

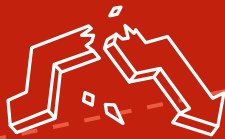
Global Corporate & Commercial  
**Financial Lines**  
We speak your language



# What's keeping you awake at night?

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

You're asked to make hard decisions every day. You have to balance risks and exposure with expansion and profit. You have to make choices that will impact your company not only today, but tomorrow as well. Personal liabilities, shifting regulations, corporate liabilities...there is a lot for top management to be concerned about.



Business interruption



Geopolitical change



Cultural differences



Product recall



Shifting regulations



Balancing competing  
interests



Personal liabilities

We will take care of the concerns  
and let you take care of growing your company.  
No matter where you are based or what risks you are exposed to,  
you can count on us to tailor products to suit your individual needs.

**Understanding and mitigating  
the impact of risk is what we do best.**

**Every day you balance risk, liabilities and exposure.**

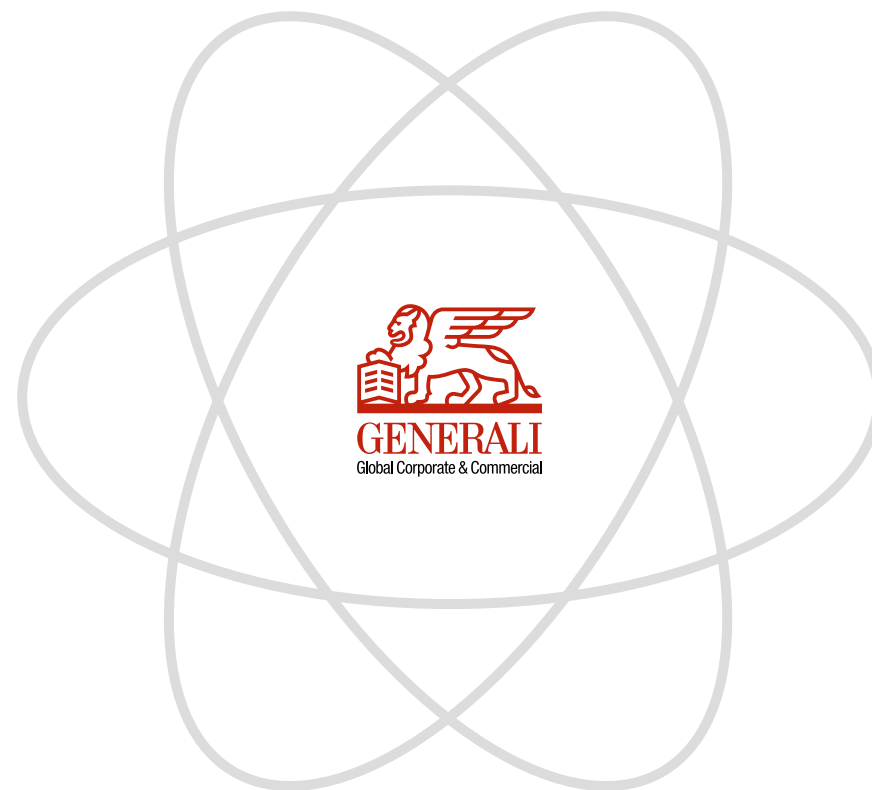
**Make Generali your safety net.**

# At Generali, your challenges are our business

We work locally with clients all over the world to address a broad range of risks, tailoring our products to suit specific needs and situations. You will find it's all about flexibility: whether you are interested in Professional Indemnity, Directors & Officers, Crime, Cyber Liability, Surety or any other product, we will design and produce coverage especially for you.

We are proud of our partnership approach. Our specialists and experts sit down with you directly to develop a deep understanding of your company, your needs and expectations. We will listen to your concerns and suggest the best solutions for your business. If we don't have an offer providing precisely what you need, we will tailor one specifically for you.

**We speak your language and partner with your company, using our global experience, local knowledge and sector insights to promote your company's interests. We work in close partnership with you, developing proposals that drive your business upside as well as protect the downside. 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 know you work in an ever-changing business landscape. Growth is as difficult as it is imperative. We will align our professionals with you, your requirements and your risks. We will develop a deep understanding of your business and exposure, going straight to the heart of your needs. We will make things simpler and smarter for you so that you can focus on day-to-day operations. Our experience guarantees the services you need, whenever you need them.

**ADDING VALUE**  
beyond **the policy**

You will be able to rely on underwriters who leverage skills across Generali to serve you. We take advantage of in-depth local knowledge, combining it with vast international experience to keep you informed about changing risk horizons and protected from their potential effects. Our Risk Assessment Services will help give you a full understanding of your liabilities and a detailed, easy-to-understand map of your risk exposure.

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

We will adapt to fit your reality. We hire the right people and provide them with the tools they need to make informed decisions. You will find experts and professionals empowered to help you resolve any risk you may face.

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

# Insurance tailored to your needs

## DIRECTORS AND OFFICERS LIABILITY

D&O insurance protects a company's directors and officers against claims alleging mismanagement of the company. This includes claims when shareholders sue, in civil, criminal or regulatory actions, and in formal and informal investigations. The types of companies include public, private and also financial institutions. Protection includes legal costs and expenses incurred in defense as well as damages or costs which may be awarded to the claimant.

## PROFESSIONAL INDEMNITY

PI insurance protects a corporation and its employees against claims alleging negligence or failure in the provision of services to a customer or client that result in a financial loss for that client. The types of corporations may include financial institutions. Protection includes legal costs and expenses incurred in defense, as well as damages or costs which may be awarded to the customer or client.

## CRIME AND EMPLOYEE DISHONESTY

This insurance protects a company from loss involving theft of money, securities or other property resulting from a fraudulent act by an employee. These acts may include employee dishonesty, forgery or alteration, computer fraud, transfer of funds, fraud and embezzlement. Companies may include commercial or financial institutions.

## CYBER LIABILITY INSURANCE

Insurance that fills an additional void that new, emerging risks like malicious and non-malicious cyber attacks have created in the Internet age. This kind of coverage protects against losses including data destruction, business interruption, data theft, hacking, denial of service, failure to safeguard 3<sup>rd</sup>-party data and more.

## SURETY GUARANTEE INSURANCE

Surety Guarantee insurance is a policy that the contractor / policyholder needs to submit in favor of its contracting authority / beneficiary in order to guarantee satisfactory fulfillment of its obligations.



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