viva.

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Helvetia Magazine

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Your Swiss Insurer

moving.
The journey is the goal.
“Segantinis World”
Off to new shores.

The urge to move – whether spatially or spiritually – is part of human nature. It’s no accident that, over time, humans have spread themselves from Africa across the entire globe. Our “motives” are not always specific goals. The journey itself is often what tantalises us. The ups and downs of being on the move provide excitement, let us grow and give meaning to the here and now.

As a transport insurer, we also focus on what happens between A and B. On the one hand, because of our customers, whose goods are being moved all over the world on a daily basis and for whom we would like to provide the best possible insurance coverage. An exciting but also challenging task – depending on the route and the goods, the risks that lurk are very different. On the other hand, megatrends such as globalisation and digitisation also bring movement into “transport”.

“We continue to be a leading transport insurer by developing together with our customers,” says David Ribeaud, CEO of Specialty Markets at Helvetia. Digitisation thus harbours a potential which we are only just starting to exploit. Whether blockchain technologies or automated logistics, the future has a few things in store for us.

In many respects we find ourselves en route and in this edition of viva we would love to take you along for a part of the journey.

Isabella Awad, Roswitha Thurnheer and Eleonora Scardanzan
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A passion for finding solutions.

He can advise, sell, speaks seven languages, motivates employees and no distance is too far for him when it comes to making his customers happy. Pascal Barbato, Head Marine and Art at Helvetia, explains his love of the transport business and other passions.

Pascal Barbato, what do you like about your job?
At Helvetia Switzerland, I am responsible for the Swiss and international transport and art business. Because of that, I maintain close contact with people all over the world and speak different languages every day. With our service mentality, we make life as easy as possible for our customers – that’s something that gives me great pleasure and joy. While we give everything, there is always enough time for humour and emotion – this is also something that our customers notice and appreciate.

Is customer proximity a reason for Helvetia’s success as a transport insurer?
We score highly with our tailor-made solutions for small, medium-sized and large customers and with the time we take for them. I myself spend 50 per cent of my time with customers and business partners. Ultimately, our success is based on relationships, trust and professional services.
So you are customer-centric, flexible, simple and innovative?
The customer can always reach us and gets feedback quickly. We have competent employees, rapid decision-making and quickly bring all those responsible together – that’s impressive. It also shows that we have the passion to find a solution for customer concerns. In order to be simple, you need expertise, diligence and creativity. My employees are encouraged to make decisions and are allowed to make mistakes.

What type of goods do you insure, and what kind would you rather not?
We insure almost everything, but leave oil well alone for environmental reasons and

Pascal Barbato’s perfect travel tune

Kizomba
African music
weapons for ethical reasons. We selectively insure so-called ‘soft commodities’ such as coffee, wheat, cotton etc., because they are susceptible to damage. In the case of goods at risk of theft – such as mobile phones and expensive electronics – the security must be right. How and whether we insure something also depends on the destination. Mexico or Brazil, for example, are high-risk countries in terms of the risk of theft.

**What challenges do transport insurers face?**

There are several: for example, giant ships measuring 400 metres in length, loaded with up to 20,000 containers that cannot be salvaged in an emergency. Or enormous accumulations of wealth in ports paired with climate change and natural disasters, which can lead to high losses in one fell swoop. But political decisions such as Brexit, punitive tariffs or new sanctions against countries that influence world trade and underwriting are also important for us.

**Looking ahead...**

Digitisation is causing quite a stir in our industry: self-propelled ships, goods tracking, drone transport, Cargo sous terrain, etc. – the technologies are there, but it is important to use them correctly. Helvetia is at the forefront: we have just launched a claims app and various online insurance products. We developed an online solution for a major freight forwarder enabling him to register his transport worldwide in just a few clicks. Blockchain technology is also very promising, but requires all parties to be on board – here too, we are working on a pilot project with a major customer.

**In what direction do you want to continue developing?**

We are and wish to remain Switzerland’s largest transport insurer. Thanks to our carrier in Liechtenstein, we are opening up the EU to our Swiss customers and can also offer international solutions via our network. We want to make greater use of the Group’s strength. Together with our European subsidiaries and international hubs in Singapore and Miami, we are a major player in transport.

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**Adventure on three wheels**

Tuk-Tuk, Bangkok, Thailand

One way to explore Bangkok is to sit in the back of a colourful tuk-tuk. Despite their small size, tuk-tuks can reach speeds of up to 100 km/h. The drivers are also known for their skill on bumpy roads and through chaotic traffic, which makes the ride a real adventure.

Number of passengers: Three
Price: 1 to 2.50 euros

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**Pascal Barbato** learned the transport business from the bottom up: he joined Helvetia 30 years ago as a clerk, became an underwriter, team leader, sales manager and department manager. He then developed the transport business first in Europe and then internationally. In addition to his dream job, he dances kizomba, sings karaoke and is involved in a charity project in Kenya.
The big fish in the small pond.

Helvetia France operates its business from the port of Le Havre – until a few years ago only in the niche transport market. But who is satisfied with a small slice of the cake when they could have a big one? CEO Vincent Letac on new products, corporate culture and how change is addictive.

Vincent Letac, do you consider life without change boring?
I do indeed. For us, change is the order of the day. Helvetia bought Groupama Transport in 2012. That’s how I ended up joining Helvetia. Between 2013 and 2015 it was time to ‘merge’: the employees, the portfolio, IT, even the entire organisation and culture. Managing all that in three years was quite an achievement.

Was Helvetia France able to maintain its good position in the market?
With our good performance and above-average technical results, we remain the number two in the transport business – a niche that only accounts for two per cent of the insurance market. I always say: we are a big fish in a small pond. Our customers are mainly small and medium-sized enterprises. Here, we build on our excellent service standards and our reputation. The close relationships between Helvetia, brokers and policyholders are possible thanks to our customer-oriented organisation.

How are you organised?
Just over 300 employees work in France at our headquarters in Le Havre, in our regional offices in Lille, Paris, Lyon, Marseille, Colmar, Le Havre, Bordeaux, Nantes and Toulouse. In addition, we are represented by one person each in La Réunion, New Caledonia and Dakar – the latter for development in West Africa. Since 2018, we have also employed three people in London.

And you advise your clients from the regional offices?
Exactly. The regional offices are staffed by underwriters, clerks and claims specialists. The goal is to make 80 per cent of decisions locally, which sets us apart from our competitors. We do not have any Helvetia agents and work with around 4000 brokers and agents from other companies. In France, agents are allowed to work for other insurers in addition to their actual employer.

In other words, ideal conditions for expanding the product range?
In 2016, we started diversifying our portfolio with art insurance. Builder’s risk insurance for companies was added in 2017 and machinery breakdown insurance in 2018. In 2019, we added property insurance for companies and in two years liability insurance for trucks will follow.

How are these changes affecting your organisation?
These are major changes which, on the one hand, our partners are supporting due to their positive experiences with us in the transport business. On the other hand, we owe the success to the competence and motivation of
Vincent Letac, lives with his family in Le Havre, worked for Groupama Transport in France, Hong Kong and London. He joined Helvetia in 2012 following the sale of Groupama and has been CEO since July 2013. Helvetia France’s headquarters moved from Paris to Le Havre in 2017. In his spare time Vincent likes to play golf.

our employees. They do not regard this as a cultural loss, but as a strengthening of Helvetia. In 2019, a third of our funds will be invested in recruiting and developing new specialists – we already have 50 people involved in IT, underwriting and claims processing.

What are the challenges in the coming years?
The biggest two are digitalisation and climate change. Cyclones Irma and Maria caused losses of 105 million euros for one of our competitors. This explains why insurers are withdrawing from these regions. We are developing a tracking system for ships that we insure as a countermeasure. This allows us to see where the ships are and to measure a cluster risk when a cyclone is expected in the Caribbean. This technology allows us to make risk analysis more accurate.

How do you hedge against major risks?
We reinsure large risks – for example we work with GAREAT for damage caused by assassinations and/or terrorism or with the GAREX pool for war risks at sea. Our largest loss was caused by a fire during repairs on a large Dutch fishing trawler – this cost us USD 15 million. Currently, the most expensive work of art is insured at over USD 200 million.
Transporting numbers in a radically different way.

IFRS 17: it doesn’t sound like a cool summer event, more like a lot of hard work. And it is, too. But the “mega-project”, as CFO Paul Norton calls it, is vital for Helvetia’s financial development. Here is an overview.

Paul Norton, how would you explain IFRS 17 to someone who knows nothing about it?

IFRS 17 is a new international accounting standard that radically changes accounting and reporting for insurance companies. It aims to increase transparency and make the business with our peers more comparable. This primarily helps investors, but it also helps the Group Management Board and the Board of Directors in managing the company. The change is radical because it attempts to reflect the long-term nature of the insurance business in accounting, which before only covered one year. IFRS 17 promises a multi-year view: for example, in the case of a life insurance policy, an attempt will be made to calculate the value of the policy over its term (about 30 years), to include this in the accounts and to adjust them as soon as new insights emerge.

Who is involved in this project at Helvetia?

It mainly concerns the Finance, Actuary and IT departments. But the specialist departments are also involved. They will have to align their business and adapt their systems accordingly. It is not just our colleagues in Switzerland who are working on this project, but the whole Group.

Paul Norton: “The idea of transparency is challenging, but it will help us to successfully continue our business and remain competitive in the capital markets.”
What will actually change for Helvetia?
We will manage and assess our business differently: it will be done much more on an economic basis. This will ultimately affect almost all areas, and especially the life business.

Our aim with IFRS 17 is to better reflect the ‘business reality’ in our accounts – is this possible or is the whole thing too complex?
All listed companies worldwide will implement this change – with the exception of the USA, because they have their own accounting system. The idea of transparency is challenging, but I’m convinced it will help us to successfully continue our business and remain competitive in the capital markets.

Who is set to benefit from it? Only investors? Customers?
Investors will certainly benefit from it. As this change will also have a positive impact on our international image, it also has an effect on our employees and customers.

So, the aim is to publish the first financial report in accordance with IFRS 17 from 1 January 2022. Are we on track with this?
This is a mega-project and the schedule is extremely tight. With some topics, we’re on schedule – with others, less so. The IT side of things is very complex. We will partly work with data that we did not need until now, and are using the data in a completely different way. This requires new systems and large adaptations to the existing systems. The industry must be able to integrate the new requirements into its existing IT infrastructure. As a listed company, we must have this in place by 1 January 2022. To achieve this, we are pooling our strengths and providing the necessary resources – in the knowledge that this will advance Helvetia as a company. Our entire team is working on it very intensively and with great commitment, for which I am very grateful.

Philipp Gmür:
“As an internationally active insurance group, IFRS 17 is essential for Helvetia and its further development – it is therefore a key focus of the Group Management Board and Board of Directors. Helvetia’s capital market capability remains an important element in our success story, and IFRS 17 will make a contribution to this! I support Paul Norton and his team and try to motivate everyone involved to do their best. We continue to wish you a lot of success!”
“1858. I couldn’t even have asked my grandfather what it was like when Helvetia concluded the first transport insurance policy”, laughs Raymond Piot, Head Transport Insurance Switzerland. “Both transport and the flow of information were more cumbersome then, as well as more insecure and more adventurous than nowadays.”

Roots in the St. Gallen textile industry

In Switzerland, the textile and machine industries were particularly strong. German, French and English companies had been offering insurance solutions since 1850. Swiss companies, however, did not want to keep paying premiums to foreign companies forever. Helvetia was the first company in Switzerland to offer transport insurance. Then, as now, it was important to the company that goods were well insured during transport.

“Today we insure almost all goods. The textile and fashion industry is still one of our most important customers, from the cotton trade through to the boutique”, explains Raymond Piot. “These days, of course, we’re insuring for worldwide journeys by road, train, plane and ocean-going ship. Other goods are insured for transport by bike courier, drone, etc. We also insure transport-related stopovers, exhibitions and storage.”
“Transport is becoming safer all the time. But if something does happen these days, it’s really expensive.”

Raymond Piot:
On the ground across the world

In 1862, Helvetia opened its first foreign branches, in Hamburg and Bremen. The textile industry is an example of how production has shifted from Switzerland to the Asian markets. Helvetia now serves the Asian market from Singapore and Malaysia. “Whether a Swiss textile entrepreneur is transporting his clothes to Tokyo, or a textile company from Osaka is exporting clothes to Switzerland, the risks and needs are similar”, emphasises Raymond Piot. Helvetia has entered the South American market too, from its base in Miami. Liechtenstein is an important base from where to actively participate in the EU market. Every market has its own distinctive features. In France, for example, Helvetia specialises in fishing and watercraft and also offers special solutions for liability in transport and traffic. Other national companies use these competences.
Digital and automatic
Changes in consumer behaviour, online commerce and just-in-time delivery are generating an ever-increasing volume of transport nowadays. This has a knock-on effect on logistics, road traffic and waste disposal. A seamless integration with information technology has evolved: logistics processes are mapped electronically into business processes, from the logistics provider through to the end customer. Routes, cargo loads and transport methods are thus optimised. New providers are also coming onto the market – for example the association Cargo sous terrain (The Underground Cargo Association – see also article on page 44), which will offer automated transport of goods via an underground tunnel system. Existing logistics providers merge, or unite on sharing platforms. Track&Trace, driverless transport, autonomous vehicles, drones, warehouse management and platooning – the so-called driverless slipstreaming on motorways: the automation and digital opportunities are endless. This optimises logistics, whilst simultaneously relieving the burden on the environment, and presents transport insurers with new challenges, both small and large.

The same as it was back at the start...
“As in 1858, transport is risky. These days, most transport methods and routes are safer than back then, but if something happens, it can be very costly due to the growing size of the means of transport and storage”, explains Raymond Piot.
Lost overboard – anything can happen from A to B.

Containers lost on the high seas, rotting rice or a ship broken in two: shipwrecks and other transportation damage are all in a day’s work for Pascal Müller, Head of Damages for Transport and Art Insurance at Helvetia. We reveal the everyday puzzles of a damages specialist.

270 containers floating in the North Sea
In January 2019, on a sea route from Antwerp to Hamburg, a storm struck MSC Zoe, one of the world’s biggest container ships. More than 270 containers were torn from the ship. To put the extent of the damage into perspective: one container holds goods averaging a value of 100,000 Swiss francs. Apply that to the amount of cargo stranded in this case and you get a damages total in the double-digit millions. Helvetia did not have to get too heavily involved here. The cause of the damage was clear from the outset, so didn’t need lengthy clarification as it often does when goods are damaged in transit.

80,000 Swiss francs blown on the Reeperbahn
In 2002, the Reeperbahn case made headlines: “Mike”, an employee of a cash transportation company, was given the task of taking 10.6 million Swiss francs to the National Bank in Zurich. His companion was a new, inexperienced employee. “Mike” saw an opportunity to make a new life for himself and disappear abroad with the money. With help from two accomplices, he made a run for it. Before taking off, he threw a bag containing 400,000 francs over the balcony to his ex-wife and fled to Hamburg, where he blew 80,000 francs on the Reeperbahn. It was this not inconsiderable sum that attracted attention and ultimately led to “Mike’s” arrest. Helvetia was involved in the case as the cash transportation company’s insurer.
Artworks on the seabed

There’s one case Pascal Müller remembers like it was yesterday. It is 20 years since Swissair flight 111 crashed off the coast of Nova Scotia, killing 229 people. Those on board included a client of Helvetia, who was an independent entrepreneur. After the crash, Helvetia received a notification of claims from his company: the client had been carrying two artworks worth around 300,000 Swiss francs – in his hand luggage. Proof was hard to obtain. Fortunately the client had left a message on his hauler’s answerphone shortly before the flight saying that he was carrying two valuable works of art: one Syrian bronze sculpture and one ceramic dish from the 13th century. This was proof enough for Helvetia to cover the damages. Recourse against Swissair, however, meant proving that the items were actually on board. Weeks later, specialists salvaged the tattered works of art from the seabed. Pascal Müller still keeps part of one as a reminder of this very particular case.

Pascal Müller

has been working in transport insurance for 25 years. Human failure is the most frequent cause of damage, he believes. Steering a fully-laden freight ship the size of three football pitches is even more difficult than flying a plane, he says. The varied work and the contact with so many different people are what motivate him and his seven team members day after day. After all, he considers himself a transport damage buff.

Pascal Müller’s perfect travel tune

My Love Is Your Love

Whitney Houston

The most curious means of transport in the world

O sole mio

Gondola, Venice, Italy

A gondola is a wooden boat that is about 11 metres long and weighs 600 kg. A few hundred years ago, around 10,000 gondolas were the main means of transport for the inhabitants of Venice. Today there are still 500 gondolas on the canals of the lagoon city, but the passengers are mainly tourists.

Number of passengers: Up to six
Price: 40 minutes costs 80–100 euros
Harald von Seydlitz is the man you need to go to if something goes wrong during transport. As an average adjuster at “Reck & Co.”, he investigates the causes of damage and estimates the extent and costs. He still enjoys dealing with all manner of people and goods and mastering tricky problems and investigating, even after 32 years in the transport damage industry.

Text Eleonora Scardanzan Photos Daniel Bossart

20th May 2019

5.00 a.m. – Nature doesn’t need an alarm clock: every day at five o’clock in the morning, tomcat Carlo tells Harald von Seydlitz with a loud meow to get up and feed him. He then treats himself to a cup of tea, before setting off for the office.

6.15 a.m. – For him, the early bird really does catch the worm: “I love being in the office this early. Because early in the morning is the best time for me to write reports as nobody bothers me,” he says with a grin. He also uses this quiet time of day to deal with files or devote himself to other complex tasks that require concentration.

9.00 a.m. – In the office the telephones have started ringing and the in-boxes are filling up: insurance companies that have received transport damage reports use the expertise of “Reck & Co.”. Harald von Seydlitz discusses the enquiries with his colleague and they decide who takes care of what. “Expertise differs, and we therefore always try to send the most suitable expert,” he explains.
09.00 a.m.

Harald von Seydlitz began his career at sea in 1976. In 1983, he obtained his ship master’s certificate and subsequently transported a wide variety of goods across the world’s oceans. In 1987, he went ashore and spent five years as a cargo surveyor in Bremen, before switching to “Reck & Co.”. In 2011, the current Senior Average Adjuster and partner in “Reck & Co.” arrived in Basel for the opening of a new branch. The 62-year-old lives in Bad Bellingen, Germany, together with his wife Sabine and tomcat Carlo.

10.00 a.m.

Off to Basel Port for a goods inspection
12.00 noon
“An extended lunch break is important to me and opens my mind.”
Harald von Seydlitz, average adjuster
10.00 a.m. – The average adjuster is called to the port of Basel for a goods inspection: a consignment of steel sheet coils is to be inspected for damage before being loaded onto a ship bound for Rotterdam. He meticulously checks whether the coils are dented or whether they show any traces of chain damage from the crane. “Especially the edges are very sensitive and can quickly be damaged,” Harald von Seydlitz explains. Today, there is no sign of any previous damage. The coils can be taken over from the inland barge without any reservations.

12.00 noon – He’s gradually starting to feel hungry. He leaves the office to have a bite to eat at the “Borromeo”*. Today he is alone, but he sometimes also dines with customers or colleagues. “An extended lunch break is important to me. It allows me to clear my head and return to work in the afternoon refreshed,” explains Harald von Seydlitz.

1.30 p.m. – Back at the office, he now has to prepare the next damage surveys. This is a very time-consuming task: an average adjuster often has to chase after documents such as the consignment note or a commercial invoice over the phone. “It is particularly difficult to obtain information that speaks against a party that is potentially responsible for the damage,” explains the average adjuster.

4.00 p.m. – The telephone has started to ring less often and Harald von Seydlitz has been on the go for over ten hours. He therefore likes to use this time of the day until finishing work for tasks that don’t require too much mental effort: he checks documents and lists, updates tables and, if he is still sufficiently focused, occasionally also writes reports.

5.30 p.m. – Knocking-off time: in warm or at least dry weather, he likes to go for a spin on his motorbike. Afterwards, he and his wife Sabine meet friends for a cosy dinner.

10.30 p.m. – Before turning in, Harald von Seydlitz watches the news. Another part of his evening ritual involves sorting work documents and preparing his clothes for the next morning: “I like to have everything prepared before going to bed in order to be able to start the next day stress-free.”

*A belongs to the OVERALL foundation

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**A magnetic attraction**

Maglev train, Shanghai, China

It’s the fastest train in the world: the Maglev train in Shanghai covers a distance of 30 km in exactly seven minutes and 18 seconds, reaching a dizzying speed of up to 430 km/h. This is made possible by the underlying technology: the train is driven, guided and braked by magnetic forces in the track.

Number of passengers: 440
Price: between 4.80 and 6 euros
Making waves in Asia and Latin America.

Helvetia has been selling speciality insurance in Asia and Latin America for over 10 years. Viva spoke to Marine & Art Leaders Lay-Hui Lim in Singapore and Leonardo Morales in Miami about what it means to work for a Swiss company overseas.

Lay-Hui Lim, how long has Helvetia been in Asia?
Our Singapore office opened in January 2014. Before that, Helvetia operated from Kuala Lumpur. With clients located in such diverse places as Malaysia, Korea, China, Thailand and other Asian countries, we deal with a lot of different dynamics and cultures.

What do Singapore and Switzerland have in common?
Singapore is cosmopolitan and modern. It’s very safe and easy to get around. We have six million people from many different ethnicities and cultures living in a small space – yet it’s peaceful, green and everything works. Like the Swiss, we’re structured and efficient. Switzerland is more advanced in terms of work/life balance, though. You start work early, but shut down your computers while there’s still daylight.

What does Helvetia do in Asia?
As a reinsurer, we cover marine cargo and fine art. Within marine, we write hull as incidental business and offer composite solutions for marine cargo. Most of our business is sourced though core international brokers. For other countries, the business comes from local brokers. Helvetia is still relatively small here and we’re competing with many big Asian brands that are more visible and more competitive. Still, within the last few years, we’ve succeeded in establishing ourselves as a niche boutique insurer with a strong heritage.

Are there any challenges in working for a foreign company?
I see mostly advantages. Thanks to our links to Europe, we benefit from the extra cultural exposure, speciality expertise and experience sharing. Being able to observe different ways of handling claims and dealing with broker dynamics is enriching. Besides, the collaboration between the head office in Switzerland and our offices in Asia works extraordinarily well.
Leonardo Morales, tell me about your clients.
Our clients operate in a region of 600 million people and 20 million square kilometres, from Mexico all the way to Argentina. I began developing the marine business for Helvetia in Miami in 2015. Due to the region’s size, I’m out of town around 60 days every year. As is common in multicultural Miami, most of our employees are from elsewhere. I’m from Colombia and my colleagues are from Venezuela, Ecuador, Dominican Republic, Peru, the US and Switzerland.

Why are you in Miami?
Miami is like an extension of Latin America that’s situated within the US infrastructure and regulatory system. That makes Miami an important and reputable hub – not just for the insurance industry. Personally, I think Miami is one of the best cities to live in. Here, my family has access to better education, health and safety than in many other countries.

What kind of insurance products do you sell?
Our LATAM portfolio consists of primarily cargo policies. For example, Project Cargo covers the machinery needed to build new hydroelectric, thermoelectric or solar parks, etc. It even includes business interruptions due to accidents or damage occurring during transport. Another complex product, Stock Throughput (STP), combines traditional cargo plus stock coverage. Nowadays Helvetia is sought after by many brokers to quote for important accounts in the region. Building our name in the Latin market has been a nice challenge.

Is “Swissness” important for your business?
Due to recent market changes, triggered by climate events such as storms, some insurance companies pulled back from Latin America. Many accounts have been turned down in several markets. Brokers (our main clients) and insurance companies have started looking for new providers and, nowadays, are turning to well known, financially strong partners like Helvetia to build lasting business relationships.
The donkey was domesticated around 4,000 BC and was one of the first means of transport. It’s a popular pack animal, because it can go a long time without water or food and has a head for heights. The donkey has a flaw, though: it cannot cross running water and needs a bridge to do so. Hence the term “Eselsbrücke” (the German term for a mnemonic, which literally means “donkey bridge”).

Donkey’s years

The dream of flying is as old as humankind, but it wasn’t until 1783 that the Montgolfier brothers made it a reality with the hot-air balloon. However, before the first people “lifted off”, they tested balloons using chickens, goats and ducks. Back then, there was still uncertainty as to whether people could survive at such altitudes.

A bum steer

The carriage already existed as a touring car during the Roman age as early as 2 AD. Surprisingly, however, it disappeared and was only revived in Hungary in the 15th century. But travelling by carriage was not really comfortable. Even Wolfgang Amadeus Mozart is said to have complained about the hard seats. He preferred to walk.

The wheel keeps turning

The wheel is known as the world’s most important invention. Nevertheless, it is not known when and how it turned for the first time. In some civilisations, such as the Maya, archaeologists have discovered rolling vehicles, but only in mini editions such as children’s toys. In transportation, it appeared in Europe and Mesopotamia for the first time around 4000 BC.

Not just hot air

Milestones in transport.
Today’s “safety bicycle” was invented in 1885. Did you know that scientists used to warn people about “bicycle face”? It was feared that the airstream could deform one’s face. However, risky or not, the bicycle has always enjoyed great popularity and remains the most widely used vehicle in the world.

In 1886, Gottlieb Daimler installed an engine in a carriage and laid the foundation for the four-wheeled car. The first accident only occurred after five years. Amazing when you compare this with today’s high accident rate. But improvement is in sight: according to a study, self-driving cars would prevent 90 percent of fatal accidents.

17 December 1903: the Wright brothers manage to build an aeroplane and carry out a persistently successful, controlled motor flight. Flying has become the second safest means of transport. Only lifts are safer – although it is impossible to travel to the Caribbean with them.

In 2012 the rover “Curiosity” landed on Mars, from where it sent the first evidence of the existence of water. On its first anniversary on Mars, Curiosity sang “Happy Birthday” to itself. An impressive performance considering that its computer is four times less powerful than that of an iPhone 4S.
Precious freight.

They transport clothes from the biggest fashion houses in Italy, luxury watches and once even a pallet of gold bars: the Bianchi Group in Novazzano specialises in the transport and storage of valuable items.

Text Isabella Awad Photos Jorma Müller

After the Second World War, the Bianchi Group began to specialise in the transport of Swiss luxury watches to Italy. Over the years, this led to the company establishing itself as a transporter of valuable items. “A tailor-made service for every request,” is how Fiorenzo Girola, Director General of Swiss companies of the Bianchi Group, explains their recipe for success. Bianchi is set to celebrate its 100th anniversary in a couple of years. The approximately 300 employees in Switzerland and Italy generate annual sales of 65 million euros.

Independent haulage contractor

Bianchi’s customers are accustomed to service. Many call at short notice with goods that are ready for collection. “The maximum lead time is one to two days,” explains Fiorenzo Girola. Flexibility is essential for the industry and requires original solutions. In addition to its own drivers, Bianchi employs more than 100 independent lorry drivers – known as autisti padroncini – who drive only for the company. Today he
Fiorenzo Girola, Director General of Swiss companies of the Bianchi Group, knows the Novazzano site like the back of his hand – even though it measures 4,800 m². Of this, 1,800 m² is used exclusively for haute couture warehousing.
may need one driver, the day after tomorrow, 15; this is an organisation that optimises costs and workforce. One positive side effect is that many customers and drivers know each other, and this creates trust…

...all the way from A to B
Bianchi uses not only lorries for transport, it also makes use of sea freight and aeroplanes. The latter fly mostly from Milan Malpensa airport. Using what it calls “groupage”, the company coordinates orders from different customers to various locations, which optimises transport.

Jewellery and high fashion
Bianchi temporarily stores dresses from large haute couture houses in Italy: “In high season, we store goods worth several million francs,” explains Fiorenzo Girola. Bianchi is also in the right place geographically: some big fashion labels produce in Ticino. If one wants to do business with such customers, one needs to offer adequate security structures. For example, Bianchi uses armoured vehicles for transporting watches and jewellery. Helvetia consultant Alessandro Pavone has only praise for his customer, since it has incurred almost no losses.

Modern logistics centre in Como
Over the last 20 years, Bianchi has grown strongly in Lombardy and opened several warehouses in the Como region, where it is now the market leader. Como offers various advantages: expansion in the booming Italian market, proximity to Italian customers, access to Europe, optimisation of taxes and customs duties and lower rents than in Switzerland. Many customers store their goods externally and benefit from the efficient logistics of specialists like Bianchi.

Burglary and theft are futile
“One claim in particular illustrates how perfectly our safety system works,” says Fiorenzo Girola. A few years ago, Bianchi received an order to ship gold bars. The customer reported that it was missing one bar. After checking the entire process, all videos and GPS tracking, those in charge reconstructed what had happened: an employee in Switzerland had slipped a gold bar from a truck into his sports bag – before it was even handed over at the airport. After only a few hours, the bar was recovered and the employee was called to account. Fiorenzo Girola smiles: “People have to tried to break into our building in Novazzano many times. But there is so much security: should anyone actually manage it, the police would already be waiting for them at the door. It might be possible to get in. But getting out? Forget it!”
It’s the most wonderful feeling in the world: boarding a plane and letting yourself be transported to a land of adventure. When you feel your heart flutter as you take off and break through the cloud cover, opportunities seem endless.

One May morning in 2017, I didn’t get on the Zurich tram, headed for the office. Instead, I was at a North Vietnamese station, on the night train to the paddy fields of Sa Pa. Everything about the journey intoxicated me: the people, colours, noise, impressions, smells, life and, yes, homesickness. Back in Hanoi, overflowing buses, colourful tuk-tuks and motorcycle taxi-rides at breakneck speeds followed.

Later, on a sabbatical, the Paris Metro took me from the Champs-Élysées to the steps of Montmartre and from the entrance to the catacombs on Place Denfert-Rochereau to the Champ de Mars, where the Eiffel Tower kisses the sky.

This year I sat, looking dreamily out of the window, on a yellow Lisbon tram. On a mild March evening, the tram nestled so close to the colourfully-panelled walls of the city’s houses, that you could pick flowers from the residents’ window boxes as you passed.

The best, however, is our own public transport – when you have struggled out of the airport, exhausted, and just want to get home to bed as quickly as possible. When you’ve come back from abroad, and the punctual departure of the train reminds you of what you were looking for, when you went away, so that you could come back again.

Text Ann-Sophie Keller Photo Andrea Monica Hug

Ann-Sophie Keller is an author and a journalist. She lives in Zurich.
Eastern Switzerland’s fifth season.

What defines a good event organiser? Do we still need trade fairs in the digital age? Helvetia client OLMA Messen St. Gallen organises fairs and events in the region surrounding its base in eastern Switzerland, and is addressing precisely these questions.

Text Philomena Koch Photos Anna-Tina Eberhard, Michael Huwiler
Adi Stuber, has been Deputy Director of OLMA Messen St. Gallen since 1998. Adi Stuber in front of the architect’s model for the OLMA-Neuland project.
The first OLMA, the Swiss Fair for Agriculture and Food, was organised by the city of St. Gallen in 1943 with the aim of stimulating the economy: impoverished by the war, the region’s farmers sold their produce in tents. These days, OLMA is much more than just a fruit and veg market: the tents have been replaced by halls and the range on show includes goods as diverse as coffee machines, artisanal products and even luxury waterbeds. Nevertheless, its Swiss traditions like “Säulirennä” pig races and “Brotwurst” sausage are still one of the main reasons why OLMA, eastern Switzerland’s “fifth season”, is one of the most visited fairs in the country.

An event organiser’s recipe for success
A successful event organiser always walks a fine line: “On the one hand you have to move with the times by continually developing and offering new attractions”, explains Adi Stuber, Deputy Director of OLMA Messen St. Gallen. Hence, the halls have most recently hosted gaming events. On the other hand, he says, it is just as important to enable traditions to thrive. The employees at OLMA Messen are clearly using “the right ingredients in the right quantities”, because the company is doing better than ever.

Highs and lows
As in all companies, there have been more difficult times: in October 2000, shortly after OLMA, the tasting hall known as “d’Hallä 7” burnt to the ground – the biggest loss in the company’s history thus far. “That was tough, because the hall affected was one of the most popular meeting points at the fair”, says Adi Stuber. Throughout this time, Helvetia supported the company as a dependable partner, and Adi Stuber has very positive memories of the collaboration. The fire brought an abrupt end to visitors gathering “am füfi is sibni” – at five in hall seven, as they always had done. The hall was never reconstructed, and since 2001 tastings have been held in halls four and five.

Fairs like OLMA are almost considered a kind of folk festival in eastern Switzerland, attracting more than 700,000 visitors from near and far.
An unforgettable experience
The trade fair industry in Switzerland is currently grappling with falling visitor and sales figures. In the age of online shopping, it seems, trade fairs are shifting ever more to the background or disappearing entirely. Adi Stuber believes digitalisation also presents an opportunity, however: “In the digital age it is becoming ever more important for people to maintain a balance. With trade fairs and events, personal encounters and the overall experience are the main focus.” Stuber is convinced that no digital platform can replace the valuable “live communication” that comes from personal encounters between manufacturers and customers.

New territory for OLMA
The company is demonstrating its continued focus on personal encounters with its current construction project OLMA-Neuland, meaning “OLMA new territory”. The current hall one is to be replaced by a bigger building, which will provide for parallel uses and offer more space for major events such as sports competitions or concerts. The new event hall will increasingly draw national and international events to St. Gallen, and OLMA Messen hopes this will take it one step closer to its goal of becoming the biggest trade fair organiser in Switzerland. The OLMA-Neuland project was given the green light by St. Gallen’s population in a vote in 2018. It will take some time, however, before the new hall is completed, and in the meantime Adi Stuber is looking forward to the next OLMA, when he and many others will once again gather: “am füfi is füfi” or “at five in hall five”.

The suspension railway is part of the public transport system in the German city of Wuppertal. Since 1901, it has been transporting more than 80,000 passengers a day over its 13-kilometre route. However, the ride is not for the faint hearted: for more than ten kilometres of the route, the cable cars hover twelve metres above the River Wupper.

| Number of passengers: 45 |
| Price: 6.80 euros |

It is important to maintain visitors’ values and traditions, like the “Säulirennä” [pig racing] for example, which is a big crowd puller for both young and old every year.
A cello on the road.

Founded in 1805, the Luzerner Sinfonieorchester is the oldest symphony orchestra in Switzerland; it is also the orchestra in residence at the renowned Lucerne Culture and Congress Centre (KKL). Its approximately 70 musicians play concerts at home and abroad. Their instruments always go with them. How? CFO Bernadette Rüttimann and stage manager Christoph Schenker know all about it.

Text Isabella Awad Photos Fabian Hugo

Bernadette Rüttimann laughs: since she has been working for the Luzerner Sinfonieorchester, she has stopped playing herself – it’s a little bit frustrating, she says. However, this enables her to enjoy listening to her colleagues playing all the more.

Both on and off-stage
The Luzerner Sinfonieorchester has around 90 members. These include more than 70 musicians, stage management and office staff. In addition, there are also 200 temporary musicians plus 100 self-employed people. Bernadette Rüttimann has been in charge of finances for seven years: she is responsible for controlling, contracts, taxes, foreign exchange, cash management, wage payments, social security and so on. Christoph Schenker is stage manager. Together with his colleague, he is responsible for ensuring that everything on stage is in the right place at the right time, to ensure that rehearsals and concerts can begin on time. This includes stage plans, transport, a lot of technical and practical stuff. Only once in his career was a soloist still in the shower instead of being on stage, he recalls.

For you and for me
The programme of the only professional orchestra in Central Switzerland is varied: the KKL is their concert hall, but they also perform music series, lunch concerts and – in smaller formations – chamber music at the Lucerne Theatre. Individual musicians perform in the KKL’s Seebär at ‘Blind Dates’. “We also organise special offers for children, young people
and people with special needs such as the visually impaired or dementia patients. And anyone who might not want to visit KKL can visit our music float,” says Christoph Schenker. Tickets for symphony concerts start at 25 Swiss francs!

**Lucerne and much further afield**
However, the Lucerne-based orchestra is in demand all over the world. They sometimes travel to Germany to do a private concert organised by an entrepreneur, or to South Korea or Russia for a festival. The orchestra’s artistic director, Numa Bischof Ullmann, maintains contacts around the globe and not only wants to take the orchestra to new places geographically but also musically. Two years ago, the staff of a festival in Chicago were absolutely delighted to work with the Luzerner Sinfonieorchester. As the most renowned ensembles play there, Christoph Schenker felt particularly flattered by this. And that the concert hall in the KKL is comparable to that in Paris… It seems to be highlight after highlight for the orchestra. Therefore, they’re both convinced that the new rehearsal rooms, which are currently under construction, will further boost the orchestra’s creativity and quality.

**Each instrument has its own flight case**
Transporting instruments from A to B is a fact of the orchestra’s everyday life. Within Lucerne, only large instruments such as percussion and double basses are transported; the rest are taken by the musicians themselves. The piano...
They are proud to work for the oldest symphony orchestra in Switzerland: Stage manager Christoph Schenker and CFO Bernadette Rüttimann.
Dog sledges have a long tradition in polar regions of the world: they provide transport, compete in races or are simply used for moving around. In Norway, a hotel also offers the first “Husky Taxi Transfer”: travellers are transported from the airport, across Norway’s beautiful winter landscapes, directly to the hotel in 45 minutes.

**Number of passengers:** Two  
**Price:** 350 euros

The most curious means of transport in the world

**Airport shuttle with an arctic feel**

“Husky taxi”, Bjørnevatn, Norway

Dog sledges have a long tradition in polar regions of the world: they provide transport, compete in races or are simply used for moving around. In Norway, a hotel also offers the first “Husky Taxi Transfer”: travellers are transported from the airport, across Norway’s beautiful winter landscapes, directly to the hotel in 45 minutes.

**Number of passengers:** Two  
**Price:** 350 euros

Safely packed in a flight case, each of the instruments begins its journey.
The journey of a smartphone.

Every day, valuable goods are transported worldwide in national and international freight traffic. Every journey involves various risks for the goods owner, freight forwarder and carrier. Here is an example of what can happen along the transport chain and what insurance coverage Helvetia Transport offers.

Helvetia products

- **Goods owner**: goods insurance covers loss and damage of the goods during transport, costs incurred and any consequential damage caused by delays in delivery.
- **Freight forwarder**: freight forwarder’s liability insurance protects the freight forwarder from third-party liability claims (e.g. from the goods owner, recourse claims or claims from customs authorities).
- **Carrier**: carrier’s liability insurance protects the carrier from third-party liability claims (e.g. from the goods owner or recourse claims).
If transported by air, the goods could be destroyed in the event of a crash. If transported by sea, the goods could be damaged by a storm or even lost overboard. If the cargo is transported overland by rail, there is a risk that it could be stolen overnight at the marshalling yard.

The goods transported arrive in the respective country: During unloading, the load falls from the forklift and is damaged as a result.

Arrival

The goods are damaged because the means of transport is involved in an accident on the way to the warehouse or the load is insufficiently secured.

Main transport: air, sea or land

General interim storage

Depending on the warehouse location and infrastructure, the goods could be damaged by climatic influences, for example.

On-carriage/subsequent transport

This is only a possible example and does not claim to be exhaustive. Detailed information on transport insurance can be found on Helvetia’s website: www.helvetia.ch/transport-insurance.

Buyer

A water pipe in the warehouse of the buyer is defective and damages the cargo of smartphones delivered.
Transport systems in big cities are reaching their limits: this is evident from traffic density, air pollution and noise emissions. The question of the “future of mobility” is also becoming more pressing. The company Volocopter has a promising answer to that question, with its vision of an emission-free air taxi.

An everyday scenario for people living in big cities: time is tight, traffic is heavy, and the likelihood of being on time for an appointment appears minute. How about ordering a drone flight via an app, to meet you at the next flight taxi stand, and fly you to your destination, avoiding all the traffic jams? This idea may sound like a futuristic dream, but the German company Volocopter wants to make just such a vision reality.
How does a Volocopter work?

The Volocopter’s 18 propellers are powered by high-performance batteries, which make the drone very quiet. Modern assistance systems and microprocessors provide stability and control; height, balance and landings can be controlled easily via a joystick. In the longer term, a totally autonomous drone is planned. The Volocopter can reach a maximum speed of 100km/h and one battery charge is sufficient for a flight time of about 27 minutes.

Alexander Zosel, Co-founder, Volocopter GmbH, was always ahead of his time: in 1981 he built the first skateboarding half-pipe in Germany, where he also met Volocopter Co-founder, Stefan Wolf. In 1999 he founded the country’s first DJ school, and while studying civil engineering, he invented a special-effects fog machine for show and theatre stages. The serial entrepreneur has always been fascinated by flying and was instantly enthusiastic about the idea of developing a drone as a means of transport. As Chief Innovation Advisor at Volocopter, he brings an innovative energy to the company.
A start-up in the fast lane
It all began in 2010 with a toy drone that Stefan Wolf, Chief Software Advisor at Volocopter, gave to his son. Fascinated by the fact that it was driven entirely by electronics, and not mechanically, he wondered “Could I scale this so that people could fly in it?” Asked – done: together with like-minded physicist Thomas Senke, he began to work on the calculations. Later, Stefan Wolf called his childhood friend and serial entrepreneur, Alexander Zosel, who was then working as a flight instructor. 2011 marked the start of the “test-flight of the Yogaball”. The video of this flight went viral very quickly, and since 2017, numerous companies, including Helvetia, have begun to invest in the newly-founded start-up. The first drone prototype lifted off successfully in 2013; two years later, the Volocopter proved that it can fly under even the toughest climatic conditions.

Into the third dimension
“We followed our dream of using the Volocopter as a taxi from the start,” says Alexander Zosel. The dream was based on the desire to make flying possible for everyone. A “ride” in the air shouldn’t cost more than its street counterpart. The idea is certainly bang on trend: the need for mobility is greater than ever, yet it can only lead to more traffic jams and congestion, more noise and pollution. The UN forecasts that by 2050 around 70% of the world’s population will live in cities, which underscores the urgent need for new mobility concepts. The Volocopter will take transport into the third dimension, which would reduce inner-city traffic congestion. This extrapolates to about 10,000 people per day being transported per taxi station. “And it would be quieter, faster and safer than conventional methods of transport,” adds Alexander Zosel.

First commercial route, 2021
The mission is clear: flying taxis must conquer the megacities of the world. The Volocopter works. That’s been proven. Now the focus is on developing the eco-system. This includes the Volo hubs – taxi stations between which the drones fly back and forth, in point-to-point connections. At the Volo hub, batteries are charged, or automatically replaced, by robots. The greatest stumbling block is currently the law: “Because there have been no electrically-powered commercial aircrafts up to now, basic laws need to be created first, to provide authorisation,” explains Alexander Zosel. He is confident however: the company has been having talks with the Dubai and Singapore authorities for some time, with more still to come. There are plans afoot to open the first commercial route by 2021. So it’s only a matter of time before Volocopters are seen flying across all the skylines of the world.
Going down is on the up.

The digital complete logistics system, Cargo sous terrain (CST), will connect Switzerland’s key hubs from 2030. CST takes the strain off the road and railway networks, reduces environmental impact and ensures the prompt delivery of goods for everyone. Flexible and just in time – the way consumers like it. That’s the vision.

“Cargo sous terrain is a complete logistics system for the flexible transportation of smaller quantities of goods. Tunnels will connect production and logistics locations with urban centres, while above ground CST will distribute the transported goods in environmentally friendly vehicles, thus helping to reduce traffic and noise pollution,” explains Patrik Aellig, the project’s Head of Communication. The goal is to cut the number of trucks on Swiss roads by 40 percent. In towns and cities, meanwhile, there will be 30 percent fewer delivery vehicles and 50 percent less noise than there is today.

The first subsection connects Härkingen-Niederbipp with Zurich and is around 70 kilometres long. Along this stretch there are ten “hubs”, from which local distribution can take place above ground. CST is suitable for both delivery and collection (e.g. of waste or material for recycling), and is set to be developed gradually to encompass further important logistics and distribution centres in Switzerland. By 2050 the total network will amount to 500 kilometres of routes between Lake Constance and Lake Geneva, with offshoots reaching Basel, Luzern and Thun.

Network: From Lake Geneva to Lake Constance.

Cargo sous terrain AG
Umbrella organisation in which all the major stakeholders are involved. Numerous Swiss companies from the transport, logistics, retail, telecommunications and energy sectors are involved in the implementation of CST as investors, shareholders and project partners and are contributing actively to the solution concept. Meanwhile, an intense technical exchange is being maintained with the authorities at federal and cantonal level. www.cst.ch

Patrik Aellig, Head of Communication, Cargo sous terrain
How much will it cost?
The total costs for the construction of the first subsection from Härkingen-Niederbipp to Zurich, including software and hubs, plus underground and overground vehicles (for the city logistics), are estimated at three billion Swiss francs. Yet this won’t be coming from the taxpayer – it’s actually a private commercial initiative. The idea took shape back in 2010 with Migros and Manor, who supplied start-up financing for the basic technical concept. Now 50 different companies have been brought on board as shareholders, with Helvetia represented by Raymond Piot on the Board of Directors.

There is little opposition, since environmental groups appreciate the ecological advantages. One hundred percent of the power for operation of the system will come from renewable energies – partly from solar panels directly at the hubs. CO₂ savings per transported ton are expected to be up to 80 percent – even just the first section will save 40,000 tons of CO₂ every year. CST is complementary to the rail network. It represents competition primarily for road transport, since 90 percent of the goods that will in future be transported underground would otherwise be moved by road.

What are the next steps?
For the construction and operation of this largely underground intercantonal goods transportation system, new legislation is required at federal level. The legislative process by public consultation is currently underway, with a parliamentary resolution likely to come in 2021. In the meantime, more and more Swiss companies are becoming shareholders, leading Patrik Aellig to conclude: “The enormous interest reflects CST’s potential as a digital logistics system that can make a positive impact for the future of our country and its quality of life.”

Highway Star
Deep Purple
Cheap flights, yes or no?

One way

Flying is wonderful and the world is at our feet. Aviation has made the dream come true that every destination is available to everyone: it is comfortable, saves time and is above all cheap. After all, you only live once and want to enjoy life. Nevertheless, for weeks people have been taking to the streets, demanding an active and ambitious climate policy. How does that fit in with the way we all shape our lives? Does this ultimately mean giving up “discovering the world” – not going travelling – if you’re committed to protecting the climate? Actually very few people are deciding to give it up. You often hear justifications like: “I don’t fly very often” and “I’m very environmentally-friendly in other ways”. Often people with troubled consciences are hoping that their cognitive dissonance will be resolved technically by aircrafts that burn less kerosene, or powered by electricity. Or they might voluntarily offset their flight emissions; at least that’s a welcome trend. Unfortunately, only one per cent of all flights worldwide are carbon neutral. If CO₂ emissions from air traffic are to decrease, it will only be possible through pricing, as well as technical advances with regard to consumption. Since 1944, flights have been exempt from tax on kerosene, and no VAT is payable. Such false incentives can no longer be justified. Moreover, aviation must shoulder the external costs of its environmental damage and pass on part of it to passengers.

Climate compensation

Helvetia contributes to climate protection through climate-conscious actions in day-to-day business and targeted measures to increase energy efficiency. For all unavoidable CO₂ emissions, we make compensatory contributions and invest in certified climate protection projects that also have social, economic and ecological benefits. In so doing, we are contributing towards achieving the United Nations Sustainable Development Goals. Find out more at helvetia.ch/environment.

Kristine Schulze has been working for Helvetia Insurance since 2012 and is responsible for setting up and managing Corporate Responsibility.

Text: Kristine Schulze
Photo: Barbara Jung
or another Travelling, experiencing the feeling of freedom, getting to know foreign cultures, being inspired and gathering unforgettable experiences, are powerful arguments in favour of travel. It has never been easier for my generation to discover the world. Thanks to cheap flights, even less well-off people, like students, don’t have to miss out on holidays in beautiful destinations; they can even jet to Majorca for a few francs, in a sparsely-equipped EasyJet plane. Comfort and convenience are not important to us – the main thing is that the price is right and that we get from A to B quickly. We have never been as networked as we are today, so it’s easy to travel by plane on short and spontaneous city breaks, and maintain friendships across borders. Anyone who uses ecological arguments while also pushing for such cheap flights has got to be more consistent. From this perspective, even giving up comparatively big “climate killers”, such as driving, or eating meat, is necessary. In other areas, as much, if not more, can be done for the environment.

Text Lionel Bertsch Photo Anna-Tina Eberhard

The Spanish city of Mijas offers probably the most ecological taxi service in the world: the donkey taxi. Originally, workers used the animals to get home. They came across tourists who, for a fee, had their picture taken on the donkey. A lucrative business, which soon expanded: today 60 burros carry tourists on their backs through the Andalusian city.

Number of passengers: 1
Price: 10 euros

The most curious means of transport in the world
The golden ass The Burro Taxi, Mijas, Spain

Lionel Bertsch began his career with Helvetia in 2018, as a working student in Investor Relations, whilst also studying at the University of St. Gallen. He now works in Underwriting/Front Office.
Greetings from Zalando.

Helvetia Insurance was founded back in 1858. At that time, it was the first company in Switzerland to offer insurance against the dangers of land, river and ocean transport. National Suisse, founded in 1883 as “Neuer Schweizerischer Lloyd”, also has its roots in transport insurance. As long ago as the century before last, far-sighted merchants recognised the business opportunities that opened up with international and, today, global trade. This was accompanied by the development in individual mobility.

Meanwhile the (too) cheap worldwide transport of goods and the possibility of flying (too) cheaply around the world influence our everyday life. We eat lamb from New Zealand and beef from South America, tomatoes from Morocco and strawberries from Spain. We drink wine from California and mineral water from France. We surf the waves in Hawaii and trek through the Andes in South America. As much as global trade brings prosperity, mobility expands our horizon and brings joy; there is a flipside to this golden coin, however.

Swiss Post, just a few years older than Helvetia, has also been affected by this development. Not so long ago, the postman put postcards from distant lands through peoples’ letterboxes. That made me happy. Today, these same greetings reach us via WhatsApp or SMS. The postman still rings the doorbell today though. But these days he delivers loads of Zalando packages to the house ... that’s annoying! Best regards, Philipp Gmür

Questions, ideas, opinions: redaktion.viva@helvetia.ch
My name is Carmen Corona Nacarino. I've been working as a clerk in the HR department at Helvetia Insurance since 2011. I had the good fortune to be born in Seville. So I invite you to get to know this city: Seville will continue to surprise you, thanks to its people, sunshine, art, atmosphere, music, dance, Feria and streets. This is a little piece of Seville, my Seville: your Seville.

Seville Cathedral is the world’s largest gothic cathedral and the third largest place of worship after St Peter’s Basilica in the Vatican in Rome, and Saint Paul’s in London. In 1987 it was declared a World Heritage Site by UNESCO.

How could it be otherwise: Sevilla means Feria. A city where Sevillians, beautiful women in flamenco dresses, and anyone who wants to spend a few hours dancing, singing and having fun can come to the fairgrounds, drink a glass of sherry with lemonade, and twirl to the sound of the Sevillanas.

Opposite the Helvetia building stands the Torre del Oro, which means golden tower in English. With an 800-year history, it is one of the city’s most beautiful and characteristic sites, rising elegantly and grandly into the skies from the banks of the Guadalquivir. It’s hard to take your eyes off of it, as you walk along the river bank.
living.
Quality of life on track.

helvetia.com/viva

The next issue will be published in winter 2019

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