

Press release of 27 April 2021

Solid result and digital innovations

In 2020, the Sanitas Group achieved a solid result of CHF 19.5 million and gained more than 8,000 new customers on a net basis. Although the financial year was overshadowed by the corona crisis, Sanitas still managed to launch a range of innovative products and services to make life easier for our customers. Sanitas will continue to pursue its strategy of customer-focused innovations in 2021.

The positive result of CHF 19.5 million stems from the company's basic insurance business (CHF 15.2 million) and its private supplementary insurance business (CHF 4.5 million). Consolidated equity thus increased to CHF 960.7 million. Premium revenue rose a little compared to the previous year to CHF 2.996 billion, while benefits paid (including cost shares) fell a little to CHF 2.699 billion.

As of 31 December 2020, the Sanitas customer base grew to around 849,000 insureds, an increase of over 8,000 customers compared to the previous year. This reflects the appeal of the products and customer confidence in Sanitas as a health partner.

Digital innovations

Last year, Sanitas launched a series of attractive offers and services to help make life easier for its customers.

- In the customer portal, Sanitas introduced a new chat function, while the Sanitas Portal app was revamped to include the new "My health" area. Here there are currently a total of 24 Sanitas offers and services in one place – for optimum support in all health-related areas. In fact, Sanitas achieved the top score in a broad comparative study on "Customer portals of Swiss health insurers" conducted by the digital agency Unic. The Unic study is regarded as the most comprehensive survey of its kind and sets the standard for the quality of the digital presence of health insurers in Switzerland.
- Sanitas has also simplified the settlement process for its customers. They can now scan in and upload their invoices or reclaim vouchers via the app and pay invoices quickly, easily and with a single click by credit card, TWINT or Apple pay. Sanitas won awards for this customer-friendly, digital settlement process in the categories "Business Efficiency" (gold) and "Innovation" (silver) at the Best of Swiss Web Awards 2020.
- Furthermore, Sanitas has also integrated the Sports check-in into its Active app. This way, users can now also earn virtual coins for sporting activities such as going to the gym or attending yoga or aerobics classes and swap these for vouchers to be redeemed in the online shops of Sanitas partners. And as recovery is also an important part of an active lifestyle, a meditation feature has been added to the Sanitas Active app.

New insurance plans Dental Basic and Planning a Family

2020 also saw Sanitas unveil two great innovations for the Swiss market: the Dental Basic and Planning a Family plans.

- Dental Basic is the first supplementary dental insurance plan that can be taken out directly online without always needing a dental certificate.
- The Planning a Family supplementary insurance plan covers expensive benefits for artificial insemination that are not included under basic insurance. There was another highlight in November 2020 when the Planning a Family plan was awarded the special prize 2020 by the Swiss insurance industry.

Publication of the Sanitas Health Forecast

June 2020 saw the publication of the first Sanitas Health Forecast, which will now be published annually. This study analyses the results of a nationwide health survey and takes a look at health and healthcare in the future – with stories, reports, interviews, portraits and visions of the future.

Awards from consumer platforms

Sanitas aced the annual customer satisfaction ranking of Swiss health insurers compiled by the comparison service comparis.ch, achieving the top score and 1st place. Particular emphasis was placed on the innovative digital solutions that make access to healthcare as easy as possible for customers. This award also goes to show that the hard work of Sanitas and its staff is paying off for its customers.

Outlook

In the current financial year, Sanitas will continue to introduce more new and innovative services in line with its strategy and make it even easier for its customers to access healthcare – in both the digital and analogue worlds. Plans are also under way to strengthen Sanitas's own sales force to be able to offer its customers even greater support in cooperation with the service centres. Sanitas is also seeking to optimise efficiency by making its IT infrastructure more efficient, digital and scalable in order to take its customer service to a new level.

The Sanitas Group in figures* (in CHF thousand, Swiss GAAP FER 41)

	31.12.2020	31.12.2019
Premium revenue	2,995,906	2,956,004
Benefits paid (including cost shares)	2,699,000	2,706,401
Profit (after taxes)	19,451	86,658
Equity (including interests)	960,681	942,730
KVG/HIA reserves	492,402	477,256
Consolidated equity VVG/IPA	408,287	408,754
No. of insureds	849,024	840,928

* Figures are reported on a consolidated basis.

Annual report 2020

The 2020 annual report is only available online and in German: www.sanitas.com/2020

About Sanitas

The Sanitas Group (www.sanitas.com) runs both a basic insurance (Sanitas Grundversicherungen AG and Compact Grundversicherungen AG) and supplementary insurance business (Sanitas Privatversicherungen AG). With around 849,000 customers and a premium volume of almost CHF 3 billion, Sanitas is one of the biggest health insurers in Switzerland.

For more information

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