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Baloise RISKplus

Easy-to-budget and individual risk cover for company pension funds

An overview of the key advantages offered:

- Easy-to-budget risk premium
- Simple administrative processing
- Individual insurance cover
- Low administration costs
- Guaranteed premium rate

The offer comprises risk-appropriate and cost-effective rates tailored to the individual policy, plus a very simple settlement procedure for the premiums (flat-rate premium). The solution is aimed at pension funds with more than 50 insured persons.

You can choose which risks you would like to insure with Baloise based on modules ranging from single risk reinsurance to a congruent reinsurance of all death/disability benefits subject to the regulations.

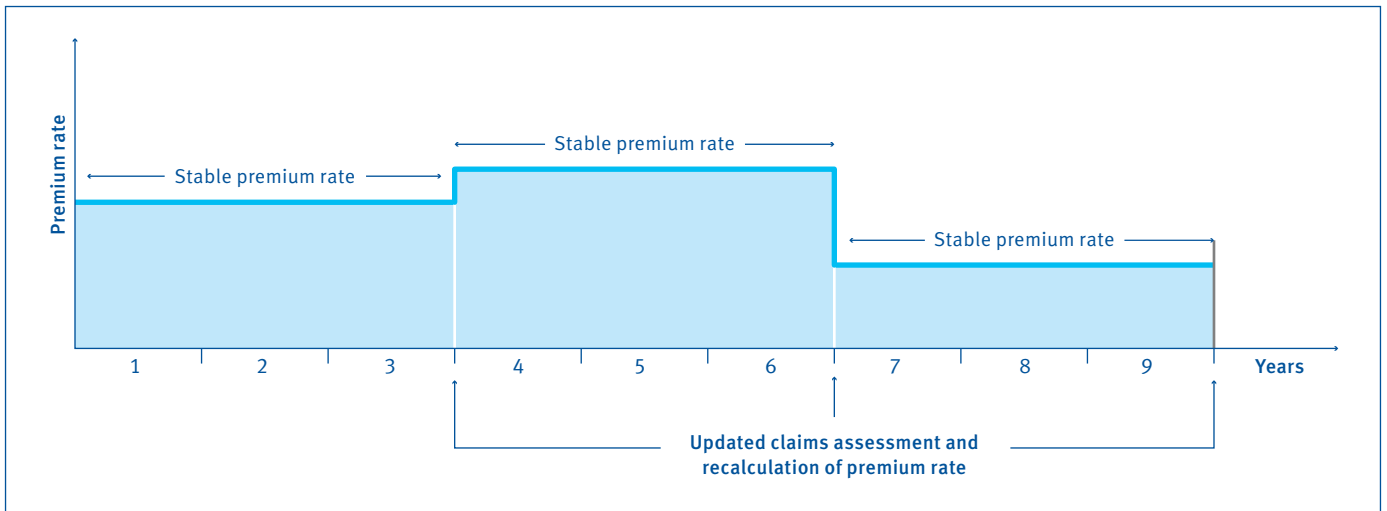
The flat-rate premium is guaranteed for the policy term of three years. This means that your foundation's insurance costs can be easily budgeted for the medium term. A recalculation of the rate only occurs in the event of adjustments to regulations (contractual amendments), amendments to the legal provisions or large changes in the number of insured persons.

The administrative procedure has been greatly simplified. The annual statement only comprises the number of insured persons and their corresponding salaries. This means you have to spend a minimum of time and effort, while also benefiting from an extremely low cost premium.

The claims experience of the individual policy is taken into account when determining the premium rate. This gives you the opportunity to influence the level of your risk premium by taking appropriate measures. Baloise offers a professional, corporate health management programme alongside individual case management.

In addition to the attractive premiums, we also offer foundations with more than 200 insured persons a solution that includes a dedicated profit participation scheme (net income accounting).

Entrust your foundation's risk reinsurance to Baloise. We have been a successful partner in the occupational pension sector for over 75 years.



Example of how the premium rate is determined

(Pool of insured persons: 60 persons)

The premium is individually* determined for each insured person:

Person 1	CHF	2000
Person 2	CHF	1700
...		
Person 60	CHF	1800
Total premium	CHF	124 000

The individual insured salaries are added up:

Person 1	CHF	120 000
Person 2	CHF	95 000
...		
Person 60	CHF	78 000
Salaries total	CHF	4 350 000

$$\text{Premium rate} = \frac{\text{Total premium}}{\text{Salaries total}} = \frac{124\,000}{4\,350\,000} = 2.85\%$$

* Based on the Baloise collective tariff and the individual claims experience of the policy.

The premium rate is guaranteed for the policy term of three years.

The premium is determined at the beginning of the year based on the salaries declaration received. If the salary total on the 1 January of the following year deviates by more than 15% from the salary total at the beginning of the insurance year, then 40% of the recalculated risk premium will be charged or credited to the foundation with a value date of 1 January of the following year.

A recalculation of the premium rate during the policy term only takes place under the following circumstances:

- If there are contractual amendments
- If there are changes in the number of insured persons of more than 20% during a given year
- If there are amendments to the laws and/or regulations that affect the costs of the occupational pension solution in question.