Abi

Case Study

Compulsory Health Insurance in Switzerland

Market-beating rates on compulsory health insurance via value-added services.

Challenge

In a highly competitive market, tightly controlled by the Swiss regulator, differentiation is a challenge and competing on price is very difficult.

Solution

By requiring pre-authorisation, but making it exceptionally easy to access on-demand via WhatsApp, Messenger and Threema, Swiss insurer Visana was able to dramatically improve loss ratios while generating customer value.

Impact

- **Primary care doctors in less than 45 seconds**
- **Fully automated and integrated process**
- **>15% reduction in claims value**