

Winterthur, October 2026

Your new insurance policy 2027

Thank you for placing your trust in SWICA as your health partner. We are delighted that you have chosen us, and I can guarantee that in the coming year we will do our best to fully meet your expectations of a modern, customer-oriented health insurance provider. You can count on us around the clock – whether by phone, via our app or online. You will also have access at all times to direct, personal contact at any of our 40+ locations that can be found in every part of Switzerland.

Along with this letter, you are receiving your SWICA policy for 2027, including all of the key details of your insurance cover. As a conscientious healthcare organisation, we are committed to keeping costs as low as possible for our customers. One way we do this is by promoting health prevention and well-coordinated, efficient treatment. Another part of our approach is keeping our administrative costs low and promoting cost-cutting measures at the national level. However, healthcare costs continue to rise, which is why we need to adjust premiums in some regions. Tips for getting the best possible premiums can be found at: [swica.ch/optimise](https://www.swica.ch/optimise)

The additional information enclosed with your policy provides a clear overview of what you need to know in regard to your health insurance. If you have any questions or personal concerns, please feel free to contact us at any time.

We are pleased that we can continue to be by your side as your health partner in 2027.

Yours sincerely,



Dr. Reto Dahinden
CEO

Award winner for best customer service



- **1st place, AmPuls 2026**
Customer satisfaction survey



- **1st place, bonus.ch 2026**
Customer satisfaction survey



- **1st place, comparis.ch 2026**
Customer satisfaction survey