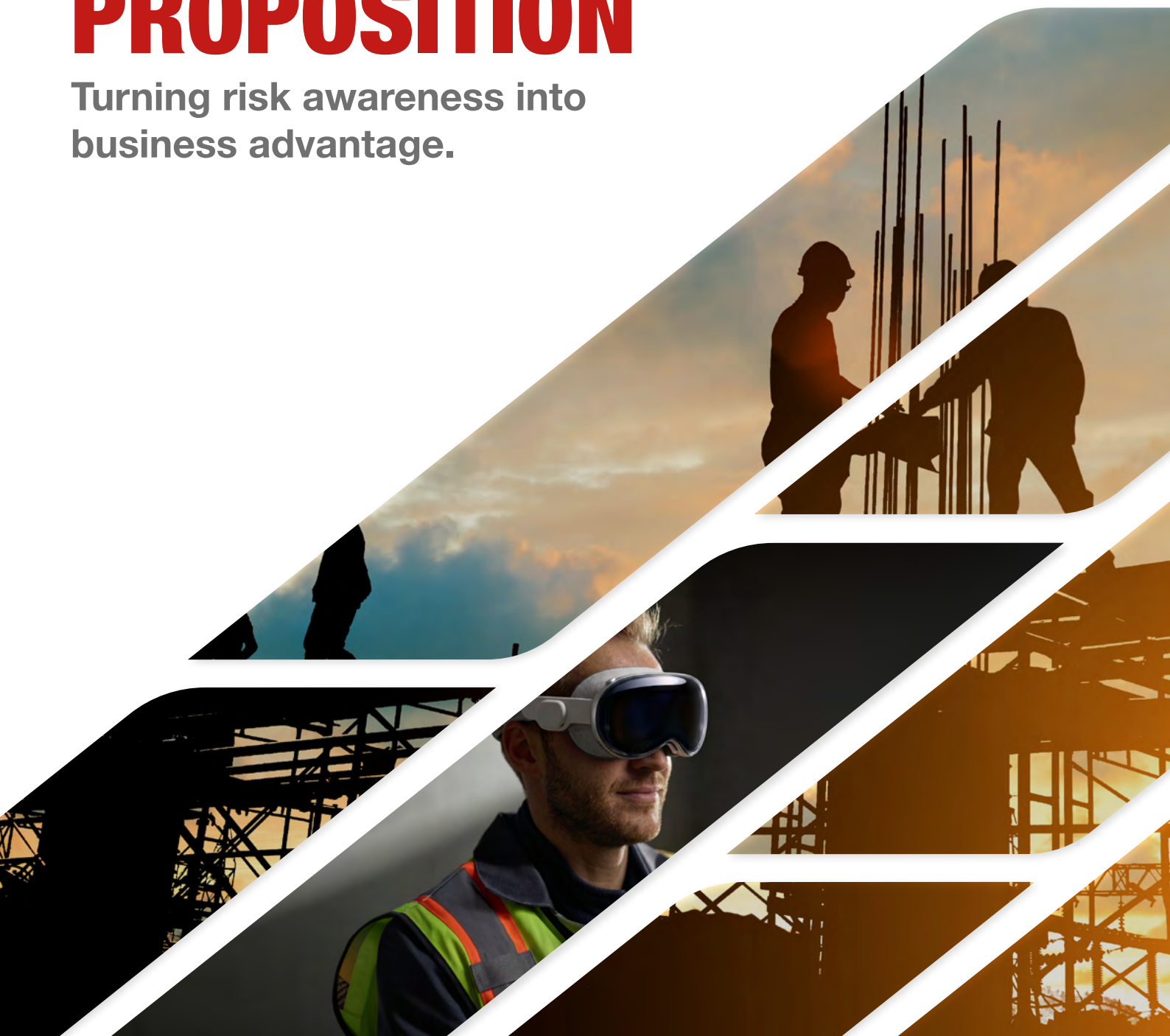
GENERALI GLOBAL
CORPORATE & COMMERCIAL

HERE NOW
GENERALI
Global Corporate & Commercial

YOUR LIFETIME
BUSINESS PARTNER

RISK ENGINEERING & LOSS PREVENTION PROPOSITION

Turning risk awareness into business advantage.



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GC&C AT A GLANCE

GLOBAL COORDINATION. LOCAL INSIGHT. TRUE PARTNERSHIP.

Generali Global Corporate & Commercial (GC&C) is Generali Group's **global business unit**, specialised in Property and Casualty (P&C) products, services and Specialty Lines for **medium-large companies**.

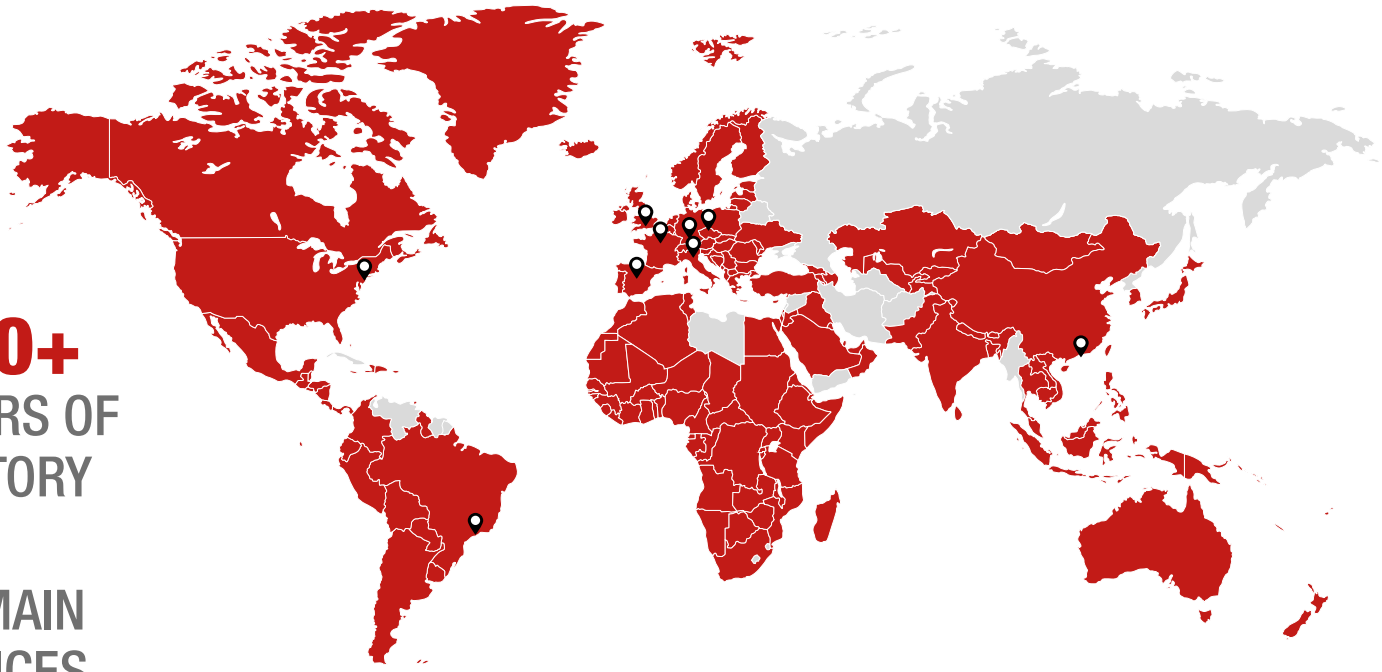
Founded in 2013, GC&C builds on Generali's **190+ years of history** of protecting what matters most to our clients. We focus on insurance solutions for corporate and commercial clients, combining **technical excellence** with the **human touch** – as a true **Lifetime Business Partner**.

We act on a **global scale** through a central management team, combining **global expertise** with **local insights**.

Through our committed people and underwriting expertise, we deliver **service excellence** and put clients at the heart of everything we do.

We know that right here, right now, is the only place the future is built. That's why our focus is on providing **tailored products**, **attentive service**, and **data-driven advice** to ensure our clients are prepared for what lies ahead.

DISCOVER OUR GLOBAL FOOTPRINT AND EXPERT CAPABILITIES



190+
YEARS OF HISTORY

9 MAIN OFFICES

CAPABILITIES IN **200+** COUNTRIES AND TERRITORIES

Where our main offices are located

Countries where GC&C has capabilities

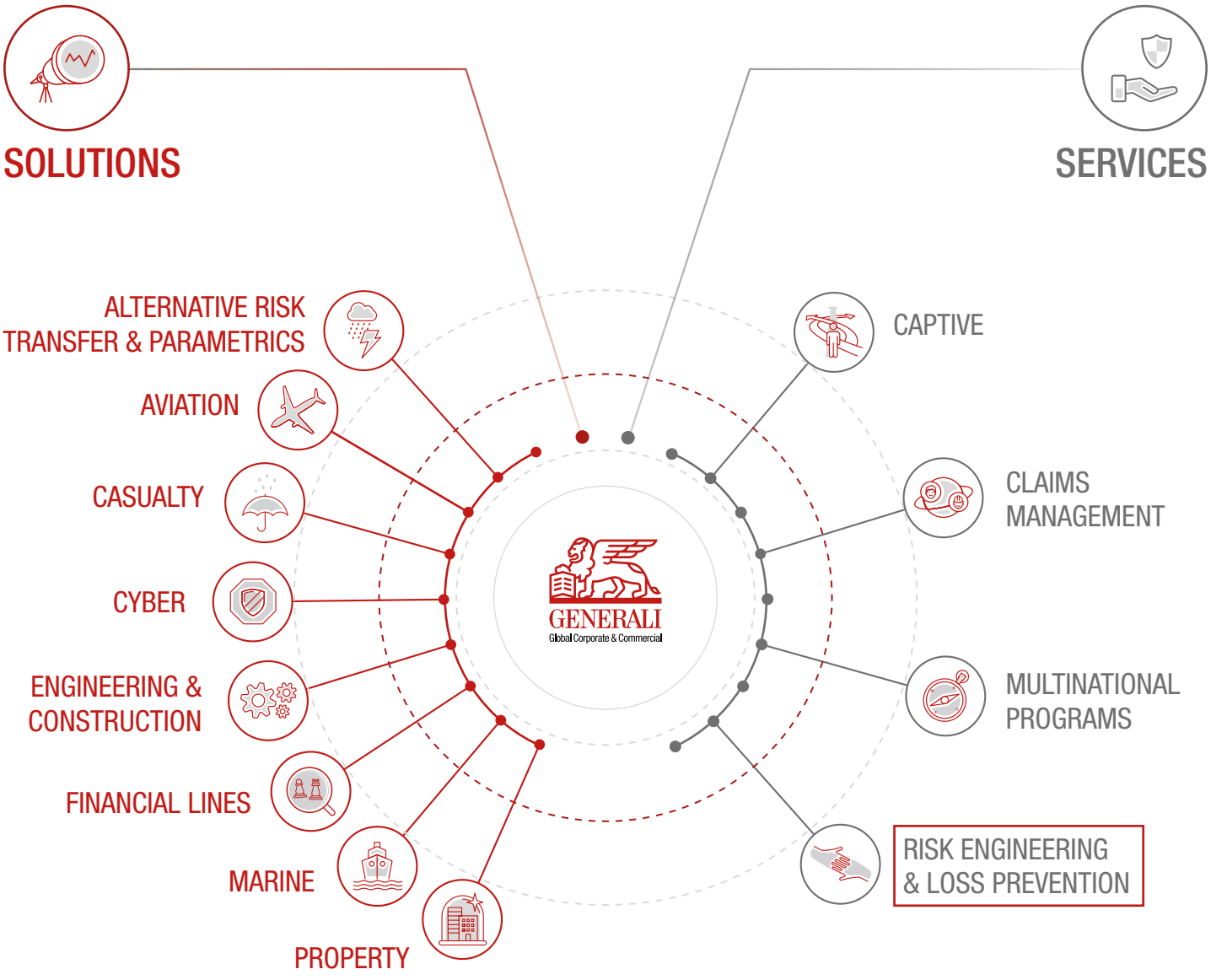
Service to be agreed upon on a case-by-case basis

OUR GLOBAL SOLUTIONS & SERVICES

YOUR CHALLENGES ARE OUR BUSINESS

GC&C combines **integrated insurance solutions with value-added services** to support clients in managing complex risks and enabling business growth at a global level.

Solutions represent the **core insurance offering**: tailored, flexible and globally coordinated coverages. **Services** represent the **added value beyond the policy**: expertise, advisory and operational support.



UNDERSTANDING RISK BEFORE IT BECOMES A LOSS

FROM RISK IDENTIFICATION TO PRACTICAL LOSS PREVENTION SOLUTIONS

Every business faces risks. Some are visible and well understood, others remain hidden within operations, processes, assets, products, supply chains and third-party relationships.

In an increasingly interconnected world, **organisations must contend with evolving exposures** – from natural catastrophes, extreme weather and business interruption to operational disruption, construction and engineering risk, cyber threats, marine risk, liability, product safety expectations and recall scenarios. Managing risk effectively is no longer only about responding when losses occur.

It requires a clear understanding of hazards, exposures and controls, supported by practical actions that reduce both the likelihood and impact of future events.

Risk Engineering & Loss Prevention helps clients identify vulnerabilities, prioritise improvements and **strengthen resilience before risk becomes loss.**

By combining **technical expertise, historical loss insight** and **pragmatic recommendations**, our Risk Engineers help organisations make more informed decisions, improve risk quality and support long-term business continuity. The objective is simple: **protect people, assets, operations and future growth through risk insight that leads to action**. The Generali Global Corporate & Commercial Risk Engineering & Loss Prevention Network supports GC&C's integrated insurance offering by working alongside Underwriting and Claims across multiple lines of business, including Property, Casualty, Construction, Energy, Marine and Cyber.

KEY AREAS OF FOCUS

- Risk identification, assessment and technical analysis
- Loss prevention and risk quality improvement
- Business continuity and operational resilience
- Property damage and business interruption
- Natural catastrophe and climate-related risk awareness
- Engineering, energy, construction, machinery, marine and cyber risk support
- General and employers' liability, product safety and recall-related risk insight
- Post-loss learning and prevention recommendations
- Practical recommendations aligned with recognised international standards

RISK ENGINEERING & LOSS PREVENTION AT GC&C OUR APPROACH

At GC&C, Risk Engineering & Loss Prevention is a technical and expert service that helps clients and underwriters better understand, evaluate and mitigate risk. Through onsite surveys, desktop evaluations, technical reviews and post-loss assessments, our Risk Engineers assess hazards, exposures and controls, translating technical insight into clear, practical recommendations.

OUR STRENGTHS

90+ RISK ENGINEERS WORLDWIDE

PRESENCE ACROSS **25 COUNTRIES**

TECHNICAL EXPERTISE ACROSS PROPERTY, CASUALTY, CONSTRUCTION, ENERGY, MARINE AND CYBER

LOCAL KNOWLEDGE COMBINED WITH **INTERNATIONAL STANDARDS** AND METHODOLOGIES

CLOSE COLLABORATION WITH **UNDERWRITING AND CLAIMS**

PRACTICAL RECOMMENDATIONS **DESIGNED TO IMPROVE** RISK QUALITY AND REDUCE LOSSES

CENTRAL TEAM AND COUNTRY RE&LP TEAMS WORKING THROUGH **ONE GLOBAL NETWORK**

Our approach is proactive and solutions-focused. We support clients in reducing the frequency and severity of potential losses, improving risk quality and strengthening resilience across their operations. Increasingly, **we combine traditional risk engineering expertise with AI-enabled analytics, digital tools** and **immersive technologies** to enhance risk understanding, accelerate insight and support more effective decision-making.

This means going beyond insurance protection alone: we help clients understand where vulnerabilities exist, what actions can make the greatest difference and how improvements can support safer, more resilient and more sustainable business performance. RE&LP is a key component of GC&C's value proposition, working in **close collaboration with Underwriting and Claims.**

This integrated model helps improve risk selection, strengthen technical knowledge, support portfolio management and generate practical learning from previous losses.

Supported by a global network of **more than 90 Risk Engineers across 25 countries**, we combine local insight with international expertise. By leveraging data-driven analysis, AI-assisted capabilities and immersive learning technologies, we are continuously evolving how risk engineering services are delivered to support clients in an increasingly complex risk environment. Our matrix structure by Line of Business and geography enables us **to support clients consistently across industries, territories and risk types**, while maintaining the flexibility to address local needs.

RISK INSIGHT & TECHNICAL ANALYSIS

SITE SURVEYS
Onsite risk surveys

DESKTOP EVALUATIONS
Desktop risk evaluations

TECHNICAL ADVISORY
Technical reviews and specialist advice

ANALYSIS
Hazard, exposure and control analysis

LOSS SCENARIO ANALYSIS
Loss scenario analysis, including maximum and normal expectancies

POST-LOSS REVIEW
Post-loss assessments and lessons learned

DECISION-MAKING
Clear reporting to support underwriting and client decision-making

LOSS PREVENTION & RESILIENCE SUPPORT

- Practical risk improvement recommendations
- Prioritisation of actions by risk urgency and impact
- Support in reducing loss frequency and severity
- Follow-up on recommendation implementation
- Business continuity and operational resilience support
- Guidance to manage risks in line with recognised international standards

GLOBAL NETWORK & INTEGRATED EXPERTISE

- Unified RE&LP organisational model
- Central and Country RE&LP teams connected through the global network
- Support across multiple lines of business and geographies
- Collaboration with underwriters, clients and Claims
- Technical input to improve risk selection and portfolio management
- Consistent methodologies with flexibility for local market needs
- Dedicated Account Engineers support our clients through a systematic, customised loss prevention approach
- Access to selected specialist service providers offering expertise in areas such as electrical maintenance, thermography, climate resilience, natural catastrophe preparedness and other specialised risk management disciplines

Helping clients understand risk, prevent losses and strengthen resilience.

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Together, let's shape your risk strategy – Here.Now.

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Generali Global Corporate & Commercial is part of Generali Group Assicurazioni Generali S.p.A.
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