

Press release of 20 January 2021

## **Digital responsibility and solidarity in the insurance industry: whitepaper shows the way**

**As digitalisation in the insurance industry continues apace, the developments are raising new questions with regard to the implementation of ethical principles in the digital space. The whitepaper “Digital responsibility and solidarity in the insurance industry” draws together for the first time the perspectives of various stakeholders on solidarity in the insurance industry in the digital age.**

With increased access to personal data on our state of health and lifestyle paving the way for new insurance models, private insurance premiums in future could be personalised according to lifestyle choices and genetic make-up or geared more actively to individual lifestyles based on bonus and penalty systems. In the long term, these developments could also change our understanding of solidarity-based funding of social insurance. And the use of artificial intelligence with pattern recognition can either help reduce discrimination or create new forms of differentiation.

These new digital possibilities for insurance are therefore increasingly giving rise to social issues that call for public debate. Felix Gutzwiller, chairman of the foundation board of Sanitas Health Insurance and founder of the initiative, says: “Individual responsibility and solidarity aren’t mutually exclusive. We need to redefine these values for the digital age, and our stakeholder dialogue has an important role to play here.”

### **Impulse paper to trigger public debate**

In view of these developments in society and the insurance industry, the Sanitas health insurance foundation initiated stakeholder discussions on the topic of insurance solidarity. The result of the debates will be published in a whitepaper entitled “Digital responsibility and solidarity in the insurance industry” and is designed to contribute to the public debate. This whitepaper will describe ways for the three stakeholder groups – companies, consumers and government – to assume digital responsibility in the insurance environment while still having leeway for forward-looking action.

### **Taking responsibility, strengthening solidarity**

The stakeholder discussions are based on the four principles of fairness, autonomy, transparency and protection of personal privacy and are inspired by interdisciplinary input by experts. “Thanks to the involvement of various dialogue participants, we were able to draw on know-how from the insurance industry, the regulatory environment, science and the customer perspective”, says Patrick Raaflaub, Group Chief Risk Officer Swiss Re and representative of one of the participating insurance companies. “There were lively discussions in the working groups and it was hard to reach a general consensus,” says Babette Sigg, president of the consumer forum and participant in the stakeholder dialogue. Juan Beer, CEO of insurance company Zurich Schweiz, adds: “We all have to play a part when it comes to digital responsibility. It requires the commitment of companies, government and consumers alike.”

### **About the stakeholder dialogue**

The stakeholder dialogues took place from 2018 to 2020 in an interdisciplinary working group, which included representatives from all three areas of insurance, reinsurance and health insurance (Zurich Schweiz, Swiss Re and Sanitas Krankenversicherung), the kf consumer forum and knowledge partners from the areas of data protection (Bruno Baeriswyl), higher education (Hato Schmeiser, director of the Institute of Insurance Economics HSG) and the W.I.R.E. think tank. This impulse paper was developed in a multi-stage process by the group on the initiative and under the leadership of the Sanitas health insurance foundation.

### **Download whitepaper**

The whitepaper “Digital Responsibility and Solidarity in the Insurance Industry” is available to download here: [www.sanitas.com/digital-responsibility](http://www.sanitas.com/digital-responsibility)

**Social commitment of the Sanitas health insurance foundation**

The [Sanitas health insurance foundation](#) was established in 1958. It is the sole shareholder of the [Sanitas Group](#). It also supports projects and focuses on social aspects with regard to digitalisation, health and insurance. The survey has been conducted once a year since 2018 to poll the Swiss population regarding their opinion on the data society and solidarity, with the aim of making an active contribution to the social debate. The foundation also publishes [articles on the data society and solidarity](#) in cooperation with experts.

**Contact for information on the foundation's social commitment and the whitepaper "Digital responsibility and solidarity in the insurance industry"**

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