



# Facts and figures 2019

The Swiss private insurance industry

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Dear reader

This booklet contains key data on the Swiss private insurance industry. Most data have been provided by the Swiss Financial Market Supervisory Authority FINMA.

Further information, details and graphs that illustrate the significance of the Swiss insurance sector can be found on our website [www.svv.ch](http://www.svv.ch)

Sincerely,  
Swiss Insurance Association SIA



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## The Swiss insurance market

<b>Insurers in Switzerland</b> at 31 December	<b>2015</b>	<b>2016</b>	<b>2017</b>
Life insurance companies	20	19	19
Property and casualty insurance companies	122	120	118
Supplementary health insurance	13	13	12
Reinsurance companies	30	30	28
Captive insurance companies	29	25	27
<b>Total</b>	<b>214</b>	<b>207</b>	<b>204</b>
of which companies with offices in Switzerland	165	158	156
of which branches of foreign insurance companies	49	49	48

<b>SIA membership</b> as of September 2017	<b>2018</b>
Life insurance companies	19
Property and casualty insurance companies	44
Reinsurance companies	16
<b>Total</b>	<b>79</b>
<b>SIA members' share of total premium revenue in 2017 *</b>	<b>91 %</b>
of which life insurance	100 %
of which P & C insurance	85 %
of which reinsurance	90 %

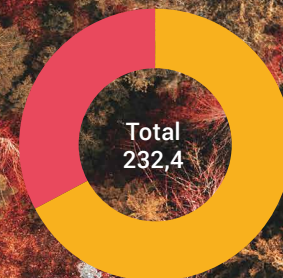
\*100% = all insurance companies supervised by FINMA

### 2017 premium volume Swiss private insurance industry

International 171,9

Switzerland 60,4

in CHF billion

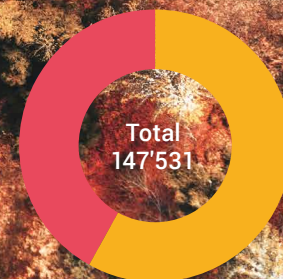


### Employees Swiss private insurance companies

International 101'480

Switzerland 46'051

December 2017



## Swiss private insurance industry

<b>Employee statistics</b> as of 31 December	<b>2015</b>	<b>2016</b>	<b>2017</b>
<b>Total employees world-wide</b>	<b>115'515</b>	<b>148'925</b>	<b>147'531</b>
Switzerland	47'515	46'425	46'051
International	68'000	102'500	101'480
Employees in Switzerland – breakdown			
Female employees	19'558	18'113	19'271
Male employees	27'957	25'056	26'780
Full-time employees	37'120	37'094	35'950
Part-time employees	10'395	9'331	10'101
Administration	36'141	32'593	33'566
Insurance advisors	11'374	13'832	12'485
Female trainees	1'026	1'022	946
Male trainees	832	991	896
<b>Total trainees</b>	<b>1'858</b>	<b>2'013</b>	<b>1'842</b>

Source: Swiss Insurance Association SIA

<b>Global premium volume</b> <b>2017</b>	<b>Switzerland</b>	<b>Inter- national</b>	<b>Total</b>
Life	29,6	48,5	78,1
Non-life	27,6	70,6	98,2
<b>Total direct insurance</b> <b>(CHF billion)</b>	<b>57,2</b>	<b>119,1</b>	<b>176,3</b>
Reinsurance*	3,2	52,8	56,1
<b>Overall total in CHF billion</b>	<b>60,4</b>	<b>171,9</b>	<b>232,4</b>
Breakdown in percent	26 %	74 %	100 %

\* Estimates: Swiss Insurance Association SIA  
Source: FINMA

**Global premium volume 2017 generated by the largest private insurers headquartered/located in Switzerland in CHF billion (gross premiums)**

Insurer	Switzerland	Total
Zurich Insurance Group	3,9	69,5
Chubb	0,1	36,1
Swiss Life	9,0	18,3
AXA Winterthur	10,9	10,9
Baloise	4,3	9,2
Helvetia	5,0	8,4
Allianz Suisse	3,6	3,6
Die Mobiliar	3,6	3,6
Generali Switzerland	1,9	1,9
Helsana Group (VVG + UVG)	1,8	1,8

Reinsurer	Switzerland	Total
Swiss Re	0,9	35,3
New Reinsurance Company Ltd	0,4	4,8
Catlin Re	0,4	4,3

Source: Annual reports 2017, FINMA

## Value creation by the Swiss insurance industry

### Economic performance of the insurance sector

Direct gross value created by insurance companies	2015	2016	2017
Life insurance	3,0	3,6	n/a
Non-life insurance	9,5	9,2	n/a
Reinsurance	8,2	7,8	n/a
<b>Gross added value created by private insurers in CHF bn</b>	<b>20,7</b>	<b>20,7</b>	<b>n/a</b>
Related services (e.g. brokerage)	2,9	3,0	n/a
Social insurances	6,1	5,8	n/a
<b>Gross added value created by the insurance industry in CHF bn</b>	<b>29,4</b>	<b>29,5</b>	<b>28,9</b>
Share of gross value added in Switzerland	4,7 %	4,6 %	4,5 %

### Fiscal effects of the insurance industry

Direct taxation in CHF billion	2015	2016	2017
Corporate taxes and employee income taxes	3,8	3,4	3,7

These data do not reflect VAT, withholding taxes and stamp duties  
Source: BAK Economics / Polynomics / Federal Statistical Office





## A pillar of the economy

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The Swiss private insurers are major employers, significant taxpayers and among the most important investors both in Switzerland and abroad. They assume and cover companies' and private individuals' financial risks. Therefore, insurance companies are an important mainspring of the Swiss economy. They recognise their economic responsibility by leveraging their competency and their capacities primarily for the benefit of their country, Switzerland.

A viable framework is therefore not only important to the insurers themselves, but also to the individuals and enterprises in our country, not to forget its capabilities for innovation. This is what the SIA works for.

## Life and property/casualty insurance Switzerland

Premiums written	2015	2016	2017
Life insurance	32'640	30'667	29'591
Health insurance* (with the exclusion of mandatory basic health insurance)	9'853	10'216	10'656
Motor insurance	5'925	5'989	5'999
Fire and property insurance	4'018	4'027	3'988
Accident insurance*	2'919	2'992	3'032
General and occupational liability insurance	2'006	1'983	1'976
Credit and surety insurance, road service, financial losses	859	918	1'010
Ocean marine, aviation and transport insurance	393	364	352
Legal protection insurance	549	585	618
<b>Total in CHF million</b>	<b>59'162</b>	<b>57'740</b>	<b>57'222</b>

\* including health insurers and health insurance schemes  
Source: FINMA

Claims expenditure	2015	2016	2017
Life insurance	27'446	28'602	28'942
Health insurance* (with the exclusion of mandatory basic health insurance)	7'495	7'841	7'933
Motor insurance	3'541	3'514	3'695
Fire and property insurance	2'388	1'949	2'024
Accident insurance*	2'041	2'076	2'082
General and occupational liability insurance	1'068	992	879
Credit and surety insurance, road service, financial losses	471	588	493
Ocean marine, aviation and transport insurance	193	170	165
Legal protection insurance	265	282	295
<b>Total in CHF million</b>	<b>44'907</b>	<b>46'014</b>	<b>46'509</b>

\* including health insurers and health insurance schemes  
Source: FINMA



## The life insurance market in Switzerland

### Premiums written

Total	2015	2016	2017
Group life insurance	24'882	23'337	22'451
Conventional individual life insurance	5'632	5'263	5'015
Unit-linked life insurance	1'754	1'739	1'864
Other	373	328	261
<b>Total in CHF million</b>	<b>32'640</b>	<b>30'667</b>	<b>29'591</b>

	2015	2016	2017	of which single premiums
<b>Group life insurance</b>				
Occupational pension provision	24'833	23'282	22'394	11'719
Other group life insurance	49	56	57	7
<b>Total in CHF million</b>	<b>24'882</b>	<b>23'337</b>	<b>22'451</b>	<b>11'726</b>

	2015	2016	2017	of which single premiums
<b>Classic life insurance</b>				
Endowments	4'690	4'385	4'250	305
Annuities	497	428	313	179
Incapacity to work and disability	442	447	448	0
Other single life insurance	3	3	3	0
<b>Total in CHF million</b>	<b>5'632</b>	<b>5'263</b>	<b>5'015</b>	<b>485</b>

Source: FINMA

	2015	2016	2017	of which single premiums
<b>Unit-linked life insurance</b>				
Unit-linked endowment insurance	1'497	1'625	1'655	198
Unit-linked annuity insurance	13	12	11	0
Endowment insurance linked to other reference values	244	102	199	125
Annuity insurance linked to other reference values	0	0	0	0
<b>Total in CHF million</b>	<b>1'754</b>	<b>1'739</b>	<b>1'864</b>	<b>323</b>

### Claims expenditure

Total	2015	2016	2017
Group life insurance	19'388	20'888	21'214
Conventional single life insurance	6'636	6'437	6'371
Unit-linked life insurance	1'294	1'135	1'188
Other	128	143	169
<b>Total in CHF million</b>	<b>27'446</b>	<b>28'602</b>	<b>28'942</b>

Source: FINMA

<b>Group life insurance</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Occupational pension provision	19'324	20'863	21'190
Other group life insurance	64	25	24
<b>Total in CHF million</b>	<b>19'388</b>	<b>20'888</b>	<b>21'214</b>

<b>Classic individual life insurance</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Endowments	4'885	4'760	4'785
Annuities	1'542	1'476	1'395
Incapacity to work and disability	209	199	190
Other single life insurance	1	1	1
<b>Total in CHF million</b>	<b>6'636</b>	<b>6'437</b>	<b>6'371</b>

<b>Unit-linked life insurance</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Unit-linked endowment insurance	1'214	1'043	1'075
Unit-linked annuity insurance	22	21	22
Endowment insurance linked to other reference values	58	72	92
Annuity insurance linked to other reference values	0	0	0
<b>Total in CHF million</b>	<b>1'294</b>	<b>1'135</b>	<b>1'188</b>

Source: FINMA

## Additional key figures

<b>Sums insured and pensions</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Occupational pension provision	1'035'920	1'090'863	1'227'250
Other group life insurance	18'160	21'806	24'690
Single life insurance – Endowment	187'582	186'292	183'460
Single life insurance – Annuity	18'997	18'465	18'159
Other single life insurance	13'141	13'208	13'481
Unit-linked life insurance	43'937	43'906	43'760
Other	755	754	742
<b>Total in CHF million</b>	<b>1'318'490</b>	<b>1'375'295</b>	<b>1'511'544</b>

<b>Total insured persons/policies</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Occupational pension provision	2'365'341	2'409'585	2'405'141
Other group life insurance	102'069	111'459	104'930
Single life insurance – Endowments	2'430'440	2'409'962	2'389'333
Single life insurance – Annuities	1'189'001	1'200'575	1'193'304
Other single life insurance	102'063	103'476	104'685
Unit-linked life insurance	730'121	747'958	760'794
Other	25'920	27'228	27'943
<b>Total</b>	<b>6'944'955</b>	<b>7'010'243</b>	<b>6'986'130</b>

Source: FINMA

<b>Actuarial reserves</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Occupational pension provision	154'938	159'011	161'530
Other group life insurance	75	73	70
Single life insurance – Endowments	50'950	50'813	50'608
Single life insurance – Annuities	17'539	16'867	16'168
Other single life insurance	2'788	2'613	2'479
Unit-linked life insurance	16'361	16'702	17'903
Other	2'442	2'597	2'727
<b>Total in CHF million</b>	<b>245'093</b>	<b>248'676</b>	<b>251'485</b>

## Surpluses credited

<b>Actuarial reserves</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Occupational pensions	375	202	197
Other group life insurance	1	1	0
Individual life insurance – lump sums	2'249	2'107	1'966
Individual life insurance – pensions	58	50	42
Other individual life insurance	108	105	103
Unit-linked life insurance	1	0	1
Other	0	0	0
<b>Total in CHF million</b>	<b>2'791</b>	<b>2'465</b>	<b>2'310</b>

Source: FINMA

## Property and casualty insurance in Switzerland

### Premiums written

<b>Total</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Accident insurance*	2'919	2'992	3'032
Health insurance* (with the exclusion of mandatory basic health)	9'853	10'216	10'656
Liability and motor insurance	8'325	8'335	8'327
Fire and property insurance	4'018	4'027	3'988
Other	1'408	1'503	1'628
<b>Total in CHF million</b>	<b>26'522</b>	<b>27'073</b>	<b>27'630</b>

<b>Accident insurance *</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Individual accident insurance	316	315	324
Compulsory occupational accident insurance	369	378	390
Compulsory non-occupational accident insurance	1'464	1'498	1'546
Voluntary accident insurance	28	28	26
Supplemental accident insurance	369	370	364
Automobile passenger accident insurance	163	162	160
Other group accident insurance	210	240	222
<b>Total in CHF million</b>	<b>2'919</b>	<b>2'992</b>	<b>3'032</b>

\* including health insurers and health insurance schemes

Source: FINMA

<b>Health insurance *</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Voluntary individual health insurance	6'556	6'768	6'942
Group health insurance	3'297	3'448	3'714
<b>Total in CHF million</b>	<b>9'853</b>	<b>10'216</b>	<b>10'656</b>

<b>Liability and motor vehicle insurance</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Motor liability insurance	2'738	2'724	2'690
Other motor insurance types	3'188	3'265	3'309
<b>Motor insurance, total</b>	<b>5'925</b>	<b>5'989</b>	<b>5'999</b>
Ocean marine, aviation, transport insurance	393	364	352
General and occupational liability insurance	2'006	1'983	1'976
<b>Total in CHF million</b>	<b>8'325</b>	<b>8'335</b>	<b>8'327</b>

\* including health insurers and health insurance schemes  
Source: FINMA

<b>Fire, property and casualty</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Fire insurance	1'059	1'030	972
Natural hazard insurance	496	536	569
Other property insurance	2'462	2'461	2'466
<b>Total in CHF million</b>	<b>4'018</b>	<b>4'027</b>	<b>3'988</b>

<b>Other insurance types</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Legal protection insurance	549	585	618
Credit insurance	176	162	180
Surety insurance	127	144	152
Road service insurance	209	233	244
Miscellaneous financial losses	347	379	433
<b>Total in CHF million</b>	<b>1'408</b>	<b>1'503</b>	<b>1'628</b>

Source: FINMA

## Claims expenditure

<b>Total</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Accident insurance*	2'041	2'076	2'082
Health insurance* (with the exclusion of mandatory basic health)	7'495	7'841	7'933
Liability and motor insurance	4'802	4'676	4'740
Fire and property insurance	2'388	1'949	2'024
Other	737	870	788
<b>Total in CHF million</b>	<b>17'462</b>	<b>17'411</b>	<b>17'567</b>

<b>Accident insurance *</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Individual accident insurance	153	122	120
Compulsory occupational accident insurance	322	329	332
Compulsory non-occupational accident insurance	1'212	1'236	1'256
Voluntary accident insurance	25	25	23
Supplemental accident insurance	210	229	226
Automobile passenger accident insurance	13	15	13
Other group accident insurance	106	119	113
<b>Total in CHF million</b>	<b>2'041</b>	<b>2'076</b>	<b>2'082</b>

\*including health insurers and health insurance schemes  
Source: FINMA

<b>Health insurance *</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Voluntary individual health insurance	4'550	4'791	4'786
Group health insurance	2'945	3'049	3'147
<b>Total in CHF million</b>	<b>7'495</b>	<b>7'841</b>	<b>7'933</b>

<b>Liability and motor vehicle insurance</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Motor liability insurance	1'460	1'405	1'403
Other motor insurance types	2'081	2'109	2'292
<b>Motor insurance, total</b>	<b>3'541</b>	<b>3'514</b>	<b>3'695</b>
Ocean marine, aviation, transport insurance	193	170	165
General and occupational liability insurance	1'068	992	879
<b>Total in CHF million</b>	<b>4'802</b>	<b>4'676</b>	<b>4'740</b>

\*including health insurers and health insurance schemes  
Source: FINMA

<b>Fire, property and casualty</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Fire insurance	883	466	470
Natural hazard insurance	129	119	146
Other property insurance	1'376	1'364	1'408
<b>Total in CHF million</b>	<b>2'388</b>	<b>1'949</b>	<b>2'024</b>

<b>Other insurance types</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Legal protection insurance	265	282	295
Credit insurance	74	171	56
Surety insurance	37	38	55
Road service insurance	168	182	172
Miscellaneous financial losses	192	196	210
<b>Total in CHF million</b>	<b>737</b>	<b>870</b>	<b>788</b>

Source: FINMA

## Inwards reinsurance business

### Premiums written

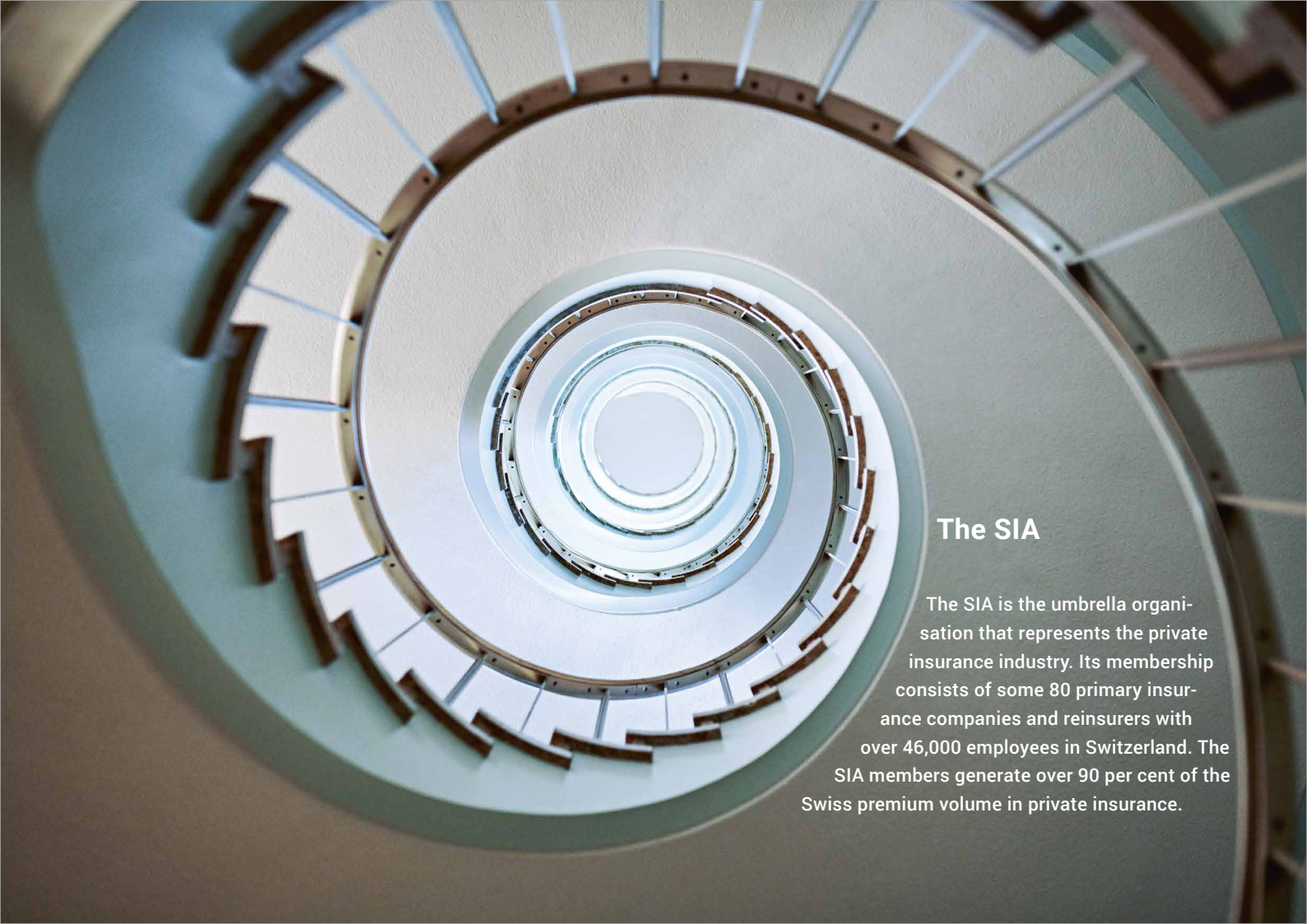
<b>Total inwards reinsurance business</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Life business	1'279	2'165	2'253
Non-life business	18'757	16'450	19'090
<b>Total in CHF million</b>	<b>20'036</b>	<b>18'615</b>	<b>21'343</b>

### Claims expenditure

<b>Total inwards reinsurance business</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Life business	1'267	1'477	1'472
Non-life business	10'974	10'367	10'609
<b>Total in CHF million</b>	<b>12'241</b>	<b>11'844</b>	<b>12'081</b>

Source: FINMA





## The SIA

The SIA is the umbrella organisation that represents the private insurance industry. Its membership consists of some 80 primary insurance companies and reinsurers with over 46,000 employees in Switzerland. The SIA members generate over 90 per cent of the Swiss premium volume in private insurance.

## Reinsurance

### Premiums written

<b>Total</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Life business	7'892	11'447	11'878
Non-life business	32'761	39'635	37'396
<b>Total in CHF million</b>	<b>40'653</b>	<b>51'082</b>	<b>49'273</b>
Retrocessions	6'565	6'253	6'238
<b>Net total in CHF million</b>	<b>34'088</b>	<b>44'830</b>	<b>43'035</b>

<b>Life insurance</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Single life insurance (endowments)	6'027	6'545	6'425
Single life insurance (annuities)	702	741	739
Group life insurance	1'164	4'161	4'713
<b>Total in CHF million</b>	<b>7'892</b>	<b>11'447</b>	<b>11'878</b>

Source: FINMA

<b>Property</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Accident insurance	994	1'849	1'907
Health insurance	183	345	346
Motor insurance	6'631	8'037	6'460
Ocean marine, aviation, transport insurance	2'225	2'189	1'722
Fire and property insurance	14'284	15'285	15'697
General liability insurance	5'048	7'759	6'528
Credit and surety insurance	3'248	3'698	4'085
Other lines	147	472	650
<b>Total in CHF million</b>	<b>32'761</b>	<b>39'635</b>	<b>37'396</b>

### Claims expenditure

<b>Total</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Life business	7'684	4'815	-634*
Non-life business	15'649	16'774	16'830
<b>Total in CHF million</b>	<b>23'332</b>	<b>21'589</b>	<b>16'196</b>
Retrocessions	3'667	2'983	1'883
<b>Net total in CHF million</b>	<b>19'665</b>	<b>18'607</b>	<b>18'079</b>

\*2017: Non-recurrent effect due to an intragroup portfolio shift

Source: FINMA

Life insurance	2015	2016	2017
Individual life insurance (endowments)	6'219	1'928	-3'109 *
Individual life insurance (annuities)	494	728	597
Group life insurance	971	2'159	1'878
<b>Total in CHF million</b>	<b>7'684</b>	<b>4'815</b>	<b>- 634</b>

\*2017: Non-recurrent effect due to an intragroup portfolio shift  
Source: Finma

Property	2015	2016	2017
Accident insurance	551	540	611
Health insurance	124	166	218
Motor insurance	3'929	3'755	3'305
Ocean marine, aviation, transport insurance	1'239	1'197	1'039
Fire and property insurance	6'637	7'046	7'294
General liability insurance	1'786	2'605	2'915
Credit and surety insurance	1'219	1'437	1'363
Other lines	164	28	86
<b>Total in CHF million</b>	<b>15'649</b>	<b>16'774</b>	<b>16'830</b>

Source: FINMA

## Extract from the balance sheet and key figures

Assets	2015	2016	2017
Life insurers	343,3	349,7	352,8
of which financial investments	331	338,4	342,4
Non-life insurance	163	167	169,1
of which financial investments	146,4	148,6	150,6
Reinsurance	148,1	157,8	174,8
of which financial investments	83,5	92,3	93,7
<b>Total in CHF billion</b>	<b>654,3</b>	<b>674,5</b>	<b>696,7</b>
<b>of which financial investments</b>	<b>560,8</b>	<b>579,3</b>	<b>586,7</b>

Tied assets	2015	2016	2017
<b>Life insurance</b>			
Target amount	283'361	290'254	293'664
Total value of coverage	302'881	310'819	318'302
Coverage ratio – tied assets	107%	107%	108%

<b>Property/casualty insurance</b>			
Target amount	56'669	56'737	58'316
Total value of coverage	69'513	70'769	74'961
Coverage ratio – tied assets	123%	125%	129%

Source: FINMA

<b>Solvency ratio</b>	<b>2015</b>	<b>2016*</b>	<b>2017</b>
Life insurers	149%	160%	178%
Non-life insurance	193%	228%	231%
Reinsurance	200%	217%	223%

\*Solvency ratio SST increase 2016 due mainly to a change in calculation methodology

<b>Investments 2016</b>	<b>Life</b>	<b>Property/ casualty</b>	<b>Re insurers</b>	<b>Total</b>
Fixed-income securities	181,3	54,5	36,9	272,7
Participations	5,2	36,1	15,1	56,4
Land and real estate	42,0	7,4	0,1	49,4
Mortgage loans	33,4	4,9	0,8	39,1
Loans and debt register claims	9,3	6,8	2,5	18,6
Equity (incl. treasury shares/bonds)	12,4	7,0	1,7	21,0
Collective investment schemes	17,9	9,4	20,8	48,2
Alternative investments and derivatives	10,1	5,1	2,6	17,8
Other investments	4,0	10,7	7,2	21,9
Cash, fixed-term deposits, other money market investments	6,9	8,8	6,1	21,8
Unit-linked life insurance	19,9	-	-	19,9
<b>Total investments in CHF billion</b>	<b>342,4</b>	<b>150,6</b>	<b>93,7</b>	<b>586,7</b>
Receivables and other assets	10,4	18,5	81,1	110,0
<b>Total assets in CHF billion</b>	<b>352,8</b>	<b>169,1</b>	<b>174,8</b>	<b>696,7</b>

Source: FINMA

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[info@svv.ch](mailto:info@svv.ch), [www.svv.ch](http://www.svv.ch)

Figures presented may show rounding differences.

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## ASA | SVV

Swiss Insurance Association SIA  
Conrad-Ferdinand-Meyer-Strasse 14  
P.O. Box  
CH-8022 Zurich  
Tel.+41 44 208 28 28  
[info@svv.ch](mailto:info@svv.ch)  
[svv.ch](http://svv.ch)