

Circumstances	Cancellation right	Deadline	Effective date	Comments
Change to the holdings in an insurance company (Art. 21 ISA)	No			The contract with the policyholder does not change. Information requirements: Purely legally speaking, there are no information requirements in relation to the policyholders. However, notifying policyholders of such changes is very desirable for reasons of transparency.
Adjustments to premium rates	Yes Premium rate adjustment clause in the GCI	The deadlines are specified in the GCI	According to GCI / policy; as a rule at the end of the year	The insurer notifies policyholders in writing. Rate adjustments subject to approval in supplementary health insurance and collective life insurance (occupational pensions) are published in the Swiss Official Trade Journal (SOTJ).
Transfer of the client base in whole or in part to another insurance company. (Art. 62 para. 1 ISA)	Yes	Three months after notice of the transfer of the client base		The transfer is only approved if the interests of policyholders are upheld. Information requirements: The insurer must notify policyholders in writing; publication of the transfer of the client base in the SOTJ.
Transfer of the client base that does not lead to a change of the contracting party for the policyholder (Art. 62 para. 4 ISA)	No			For instance when the legal form is changed or the client base is transferred within a group. Information requirements: Not necessary; however, the insurer will generally notify the policyholder in writing.
Withdrawal of the licence to offer insurance with respect to some or all insurance classes. (Art. 61 ISA in conjunction with art. 36 ICA)	Yes			Publication in the SOTJ. The policyholder does not have to do anything. If he does nothing, the contract will continue until the end of its term, or the policyholder will be transferred to the new insurer if the client base is transferred.

Abbreviations:

ISA: Insurance Supervision Act; GCI: General Conditions of Insurance; SOTJ: Swiss Official Trade Journal