date.

The number of cases in the travel insurance sector fell significantly by 28% from 225 to 162. In spite of this the number of cases where there was dispute over which costs a travel insurer had to bear in relation to medical emergencies increased.

[Ombudsman](#)

[Consumer protection](#)

[Arbitration board](#)

[Ombudsman](#)

Read more on this topic

The financial sector remains an important pillar for the economy

Despite the challenging environment, the financial sector continues to make a large direct and indirect economic impact on the Swiss economy.

Publications 05.12.2017

[Read more](#)

Insurers – driving our society's future

Risks that individuals or corporations cannot or will not bear themselves, are being transferred to insurers which subsequently cover eventual losses.

Context 09.10.2017

[Read more](#)

One of the insurance industry's main success factors – a competent workforce

For SIA members, competent employees are one of the core success factors.

Context 11.02.2019

[Read more](#)