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Swiss Life Assurance Benefits: Over One Billion in 1973

In 1973, for the first time, the benefits paid out by Swiss life assurance companies topped the billion franc mark. Out of the 56,778 persons who died in Switzerland during that year, 10,909, i.e. over one in every five, possessed a life assurance policy. Benefits paid out totalled 1,005.4 million francs, 13.3 million of which consisted of supplementary benefits for accidental death. It should be pointed out that 2,119 of the policy holders who died had paid less than three annual premiums amounting in all to 2.6 million francs, while their beneficiaries received payments totalling 48.9 million. Life assurance benefits do not however, refer only to cases of death. In fact, many insured persons still alive on the expiry of their policy also receive benefits from their company. This is the savings aspect of insurance, which makes an appreciable contribution to easing the situation in old age. The importance of this form of saving is obvious when one considers that of the total of 1,005.4 million francs paid out by Swiss insurers, 211 million only was paid as a result of death. No less than 549 million francs was paid to policy-holders still alive. To this amount should be added 179.2 million francs paid by way of life annuities and 66.2 million as compensation for sickness and disablement.—(SODT)



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