



We advise you  
Personnally and reliably

Risk Management  
Insurance  
Pension Benefits

“With Kessler by your side, you can focus entirely on your business. You can rest assured that we develop the best solutions for you and the risks you face – and you will be looked after in the event of a claim.”

CHRISTIAN KESSLER AND TOM KESSLER  
Managing Partner

<b>At our Clients' Side</b>	<b>5</b>
<b>About us</b>	<b>7</b>
<b>Activities</b>	<b>13</b>
<b>Advice</b>	<b>27</b>
<b>Clients</b>	<b>31</b>
<b>Global Network</b>	<b>35</b>





With Kessler as your partner, you benefit from more than 100 years of knowledge and experience. As an established family business with a long-term vision, we have been making a significant contribution to the ongoing success of our clients since the very beginning – and we can do the same for you, too.

We provide comprehensive support in the areas of risk management, insurance and pension benefits. Our dedicated team of specialists draws on their expertise in your industry to develop the best solutions and optimize your cost of risk.

Our leading position in the market enables us to achieve the best results for you and to actively support you in the event of a claim – as Swiss partner of Marsh worldwide.

Your satisfaction and financial security are our top priorities. As a reliable partner, we inspire you and open up new perspectives through the safe and successful management of risks.

Tom Kessler  
Managing Partner

Christian Kessler  
Managing Partner





# At a Glance

Kessler is the leading Swiss enterprise specializing in comprehensive risk, insurance and pension benefits. We advise over 1,500 medium-sized and large Swiss companies from the service, trading and manufacturing industries, as well as the public sector. Thanks to our expertise in each of these economic areas, the dedication of our highly qualified staff and our leading market position, our customers can benefit from the best possible solutions and optimized risk costs. This enables us to make a significant contribution to their long-term success.

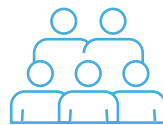




Since 1915  
Family business managed  
by the fourth generation

350  
Experts

Of our 350 employees,  
220 are registered  
with the FINMA



Expert teams, organized  
according to insurance  
lines



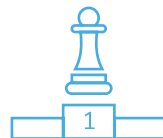
10 Sites in Switzerland  
and Liechtenstein  
Headquarters in Zürich

>1'500  
Clients

from all  
economic sectors



>97%  
Customer retention rate



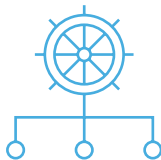
Our leading market position  
allows us to achieve the  
best results for our customers

130+  
Countries

Marsh Network



Platform  
KesslerOnline



Organized according to  
sectors

24/7  
365 Days

Emergency number  
+41 44 387 88 99

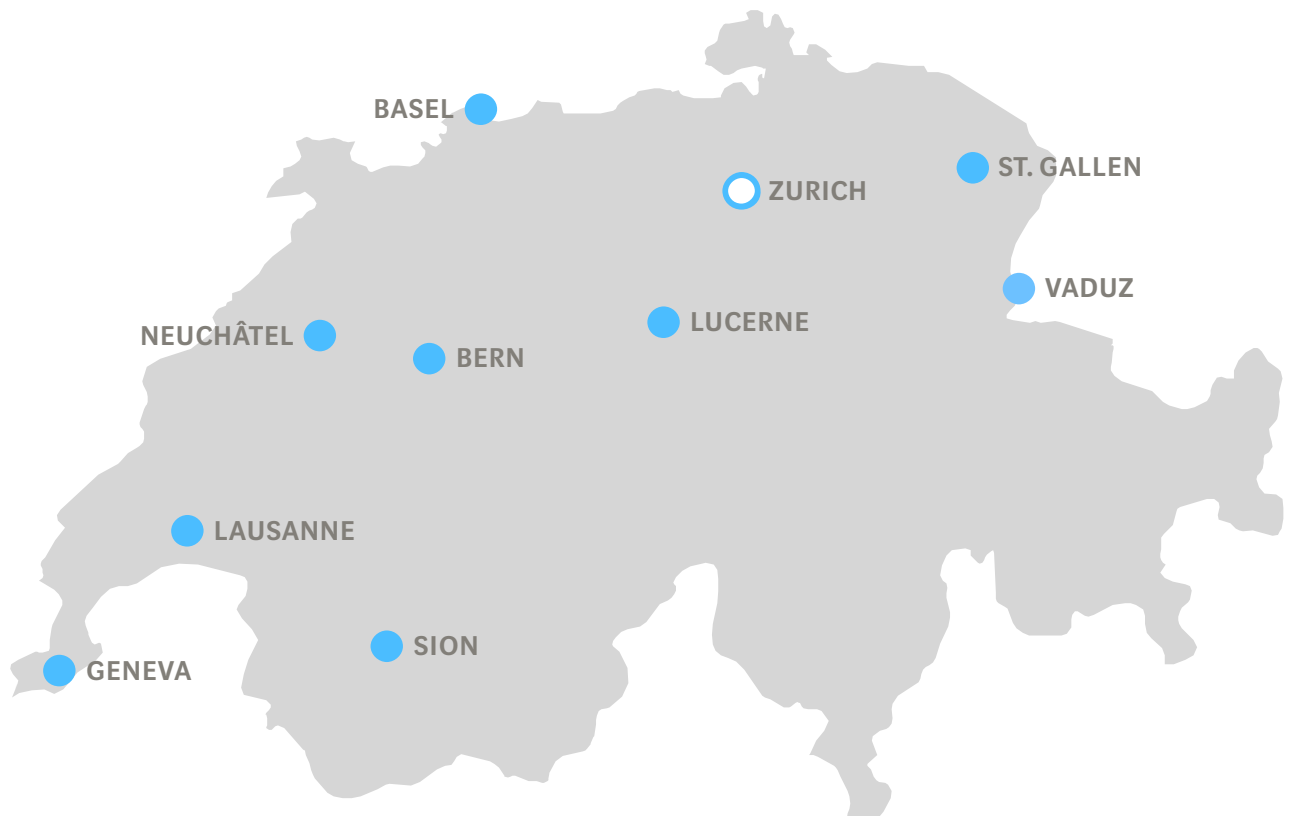


Own legal team

# Locations

## PRESENT THROUGHOUT SWITZERLAND

Kessler is represented throughout Switzerland, so you are sure to find us nearby. The company is present at its headquarters in Zurich and its offices in Basel, Bern, Geneva, Lausanne, Lucerne, Neuchâtel, St. Gallen, Sion and Vaduz.



# Management



## BOARD OF DIRECTORS

**Robert Kessler**, Chairman

**Christos Adamantiadis**, **Christoph Schmid**, **Christian Kessler**

## EXECUTIVE COMMITTEE

**Stefan Leuenberger**

Health & Benefits,  
HR Risk Management

**Christian Kessler**

Client Advisory,  
SalesMarsh  
McLennan,  
Market Security  
Committee,  
Finance

**Tom Kessler**

Chair,  
Risk Consulting,  
IT, HR,  
Operations,  
Legal & Compliance

**Bernard Perritaz**

French-speaking  
Switzerland,  
Kessler Benefits

**Martin Rohrbach**

Business Units  
Healthcare;  
Construction &  
Real Estate;  
Public Entities,  
Energy & Transport  
in Zurich, Bern and  
St. Gallen

**Pascal Schweingruber**

Special Risks,  
Risk Practices,  
Partner Management,  
Marketing &  
Communications

**Yves Krismer**

Business Units  
Services & Consumer  
Goods; Chemical,  
Pharmaceutical &  
Life Science;  
Financial Services;  
Manufacturing;  
Trade & Hospitality  
in Zurich; Marsh  
Network

## SUBSIDIARIES

**Kessler Consulting Inc.**  
Simon Künzler

**Kessler Benefits Inc.**  
Natalie Koch

**Kessler & Co Inc., Vaduz, FL**  
Michael Kloos





# What we do

We offer our clients comprehensive advice in the areas of risk management, insurance and pension benefits. We work closely with you to develop the principles of your risk and insurance policy, and on this basis develop tailored solutions for risk, insurance and pension benefits. We provide these services across all risk practices and associated insurance lines for companies in all sectors. You also benefit from legal advice on all insurance-related issues.

## **ALL SERVICES FROM A SINGLE SOURCE**

### **INSURANCE BROKING**

- Formulation of a risk and insurance policy
- Optimization of the cost of risk through qualified risk dialog
- Development and optimum placement of tailored insurance solutions
- Optimization of pension benefits solutions
- Legal advice, support and assistance in the event of a claim
- Reporting and information transfer

### **ADDITIONAL SERVICES ON A PROJECT BASIS**

- Enterprise Risk Management
- Business Resilience
- Alternative Risk Financing
- Human Resources Risk Management
- M&A Transaction-Related Services
- Analysis of insurance portfolios
- ClaimsExcellence (Services in the event of a claim)

### **MANAGEMENT AND ADMINISTRATION**

- Pension fund administration
- Captive management

### **KESSLER ACADEMY**

- Basic courses for insurance managers
- In-depth specialist knowledge for CEOs, CFOs, CROs and HR managers

# Insurance Broking

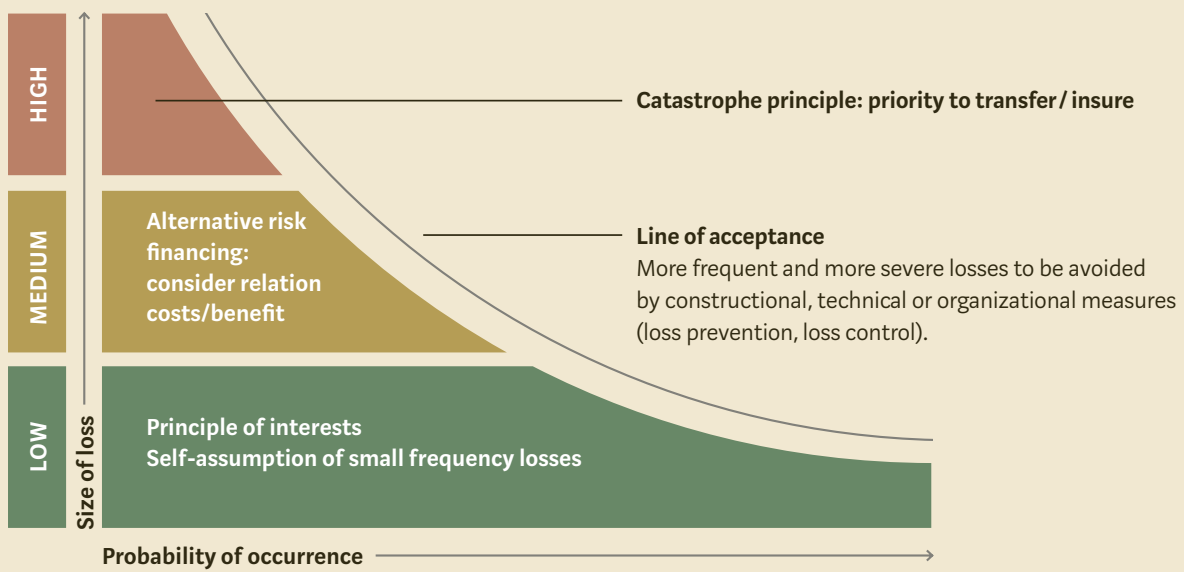
## **RISK AND INSURANCE POLICY**

Balanced risk management facilitates the achievement of corporate objectives. By formulating a tailored risk and insurance policy, we create a high yet cost-effective level of security.

## **OPTIMIZATION OF THE COST OF RISK**

We help you to develop a risk and insurance policy according to your company's specific risk profile. Professional risk management consulting requires detailed risk identification and assessment. In a qualified risk dialog with you, we systematically determine your risk and make a calculated decision on how to handle the insurable risk. The results are recorded in a digital checklist. This enables you to find the perfect balance between risk prevention, insurance and self-financing. For example, we advise against insurance of common, minor losses. Instead, priority is given to those rare incidents that would result in major financial loss (disaster principle). Our goal is to optimize the client's overall cost of risk.





# Insurance Broking

## TAILORED INSURANCE SOLUTIONS

We develop tailored insurance solutions and place the cover in the insurance market. We periodically review changes to your risk profile and assess the quality of your insurance solutions in light of new innovations and market developments, making adjustments where necessary. We also support you with complex issues in the event of a claim, and represent your interests vis-à-vis the insurer. As an independent broker, we are able to dedicate ourselves fully to your needs.

## BETTER TERMS

With their sound and extensive knowledge of the market, our highly qualified specialists ensure that client risk finds the best possible cover in the market. Our position as the biggest independent insurance broker enables us to negotiate better insurance terms and more attractive rates for our clients. You benefit from our purchasing power and our in-depth knowledge of your industry.

## OPTIMIZATION OF PENSION BENEFITS SOLUTIONS

Companies must offer solid and financially viable pension benefits if they hope to attract and retain qualified employees. We assist you in choosing the organizational form of your occupational pension plans, and help you structure the pension benefits in compliance with oth-

er types of social insurance. We ensure that companies are equally represented and support communication with employees.

## LEGAL SUPPORT

We support you with legal expertise in all insurance-related matters. Our legal experts provide advice on complex issues in the event of a claim, and represent your interests vis-à-vis the insurer. We also check the wording of the general terms and conditions to ensure they comply with the applicable liability laws and the liability insurance policies.

## PLACEMENT PROCESS

Thanks to our clear and transparent placement process, we are able to negotiate attractive insurance solutions with high-quality cover, avoid coverage gaps and prepare for potential claims. We see our management of the insurance portfolio as a cycle, with the placement process forming the first stage of our service. Our team carefully manages your insurance portfolios.

ANALYSIS	PLANNING	PLACEMENT	IMPLEMENTATION	DAY-TO-DAY-SERVICE
Internal strategy, measures and data collection	Presentation of the market strategy	Negotiation with insurers, which is aided by our market strength	Issue of policy documents and insurance certificates	Continuous risk evaluation
Identification of risks	Presentation of various options for each type of cover	Comparison of quotes and our recommendation	Support with premium allocation for each business unit	Global coordination of international programs
Benchmark analysis	Selection of appropriate insurers for your risk types	Discussion of possible program options	Definition of claim reporting procedures, tailored to your needs	Feedback following renewal and corresponding adjustments
Analysis of existing insurance policies	Agreement of objectives and time-scale	Placement as per agreement incl. obtainment of confirmations of cover	Planning of policy renewals	Knowledge transfer, claims management, point of contact for risk issues, legal advice for questions about insurance

# Insurance Broking

## REPORTING AND INFORMATION TRANSFER

We regularly provide our clients with the most important information and keep you updated on your risks and policies, and on market developments.

## DIALOG

We are in constant dialog with our customers. Every year, we discuss changes in the risk profile of your company and review the existing insurance solutions. For upcoming policy renewals, we review the various options together and make insightful recommendations. We discuss benchmarks in your industry and explain new risks. We make you aware of any relevant legal developments at an early stage and provide information about the current state of the insurance and pension markets.

## ANNUAL OBJECTIVES

Based on this dialog, you set specific objectives for the next twelve months. We determine the measures that need to be taken together with you and record the results of the annual strategy meeting in writing.



Annual meetings, sound advice on current developments and extensive documentation provide transparency and a basis for decision-making.



You can find further information and the login for Kessler-Online on our website at [www.kessler.ch](http://www.kessler.ch).

### WEB-BASED REPORTING TOOL "KESSLER ONLINE"

You may access your policy data at any time on our web-based platform KesslerOnline. In addition, you can view electronic copies of policy documents or summaries of individual policies. KesslerOnline also includes a digital checklist, so you always have an overview of your insurable risk and the corresponding assessment. KesslerOnline is accessed via our website. After successful registration, the portal can also be used on any mobile device, giving you a free and easy way to retrieve your data from anywhere at any time.

### ALWAYS UP TO DATE

You decide the amount, depth and frequency of information you would like to receive. In spring, you are sent our yearly report "Risk & Insurance Insight." In the fall, you receive "Market View," in which the Practice Leaders provide a forecast of how the market will develop. Other sources of information include regional events, roundtable discussions, presentations and the Kessler Academy. For international topics, we offer access to the portals of Marsh and MMB, which provide country-specific information about insurance obligations and practices, insurance taxes and insurance industry regulation.



Risk & Insurance Insight and Market View inform you about the development of Kessler and the insurance market.

# Additional services on a project basis

## **MORE THAN INSURANCE BROKING**

Services from a single source form the basis of comprehensive risk analysis and holistic insurance solutions. Kessler has the necessary expertise and specialists to handle these demanding tasks. We offer the following additional services on a project basis.

## **ENTERPRISE RISK MANAGEMENT**

Enterprise Risk Management is a comprehensive, systematic approach to the successful management of risks. Our modular goodpractice consulting approach meets all the requirements of Executive Committees and Boards of Directors.

## **BUSINESS RESILIENCE**

In advising our clients on how to enhance their business resilience along the whole length of the value chain, we adopt a pragmatic approach tailored to their specific needs. Our advice focuses in particular on business interruption or cyber risks, which need to be recognized, evaluated and monitored.

#### **ALTERNATIVE RISK FINANCING AND BUSINESS ANALYTICS**

Alternative Risk Financing solutions are important value drivers when it comes to reducing the overall cost of risk. They efficiently combine the transfer of risk and the bearing of its cost by the business itself. We analyze risk costs and offer consulting services and feasibility studies for, among others, structured weather solutions or captives.

#### **HUMAN RESOURCES RISK MANAGEMENT**

Personnel risks are a significant part of corporate risks. We analyse these and offer consulting services in HR processes, HR controlling and HR strategy as well as in corporate health management (CHM) combined with cost optimization in personal insurance.

#### **M&A TRANSACTION-RELATED SERVICES**

We assist you in all insurance matters during the M&A process – whether you are a buyer or a vendor. The services range from insurance due diligence to transfer of the risk from the company purchase agreement and provision of support with integration or resale. Internationally, our M&A specialist team works closely with our network partner, Marsh.

# Management and Administration

## **MANAGEMENT AND ADMINISTRATION OF PENSION FUNDS**

Kessler Benefits, a subsidiary of Kessler, has been a leader in the field of pension fund administration for many years. We can advise and support you on an ongoing or ad hoc basis – whether it's full or partial take-over of the management of a pension fund, or provision of technical, administrative and accounting support.

Our team of 25 seasoned experts in our offices in Lausanne and Zurich is well versed in all pension fund activities.

## **CAPTIVE MANAGEMENT**

We take care of all tasks for captives in Switzerland: from formation and licensing through to full business management and actuarial activities. Kessler Consulting has been working successfully with Marsh Captive Solutions for many years. Together, we have extensive expertise and resources at our disposal, both locally and globally, enabling us to cover any client requirement.



# Other Services

## ANALYSIS OF YOUR INSURANCE PORTFOLIO

We review your policies based on your risk profile and our experience of the market. When discussing the analysis results, which are documented in a report, we show you the potential for both immediate and future improvement. This includes cover of any gaps, double insurance and underinsurance, and provision of a cost benchmark for comparison with our portfolio.

## CLAIMS EXCELLENCE

In the event of a major claim, the company affected must often fight to receive the necessary insurance benefits. Kessler's customers benefit from our specialists' practical experience. Our specialists represent customer interests vis-à-vis the insurer and deal with the claim settlement. Companies who are not (yet) Kessler customers can also make use of our know-how, of course. Project-by-project and no broker mandate required – we will take on your seemingly unsolvable insurance cases. Our services include:

- A no-obligation analysis of the liability and coverage situation
- Finding and planning a solution
- Leading negotiations with the insurer
- Financing legal proceedings if necessary

## KESSLER ACADEMY

The Kessler Academy gives decision makers the opportunity to improve their skills in the areas of risk management, insurance and occupational pension. To ensure optimal benefit, we tailor the Kessler Academy to the different functions within the company, allowing participants to spend the day with their peers. The group size is limited to 20 participants. Our clients enjoy preferential terms.





# Here for you personally

## ORGANIZED ACCORDING TO SECTOR

Our clients and their sector-specific needs are the focus of our daily work. Teams of eight to ten specialists focus on one particular industry and understand the sector-specific risks. Our flat organizational structure and short decision-making workflows allow us to make decisions fast and share knowledge effectively. Our Practice Leaders ensure that insurance knowledge is up to date, detailed and high quality, and they disseminate it throughout the whole organization. This allows us to guarantee the best solutions for all your risk – and the best results in the event of a claim.

## TEAM STRUCTURE

A client team consists of one client executive and several specialists. The client executive is responsible for the insurance portfolio and serves as the main contact for all risk, insurance and pension benefits issues. The specialists form an interface between you and the insurance markets. They represent your interests vis-à-vis the insurer, negotiate the terms and carefully place the cover. In addition to a familiarity with the specifics of the various industries and sectors, they are experts on the individual risk themes.

### SPECIAL RISKS

Our experts are also available to support you with special risks:

Directors' and Officers' Liability (D&O)	Cyber Risk	Valuables&art	Aviation risk & aircraft
Credit & Bonds	Product protection&recall	M&A transaction solutions (W&I)	
Loss of reputation	Kidnapping, extortion	Corporate travel	Expat / inpat solutions







# Clients

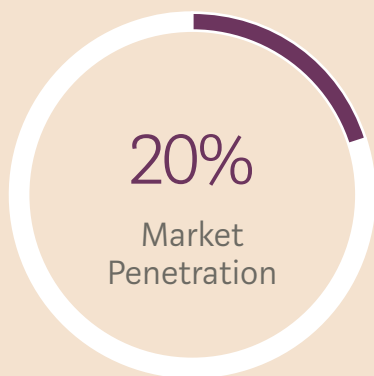
## CUSTOMER RELATIONSHIP

With Kessler by your side, you are able to focus fully on your business, thanks to our qualified employees, our reliable and tailored advice, and our desire to build lasting relationships. And with our leading position in the market, you can rest assured that we will develop the best solutions for you and your risk, and achieve the best results in the event of a claim. Our customer retention rate has remained at about 97% for many years.

## CLIENT STRUCTURE

Of the 7,000 leading Swiss private companies and 500 public sector institutions, we provide advice to more than 1,500, which puts our estimated market penetration at roughly 20%. Our clients are mostly medium-sized companies: about 1,000 are SMEs and employ up to 250 staff, while 500 are larger companies with more than 250 employees.









## OUR PARTNER MARSH

Marsh is the world's leading insurance broker and risk adviser. 45,000 people in more than 130 countries are on hand to help our clients implement risk and insurance solutions. Marsh is part of Marsh McLennan, along with Mercer, Oliver Wyman, Guy Carpenter and Bowring Marsh, all of which are also active in Switzerland. Together with Kessler, Marsh McLennan has 600 employees in Switzerland.

## MARSH IN SWITZERLAND

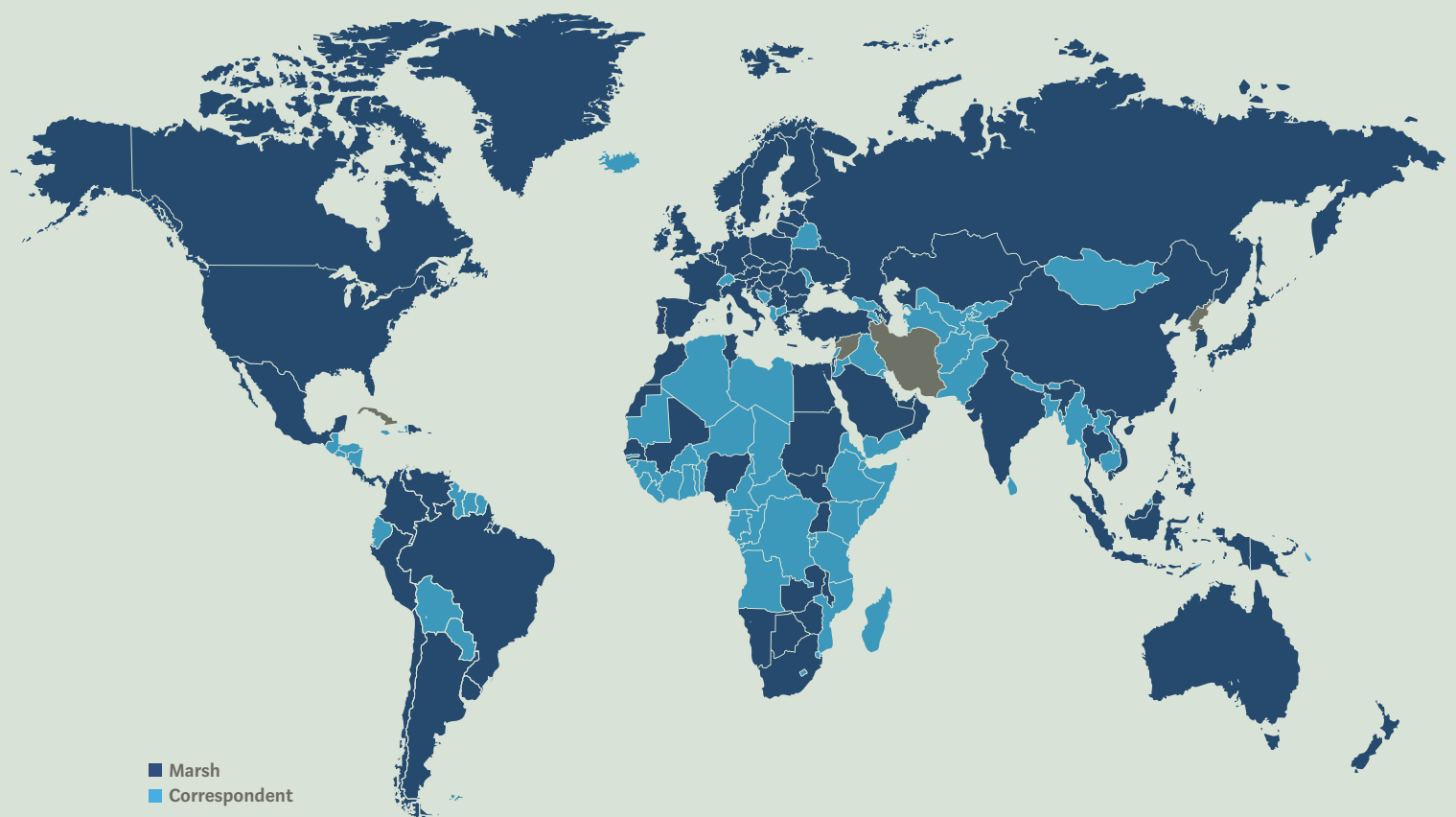
Kessler has represented Marsh in Switzerland since 1998. This gives our Swiss clients international access to all resources and services of Marsh worldwide, in addition to our services.

## GLOBAL ACCESS TO THE INSURANCE MARKET

The Swiss insurance market offers high-quality, internationally competitive products and solutions. But it is sometimes necessary or makes more sense to turn to the global markets. Kessler works closely with the various Marsh Risk Practices and with Bowring Marsh to give our clients access to the insurance markets in the global hubs.

## MARSH GLOBAL INSIGHT

Marsh Global Insight is a comprehensive guide to insurance markets around the world. It offers digital information about regulation and taxation, insurance practices and new risks in a user-friendly client portal. The country data is prepared by Axco Insurance Information Services and the local Marsh teams. After selection of the country, the insurance line and topic can be chosen – so all answers can be found with just a few clicks.



# Marsh Network

## **NETWORK**

As the Swiss partner of Marsh, we have been part of a network with specialists in all areas of risk management since 1998 and are experienced in handling global insurance programs. We are thus able to support our customers worldwide.

We use the Marsh Network to support the foreign subsidiaries of more than 150 Swiss multinational clients at local level. Conversely, as a Swiss partner of the Marsh Network, we support approximately 750 subsidiaries of foreign companies in Switzerland.

## **SHARING EXPERTISE**

In addition to sharing the client management activities, the Marsh Network is also used to sharing knowledge. The employees of Kessler are represented in a wide variety of risk and industry expert working groups at Marsh. They develop industry-specific solutions, analyze legal and market developments, and serve as a source of extensive expertise. We thus ensure that our clients are always kept up to date with the latest information.

## **MARSH MULTINATIONAL**

With a global network, efficient processes and in-depth knowledge of the market, Marsh is the perfect partner to help companies manage the risk associated with an international presence. Together with Marsh Multinational, we manage the multinational industrial insurance programs of our clients and arrange cover locally for the international subsidiaries. The programs are managed with the Marsh Global Connect platform (launched in 2019), which simplifies and standardizes the management of global insurance systems.

## **MERCER MARSH BENEFITS (MMB)**

Kessler offers a comprehensive range of services in the area of Health & Benefits, including internationally through the MMB network. Thanks to our company's international orientation, our clients benefit from a streamlined, centralized process for their employee benefits management worldwide. Kessler is the gateway to global benefits management (GBM). We work with state-of-the-art digital tools, such as GBM Analytics, Mercer Gold+ and DARWIN.

# Talk to us

## **ZURICH (HEADQUARTERS)**

Forchstrasse 95  
P.O. Box  
CH-8032 Zurich  
T +41 44 387 87 11

## **BASEL**

Freie Strasse 35  
CH-4001 Basel  
T +41 61 263 20 01

## **BERN**

Talstrasse 7  
CH-3053 Münchenbuchsee  
T +41 31 858 30 30

## **GENEVA**

Avenue des Morgines 8  
CH-1213 Petit-Lancy  
T +41 22 707 45 00

## **LAUSANNE**

Avenue de la Gare 44  
P.O. Box 950  
CH-1001 Lausanne  
T +41 21 321 60 30

## **LUCERNE**

Habsburgerstrasse 12  
CH-6003 Lucerne  
T +41 41 410 96 66

## **NEUCHÂTEL**

Rue J.-L. Pourtalès 1  
CH-2000 Neuchâtel  
T +41 32 724 83 50

## **ST. GALLEN**

Fürstenlandstrasse 101  
CH-9014 St. Gallen  
T +41 27 566 55 11

## **SION**

Place du Midi 24  
CH-1950 Sion  
T +41 32 724 83 50

## **VADUZ**

Josef Rheinberger Strasse 6  
LI-9490 Vaduz  
T +423 231 32 32

