

Global Corporate & Commercial

# Risk Engineering & Loss Prevention

**We speak your language**



# What's keeping you awake at night?

It's a question we ask our clients every day...

Is your company's coverage right for your particular risk profile? Are you equipped to tackle problems and unforeseen events that can impair your business?



Cultural differences and procedures



Business interruption



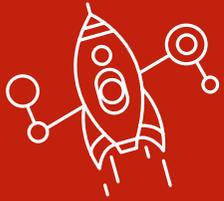
Extreme weather events



Employee personal injury



Fire



New technologies



Personal accidents



Product liabilities



Geopolitical change



Product recall

**We're here to help.**

Our risk managers and engineers are trained to identify gaps in your risk profile and find the best, most financially feasible way to bridge them. We'll work side-by-side with you, helping protect your interests and making sure you have what you need to overcome an unexpected loss or business interruption in your complex and continuous business development.

We'll work together to make sure you're equipped to excel in an increasingly competitive environment.

**Your world is full of risks and pitfalls.**

**Make Generali your bridge**

**to safer business.**

# At Generali, your challenges are our business

Every business has to grapple with risk. Some are easy to see – for example personal injuries on the factory floor or potential flooding in a low-lying facility. But not all risk is straightforward.

Our job is to explore the risks embedded in your business, including hidden or difficult-to-identify threats or preexisting issues. We look beyond immediate, local problems and normal operating conditions to give you a comprehensive and global view of risks to your business development and continuity.

Multiple factors can influence the challenges you face. When a company has been active for many years, increasing globalization and cultural differences can create significant gaps between local coverage and compliance with international standards. Our risk managers and engineers specialize in identifying those gaps. We're experts at locating potential problems and providing you with the right, relevant solutions.

We **SPEAK**  
your  
language

We speak your language and partner with your company, using our global experience, local knowledge and sector insights to promote your company's interests. Our contingent capital and insurance solutions are as original, seamless and flexible as your business requires, and we aspire to add value far beyond resolving your most relevant risk management needs.





**ADDING VALUE**  
beyond the policy

Loss prevention is essential because it correctly influences risk exposure and cost-effectiveness in your insurance coverage. At heart, loss prevention is a partnership: the more effective it is, the greater the benefits for both client and insurer in terms of costs and savings over time. It's a win-win game between client and insurance company. How? It's simple. Loss prevention extends well beyond your policy because it helps limit financial and operational losses outside your coverage, maintaining your company's competitiveness and protecting your reputational risk. We offer risk analysis and loss prevention expertise in a number of different areas, as well as effective risk management solutions tailored to your specific business segment. We'll give you physical and organizational recommendations, based on our onsite survey and desktop risk assessments, all consolidated and prioritized in a Loss Prevention Report that serves as a sort of operational guide for your business. Furthermore, loss prevention is designed to make a valuable contribution to projects, procedural reviews and equipment testing. As an added value, we can also provide integrated loss prevention services and solutions through selected professional providers, further supporting your business needs with pre-damage services like business impact analysis, disaster recovery plans and business continuity plans.

**HELPING** your  
business succeed

You know that an interruption in your company's ongoing, complex business processes would be unthinkable. We know how to rethink the unthinkable. We'll partner with you, creating effective crisis management solutions for economic or managerial disruptions. With a global team of over 100 risk engineers located in more than 30 countries, we can leverage a network and accumulated knowledge that lets us to focus holistically on your business, identifying the consequences of credible loss scenarios, recommending appropriate mitigation where possible, finding ways to make sure you stay operational even during a crisis. We handle your worries so that you're free to innovate, produce and sell your goods all over the globe.

**AGILE, FLEXIBLE**  
and **ADAPTABLE**

When you join us, you're joining an experienced risk engineering community. Our clients are a key part of our LP Network, and we bend over backwards to support them with effective, flexible risk management solutions that protect clients like you from man-made or Nat Cat disasters. Benchmarking within your industry or among your peers is an important part of risk analysis and improvement, and we support it through appropriate rating tools and guidelines based on risk exposure and vulnerability. This gives our risk engineers greater consistency and allows our underwriters to make informed decisions, adapting solutions to your specific needs.

**Don't worry, we speak your language. We'll spend time getting to know you, understanding the challenges and hazards you face.**

# Insurance tailored to your needs

## LOSS PREVENTION VALUE PROPOSITION

**Insurance and Loss prevention are complementary.** Just as insurance protects a client's business from the impact of present and future risks, so loss prevention curtails these risks and the losses they can generate.

Our clients understand the value that Generali Global Corporate & Commercial brings to the table through its loss prevention service. That's why they've made Generali their loyal insurance partner since 1831. Equipped with expertise in a wide array of industries and corporate risks, our risk engineers are fully dedicated to our clients, helping them solve potential risks and avoid or minimize financial impact on their business or properties. Our risk engineers work closely with underwriters, claims experts and client relationship managers to offer integrated solutions tailored to our clients' needs.

## 100+ RISK ENGINEERS IN 30+ COUNTRIES

We are organized into a worldwide network, spread throughout specific geographical areas that report to a central team. Our risk engineers have gained extensive corporate and commercial risk knowledge, further supplemented by specialized partners and consultants who address our clients' most sophisticated needs. Every year our professionals assess and visit more than 5,000 facilities, implementing on-site surveys and desktop assessments for our clients and brokers in every country in the world. We provide risk evaluation and physical, organizational and technical recommendations based on our risk inspections, surveys or desktop assessments. We consolidate and prioritize recommendations in our GC&C Loss Prevention Report – a highly regarded risk management tool that serves as an operational guide for our clients, helping them avoid and/or reduce their most relevant risks, including those that are hidden or underestimated. The final result? We help our clients better protect their businesses.

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## PRODUCT OFFERING

### Loss Prevention & Multinational Programs Network

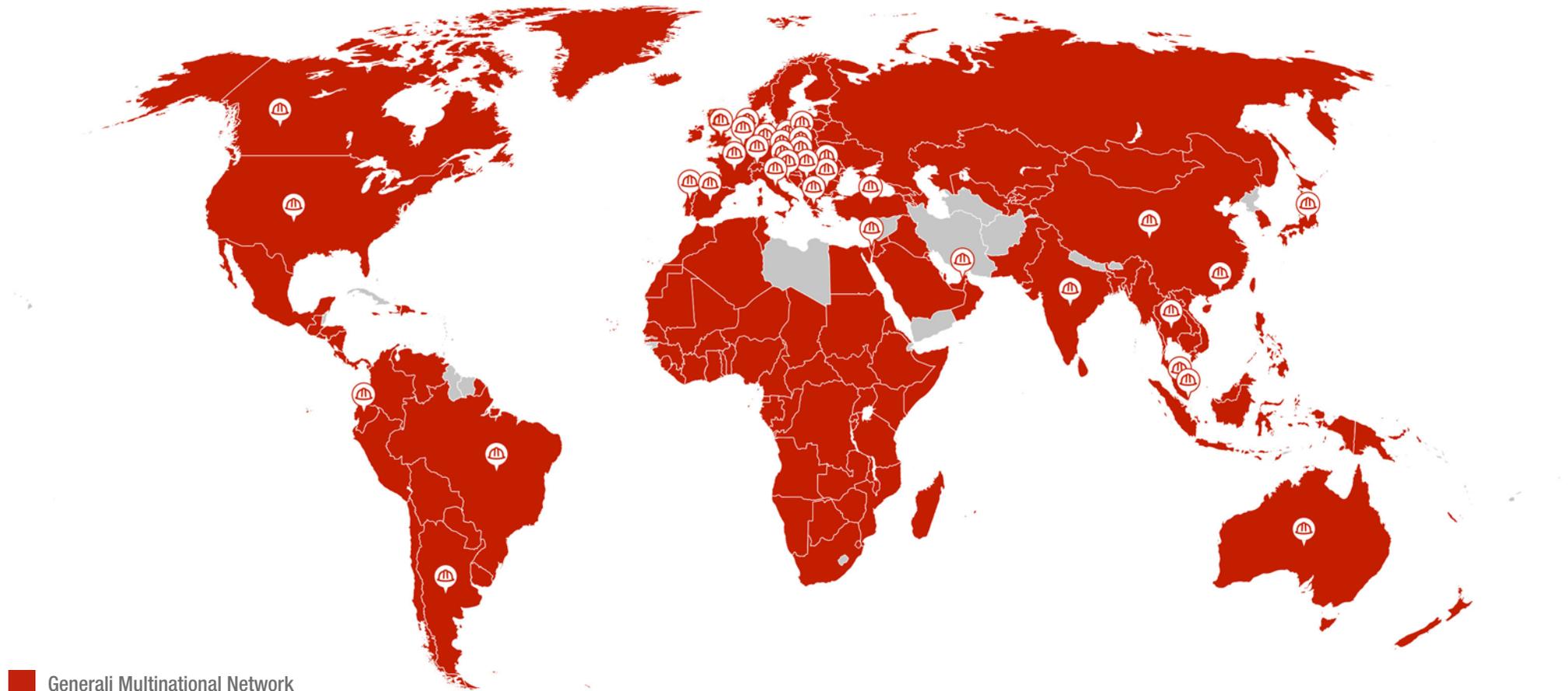
Our risk engineers draw on considerable international experience to identify and recommend risk mitigation plans to our corporate partners and help them effectively implement these plans. We can boast extensive experience servicing international risk portfolios across many different sectors, including manufacturing, construction and transportation. This experience allows us to adopt a highly flexible approach, developing individually tailored solutions designed to respond to our clients' specific needs, and appointing an individual risk engineer to each client. This engineer works together with the client's company in an approach that reflects Generali's culture of reliability and flexibility. Our risk engineers are at once professional and personal with our clients, acting as enablers in the loss prevention process across several kinds of risk. Our services comply with the highest international standards and rely on advanced in-house management tools for the deepest corporate risk analysis and evaluation.

The Generali Global Corporate & Commercial Risk Engineering & Loss Prevention Network is a key component of Generali's integrated insurance offering, complementing and reinforcing the insurance solutions we provide in:

- Property
- Engineering and Construction
- General and Employer's Liability
- Product Liability and Recall
- Marine and Transport

# Insurance tailored to your needs

## Loss Prevention and Multinational Programs Network



We can support you directly on through our trusted partners.



## SERVICES AND SOLUTIONS

Generali Global Corporate & Commercial offers value-added integrated loss prevention services and solutions, including through selected professional providers, to meet the needs of our corporate and commercial clients:

### **Loss Prevention Account Program Service:**

Dedicated account risk engineers support our clients, eliminating or reducing their risk exposure over time through a systematic, customized loss prevention approach.

### **Loss Prevention Multinational Network Service:**

A global loss prevention network service that provides prompt responses and operational support in assessing multinational risks.

### **Risk Analysis & Loss Prevention Advanced Services:**

A set of advanced risk management services that can provide pre-damage services, business impact analyses, disaster recovery plans and business continuity plans to our clients.

### **Sum Insured Appraisal Service:**

An independent economic appraisal of a client's main assets, avoiding potential underestimations in the policy and possible indemnification reductions in case of loss, as well as speeding up claims settlement procedures.

# Insurance tailored to your needs



## SERVICES AND SOLUTIONS

### 24/7 Claims Emergency & Decontamination Service:

In the event of a major property claim, decontamination and restoration experts manage loss emergencies in order to reduce operational and financial impacts, and get the client company's production back up to speed as quickly as possible.

### Loss Prevention Technical Advising CAR/EAR Service:

Appropriate identification and measurement of the risks linked to a specific CAR/EAR Project and its execution over time.

### Loss Control & Reconstruction Program Service:

Our risk engineers provide clients with highly technical support, enabling them to better understand the possible consequences of a claim. Loss Prevention Reconstruction Programs help reduce future loss probability and risk exposure.

### Crisis Management Service:

Working together with our claims experts, risk engineers help prepare clients to face a major crisis before it occurs, and provide a range of customized solutions to help manage one properly in the event it actually happens.

### Loss Prevention Corporate Security Service:

Industry security management and assessment of the client's organization.



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