

*your LIFETIME  
BUSINESS PARTNER*

# **MULTINATIONAL PROGRAMS PROPOSITION**

Enabling protection, consistency and business  
resilience worldwide



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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**.

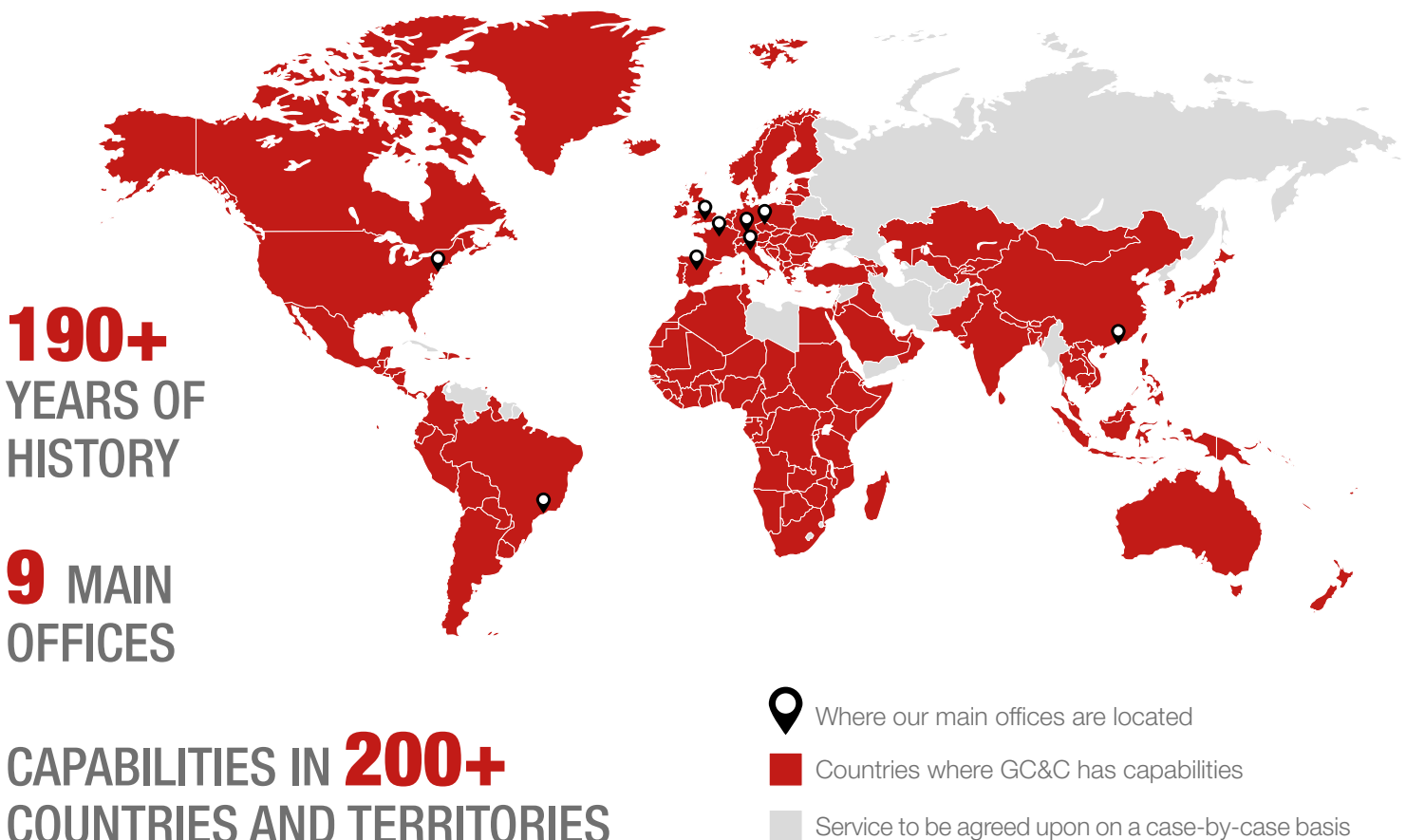
Founded in 2013, GC&C builds on Generali's **190+ years of history** of protecting what matters most to our clients. We focus on insurance solutions for corporate and commercial clients, combining **technical excellence** with the **human touch** – as a true **Lifetime Business Partner**.

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

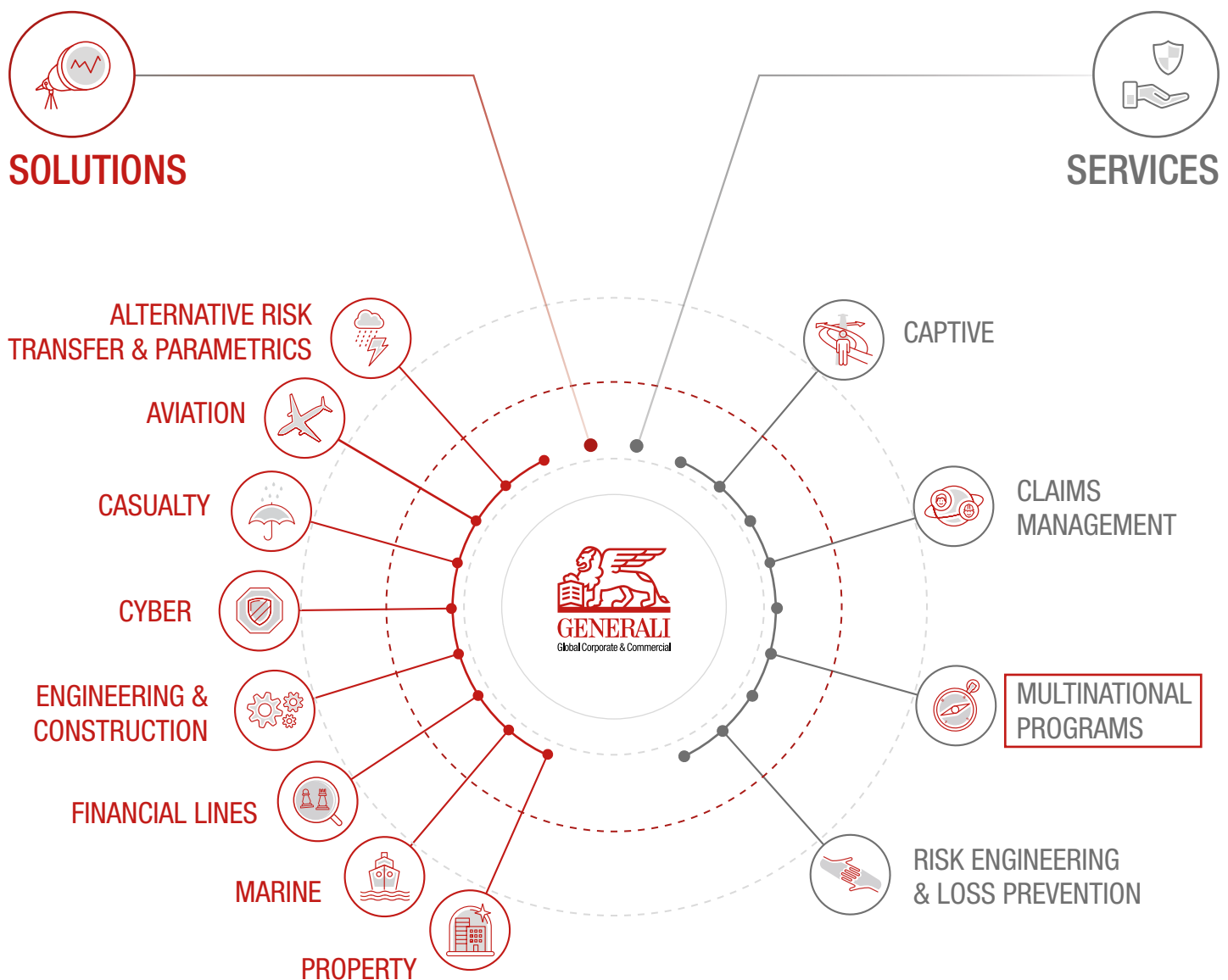


# OUR GLOBAL SOLUTIONS & SERVICES

## 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.



# MULTINATIONAL PROGRAMS FOR MANAGING RISK ACROSS BORDERS

## GLOBAL REACH, TAILORED SOLUTIONS, TRUSTED EXPERTISE

Today's multinational organisations operate in an increasingly complex and interconnected environment. Geopolitical instability, supply chain disruption, cyber threats, evolving regulations and climate-related risks can create significant operational and financial impacts across multiple jurisdictions. A Multinational Program (MP) is a **global insurance solution combining harmonised coverages under central coordination**, tailored to the client's needs.

It is a key risk management tool, providing consistent global coverage, centralised cost control, local compliance and reliable service to support corporate resilience. Through a coordinated global framework that combines local execution, regulatory compliance and central oversight, Multinational Programs **help organisations strengthen business resilience, support continuity of operations and align risk management strategies across their international footprint.**



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## SUPPORTING BUSINESS RESILIENCE ACROSS BORDERS



### CENTRALISED FRAMEWORK

Bring all the multinational client's risks under a single risk management framework and centralised control.



### GLOBAL PROTECTION AND CONSISTENCY

Ensure consistent protection to prevent coverage gaps while fulfilling local compliance requirements.



### BUSINESS RESILIENCE & CONTINUITY

Support business continuity by providing coordinated protection, claims management and service delivery across multiple countries, helping organisations respond effectively to operational disruptions and emerging risks.



### CROSS-BORDER COMPLIANCE & CENTRAL ALIGNMENT

Ensure coverage complies with local regulatory and risk requirements, reflects local market needs, and remains aligned with global risk management objectives and corporate strategic priorities.



### GLOBAL GOVERNANCE & VISIBILITY

Provide consolidated reporting, claims insights and risk data to support informed business decisions.



### FINANCIAL CONTROL

Improve cost control, cash-flow management and predictability across international insurance programs.



### UNIFIED RISK MANAGEMENT

Support a consistent risk management policy across the client's international organisation, centralised claims data collection, and global loss-trend assessment.

# MULTINATIONAL PROGRAMS AT GC&C

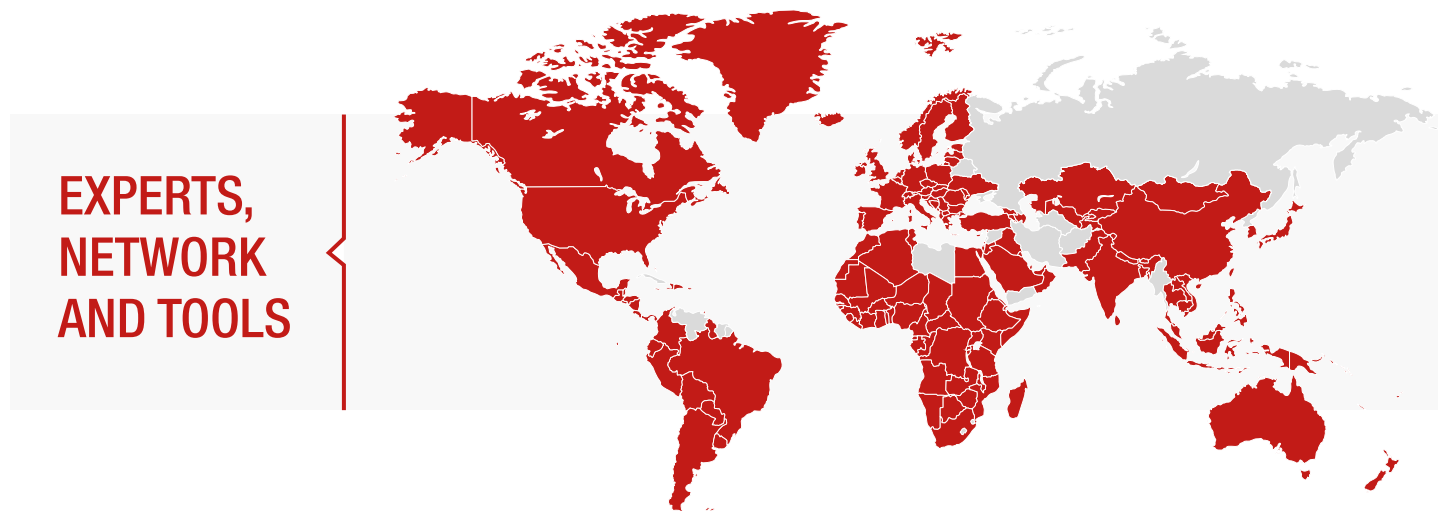
## SEAMLESS MULTINATIONAL SOLUTIONS POWERED BY GENERALI GC&C'S NETWORK AND EXPERTISE

Multinational Programs have been a core part of GC&C's strategy since the very beginning, and they represent a third of GC&C's total portfolio.

Our focus has always been on building a comprehensive offer and service model shaped around clients' needs, leveraging dedicated experts and creating tools and processes able to deliver seamless solutions at a global level.

Multinational Programs at GC&C rely on three Key Operating Model Enablers: **Experts, Network and Tools.**

This operating model enables clients to protect complex global operations, maintain regulatory compliance, improve governance and strengthen resilience against rapidly evolving business risks.



## BUSINESS RESILIENCE



## OUR DRIVERS & DIFFERENTIATORS

CLIENT **CENTRICITY**

**EXPERTISE AND FLEXIBILITY**

SERVICE **EXCELLENCE**

LEAN GOVERNANCE, LOCAL **EMPOWERMENT**

**COMPLIANCE COMMITMENT**

**ADVANCED TECHNOLOGY**

## SUPPORTED BY

- » A robust **operating model** driven by agility and efficiency
- » Integrated **Claims & Risk Engineering** capabilities
- » A tailored **offer** for complex multinational risks
- » **Captive and integrated solutions** for advanced risk strategies

**200+**  
COUNTRIES AND  
TERRITORIES WITH  
NETWORK COVERAGE

**17** PRODUCING  
OFFICES

**2,600+**  
MULTINATIONAL  
PROGRAMS

**19,000+**  
NETWORK CLAIMS  
COLLECTED

**9,000+** LOCAL  
POLICIES ISSUED IN  
MORE THAN 150  
COUNTRIES

# OUR MULTINATIONAL PROGRAMS VALUE PROPOSITION

YOUR GLOBAL PARTNER FOR TAILORED MULTINATIONAL SERVICES



## GLOBAL NETWORK AND SERVICES

- » Fronting in 200+ countries and territories
- » Multinational Program Service Manager for end-to-end program execution
- » Prompt, accurate local policy issuance
- » Dedicated fast-track services
- » Flexible, tailored coverage
- » Bespoke solutions for complex multinational risks
- » Timely turnaround for reinsurance and cash management



## INTEGRATED SOLUTIONS

- » Parametric and ART solutions
- » Dedicated Captive proposition
- » AI-driven Claims and RE&LP solutions



## TECHNOLOGY & INNOVATION

- » AI-enabled platforms
- » Seamless and transparent service monitoring
- » Digital engagement with Network Partners
- » Scalable and compliant infrastructure
- » Complete visibility into program performance and status for both clients and brokers

# CLAIMS SOLUTIONS FOR MULTINATIONAL PROGRAMS

## SPECIALISED CLAIMS SUPPORT FOR COMPLEX MULTINATIONAL PROGRAMS

At Generali GC&C, claims are a core part of the value we bring to multinational clients, managed through a **dedicated multinational claims coordination function** acting as a single coordination point, ensuring a clear overview and a consistent approach across all countries. Claims are handled locally by experienced and empowered teams, and are controlled and coordinated centrally, in alignment with the global program strategy and supported by a strong international network.

Close coordination allows early management of large or complex losses and keeps all stakeholders connected throughout the process. Continuous interaction with clients and brokers, combined with clear reporting and structured reviews, provides visibility and supports decision making.

This combination of **global oversight and local expertise** delivers reliable, timely and fair outcomes wherever our clients operate.



# RISK ENGINEERING & LOSS PREVENTION SOLUTIONS FOR MULTINATIONAL PROGRAMS

## STRENGTHENING RISK MANAGEMENT THROUGH GLOBAL EXPERTISE

Within GC&C's Multinational Programs proposition, Risk Engineering & Loss Prevention supports international clients through a **globally coordinated network of central and local experts**.

Working alongside Underwriting, Claims, Client & Broker Management and Operations, **RE&LP provides consistent risk assessment**

**methodologies, technical expertise** and **loss prevention services** across countries.

This integrated approach combines central oversight with local market knowledge and execution, supporting better risk selection, stronger resilience and more effective management of risks across the client's international footprint.



# GLOBAL PLATFORMS AND TECHNOLOGY

## DRIVING EFFICIENCY WITH CUTTING-EDGE TECHNOLOGY

Our **Global Tools** are a **key enabler** of the Multinational Program Operating Model and the means through which GC&C ensures an **efficient and compliant** deployment of the services to multinational clients.



**End-to-end, transparent, structured management** of the multinational business



**Automated reports** for monitoring key performance indicators



**Access to programs' execution status and performance data**



**Data on market practices** and regulatory knowledge



**Integrated communication** platforms to enable interaction among stakeholders



**GenAI-enabled** applications and processes



Network Partners **digital engagement**, monitoring and reporting along program execution

## AGORA

Single platform solution for global pre-bind needs and end-to-end management of the Business including Network management and Program deployment



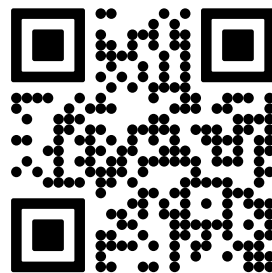
GENERALI  
GC&C Portal

Platform open to clients and brokers to publish information and data related to Multinational and Captive Programs



*Wherever you operate, we  
operate with you — designing  
Multinational Programs that  
ensure protection, confidence  
and compliance worldwide.*

*your LIFETIME  
BUSINESS PARTNER*



## CONNECT WITH OUR MULTINATIONAL PROGRAMS EXPERTS

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



[generaliglobalcorporate.com](https://generaliglobalcorporate.com)



[generali-global-corporate-and-commercial](#)



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