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however, and especially of foreign business, is done by a much smaller group of companies. This total business, expressed in premium receipts, amounted to about 15,000 million Swiss francs in 1973. The high proportion of foreign business contained in this sum — it represented nearly 9000 million francs — graphically illustrates the international scope of operations, although the activities of foreign affiliates are not included. The percentage of foreign business and its geographical distribution, however, vary considerably according to branch and company.

While in life assurance — the principal representative is the Swiss Life Insurance and Pension Company — about a fifth of total receipts come from abroad and 90 per cent of this fraction from the European Community, the foreign percentage in the reinsurance sector is over 90 per cent, of which about one half is accounted for by the EC. In this latter sector, where the geographical distribution of the risk is particularly important, the Swiss Reinsurance Company plays a leading part at the international level. As for accident and liability insurance with rather more than half of the total premium volume, foreign business here represents around 50 per cent (about three fifths of which from the EC). The two leading companies in this branch bear the names of two Swiss cities — they are the "Zurich" and the "Winterthur", the "Zurich" being easily the larger of the two and receiving 80 per cent of its premiums from abroad (not counting its affiliates). It is in fact one of the most important of all international insurance groups.

Erwin Kradolfer.
—Swiss Air Bulletin.

The World Textile Crisis Affects Swiss Dyestuffs

Since last autumn, sales of Swiss dyestuffs abroad—which accounted for 20.3 per cent of Switzerland's total chemical exports in 1974—fell off compared with 1973. The rates of decrease were 12 per cent in October, 2.4 per cent in November, 22.9 per cent in December and 30.7 per cent in January 1975. This downward trend is due to the fact that dyestuffs are mainly marketed in industries that are affected to varying extents by the falling off in the world's economic situation: this is particularly true of the textile industries which absorb about 65 per cent of Switzerland's dyestuffs production. To this must be added the over-valuation of the Swiss franc compared with other currencies, in particular the dollar, which penalises Swiss products to the advantage of their foreign competitors. Finally, Swiss dyestuffs were made more expensive by the rise in the cost of raw materials (plus 150 per cent in 18 months), which account for 55 per cent of the cost of the finished products. (SODT)

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