

suva

100
years



**Abridged report for
the financial year 2017**

How much do you know
about accident prevention for
apprentices?
Take the quiz, test your
knowledge and discover some
fascinating facts.

Have fun!

Cover photo

Simon Furrer, electrician at CKW and gold medal winner at the WorldSkills championships in Abu Dhabi, at work. He is wearing personal protective equipment.

Suva has been committed to occupational safety for 100 years. However, every year 25,000 apprentices suffer an occupational accident.

The "Safe Apprenticeship" campaign aims to prevent this.

www.suva.ch/lehrzeit

Introduction

Ladies and Gentlemen

2017 was a successful financial year for Suva, but also an intense and eventful one. The insurance benefits paid out were in line with our estimates. Our investments achieved an above-average performance of 7.8 per cent. Suva thus increased its financial coverage ratio from 136 per cent in the previous year to 143 per cent. All long-term obligations, in particular around 88,000 pensions, have solid cover and will remain secured even in the event of a financial crisis. The operating income of CHF 364 million was very pleasing.

In 2018, Suva is celebrating its 100th anniversary in an excellent, fundamentally healthy condition, both in terms of its ability to assume risk and with an adapted corporate governance and organisation. The Suva Council, with its new Chairman Gabriele Gendotti, the Board of Management and our staff will do everything they can to ensure that Suva is equipped for the coming challenges. I firmly believe that we can continue to look to the future with optimism.



Markus Dürr
Chairman of the Suva Council
2014–2017



New Chairman of the Suva Council Gabriele Gendotti (right) and Chairman of the Board of Management Felix Weber (centre) in conversation with author and journalist Daniel Ammann (left).

“Suva is Switzerland on a small scale.”

What went especially well for Suva in 2017. What is driving it in 2018. And what it has to say about its 100th anniversary.

Mr Gendotti. You have been Chairman of the Suva Council since the start of 2018. You are only the second person from Ticino to head up Suva.

Gabriele Gendotti: And the second person from Faido! Luigi Generali, who chaired Suva from 1973 to 1990, came from the same village as me.

In what way do you, as someone from Ticino, bring a particular point of view to Suva?

Gendotti: To explain, I would like to use the words of Ignazio Cassis, who put it very well last autumn when he was elected to the Federal Council after many years without any members from Ticino: it is good for Suva to have a Chairman who represents the cultural and linguistic minority once more. I mean someone who thinks, speaks and dreams in Italian. Italian-speaking Switzerland has a few good qualities to offer too, a different kind of openness and a certain creativity. And, when it comes to me personally, I generally welcome reforms.

What went especially well for Suva in 2017?

Felix Weber: The excellent financial result, of course, to which all parts of the accounts contributed: the risk, capital earnings and operating cost accounts. The number of occupational

accidents also reduced once again, and even the treatment costs remained stable. And I personally am very pleased that we implemented a few initial projects within the company as part of the umbrella strategy “avance” developed in 2016.

What is “avance” about?

Weber: Suva is continuing to rely on the unique combination of prevention, insurance and rehabilitation services that it provides to its customers all under one roof – but we want to do it even more efficiently. We are also focusing on our core business and only carrying out secondary activities if they are self-supporting and add value to the core business. And we are, of course, still pursuing a very important goal: our customers must be satisfied that our services offer value for money.

What do you think went especially well, Mr Gendotti?

Gendotti: In addition to the points that Felix Weber has mentioned, I would like to highlight something that I find impressive about Suva: until now, we have always reached a consensus, whether we are discussing the new strategy or the restructuring of our employee benefit institution. Not only the social partners, but also



“My main objective is to preserve the social partnership element of the Suva Council.”

Gabriele Gendotti
Chairman of the Suva Council

the employees and managers help us to find solutions. This is a huge success and a great achievement in this day and age.

Suva produced an excellent investment performance of 7.8 per cent in 2017. How did you manage it?

Weber: It is certainly not the result of a single, extraordinary achievement. Our investment team does a great job and has regularly produced outstanding results over the past few years. We achieve these results because our portfolio is broadly diversified and we can invest with a long-term horizon. In 2017 it was shares, and particularly shares from emerging markets, which contributed to the positive result. But the other segments also performed well, even fixed-interest capital investments.

Are negative interest rates no longer a problem for Suva?

Gendotti: They are still having a negative effect and we are trying to reduce their impact with good liquidity management. Without negative interest rates we would have produced an even better result. The excellent performance and gains are down to a very good Board of Management. These kinds of achievements are only possible with the very best people.

Thanks to good earnings, Suva now has a financial coverage ratio – i.e. the relationship between its assets and obligations – of 143 per cent. Do you really need such a high figure?

Weber: These funds are for a specific purpose, such as financing 88,000 pensions, and not just today, but in the future too. A high coverage ratio is necessary to weather a capital market crisis. Just think about the war in Syria or the tensions between the major powers. However, over the past few months we have also been reflecting on what a sensible upper limit for the coverage ratio might be and when, therefore, an additional percentage point for the coverage ratio would only provide minimal additional security.

Have you already come to any conclusions?

Weber: We have developed an idea over the past few months and are working with the Suva Council Committee and Suva Council to define an upper limit.

Gendotti: Our experts have worked out an upper and a lower limit in accordance with specified parameters. As Chairman, I would say in general that we need to be careful not to

take too big a risk. It is sensible to have a coverage ratio that is slightly too high rather than one which is slightly too low.

What happens when the upper limit for the coverage ratio is exceeded?

Gendotti: It will then be possible to allow our insurees to share in the surplus.

Weber: We are considering reducing the premium. A reduction of up to 15 per cent would be feasible.

Gendotti: This is also good for Suva's reputation. We can demonstrate that our insurees benefit from our good work and profitable investments.

Weber: We are still very solidly financed, even if we allow our insurees to share in this surplus. We could compensate for a once-in-a-century event on the capital markets and still fulfil our obligations.

What might this once-in-a-century event be?

Weber: A massive crisis on the stock markets with markdowns of around 50 per cent.

What was striking about 2017 was that the number of non-occupational accidents rose again. What are the reasons for this?

Gendotti: We have been observing this phenomenon for a few years now. The reason is society's change of focus towards leisure time: people are doing more sport, have more hobbies and are doing more gardening. These are all activities which harbour risks. We need to invest more in this area in future. People must be aware of where they are taking risks and how to avoid accidents.



“The high coverage ratio has prompted us to consider reducing the premium.”

Felix Weber
Chairman of the Board of Management

Weber: Last year, our statisticians noticed that it is mainly 55- to 64-year-olds who are having accidents more often. Obviously their leisure-time activities are sometimes no longer suited to their physical fitness level. Leisure-time safety will certainly keep us very busy in future, but we must not forget occupational accidents. There are still 180,000 per year – and more than one per week is fatal.

Debate about insurance investigators is raging. Parliament has created an explicit legal framework, and a referendum is now being launched to oppose it. Are you annoyed about the referendum?

Gendotti: It is a democratic right, which we must of course respect. The people will decide, and rightly so. We believe that private investigators are an important tool: they help insurees who are entitled to benefits. We also combat abuse to maintain trust in the welfare state.

Weber: We process 460,000 claims reports each year. In around 1,200 cases, we suspect that the claim is not justified. And in only 10 to 15 cases did we conduct surveillance. This enabled us to prevent CHF 300,000 to CHF 500,000 of unjustified benefits per case. Until the ruling of the European Court of Human Rights, we used surveillance in isolated cases based on the rulings of the Swiss Federal Supreme Court. The new draft legislation suits our purposes.

Since the Facebook case, people are debating the use of personal data. How secure is the data at Suva?

Weber: Data protection and data security are our top priority. To arm ourselves against data loss, we operate two data centres and also have one backup for each in a bunker. And to ensure that data is protected, we work in accordance with the “need-to-know” principle: each individual employee may only see what they actually need to see to do their work.

Suva is 100 years old this year. What are the key points in your anniversary speeches?

Gendotti: I want to tell people about the history of Suva and make them aware that, before Suva, there was no safety net at all for workers who had accidents. An accident could reduce whole families to poverty. And my second message is that Suva is in a fundamentally healthy condition and enjoys an excellent reputation in Swiss society.

Weber: For me, Suva is a unique undertaking which does a great deal to benefit its customers and industry with its effective combination of prevention, insurance and rehabilitation – and through the management of the social partners. Suva belongs to its insurees! It is independent and does not receive any state subsidies.

Mr Gendotti, what are your main objectives as the new Chairman of the Suva Council?

Gendotti: In some ways, Suva is Switzerland on a small scale. It represents the highly successful Swiss model which, however, has come under some pressure recently: the social partners hold constructive discussions until they find a solution that everyone can get behind. My main objective is to preserve this model, which I still believe is a recipe for success, even after 100 years.

How much do you really know?

On the next few pages you will find seven informative questions and answers all about safe apprenticeships.

Have fun!

1 Who has more accidents during working hours?

- D Apprentices
 - M Other employees
-

2 When are apprentices allowed to say "STOP" at work?

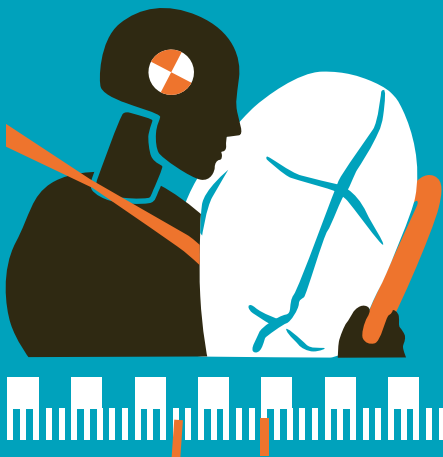


3 Who is primarily responsible for occupational safety in a company?

- N The manager
 - G The security officer
 - R Each individual employee
-

- I When they would like a break
 - A When they are uncertain
 - E When they were late for work
-

4 Being distracted by a mobile phone impairs ability to react while driving. Which blood alcohol level can it be compared to?



- G 0.8‰
 - V 1.2‰
 - T 1.6‰
-

5 Who pays for apprentices' personal protective equipment?

- A The apprentice pays up to 50%
- E The host company
- O It depends on the job

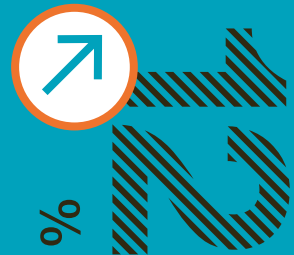


6 Going to work without getting enough sleep can be dangerous. How many hours of sleep should 16- to 19-year-olds have each night as a minimum?

- E 6 hours
- F 7 hours
- R 8 hours

7 How many apprentices have an accident in Switzerland each year?

- B 15,000
- S 25,000
- M 35,000



Solution word



Answers

Question 1 – Solution

Apprentices have more accidents. Their accident risk is 50 per cent higher than that of other employees. It is therefore important for apprentices to receive careful training before they start work.

Occupational accident risk of apprentices and other employees in companies insured by Suva

Occupational accidents per 1,000 full-time employees



Question 2 – Solution

No work is so important that you must risk an accident or even your life. Apprentices have the right to say STOP in case of danger when a vital rule is being broken, the work they are being asked to do is unclear, or when they feel uncertain or that the work is too difficult. In these situations, apprentices should say STOP, halt all work and inform their manager. Work can only be continued when the hazard has been eliminated.

→ For more information suva.ch/lehrzeit

Question 3 – Solution

Managers are primarily responsible for occupational safety in the company. They must take suitable safety measures to ensure that employees' lives and health are not put at risk. The company also covers the costs associated with all safety measures.

→ For more information suva.ch/sba140.e

Question 4 – Solution

Distraction and inattentiveness are the number one cause of road accidents. If you get distracted or do not pay attention, you will take longer to react. This increases the accident risk. Distraction impairs ability to react just as much as driving a car with a blood alcohol level of 0.8‰.

→ For more information suva.ch/sba157.d

Question 5 – Solution

Employers must provide apprentices with personal protective equipment (PPE) free of charge. They must ensure that apprentices use the PPE correctly at all times. In turn, apprentices must be scrupulous about using PPE when at work. This is stipulated by law.

→ For more information suva.ch/psa

Question 6 – Solution

If you do not sleep for 24 hours, your ability to react will be about the same as a driver with a blood alcohol level of 1‰. This significantly increases the accident risk. 16- to 19-year-olds should sleep for at least eight hours per night.

→ For more information suva.ch/88289.d

Question 7 – Solution

Every year, 25,000 apprentices in Switzerland suffer an occupational accident; three of these accidents even result in death (average values).

→ For more information www.unfallstatistik.ch

Outlook

100 years of social partnership – a stroke of luck for Switzerland

The 1937 peace agreement within the metal and mechanical engineering industry (between unions and the relevant employers' association) is commonly held to mark the dawn of functioning social partnerships in Switzerland. What many people forget is that the founding of Suva almost 20 years earlier was also the product of a fruitful partnership between employees and employers. This is all the more remarkable because Suva emerged in a time of radical class war with irreconcilable differences on some fronts. The idea was to prevent occupational accidents from resulting in impoverished employees and ruined companies, and some form of social insurance was deemed to be the right tool. However, Suva's founders needed a great deal of patience, as a full 28 years passed between 1890, when the article of the constitution on the creation of a health and accident insurance fund was approved by the people of Switzerland, and 1918, when Suva first opened for business. The course taken by the managers demonstrates astonishing foresight, as the main reason for Suva's lasting success has been the policy – introduced at the time – of ensuring the composition of the Board of Directors respects the principle of social partnership. Alongside representatives of the Swiss Confederation, employees and employers worked together

right from the start to shape the destiny of the accident insurance provider. This idea underpins everything Suva does to this day, a century later.

Working together to find a solution in the Suva Council with equal numbers of representatives enables broad-based, sustainable solutions. Supported by the Federal Act on Accident Insurance, the Suva Council maintains Suva's unique business model. This includes prevention work, the insurance itself and the reintegration of injured people. Its proximity to the labour market enables the Suva Council to guarantee balanced premiums and ensure that profits are returned to the insurees. Joint representation makes it easier to implement measures to prevent and manage accidents. It also increases the acceptance of Suva and its business policy among employees, at the companies concerned and across the relevant associations.

Suva and its success story, which has remained untarnished by all of society's upheavals, is a shining example of social partnership in practice. Protecting health and offering financial security to injured people and their families are cornerstones of social peace in our country. Employers enjoy guaranteed access, when they need it, to a stable and financially independent insurance provider, and this is a great thing for Swiss industry. This is why Suva is so important for Switzerland and we would like to congratulate it on its anniversary.

Paul Rechsteiner
Chairman of the
Confederation
of Swiss Trade Unions

Valentin Vogt
Chairman of the
Confederation
of Swiss Employers

The Suva Council

Employees' representatives

16

Employers' representatives

16

Representatives of the Swiss Confederation

8

Real estate as a sustainable investment

In the first few decades of its existence, Suva invested exclusively in fixed-interest Swiss securities with a high credit rating. Real estate investments were only permitted if the properties were at least partially used by the accident insurance fund itself. Until the 1970s, this was sufficient to cover Suva's financing needs. It was only after the oil crisis in 1973 that shares and real estate investments – held purely to generate a yield – were approved. However, a genuine real estate portfolio only began to be established in the 1990s following a fundamental change in the focus of investment activities.

Residential property consistently made up the largest share of the portfolio, in addition to generally mid-range industrial and retail spaces. For Suva, investing in real estate was always defensive. It was expected to generate a steady yield higher than that of Swiss bonds with a high credit rating and to provide effective protection against inflation.

Today's Swiss real estate market is severely overbought due to interest rates reaching a record low. Many investments can now only be made by paying excessive prices. But Suva has withstood the temptation to invest with disregard for objective valuation standards and

build up an overvalued portfolio. On the contrary, close attention is paid to quality, sustainability and rentability. Winning the IAZI Award for "Best Latin Switzerland Properties" highlights these efforts.

Suva also increasingly invests in development projects, which makes it possible to help determine the quality in advance and reduce risks. Its first experience was the D4 development project in Root (Lucerne) back in 2003. Although demand for premises practically on the outskirts of the city was limited at first, the area has developed very positively since then. The north of Lucerne has evolved into a dynamic, booming region, as predicted at the time of the project. Suva also supports start-ups via the Technopark Lucerne initiative, which has been based at the D4 Business Village since 2004.

For Suva, real estate investments are not only a source of yield – they are also a mark of solidarity with its biggest premium payer, the construction sector.

Peter Blum
Chief Risk Officer

Closer proximity to customers and more effective prevention thanks to new strategy

Suva is the only accident insurance provider in Switzerland which is explicitly tasked with prevention. In addition to prevention, we also offer insurance as well as rehabilitation. This “triad” of Suva services covers the three dimensions of an accident.

As a result of the new, revised Federal Act on Accident Insurance, Suva needs to focus on its core business and must not cross-subsidise any secondary activities. Based on these premises, the Board of Management has formulated the new strategy “avance”, which places more emphasis on prevention. However, prevention will still always be coordinated with rehabilitation and insurance.

Whereas prevention used to concentrate on technical safety measures as the top priority, followed by information and training, organisational and behaviour-based aspects are now increasingly coming to the fore. We will dedicate more of our time to the behaviour-focused approach over the next few years.

What does that mean for our customers? We will increasingly look at prevention as a whole – always bearing occupational and leisure-time risks in mind. We will support our customers’

prevention work with practice-oriented services, putting humans and their behaviour at the heart of what we do. And we will also employ additional prevention specialists in our agencies to help companies with prevention-related issues. Furthermore, we will invest specifically in needs-oriented advice. Thanks to our constantly improving customer data and assistance systems, we can identify where our customers’ problems actually lie instead of wasting their precious time providing standard advice.

Our task of prevention is an obligation. With our enhanced, needs-oriented services, we are developing and improving prevention activities. And we want to learn from incidents and measures together with our customers as we expect to be able to prevent further accidents and human suffering as a result.

André Meier

Division Head Occupational Safety Division, Lucerne

Management report 2017

Our activities

Suva plays a key role in Switzerland's social security system. As a self-supporting company under public law, it insures employees at work and at home against the consequences of an accident or an occupational disease. Suva provides prevention, insurance and rehabilitation services under a single umbrella as well as running two rehabilitation clinics and organising military insurance (MI) and accident insurance for the unemployed (AIU).

Insurance premiums and investments

The annual premiums of around CHF 4 billion paid by the companies insured are given back in the form of insurance benefits to the people who have suffered accidents. Suva manages non-current assets worth some CHF 51 billion in order to safeguard its pensions in particular for the long term. Suva sets aside annuity reserves, i.e. the funds required for future pension payments, in the year a pension is granted. It is these reserves that form the bulk of Suva's non-current assets. The remainder is made up of provisions for short-term insurance benefits, such as treatment costs and daily allowances, as well as other reserves.

We insure half of Switzerland

Our 4,189 staff provide prevention, rehabilitation and insurance support to around 129,300 companies employing nearly two million people. In other words, Suva insures approximately one in two Swiss employees against the consequences of occupational and non-occupational accidents.

Our benefits – in support of Swiss industry

Insurees are entitled to receive medical treatment for the consequences of an accident or occupational disease – without any restrictions in terms of time or contributions. Suva's insurance benefits also include cash benefits such as daily allowances, disability pensions and survivors' pensions. Our staff work to rehabilitate and reintegrate people in the workplace after they have suffered an accident and received medical treatment. All these measures are helping to strengthen Swiss industry.

“We have been supporting Swiss industry for 100 years with fair premiums for companies and reasonable benefits for injured people.”

Felix Weber

Chairman of the Board of Management

Insurance investigators

An important tool in our fight against insurance fraud for the benefit of our insurees.

Human Factors

How do humans behave in complex systems? And how can we make them conduct themselves in a less risky manner?

Digitalisation

Technology represents an opportunity. And we are seizing this opportunity in order to optimise our business processes.

Developments and trends

Legal and political: AIA revision and political discussions on using private investigators

In the reporting year, the new Swiss Federal Act on Accident Insurance (AIA), with which Suva is very satisfied, came into force. Thanks to good planning, Suva was able to implement all the major changes by the time the law took effect. Following the ruling of the European Court of Human Rights, which stipulated that the legal framework in Switzerland for using private investigators to detect suspected insurance fraud was insufficient, the legislators began to address the issue. During initial deliberations, the Council of States Social Security and Health Committee (SSHC-S) developed a legal framework for surveillance, which was approved by a large majority of the Federal Council. The Council of States accepted the proposal of its committee in the 2017 winter session, creating the legal framework required for surveillance. Among other measures, the law permits sound and images to be recorded during surveillance.

Social: human factors in prevention

Occupational accidents have been declining steadily thanks to technical and organisational measures to promote occupational safety. In order to further reduce the number of accidents, Suva is making humans the focus of prevention. The “Human Factors” discipline looks at the role of humans in complex systems. What causes humans to conduct themselves in a less risky manner in a given environment? Suva aims to make use of these findings to create effective prevention services.

Technological: digitalisation

Suva sees digitalisation as an opportunity. A wide range of systems are being used to support work steps or perform them autonomously. Every service process involved in the “Digital@Suva” programme has also been instructed to instigate useful digitalisation projects in order to make workflows more efficient.

“avance”

The name of our corporate strategy. It places even greater emphasis on prevention.

Compensation fund

Our experts helped associations and companies lay the groundwork for setting up the compensation fund for asbestos victims.

Swissdec

The objective of the association Swissdec is to simplify and standardise data exchange between companies, authorities and insurance providers. Suva's Felix Weber is the chairman.

Corporate strategy “avance”

In autumn 2016, the Suva Council approved the new “avance” corporate strategy. This strategy focuses on the core business (AIA/MillA) and prevention without losing sight of the effective combination of prevention, insurance and rehabilitation. Some internal restructuring was carried out to fund the investment required.

The service processes began working on initial implementation projects in the reporting year. In order to provide our customers with even better advice on prevention issues in future, prevention specialists are now available at our agencies.

A stronger partnership for rapid reintegration

To enable people who are unable to work to return to their workplace as soon as possible, agreements between Suva agencies, trade associations, DI offices and medical professionals have been signed in various cantons. In these agreements, the parties affirm their desire to promote the rapid and reliable reintegration of people suffering from an illness or accident into work processes.

Compensation fund for asbestos victims

For decades now, Suva has been committed to ensuring that the asbestos issue is resolved completely. This is why it contributed ideas and helped with technical matters when the round table organised by Federal Councillor Berset discussed how to help asbestos victims and their families quickly, fairly and without bureaucracy, irrespective of whether the victims' illness has been recognised as an occupational disease. The result was the compensation fund for asbestos victims founded in March 2017 by associations and companies.

Ten years of Swissdec

In order to limit administrative expenditure for correspondence between companies and public administration, over 13 million data sets are transmitted from Swissdec-certified payroll accounting software. Suva's Felix Weber is chairman of the association Swissdec, which celebrated its tenth anniversary in the reporting year. A third of all wage data required is now reported to Suva via the Swissdec interface.

Key figures

2,011,800

full-time employees insured

129,290

companies insured

149.6

bn CHF
insured payroll OAI (occupational
accident insurance)

4.2

bn CHF
gross premium income

465,701

registered accidents and
occupational diseases

4.3

bn CHF
insurance benefits paid

538

m CHF
operating costs

103

m CHF
investment in prevention of occupational accidents
and diseases and non-occupational accidents

302

m CHF
annual result after the
reduction in the equalisation reserve

4,189

staff
(3,374 full-time positions)

Financial year performance

Data from overall statement of operations

	2017	2016	+/-
	CHF in m	CHF in m	in %
Occupational accident insurance	1 680	1 689	-0.5
Non-occupational accident insurance	2 249	2 192	2.6
Voluntary insurance for entrepreneurs	22	22	-
Insurance for the unemployed	197	212	-7.1
Military insurance	17	17	-
Total premium income	4 165	4 132	0.8
Restitution military insurance, FCOS	271	287	-5.6
Occupational accident insurance	1 778	1 816	-2.1
Non-occupational accident insurance	2 378	2 324	2.3
Voluntary insurance for entrepreneurs	22	29	-24.1
Insurance for the unemployed	236	206	14.6
Military insurance	179	190	-5.8
Total claims expense	4 593	4 565	0.6
Operating costs insurance operations	436	592	-26.4
Operating costs occupational and leisure-time safety	103	109	-5.5
Ordinary allocation to the general reserve	-	41	-100.0
Financial result	274	160	71.3
Annual result prior to the reduction in the equalisation reserve	364	77	372.7
Reduction in the equalisation reserve	62	45	37.8
Annual result after the reduction in the equalisation reserve	302	32	943.8
Cash flow	2 013	1 489	35.2

Data from balance sheet

	CHF in m	CHF in m	in %
Non-current assets	43 281	41 563	4.1
Provisions for long-term benefits	24 147	24 009	0.6
Occupational accident insurance	10 938	10 935	0.0
Non-occupational accident insurance	12 195	12 092	0.9
Voluntary insurance for entrepreneurs	209	213	-1.9
Insurance for the unemployed	805	769	4.7
Provisions for short-term benefits	8 705	8 539	1.9
Balance sheet total	48 724	46 840	4.0



100 years

Since 1918 we have dedicated ourselves to improving the safety of people in the workplace and in their leisure time, making an important contribution to social peace in Switzerland. Find out more about Suva's history in its anniversary year:

→ suva.ch/100Jahre

The Suva model

The four basic pillars



Suva is more than just insurance: it combines prevention, insurance and rehabilitation.



Suva returns profits to insureds in the form of lower premiums.



Suva is managed by social partners. The balanced composition in the Suva Council of employers', employees' and Federal representatives lends itself well to broad-based, sustainable solutions.



Suva is self-supporting: it does not receive any public funding.

Information

Phone +41 (0)41 419 58 51

Orders

www.suva.ch/1280-17.e
kundendienst@suva.ch

Printed in Switzerland
Except for commercial use, reprint
permitted with reference to source.
2018 edition

Publication number

1280-17.e



2017