RVA | Broker internazionale di assicurazioni

RVA Associati SA | Via Maggio 1A, CH-6901 Lugano | www.rvasa.ch
& RVA International SA

Part of LEADING BROKERS UNITED

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Who we are

RVA Associati SA is a Swiss company active since **1996** in the **insurance consulting and brokerage sector**, headquartered in Lugano with offices in Mendrisio, Bellinzona and Geneva.

The company is a **point of reference among local insurance brokers** and a **gateway to the Lloyd's market**.

Our history

Its **origins** date back to a Swiss spin-off of the historic Milanese insurance broker **Rasini Viganò** (RVA), which developed around the 1960s.

Having subsequently joined the **Fidinam Group** constellation, the company expanded its activities through the integration of local entities and portfolios, embracing in 2025 an active role within the international network specialized by Germany's GGW/LBU.

Our model

Insurance services are shaped around the client's needs, delivering **conscious and optimal security**.

RVA operates in today's complex environment by offering constantly updated expertise and the strength of a broad **network of partnerships** with leading insurers in Switzerland and abroad.

KEY FIGURES

Employees
23

Mandates
10k

Pension plans under insurance management
812

Properties under insurance management
1’839

External partners
61

Corporate clients
61%

Corporate liability contracts under insurance management
809

Means of transport under insurance management
5’123

Insurance providers
58

Annual claims managed
2’232

A SINGLE SOLUTION TO GIVE VALUE TO YOUR TIME

Corporate client and C-Suite

Headcount	Fleets	Assets	Liability
Illness Accident Death Old age	Comprehensive Fire Property	Operational liability Corporate liability Legal protection	

Insurance

A | B | C

Privileged relationships with insurance companies

RVA

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OVER 50 INSURANCE PROVIDERS

Available at www.rvasa.ch

Allianz	AIG	helvetia	SWICA
CSS	Helsana	CHUBB	.Pax
la Mobiliare	Profond	LLOYD'S	cigna healthcare
SwissLife	vaudoise	ZURICH	tsm
AXA	ÖKK	ORION	GENERALI

OUR SERVICES

ANALYSIS

- of risks
- of insurance portfolios
- pension-related

OPTIMIZATION

- of insurance solutions
- tax and succession planning through insurance instruments

INSURANCE

- movable and immovable property
- vehicles, aircraft, boats, transport
- civil and legal liability
- financial and cyber security
- international coverage
- Lloyd's

MANAGEMENT

- of insurance portfolios
- of claims
- insurance services for third-party clients

PENSION PLANNING

- accidents, illness, death
- savings
- individuals, employees, self-employed professionals
- corporate benefits

COMPLEX CLAIMS MANAGEMENT*

- analysis, negotiations, mediation with counterparties and insurance companies,
- support through to the courtroom

*with a dedicated specific mandate

RVA SECTORS

The internal organization is divided into **four branches** within the technical-insurance area.

Insurance for:
Property / Assets / Transport

Insurance for:
People / Life

Insurance:
Special / International

Complex claims management

RVA is the right partner for **public entities**, **industries**, **professionals** and **SMEs** for mandatory or organization-related insurance matters. It also supports **private individuals**, **self-employed professionals**, **executives** and **new residents** with attentive and competitive solutions.

Our services for institutional or corporate clients:

- **Policy underwriting and management**
- **Insurance reports and audits**
- **Support in complex claims**

Our services for private clients:

- **Insurance optimization**
- **Administrative support and claims assistance**

INSURANCE PORTFOLIO ANALYSIS

Detailed analysis of each risk...

Risk scope	● ● ● ● ●
Current coverage	● ● ● ○ ○

Description of insured benefits...

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OPTIMIZATION OF INSURANCE SOLUTIONS

Coverages	AIG		Allianz		AXA	Chubb
All amounts are in CHF, unless otherwise specified						
D&0	Variant 1	Variant 2	Variant 1	Variant 2		
Deductible	0	0	0	0	0	0
Directors and Officers Liability - private assets	15m	20m	10m	20m	10m	10m
Reimbursement by the company	15m	20m	10m	20m	10m	10m
External directorships in third-party companies	15m	20m	10m	20m	excluded	10m
Posthumous guarantee*	yes*	yes*	yes*	yes*	yes*	yes*
New subsidiaries	yes	yes	yes	yes	yes	included
Legal expenses	included	included	included	included	500k	included
Employment-related claims	yes	yes	yes	yes	yes	included
Insured reputational damage	300k	300k	500k	500k	250k	included
Emergency expenses	1m	1m	1m	2m	included	250k
Freezing/confiscation of personal assets	300k	300k	included	included	included	500k
Foreign Corrupt Practises Act	included	included	included	included	no	250k
Defense costs for extradition proceedings	300k	300k	included	included	included	25k
Taxes and “social security contributions”						1m
Continuity date	02.10.2010	02.10.2010	as per expiry	as per expiry	16.02.2016	31.12.2004
Automatic renewal	yes	yes	no	no	no	yes
Notice period	3 months	3 months			60 days	30 days
Annual premium	**XX**	**XX**	**XX**	**XX**	**XX**	**XX**

SPECIAL/INTERNATIONAL: THE LLOYD'S MARKET

Special Branch

LLOYD'S CORRESPONDENT

→ This branch handles particular, "special" requests, such as risks that fall outside the possibilities of the Swiss market, risks located abroad, or collectively lesser-known solutions.The activity is carried out by **RVA Associati SA** as an independent intermediary.

International Branch

LLOYD'S COVERHOLDER

→ This branch handles requests related to RVA's historic facility, which represents a valid alternative to the local market for residential property and contents insurance, as well as serving as an exclusive "Swiss" solution for residential properties located across continental Europe (vacation homes). The activity is carried out by **RVA International SA** as an intermediary bound to Lloyd's.

WHAT IS LLOYD'S

A company of the Group

Lloyd's is the **world's specialist insurance and reinsurance market**. Founded in London in **1689** at Edward Lloyd's coffee house, mainly for the trading of marine insurance, the market is now based in the iconic building at 1 Lime Street.

What Lloyd's does

Lloyd's provides solutions both through individual negotiations at underwriters' desks, known as **open-market / correspondent** business, and through delegated underwriting authority arrangements, known as **facility / coverholder** business.
The Lloyd's Corporation has always acted as a **facilitator** within the insurance industry, providing market participants with protection, promotion, broad territorial reach, digitalization, and value-added services, such as sector studies and collections of local regulations.

Lloyd's Europe

Following the implementation of Brexit in 2021, the corporate structure had to change in order to preserve business within the European Economic Area. Lloyd's Insurance Company S.A. (**Lloyd's Europe**) was established in Belgium in full compliance with the EU Solvency II Directive and with authorization to underwrite non-life risks from the United Kingdom.

MANAGEMENT OF COMPLEX CLAIMS

Example cases:

1. Incorrect retirement date applied by the occupational pension foundation to a member belonging to the “transition generation”, with a claim value of CHF 74,000.

2. Out-of-court and court-based legal reasoning for an accident case recognized by the insurer as an illness.

3. Partial compensation, 25%, for a hail event affecting a commercial business, with a claim value of CHF 3,000,000.

4. Technical assessment of a “machinery” business interruption claim and a “cyber” incident related to two separate claims, each with a claim value of CHF 100,000.

SPECIALIST SUPPORT

Management of claims that have proven complex or have resulted in an unsatisfactory outcome, through a specialist service combining technical insurance expertise with knowledge of the legal-insurance context.

ENGAGEMENT LETTER

Since this activity falls outside the standard “insurance services management mandate”, it involves a dedicated fee agreed upon in the engagement letter signed by the parties.

OUR ADDED VALUE

Insurance optimization

&

periodic risk management report

Regular insurance welfare support.

Insurance support visits for the workforce of the client company

Personalized RVA Academy service.

Insurance-related training and information, as well as training sessions for client companies

CLIENT BENEFITS AND COLLABORATION STEPS

Benefits

- Single point of contact and specialist expertise
- Optimization of solutions and costs
- Negotiating power with all insurance companies
- Proximity

Collaboration

- Signature of the insurance management mandate and/or letter of intent
- Indication of the insurance portfolio and/or insurance needs
- Scheduling of insurance optimization and risk management activities, or of the desired consulting service
- Possible introductory meeting and coordination of support processes

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Specialization, dynamism, trust:
these are our core values.
RVA as the Search for Added Value.

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Group Partner

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