

Press release of 24 January 2020

**Groupe Mutuel welcomes the signing of the sectoral agreement announced today in Bern and is committed to its speedy implementation and strict compliance, with the aim to provide quality advice to insured persons.**

Martigny, 24 January 2020. “Groupe Mutuel welcomes the signature of this agreement and looks forward to its speedy implementation. This is excellent news for all insured persons since the agreement provides a better framework for business practices and will improve the quality of advice, an approach that we have promoting for a number of years”, said Thomas Boyer, CEO of Groupe Mutuel. The insurer based in Martigny was one of the first major players to sign the agreement, thus demonstrating that it is clearly committed to improving the system.

The signature of the sectoral agreement, announced today in Bern by the umbrella associations santésuisse and Curafutura (which bring together most of the health insurers in Switzerland), is a source of great satisfaction for Groupe Mutuel.

“We have always been committed, right from the start of the negotiations, to bringing these discussions to a successful conclusion”, said Thomas Boyer. “We were already complying with the agreement of santésuisse on the maximum commission amount paid for compulsory health insurance (AOS/OKP). This new agreement extends the regulation to private supplemental insurance. We will of course fully comply with it as soon as it comes into force.”

More specifically, Groupe Mutuel is particularly pleased with the stricter training requirements and with the ban on unsolicited telephone calls. “The insurance industry has changed. We must succeed in winning over clients using modern methods and high value-added advice. Aggressive and intrusive sales techniques are not acceptable. They are detrimental to the image and reputation of the entire industry.” Furthermore, in the event of non-compliance with the agreement, sanctions will be ordered by a neutral arbitration court. Groupe Mutuel fully subscribes to the agreement and will do its utmost to implement sound market regulation.

Groupe Mutuel regrets that some major players have not signed up to the sectoral agreement. However, the involvement of a large majority of insurers is a strong political signal. “We want the agreement to be applied and complied with by all, as quickly as possible. Groupe Mutuel is committed today, as it has been in the past, to providing better services and quality advice for all insured persons”, concluded Thomas Boyer.

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**About Groupe Mutuel**

980,000 individuals are insured with Groupe Mutuel for basic health insurance. In total, around 1.3 million individual customers as well as some 23,000 corporate clients have placed their trust in Groupe Mutuel. Its overall turnover exceeds CHF 5.6 billion.

In addition to compulsory health insurance (LAMal/KVG) and supplemental insurance (LCA/VVG), customers are able to choose from an extensive range of life insurance plans to cover risks and provide for their individual pension benefits, as well as from a range of patrimony insurance solutions (legal protection, private liability insurance and households contents insurance).

Moreover, Groupe Mutuel insurers offer daily allowance insurance to companies, pursuant to LAMal/KVG and LCA/VVG, as well as compulsory accident insurance (LAA/UVG). Groupe Mutuel also manages the pension fund Groupe Mutuel Prévoyance-GMP.