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2007 Annual Report

Soliswiss is establishing itself on the market as a corporate group. The Cooperative Society focuses on lump-sum compensation. Soliswiss Ltd is successfully continuing its activities as an asset manager and insurance broker.

Since 2007 the Cooperative Society exclusively focuses on its core task of providing lump-sum compensation. In the year under review it was able to compensate individuals and families for losses suffered in Lebanon, Colombia and Iraq. An application from Bolivia had to be rejected since it did not meet the statutory requirements. At the end of the reporting period an application from Eastern Europe was still under consideration.

Solid finances

The compensation fund remains capable of providing a hedge against a once-in-a-millennium event. This is ten times more than the supervisory authorities require and attests to extremely prudent business practices. The Swiss government's default guarantee offers Soliswiss an additional hedge against risks, although thanks to favourable reserves it remains highly unlikely that this guarantee will be used.

In the year under review capital investments once more yielded an above average return of 8.7%. Our portfolio yielded the following returns: Winter -0.8%, Spring 12.0%, Summer 20.5%, Autumn -0.8%. In addition, members currently enjoy a rate of 2.125% with the Soliswiss account with Raiffeisen.

Regrettably, there was a decline in revenue from premiums for lump-sum compensations. The collection of premi-

ums, which were formerly paid through direct debiting of savings deposits, is cause for concern. Plans for new credit-card-based payment methods are ready for implementation early next year.

The ordinary account closed with a profit of CHF 0.2 million.

Modern products and services

With the globalisation of the world economy, insurance market niches have been re-discovered and further developed. This includes political risk insurance. Soliswiss remains committed to providing unique lump-sum compensation in the event of loss of livelihood due to coercive political actions. As part of the company's development the Executive Committee has launched a project to identify ways in which Soliswiss could offer its members more specific coverage in conjunction with first-class insurance providers. Concrete findings are expected in the course of 2008.

NOTICE

Under the supervision of the Federal Banking Commission, the repayment of former savings deposits has been carried out since the autumn of 2006. While the majority of credits have been transferred, some members have still not sent in the required payment orders. Please notify Soliswiss if you miss the relevant documents. Do inform family members and acquaintances if you are aware of their entitlement. Unclaimed credits will be transferred to a collective account (subject to charges) with the Raiffeisenbank on 30 June 2008 following approval by the Federal Banking Commission, but can still be claimed from Soliswiss. Many thanks for your cooperation.

New staff

With a staff that makes up fewer than three full-time equivalents, the Cooperative Society benefits from the exceptional voluntary support provided by the Council. Since the spring of 2007 this has included Dr Doron Zimmermann, historian and security policy expert, who joined the Secretariat from the Council and now holds a full-time position responsible for product development. The Committee has been strengthened with the addition of Eric Herren, a security expert who sits on many national and international committees, and Walter Suter, who as former General Consul is well-versed in foreign Swiss colonies and as a former ambassador is an expert in regions with an unstable political environment.

Different markets

Soliswiss is active throughout the world. The market can be divided into three segments:

1. Safe countries: Members pay annual contributions as well as premiums and claim virtually no compensation. We call this a donor market.
2. Countries at acute risk: Revenue from premiums are well below the level required to finance claims. We call this a beneficiary market.
3. Unstable countries: Premium payments and claims pay-



ments balance out over the long term. This is a classic indemnity insurance market.

Segments 1 and 2 demonstrate that the Cooperative Society can only perform its task if Swiss abroad show solidarity with one another and help those who find themselves in need through no fault of their own. Segment 3 shows that Swiss abroad stand by each other and can protect themselves.

New members

The Cooperative Society was pleased to welcome more than 360 new members in the period under review. Soliswiss remains a popular option. Some new members joined to take advantage of the attractive services offered by Soliswiss Ltd as an asset manager and broker for health and life insurance policies. Others joined Soliswiss out of a sense of solidarity with the policy of lump-sum compensation.

Here are many reasons for joining. Take precautions for yourself and your family, or assist fellow compatriotes in need.

Soliswiss: Living abroad – with Swiss security

Dr. Felix Bossert
Director