

Special Provisions for Collective Insurance with Rate Categories and Experience-Based Rates for Disability Risk (BB KL TkErft IV)

Version of 01.2026

Article 1 Scope

- ¹ These terms and conditions are applicable to collective insurance agreements for which risk-category-based or risk-category-based plus experience-based rates are provided for the risk of disability in accordance with the collective life rate schedule for occupational pensions (BV rate schedule).
- ² Risk-category-based and, for contracts in excess of a certain size, experience-based rates in addition to risk-category-based rates are used for the calculation of the premiums for disability risk in accordance with the BV rate schedule. The use of the relevant rate model depends on whether the policyholder and the group of persons insured under the contract meet the conditions defined in the BV rate schedule.
- ³ If the circumstances of the group of insured persons change to such an extent that the conditions for the use of the current rate model are no longer met, the rate model is switched for the group of persons insured under the contract with effect from the start of the insurance year following the change.

Article 2 Scope

- ¹ When risk categories are used, the group of persons insured under the individual contract is allocated to the risk categories on the basis of the rate factors provided in the BV rate schedule for disability risk.
- ² The whole group of persons insured under a contract is allocated to a specific risk category uniformly, and this may also be done under the BV rate schedule on the basis of factors that are dependent on the organisation, company or sector to which the group of insured persons belongs.
- ³ In the event of changes that lead to reallocation to another risk category, the reallocation takes effect at the start of the next insurance year. In the event of changes at the company level, the reallocation takes effect at the beginning of the next insurance year after that in which Allianz Suisse Life became aware of the changes.

Article 3 Experience-based rates

- ¹ The application of experience-based rates requires that Allianz Suisse Life has the necessary data on the claims history of the group of insured persons under the BV rate schedule.
- ² In the case of contracts in which the group of insured persons comprises at least 30 persons at the start of the year, experience-based rating (disability ratio model) is used.
- ³ The observation period must be continuous and stretches back over the last five years. If fewer years of claims experience are available, only these years are taken into account.
- ⁴ Under the BV rate schedule, claims experience takes into account the number of premium exemptions in experience-based rating.
- ⁵ An experience factor is calculated annually on the basis of the respective claims experience. The factor applicable to the premium rates is valid for the following insurance year and is recalculated each year. It is calculated on the basis of the risk category factor applicable to the contract and the corresponding experience factor.

Article 4 Premium adjustment

- ¹ During the term of the contract, Allianz Suisse Life can redefine the allocation to the risk category and allocate the group of insured persons to a different risk category with effect from the beginning of an insurance year if rate factors or the risk categories in the BV rate schedule are redefined. Allianz Suisse Life may also carry out the corresponding reallocation in the event of a change to the properties of the group of insured persons or the organisation to which the group of insured persons belongs.
- ² If changes of this nature result in a significant change to the contract within the meaning of Article 53f BVG, the policyholder must be notified of this in writing six months before the effective date of the changes and may terminate the contract, subject to a notice period of thirty days, with effect from the date on which the increase would enter into force.
- ³ In the case of a collective insurance contract with full insurance for a pension scheme of a collective fund, the contract that applies to the pension scheme can be terminated only in its entirety. Under such a contract, the termination only of the component affected by the premium increase is not possible.