

Multinational Programs

Generali,
Your Loyal Insurance Partner. Since 1831.

generali.com





Multinational Programs

Over the past two decades, the market has experienced an increasing wave of globalization that has changed how companies do business. Companies that are already working abroad - or planning to - have to face multiple challenges as regards the management of a multinational environment, as well as the complexity of numerous local laws and regulatory requirements. Expanding abroad is an opportunity as it boosts growth, though it also increases the need to take on related challenges.

A GLOBAL INSURER FOR GLOBAL NEEDS

Generali is by your side in providing support and solutions, starting from the identification of your needs, in shaping the Multinational Program and in offering the assistance you may need after becoming our client.

We were founded as a multinational company: from our inception in 1831, we've continued to expand beyond our original geographical area in order to provide a broad range of classes of insurance. With such a long history and experience gained in the field, in 2013 Generali established the Global Corporate & Commercial (GC&C) division, a business unit that harnesses the Generali Group's skills and competences in order to provide a full range of property, casualty and specialty lines of protection to corporate and commercial clients and their brokers worldwide.

GC&C draws on a worldwide network of over 1,000 professionals in order to offer a seamless approach towards global risks, and deliver what matters to clients. With a client-centric approach, GC&C provides a comprehensive array of insurance solutions for medium and large corporate risks.

Focus on clients' needs



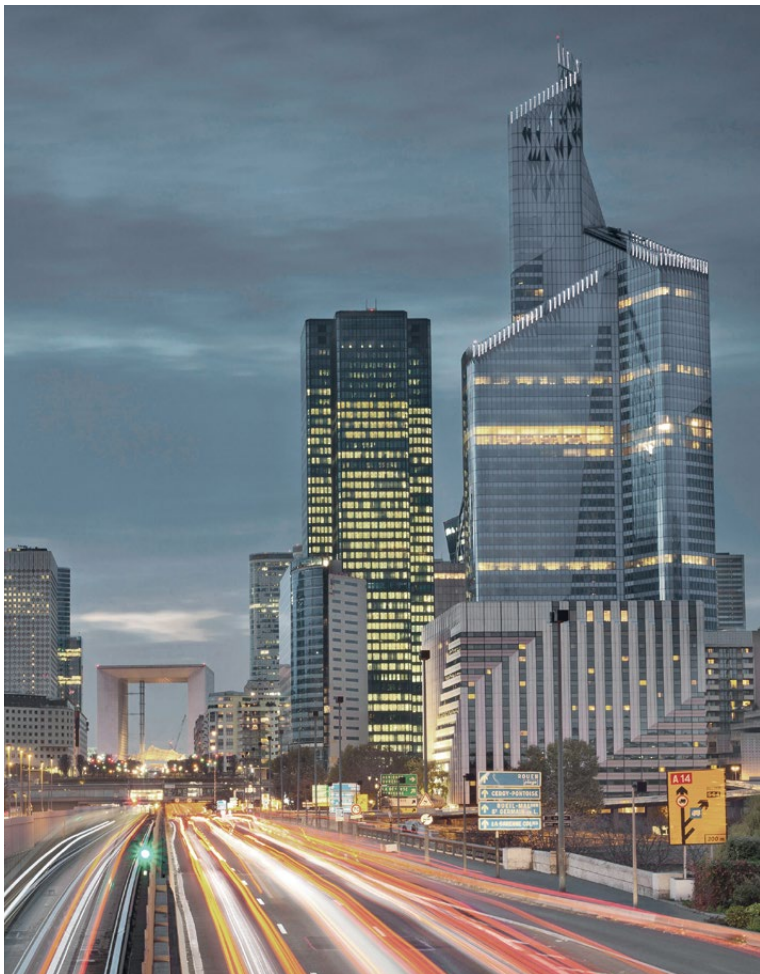
Global Insurer by nature



Focus on the Multinational Market



Extensive Worldwide Network



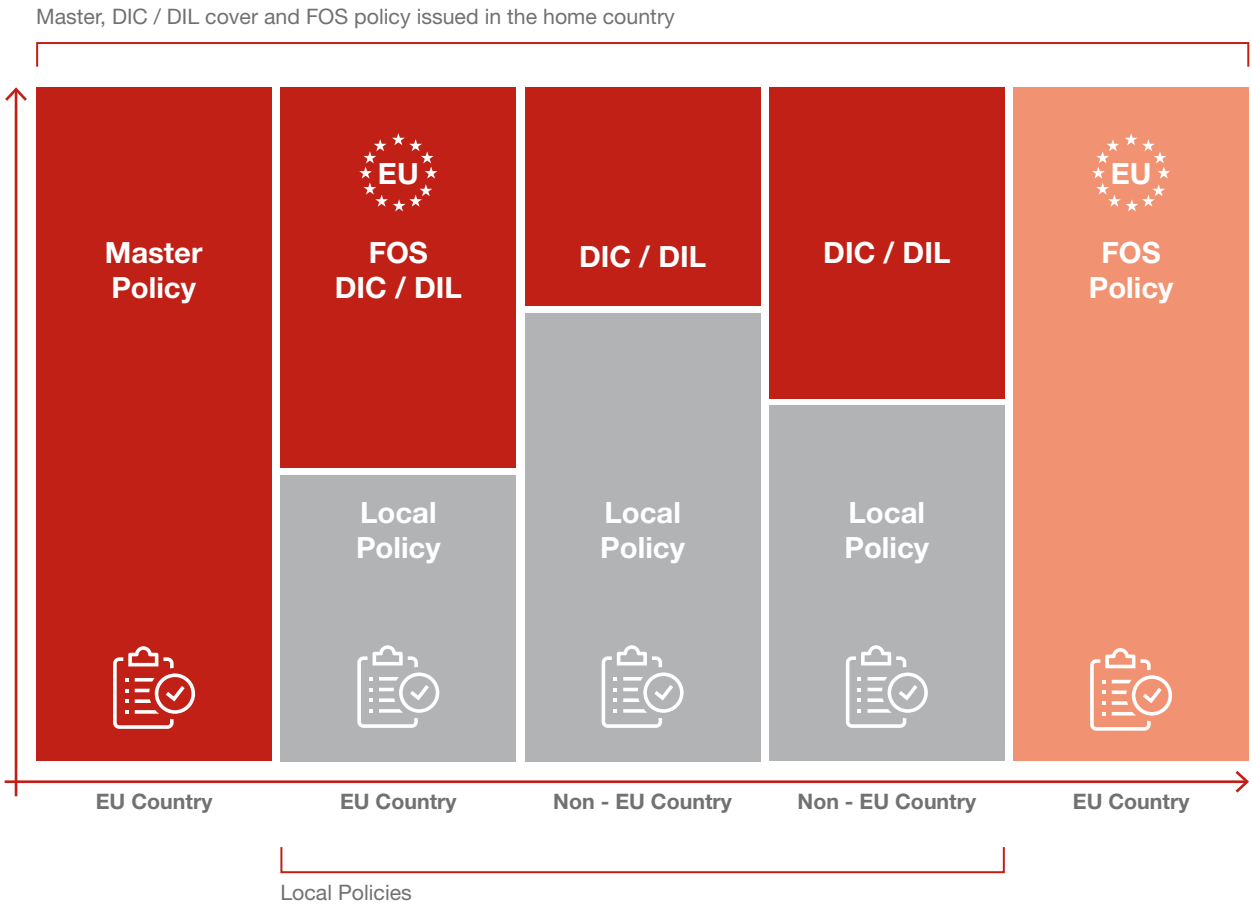
Covering our clients’ worldwide interests

BUILDING MULTINATIONAL PROGRAMS

Many elements must be taken into consideration in order to face new risks: exposure and coverage needs, local law requirements, local tax management and local claims management are obvious examples.

The Multinational Program is the right answer to cover an expanding company’s risks abroad. At Generali GC&C, the Multinational Program offers

a solution handled at a central location and in a coordinated fashion, providing coverage of the client’s insurable interests located in more than one country. Through the combination of a master policy issued in the client’s home country along with a combination of multiple local policies and other insurance solutions, we are able to provide coverage wherever the client needs it.



DIC / DIL: Difference in Conditions / Difference in Limits
FOS: Freedom of Service

OUR MULTINATIONAL PROGRAMS KEY STRENGTHS

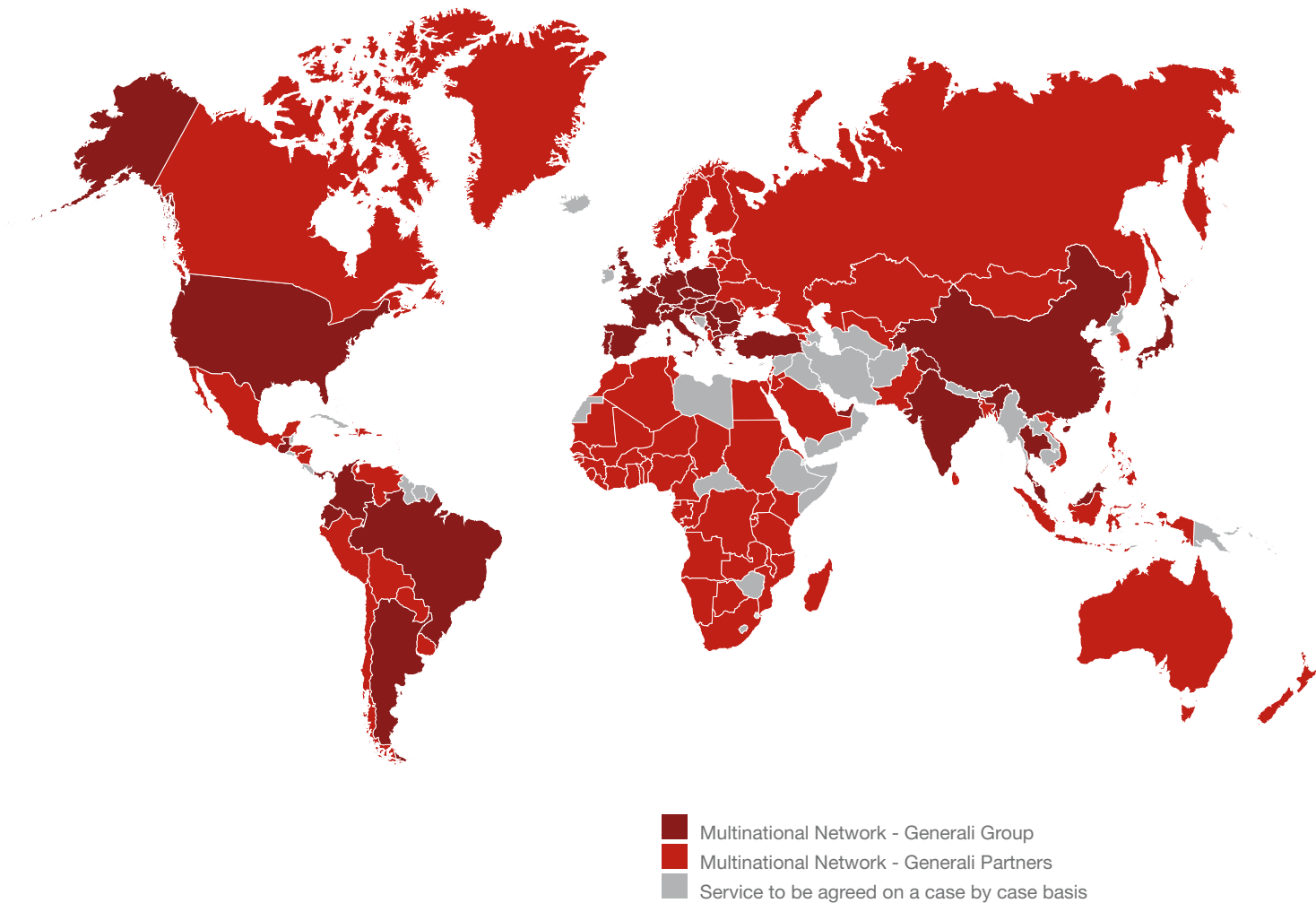
- **Extensive Global Network** in over 140 countries;
 - **Dedicated underwriters, operations and claims professionals** with more than 30 years of experience;
 - **A Central Team** fully dedicated to supporting Generali group companies and network partners
- in the management of Multinational Programs;
 - **A Service Manager** responsible for overall program delivery;
 - **A global tool** to manage the Multinational Program, available to all Generali group companies and network partners.



Multinational Programs Network

Through a Multinational Program, we deliver a global strategy that gives the client the peace of mind of a centrally-managed solution. This approach addresses the needs of the client’s headquarters and local subsidiaries at the same time. Within our network, our global tool allows for effective communication and efficient management of the whole life cycle of the Multinational Program.

We can serve our clients through our network in more than 140 countries. We own 40 group companies and have had longstanding relationships with our partners in place for decades.



How we serve our Client

GLOBAL TOOL

Generali has developed a proprietary web-based IT platform, designed to manage the entire life-cycle of Multinational Programs.

Both group companies and network partners can count on this tool in order to provide our clients a best-in-class service. The tool serves a dual function that allows us to:

Manage the Service: it ensures and supports the execution of the whole issuance process of local policies, offering monitoring and reporting capabilities that allow us to provide the excellent service that we are committed to.

Manage the Portfolio: this ensures that all of the information regarding Multinational Programs is unified and stored in a common platform that is queryable and available to underwriting, claims, re-insurance and accounting departments.

CLAIMS HANDLING

Claims service is key when choosing an insurer for Multinational Programs. We provide a local claims service along with dedicated teams and service level agreements. All of their related aspects are tailored to the client’s requirements, contributing to an integrated pre-loss to post-loss process.

DRIVING PRINCIPLES TO BUILDING A MULTINATIONAL PROGRAM

Client services: we listen to the client’s needs and find the best solution, together.



Compliance-proof solutions: peace of mind is a driving principle, embedded in every solution that we offer to our clients.



Local UW & claims service: we have UW & Claims experts with knowledge of the local business and market.



Operational excellence: we have a team dedicated to providing best-in-class service and put agreed upon solutions into place.



PERSONNEL

Our team of professionals is fully equipped to assist our clients throughout every stage of Multinational Programs. Our underwriters, operations specialists and claims handlers are trained and prepared to manage every situation that our clients may face. We have appointed a **service manager** who is responsible for overall program delivery, in terms of issuance, monitoring and reporting. Every group company and network partner can count on a central team that is fully dedicated to the Multinational Program and network management in order to meet the client's needs.

ADDITIONAL SERVICES

Generali GC&C's offering for corporate and commercial clients includes value-added and integrated services and solutions by means of selected professional providers:

Loss Prevention: GC&C's loss prevention team provides technical consultancy on potential risks emerging from our clients' specific business activities, in order to avoid and minimize any negative economic consequences to their business.

Crisis Management: in order to manage a crisis effectively, Generali GC&C offers an innovative, tailor-made service that brings an in-depth understanding of client's risks, prevention and strategy together in order to respond quickly and effectively in the event of a crisis. Generali GC&C will meet the client before the event occurs in order to understand its needs and offer the best solutions to meet them.

Captive Fronting: if the client owns a captive, Generali GC&C provides support on local policy issuance and claims handling, premium collection and transfer of payment.



Multinational Programs at 360°

Generali offers a holistic approach for multinational clients, leveraging the **Global Business Lines** platform, comprised of 3 units:

- **Global Corporate & Commercial (GC&C)**
- **Generali Employee Benefits (GEB)**
- **Europ Assistance (EA)**

GEB completes the GC&C offering with a market leading solution that covers employee benefits needs. Our clients can also rely on Europ Assistance for global assistance and support services.

Thanks to our “**Generali. Three Solutions, One Partner**” approach, we are able to serve our clients with a full range of solutions both in the insurance and services areas.





1000+

Dedicated
Professionals

8

Main Offices in Milan, London,
Madrid, Paris, Prague, New York,
Sao Paolo and Hong Kong

400+

Multinational
Programs
managed

100+

Risk Control Engineers
worldwide

140+

Countries with
Network Coverage



contact.gcc@generali.com



GC&C aims to play a leading role in the multinational business arena by providing first class service to medium and large clients and leverage Generali's global reach.

GC&C delivers a comprehensive and seamless insurance offering through an extensive global network in more than 140 countries. The focus on compliance, service and efficiency puts the client's needs first when providing insurance. GC&C's services can meet any risk management need and include captive fronting, loss prevention, claims management services and capital optimization. It has reinforced its loyalty by building long-term relationships with clients, helping them grow into strong, multinational market players.



Multinational Programs and Network Management

Antonio Vianello

Head of Multinational Programs and Network Management
Mail: antonio.vianello@generali.com
Phone: 0039 3666846741

Antonio Di Marzo

Multinational Programs and Network Management
Mail: antonio.dimarzo@generali.com
Phone: 0039 3386995956

Laura Unali

Multinational Programs and Network Management
Mail: laura.unali@generali.com
Phone: 0039 3666593498

Multinational Programs contact for Italy

Luca Fiori

Mail: luca.fiori@generali.com
Phone: 0039 3357061117

Multinational Programs contact for Spain

José Maria Conde-Salazar Ollero

Mail: josemaria.condesalazar@generali.com
Phone: 0034 608977998

Multinational Programs contact for UK

James Cole

Mail: james.cole@generali.co.uk
Phone: 0044 (0)7525 631394

Multinational Programs contacts for France

Arnaud Leboucher

Mail: arnaud.leboucher@generali.com
Phone: 0033 613651775

Cécile Tardieu

Mail: cecile.tardieu@generali.com
Phone: 0033 634288530

Multinational Programs contact for Asia

Tricia Koh

Mail: Tricia.koh@generaliasia.com
Phone: 00852 52707383

Multinational Programs contact for USA

Warren Berey

Mail: Warren_Berey@generaliusa.com
Phone: 001 212 602 7709

Tequila Wright

Mail: tequila_wright@generaliusa.com
Phone: 001 212 602 7685

Multinational Programs contact for Latin America

Bernardo Pinho

Mail: Bernardo.Pinho@Generali.com
Phone: 0055 (11) 99380-3050

Multinational Programs contact for CEE

Ferenc Sinkò

Mail: Ferenc.Sinko@generali.com
Phone: 0036 209566693

Multinational Programs contact for Germany

Markus Schulze

Mail: markus.schulze@generali.com
Phone: 0049 8951211524