

Global Corporate & Commercial

Multinational Programs

We speak your language



What's keeping you awake at night?

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

Your business is global. As your opportunities increase, so do the risks and threats you have to deal with. From new markets to new products, shifting regulations, new territories and new rules to follow, you have an enormous amount of data to filter and analyze in order to keep your business compliant and running smoothly. And you know compliance in one area does not necessarily cover you in the next. In a global world, risks are fundamentally interconnected, making the potential for a domino effect a real threat to your business. . .

**Within this fluid business environment, the biggest question becomes:
What don't I know?**

That's where we come in. Our Multinational Programs Teams work alongside you and your business to make sure you have the answers you need, when you need them. Think of us as your uncertainty specialists. When your supply chain is spread across multiple territories and your market is global, **we make sure you have proper, seamless coverage all over the world.** We'll take steps to see that your employees in foreign countries are properly insured and protected. We'll investigate the real impact of digitalization on your business model, and inform you about the potential losses an interruption in data flow might produce. We'll make sure you have appropriate Contingent Business Interruption coverage, and that all the potential pitfalls in your critical supply chain have been identified and protected.



In short: we'll help eliminate uncertainty. We'll support you at a global level, delivering compliant solutions for international tax requirements, structuring your insurance program and helping settle international claims.

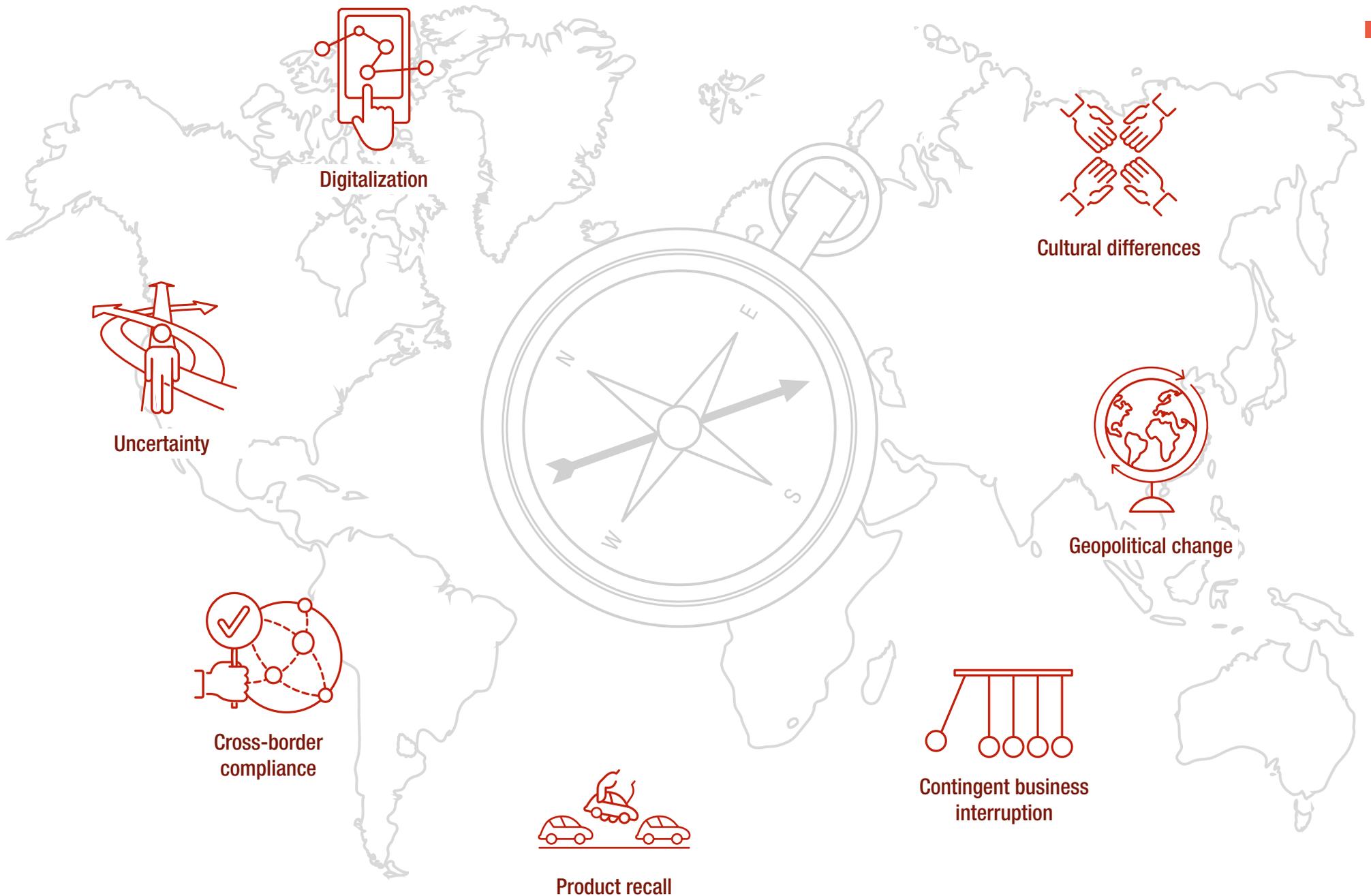
We'll answer that big question, making sure you know everything you need and have taken the appropriate steps to guarantee your business continues to run smoothly.

**It's hard to know which way the market is headed
or where your next risk will arise...**

**Let Generali be your compass
to navigate business turmoil.**

We speak your language.

We don't just insure, we reassure. Our global reputation is built on solid insurance expertise, backed by sound advice, ongoing support and a human touch.



At Generali, your challenges are our business

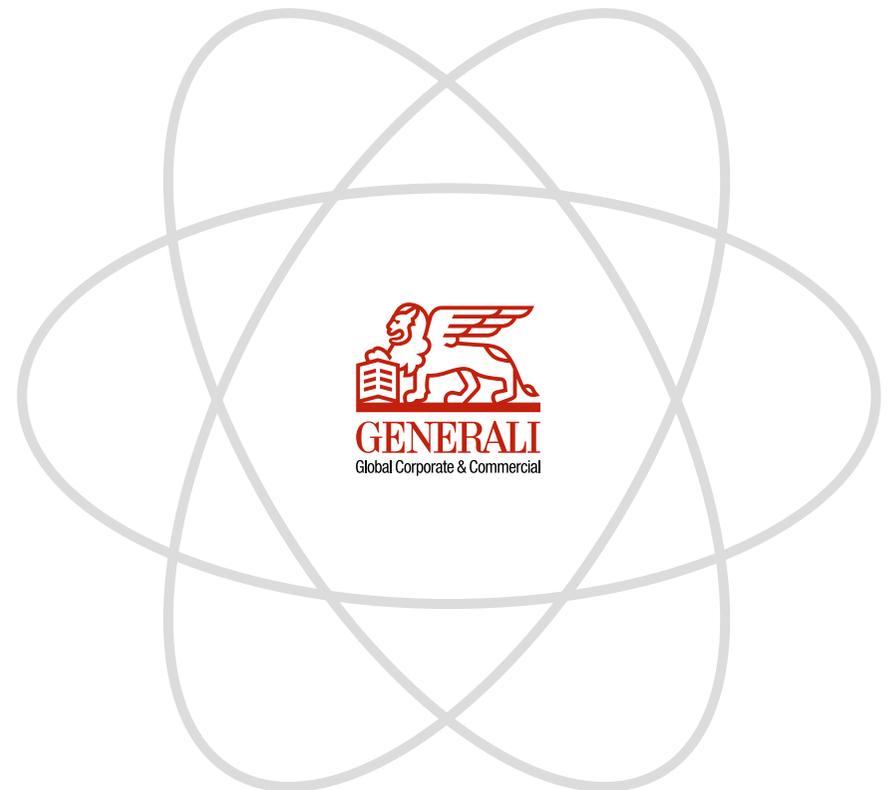
We know the international risk panorama can feel overwhelming. Working across borders means increasing your exposure to risk. Your multinational exposure includes different insurance requirements in different countries. Laws change, and unfamiliarity with foreign market conditions can bring unexpected costs, reputational damage and even business disruption.

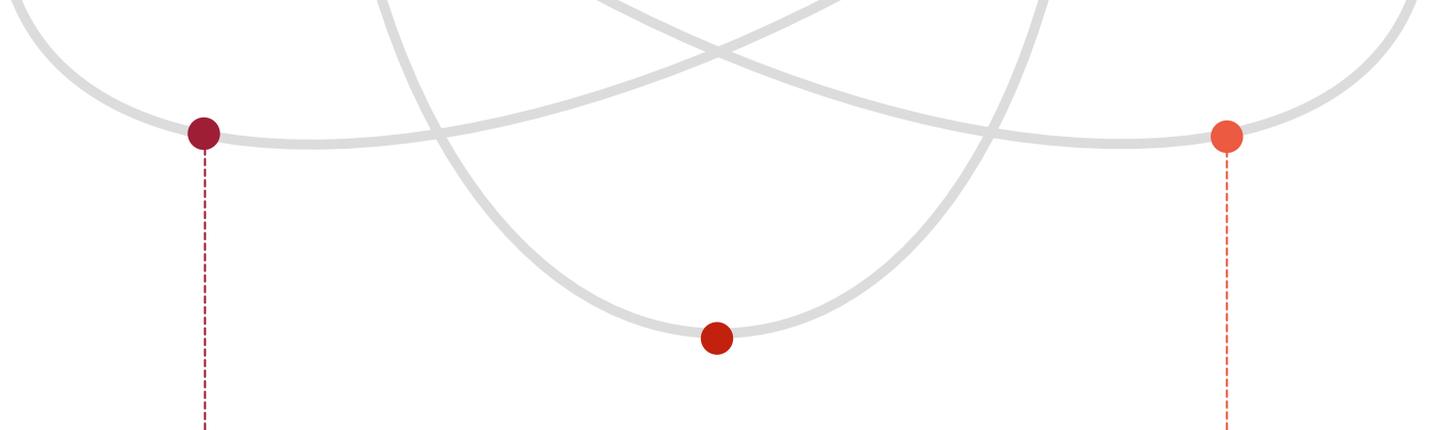
But this ominous cloud of complication has a simple silver lining: **Multinational Programs. We're risk experts, and we're here to help.**

We know what you're looking for when purchasing multinational insurance protection. Our job is to explore all the risks embedded in your business, including hidden or difficult-to-identify issues. We'll give you a comprehensive, global view of threats to your business continuity. You won't have to worry about shifting regulations because we stay up-to-date both locally and internationally, informing you whenever necessary. The size of our Group enables us to collect knowledge at a global level and identify foreseeable trends and changes.



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 immediate risk management needs.





HELPING your
business **succeed**

We like to keep it simple.

We'll take local complexity and diversity and turn them into straightforward solutions. At heart, our approach is all about helping your business succeed and grow. We know how important it is for you to be free to focus fully on your own products and services.

We provide quick, hassle-free payment of valid claims, making it easier for you to recover quickly and protect your market presence. Our enormous reservoir of international experience, global network and tools allows us to resolve cross-border issues when assessing a claim, providing seamless claims service regardless of conflict between master and local coverage policies. We'll make sure your balance sheet is protected against major events and that you have the proper risk mitigation and recovery support in the event something goes wrong.

You'll benefit from the services of a dedicated **Multinational Service Manager** who makes sure your business has what it needs to keep running smoothly. He or she will remain at your side to provide seamless, harmonized coverage solutions all over the world, regardless of local markets and requirements. You expect the same service levels and protection you enjoy in your home country, and that's precisely what we provide, from policy issuance to aftersales service, technical consulting, claims handling and more.

No matter what issue you're facing – proof of coverage, certificates, compliance burdens, data collection or something else entirely – your Multinational Service Manager will handle the problem and let you focus on your core business and expansion strategies.

AGILE, FLEXIBLE
and **ADAPTABLE**

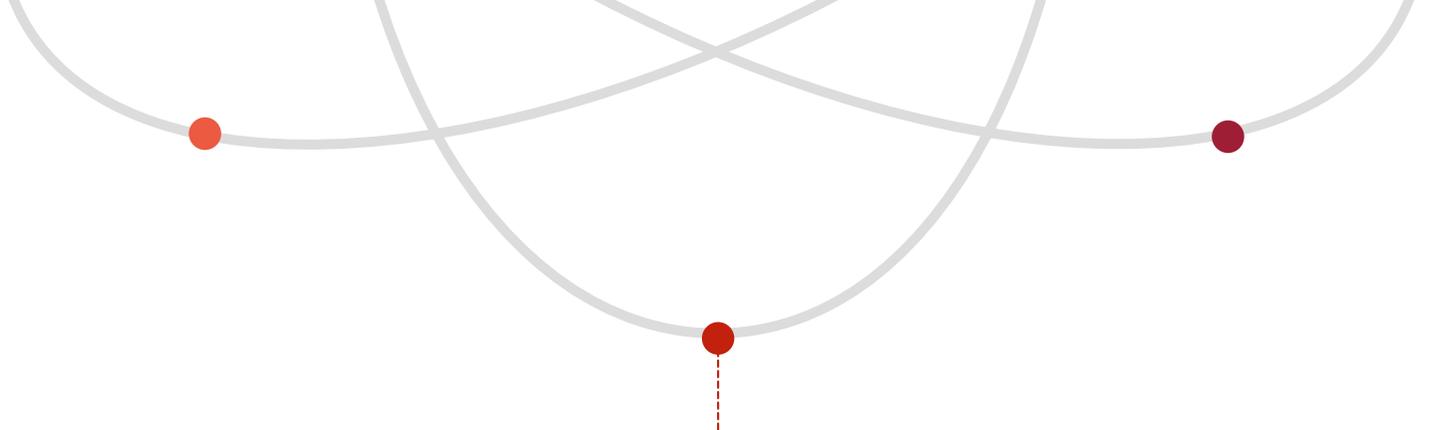
You constantly adapt and change your business to respond to evolution in the markets... Why should your insurer be any different? We pay close attention to your demands and adapt solutions to meet your needs. Clear governance of the servicing infrastructure and an operating model that includes dedicated Multinational Service and a Fronting Manager guarantee the flexibility and agility necessary to adapt to continuous change in global business demands.

Our technology and global platform grant us full control and management of your program's entire lifecycle. We can immediately identify and control service pitfalls, activating our network accordingly.

You'll find that our Multinational Operational Model and **Gen-e-Risk IT platform** provide innovative solutions designed with you in mind, letting us craft compliant, custom-tailored solutions, execute your global coverage accurately and on time, and deliver regular, customized, straightforward reports on your global risk exposure and servicing performance.

These solutions and others like them reflect our firm belief in a customer-centric insurance culture. The services available through our multinational propositions will become vital elements for your business. Simply put, we'll always provide what you need, when you need it.

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



ADDING VALUE beyond the policy

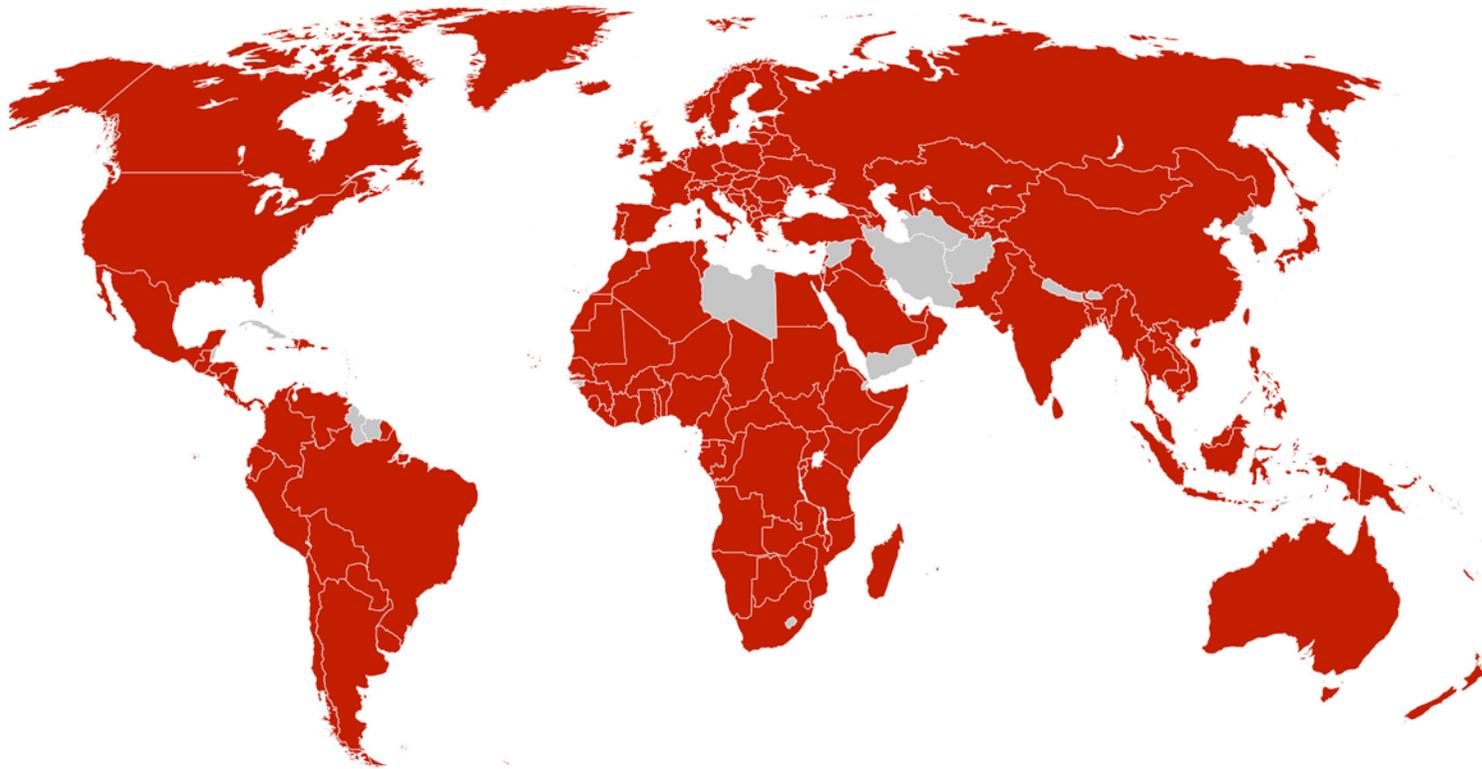
It's about more than simply handling risk you're not comfortable with: we help identify, measure and prioritize global risks as a whole. Our job is to provide the right answers to all of these issues, sitting down with you to ask questions pertinent to your specific business. Our infrastructure, global presence and cross-border market perspective allow us to recognize and report new trends and experiences in different countries and across different industries.

We'll reverse your claims experience, preparing you ahead of time so that you already know your next steps.

At heart, it's about people. We can boast a state-of-the-art global platform, extensive experience and standout insurance solutions, but you'll find our **people are what really make the difference**. Their passion and commitment are what allow us to go the extra mile for you. They enable us to build a true working partnership with our clients. They'll propose different options tailored specifically to your business and identify solutions crafted to meet your specific needs. We've even created an innovative operational model and IT platform in order to give our clients a seamless, global view of their insurance coverage.

You can rely on our global network to look beyond borders, sharing new trends and scenarios that may affect your business. Your strategic needs become our strategic needs. We'll identify the vital activities, business processes and claims that can impact your company. You'll be given a comprehensive global view of your insurance coverage, simplifying your business decisions.

Multinational Programs Network



■ Generali Multinational Network
■ Service to be agreed upon on a case-by-case basis



1100+
Multinational
Programs



5000+
Local policies
issued in **140**
countries



160+
countries with
Network Coverage



95%
worldwide GDP
covered through
our network



100+
Risk control
engineers

Insurance tailored to your needs

Our top product is your **peace of mind**. We create solutions and services based on a global vision of the risks your business is facing, helping you minimize or even eliminate their impact altogether.

You'll find a dedicated team of **operations** and **claims professionals, underwriters** and **risk control engineers** from around the world ready to work alongside you to identify risks and design the best way to shield your business from them.

Our expertise is local, but our risk management experience is global. Our international organization and worldwide network guarantee you have the right solutions, in the right place, at the right time no matter where your business is located.

We assess your multinational risk awareness, offering you the best possible solutions for addressing multinational claims. We also take time to identify your vital activities, business processes and the potential impact multinational claims can have on them, all within the framework of your strategic projects and needs.

You'll appreciate the benefits of services like crisis management, onsite training, continuity planning, regular updates for new regulatory measures and technical studies.

As part of our efforts to put the client at the heart of everything we do, we've built an innovative, customer-centric organizational framework for end-to-end servicing. The Multinational Programs Servicing Manager in each local Generali office stands at the center of this model, empowered and responsible for end-to-end program service execution.

Our global loss prevention service and assistants will further support you, helping drive your investments and improve your business protection.

We focus on client needs, adapting our servicing solutions to fit, including options like centralized premium collection, freedom of services coverage, flexible certificate administration and more.

In keeping with our customer-centric focus, we offer tailor-made solutions with add-on services like crisis management, global loss prevention programs, as well as cost-effective turnkey solutions.

You'll also appreciate the benefits of "Gen-e-Risk," an innovative, web-based Global Multinational IT Platform that we designed and developed to support our clients as they explore coverage for worldwide risk exposure. The platform supplies customer and network reports, allowing our clients to benefit from the advantages of a simple, regular, individualized digital risk report.

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