



A + A Assureurs Associés SA
Assessment, placement and management of insurance portfolios
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Member of

S//B/A



Your comfort is our driving force!
www.synerisk.ch



Our Story

100 Years of Enthusiasm

1928

Henri Beck starts his career as an insurance agent at the Helvetia-Accidents company (now Allianz Suisse)

1964

René-Paul Vallotton SA is incorporated into and accredited by the Insurers of Lloyd's of London and by the Swiss Union (now Generali)

1982

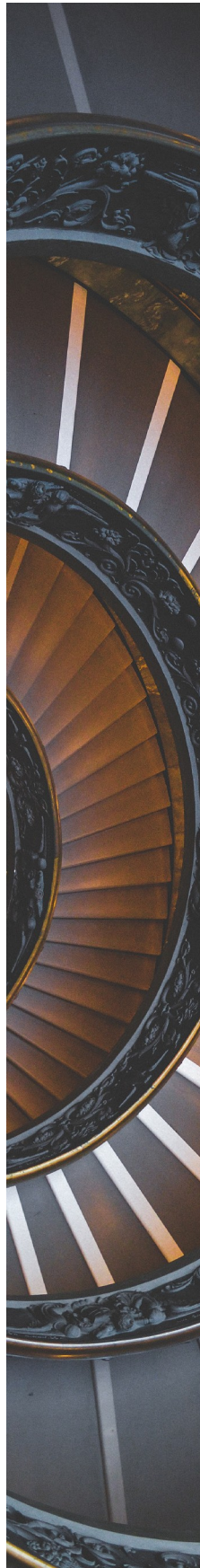
A + A Assureurs Associés SA is incorporated by Laurent Beck to become a fully independent brokerage firm accredited by the largest insurance companies in Switzerland

2006

Management board created for the group's management under the name of "Synerisk Beck Assureurs"

2016

The René-Paul Vallotton company is bought by the Beck family. It merges with the company A + A Assureurs Associés SA for the portfolio subscribed with Generali and with the company Assurances-Service SA for the portfolio subscribed with the Insurers at Lloyd's of London



1948

Henri Beck becomes one of the first Swiss insurers accredited by Lloyd's of London Insurers

1968

Henri Beck's business is taken over by his son Laurent under his own name.

Assurances-Service SA is simultaneously incorporated by the Henzler family, a company that is to be accredited by the Insurers of Lloyd's of London and by Winterthur Assurances (now Axa)

2004

Laurent Beck's son, Sébastien, joins A + A Assureurs Associés SA as Commercial Director

Assurances-Service SA is bought by the Beck family

2009

The insurance portfolios taken out with Lloyd's of London Insurers by Laurent Beck and Assurances-Service SA merge under the Assurances-Service SA entity

2021

Assurances-Service SA merges with A + A Assureurs Associés SA

Sébastien Beck becomes the director and sole shareholder of this company

Synerisk continues as the digital media name for our site and email addresses.



Independence

For better thinking

Over the past few decades, our skills have naturally been directed towards the in-depth knowledge of our profession, the protection of our clients' interests, and the independence, availability, and discretion with which we process information.

Depending on the scope of the mandate you entrust to us, regardless of the number of insurers or the type of contracts that make up your insurance portfolio, we can immediately manage the existing portfolio and prepare you for your future by imagining and selecting the coverage that is best suited to your needs while optimizing their financing.

I am very proud to be able to perpetuate this family tradition full of values and landmarks that have become so important today.

Sébastien Beck, Administrator

Assessment, Investment and Management

Plan, organize, facilitate and control

Risk treatment can only be effective if it has been well configured upstream and monitored over time. Placing a risk requires extensive knowledge of the products and the market.

Our strength is to allow you to outsource the problem of risk management specific to your activity or your objectives by entrusting it to recognized professionals who will have the expertise and the tools for effective management.

No document intended for you will leave our premises until it has been duly verified!

Instant Support in the Event of a Disaster

Simple, fast and effective

In these difficult times, we owe it to ourselves to:

- Be reactive
- Tell you the right procedures to follow
- Allow your insurer to take appropriate measures as quickly as possible
- Control the flow of information between the different parties for the efficient settlement of a case

Openings in the Market

Professional Accreditations

A + A Assureurs Associés SA is an unaffiliated insurance broker of the Swiss Financial Market Supervisory Authority (FINMA). It has entered into collaboration contracts with major insurance companies, pension funds or other entities in this field operating in Switzerland.

We work on behalf of our clients according to the services agreed upon in the brokerage mandate.

The agent's remuneration results from the agreements he has made with insurers or other partners in this area. However, it is identical between the different service providers (on average and in general: around 10% of the premiums before taxes) which guarantees you advice formulated in total independence.

Depending on the specifications defined in the mandate, it is however possible that the broker's activity entails additional annual fees. In which case, this parameter will be clearly determined in the brokerage mandate.

Lloyd's Market in London

Swiss accreditation

We are one of the oldest Lloyd's brokers in Switzerland. Our Swiss values such as discretion, trust, seriousness and security are the key to our success in this area.

With significant delegation agreements and our perfect knowledge of this market, we are able to design exclusive and complex insurance products. From Switzerland, we can offer you coverage worldwide in the currency of your choice.

An Artisanal Design

Tailor-made insurance, just for you

1.

Business solutions

Person-related insurance

- Accident
- Loss of earnings due to illness
- Occupational pension
- Disability
- Death

Property insurance

- Property
- Mortgage
- Construction work
- Movable property, installations, goods
- Technical/IT installations
- Art collection
- Valuable objects
- Global jewelry, watchmaking
- Transportation
- Malicious acts
- Terrorism

Vehicle insurance

- Machinery
- Industrial machinery
- Motor vehicles (including fleet)

Financial risk insurance

- Operating loss
- Kidnapping and ransom
- Cyber risks
- Bail
- Building guarantee
- Juridic protection
- Fraud, malice
- Credit and political risks
- Key person
- Cancellation fees for events
- Credit and political risks
- Professional civil liability, real estate liability or owner's liability
- Civil liability of managers/corporate officers (D&O)

2.

Solutions for private clients

Person-related insurance

- Accident
- Health Fund
- Private pension
- Disability
- Death
- Disability and death for professional athletes or artists

Property insurance

- Property
- Mortgage
- Construction work
- Movable property, installations, personal effects, luggage
- Technical/IT installations
- Job Loss
- Art collection
- Valuable objects
- Global jewelry, watchmaking
- Transportation
- Malicious acts
- Terrorism

Vehicle insurance

- Daily driver
- Supercar
- Vintage car
- Fleet composition if necessary
- Motor circuits and rallies
- Yachting
- Aviation

Financial risk insurance

- Kidnapping and ransom
- Cyber risks
- Animals (including show animals)
- Juridic protection
- Travel assistance
- Professional civil liability, real estate liability or owner's liability

Outsourcing of Certain Administrative Tasks Related to Salaries

Freeing up time for other things

1.

Business solutions

AVS compensation fund

- Management of administrative flows
- Declaration and closing of installments
- Follow-up and control of contributions invoicing
- Direct line and email address at your disposal

Occupational pension plan (LPP)

- Management of administrative flows
- Monitoring and control of the registration of mutations
- Monitoring and control of premium billing
- Individual advice to employees
- Briefing to staff and drafting of information documents
- Direct line and email address at your disposal

Absenteeism management

(with the support of insurers)

- Assessment of working conditions
- Follow-up and support of employees in the event of repeated absences
- Manager training in the management of absenteeism
- Direct line and email address at your disposal

Tax deduction at source

- Declaration
- Scale calculation
- Establishment of receipt certificates
- Control of final taxation
- Support from a fiduciary for complex cases
- Direct line and email address at your disposal

Personal insurance (Accident/Loss of earnings due to illness)

- Control of provisional invoicing
- Establishment of declarations for the calculation of final premiums and control of related statements
- Drafting and transmission of claims declarations to insurers
- Follow-up of cases until their final settlement
- Direct line and email address at your disposal

2.

Solutions for private clients with employees

AVS compensation fund

- Announcement and release
- Declaration and closing of installments

Occupational pension plan (LPP)

- Management of administrative flows
- Monitoring and control of premium billing

Personal insurance (Accident/Loss of earnings due to illness)

- Control of provisional invoicing
- Establishment of declarations for the calculation of final premiums and control of related statements
- Drafting and transmission of claims declarations to insurers
- Follow-up of cases until their final settlement

Your Dashboard

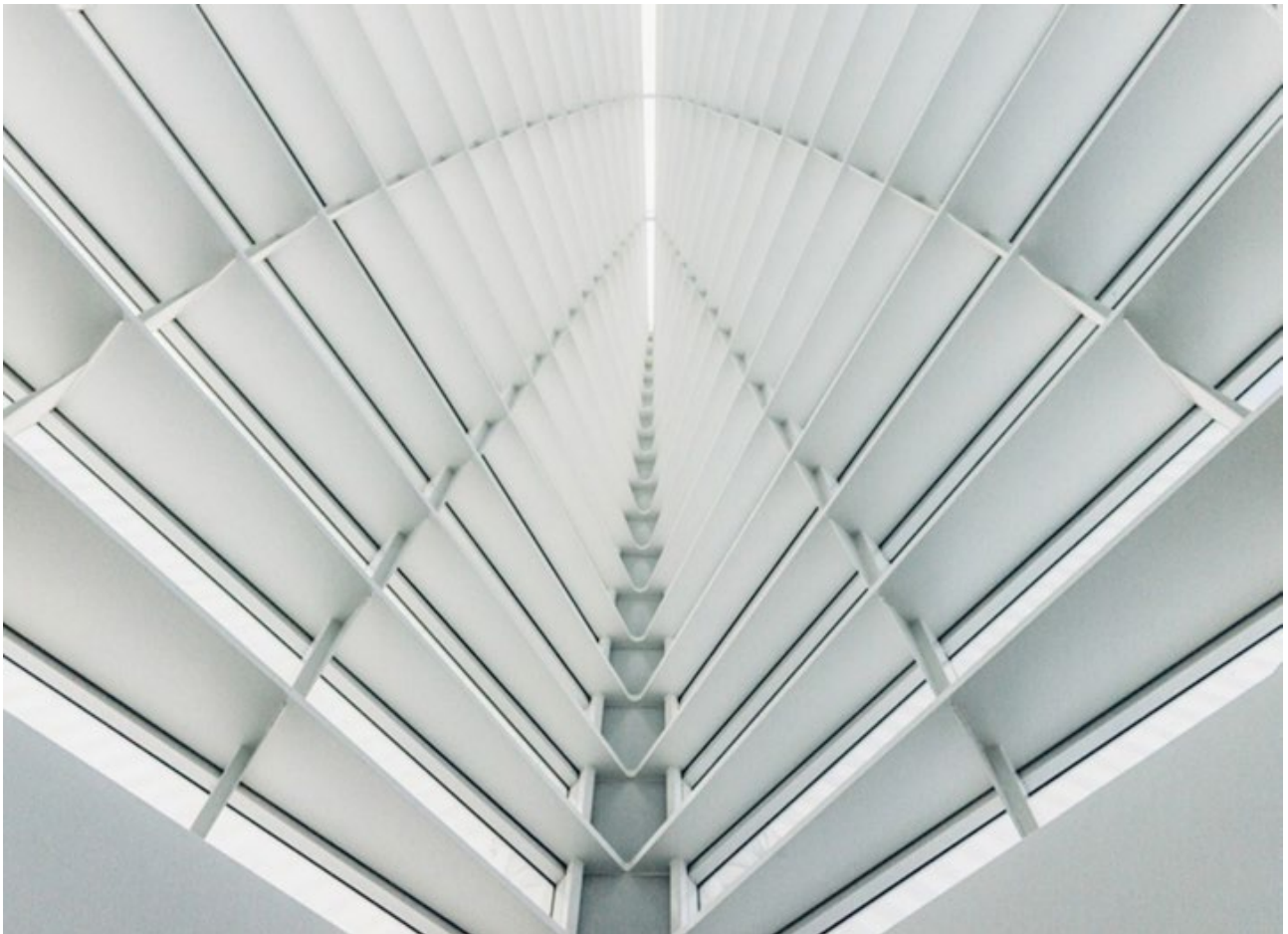
Stay in control at all times

Independently of the documents related to any audits or other calls for tenders, we also hold a detailed inventory of your insurance policies at your disposal.

The annual financing of an insurance portfolio requires the control of monthly outflows according to the due dates of premiums, provisions for deductibles and any settlements related to medical expenses. If you wish, you can also delegate this task to us.

Through a current account, you will be kept informed of the status of your account at all times.

All of your data is treated confidentially and solely for the purpose of managing your insurance and other activities defined in the management mandate that you have entrusted to us. We ensure that our employees process the data entrusted to them in accordance with the principles of Swiss data protection legislation.



Professional Affiliations

Professional ethics



We are members of the **Swiss Insurance Brokers Association (SIBA)** which brings together the most important insurance brokers in Switzerland with the best professional ethics. SIBA is committed to upholding the excellence and independence of its members.

www.siba.ch



Lloyd's
Swiss Brokers
Association

We are also a member of **Lloyd's Swiss Broker Association (LSBA)** which brings together Lloyd's authorized brokers in Switzerland.

www.lsba.ch

Swiss Financial Market Supervisory Authority

Regulation



Unrelated insurance intermediaries who offer or conclude insurance contracts acting for an insurance company or other persons must register in the public registry of insurance intermediaries.

An insurance intermediary means any person who, however designated, acts for insurance companies or other persons in view of the conclusion of insurance contracts or the conclusion of such contracts (Art. 40 LSA) .

Unrelated insurance intermediaries: intermediaries who are not legally or economically related to an insurance company (brokers, brokers) can only carry out their activity after their registering in the registry (art. 43 al. 1 LSA). This provision applies to both legal and natural persons.

FINMA maintains a public register of insurance intermediaries:

<https://www.finma.ch/fr/autorisation/intermediaires-d-assurance/vermittlerportal/suche/>

A + A Assureurs Associés SA's authorization number is: 10351

Sébastien Beck, Administrator's authorization number is: 11173

Certified Insurance Competence

Continuous training



Cicero is the label attesting to the quality of the advice provided by the advisers who ensure the continuous development of their professional skills. Cicero thus contributes to improving the quality of insurance advice.

Cicero enables insurance intermediaries to document their apprenticeship services and to justify them vis-à-vis the legislator and the end customer.

CICERO maintains a registry of its members:

<https://www.cicero.ch/fr/berater-check>

Sebastien Beck's membership number is: 21055