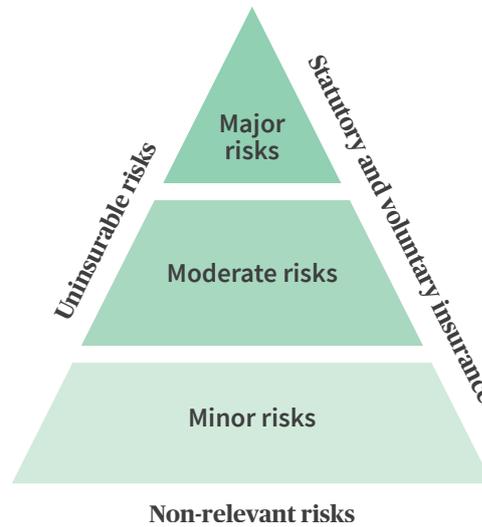


Basis of entrepreneurial success

Every business is exposed to a variety of risks – at various levels.

Dealing with risks – i.e. risk management – is an integral task in every company. Since 2013, the legislator has prescribed that large corporations subject to regular audits include a management discussion and analysis in the annual report. The management discussion and analysis must provide information on the conduct of a risk assessment. With the help of a carefully considered risk management strategy, you secure your entrepreneurial success.

- Risk management as a process is an integral part of every company's actions.
- Risks differ in terms of their quality and quantity.
- Your company is dynamic and so are your risks.
- Identify potential risks early so that you can prevent, minimize, or transfer them systematically and in good time.



All risks can basically be assigned to one of three segments of a pyramid.

Tackling risk management together

It's worth tackling the challenges of the future with comprehensive risk management. AXA is the right partner for this.

AXA's Key Account Managers are familiar with the difficulties and challenges posed by risk management in your industry. As our customer, you benefit from a needs-based, comprehensive, and detailed analysis that forms the basis

for your risk strategy. AXA's experienced and competent Key Account Managers support you in shaping this strategy.

- **Step 1**
Questions about risks that are specific to your industry and activity form the basis for the detailed analysis of your company.
- **Step 2**
Identified risks are visualized on an interactive risk map showing their frequency and potential.
- **Step 3**
Individual measures and preventive options are drawn up.
- **Step 4**
The risk report clearly describes the key risks facing your company.
- **Step 5**
Our tailored insurance concept supports you in the handling of transferable risks.

| | | | | |
|---|------------------------------------|----------------------------------|--------------------------------|---------------------------------------|
| Catastrophic CHF 3 million | 6 | | | |
| Critical CHF 2 million | 3 | | 1 7 | |
| Significant CHF 1 million | | | | 8 |
| Insignificant CHF 0.5 million | 4 | | | 5 |
| | Infrequent 1x every > 5Y | Occasional 1x every 2Y | Frequent 1x every 1Y | Very frequent 1x every < 1Y |

You identify your key risks together with experts from AXA. The chart sets out the risk map: Where is action needed?

A strategic partnership on equal terms

As a company you enjoy all the privileges of first-class advice and customer care from AXA. Like all questions pertaining to insurance and pensions, our comprehensive advice and customer care in risk management comes from a single source in close collaboration with the persons responsible in your company. We aim to serve you for many years. We analyze and systematically assess developments and changes in your company on an ongoing basis – with the spotlight always on your corporate added value.

As a corporate customer, you benefit from:

- comprehensive and dynamic risk management services
- needs-based support and assistance in drawing up a catalog of measures and preventive resources for the identified risks as well as their implementation
- a sound, tailored insurance concept
- our full support as a partner in the event of a claim
- the many years of experience, the knowledge of your industry, and the high-quality service of our Key Account Managers
- needs-oriented analyses and assessments
- the global network of specialists in the AXA Group



AXA in brief

AXA is Switzerland’s leading insurer and a globally successful and innovative company. Corporate customers benefit from a broad range of insurance solutions. These extend from personal, property, and liability insurance to customized pension fund solutions.

AXA in Switzerland:

- The number 1 in the Swiss insurance market, with around 1.9 million private and business customers
- Employer of over 6,500 staff at some 300 locations throughout Switzerland
- Leader in the area of corporate health management
- Own accident research and more than 40 years’ experience in prevention
- High quality standards in benefits management
- Your competent partner for complex insurance questions and solutions

Visit our corporate website at www.axa.ch/grossunternehmen