



EDITORIAL

Innovation means, first and foremost, putting the client's needs at the heart of our concerns.

We are currently going through a period of continuous change and transformation, in which our clients' needs are constantly evolving. As brokers, our primary role is to support them in the increasingly complex process of risk management. How should this be done? Through innovation, of course, but the direction in which we want to innovate must still be defined.

We firmly believe that innovation should be designed chiefly with the client in mind and no longer be just centred around the product itself. In concrete terms, this means offering services and also insurance, rather than primarily insurance but with some services. This paradigm shift is the backbone of our approach. We take an approach that is focused on the client to provide support at every stage of development.

This is the angle from which we are designing framework agreements and you can discover their specific features in the following pages. Our human resources solutions provided by our subsidiaries, Ismat Group and UCare, are also based on this approach focussed on the client and the specific challenges they are facing. They are an ideal addition to our brokerage offer.

This is also the reason why we set up the Products & Innovation department when the Qualibroker-Swiss Risk & Care group was formed. Its role is to explore new ways to enrich our offer, and keep a constant watch on market trends. The manager, Etienne Verret, explains its missions and challenges.

Our ambition is simple yet essential: to simplify the lives of our clients by mobilising all of our group's resources. This ambition is reflected in our commitment to excellence in Switzerland, and also by the support of our parent company which operates on a global scale. We are convinced that this approach will strengthen our position as a market leader and enable us to meet future challenges with agility and efficiency.

We hope you enjoy reading this issue!

David Cochet
CEO of the French-speaking division



The Framework Agreement: “smart” insurance

What if insuring your business became child’s play, and taking out an insurance policy was just a matter of a few clicks? Utopia? Not at all. The dream becomes reality with a framework agreement. Here’s how:

Our starting point is that we can see that companies in the same business sector regularly have to deal with similar risks, and therefore have very similar, if not identical, insurance requirements. For both the insurance broker and the direct insurer, a similar contract will be offered on equivalent terms and rates. In this context, we tried to find a simpler, more agile solution. How would we do that? By using a framework agreement.

A proactive approach

With a framework agreement, the approach taken is the opposite of what is usually done. For “simple” or “standard” risks, a model agreement will be proactively negotiated with an insurance company for a group of companies with the same activity. In order to achieve this, we proceed according to our usual methodology. First, the specific and less specific coverage requirements of the relevant group of companies are identified, on the basis of which specifications (type of cover, guarantees etc.) are drawn up. This document will also set out a certain number of eligibility criteria for companies (turnover, size, claim history, etc.). A call for tenders to insurers will then be issued on the basis of these specifications. The terms include a requirement

for the retained insurer to agree to the broker handling the risk underwriting process on its behalf.

Once this framework agreement has been signed with the insurer, any company that meets the criteria may take out an insurance directly with their broker, in record time and without having to wait for the insurer’s acceptance. The broker will have full responsibility for the administrative management of the agreement.

An efficient and cost-effective solution

In addition to facilitating the procedure for taking out a policy and saving time, a framework agreement provides many other advantages that are no less important.

1. Cost savings:

Preferential rates are possible with a framework contract thanks to risk pooling and the effect of volume. It achieves true economies of scale.

2. Better coverage, lower excess:

As the coverage and guarantees will have been negotiated in a centralised manner upstream, a framework agreement generally offers more favourable terms than an individual contract negotiated

There are framework agreements for all types of insurance and they can be set up for a wide range of activities.

on clause-by-clause basis. N.B.: it is important not to confuse “framework agreement” and “framework conditions”. The latter only offer premium discounts, without necessarily providing better terms of coverage.

3. Simplified administrative management:

A single contract managed directly by the broker means easier management. In addition, the Qualibroker-Swiss Risk & Care Group is developing digital solutions for in-house contract management, administrative follow-up etc.

4. Flexible customised agreements:

A framework agreement may be designed to fit the specific requirements of the insured group. Various coverage options and levels of protection may be included to allow a certain degree of customisation for eligible companies.





A wide range of framework agreements

There are framework agreements for all types of insurance, and they can be set up for a wide range of activities. In Switzerland, however, this type of mandate is still rarely used.

At Qualibroker-Swiss Risk & Care, we firmly believe that this solution should be developed further. We already offer it with Building Insurance for property owners (private individuals, corporate and institutional entities) and for Construction Work and Project Manager's Civil Liability (TC-RCMO) insurance. We have also set up several framework agreements for the healthcare sector, covering their requirements for Civil liability, D&O fraud, legal protection and motor vehicle fleet insurance. A framework agreement is also available for self-employed professionals and their associates, which offers many benefits including particularly advantageous maternity allowances. We intend to go further and will shortly be launching a special offer of insurance policies (personal/life/non-life) for SMEs. There are still plenty of possibilities...

INTERVIEW

A Department for Innovation

The Qualibroker-Swiss Risk & Care Group has just created the Products and Innovation Department which you are in charge of. Why was this department created?

Our group is currently a major player in the market, and a leader in a certain number of business sectors and lines of insurance. We have the means, and the ambition, to go beyond our usual activity and existing schemes to create innovative solutions for our clients. This is a legitimate expectation of a leading broker like us. This will mean developing new offers of services, setting up new processes and tools, and rolling out of products that are still scarce in Switzerland.



Etienne Verret
Head of the Product and Innovation Department

How will you proceed?

We will be working on three main themes: the in-house teams, the insurers and the various skill sets already present within the Diot-Siaci Group, our parent company. First of all regarding in-house teams, as a former Client Manager, I know just how finely tuned they are to the needs and requests of clients. Our aim will therefore be to use this source of information for innovation and thereby better respond to the expectations of policyholders. Secondly, insurance companies are our main partners with whom we must coordinate our sales strategies, and keep a constant watch on the offers available on the market. We would also like to set up simplified distribution channels. The use of framework agreements is a step in this direction. Lastly, we are fortunate enough to have the support of one of Europe's leading brokers, the Diot-Siaci Group. They offer services, resources and expertise offered by no other broker in Switzerland. This gives us a wide range of opportunities for development.

Would you have any examples to date?

We are not short of ideas! I won't comment on a certain number of projects as they are obviously confidential, but if we take the example of framework agreements, we plan to extend this solution to other lines of insurance and new categories of policyholder. We would also like to strengthen our position in the Property and Objects insurance market. So there will be more to talk about in the future.





HR outsourcing : a strategic choice

The period during Covid served to finally convince even the most reluctant to outsource some HR services that are particularly time-consuming, enabling HR Managers to concentrate on the essential: managing the men and women in the company.



Payroll



Scheduled and unscheduled
absence management



Procedures



The Corporate
Benefits Statement



Our specialised Caredesks are 100% made in Switzerland!

Our Caredesks are at your service; they are dedicated to payroll, administrative procedures and absence management.

- 60 multilingual experts (French, English, German and Italian)
- Hotline from Monday to Friday
- A dedicated team for each employer
- More than 6,000 payslips edited per month
- Absence management for over 120,000 insured persons

Interfaceable solutions using your tools and interfaced with insurers

A Business Intelligence tool to pilot absences



Systematisation of checks:
Audit ISAE3402 TYPE II



Exclusively hosted in
Switzerland with the
highest level of security
ISO27001 certification

Discover the 360-degree provision to support your employees:

Contact us: info@swissriskcare.ch



Webinar: Staying connected with employees on sick leave: a winning strategy



With rising absenteeism, it is essential to keep a strong connection with employees on sick leave to ensure their well-being and encourage their return to work under good conditions. What are the preventive and curative measures that could be set up?

Our webinar explores best practices to support your employees while they are absent, highlighting strategies that are effective. Join us to find out how you can maintain open communication, offer suitable support and facilitate a smooth transition once they return, ensuring that your team remains cohesive and productive.

Human resources specialists will give you practical solutions that have proved effective.

**Meeting on 18 June
from 8.30 a.m. to 10 a.m.**

In partnership with the CCIG.

Registration:

<https://agenda.ccig.ch/agenda>

Replay: <https://www.swissriskcare.ch/les-webinaires>

Training: Absence management and well-being at work

Over 2 days, learn how to better manage absences.

Dates: 4 and 5 July 2024

Contact: admin@ismatgroup.com

Impressum

Publisher: Swiss Risk & Care - communication@swissriskcare.ch - T +41 58 178 85 85 • Director of Publishing: David Cochet - Publishing Manager: Valérie Cruchet
Printing: Cavin-Baudat, Vallée de Joux • Photo credit: Swiss Risk & Care, iStock by Getty, Céline Michel, studio REGARD.ch.