

**HERE  
NOW**



*YOUR LIFETIME  
BUSINESS PARTNER*

# **GENERALI GLOBAL CORPORATE & COMMERCIAL**



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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**.

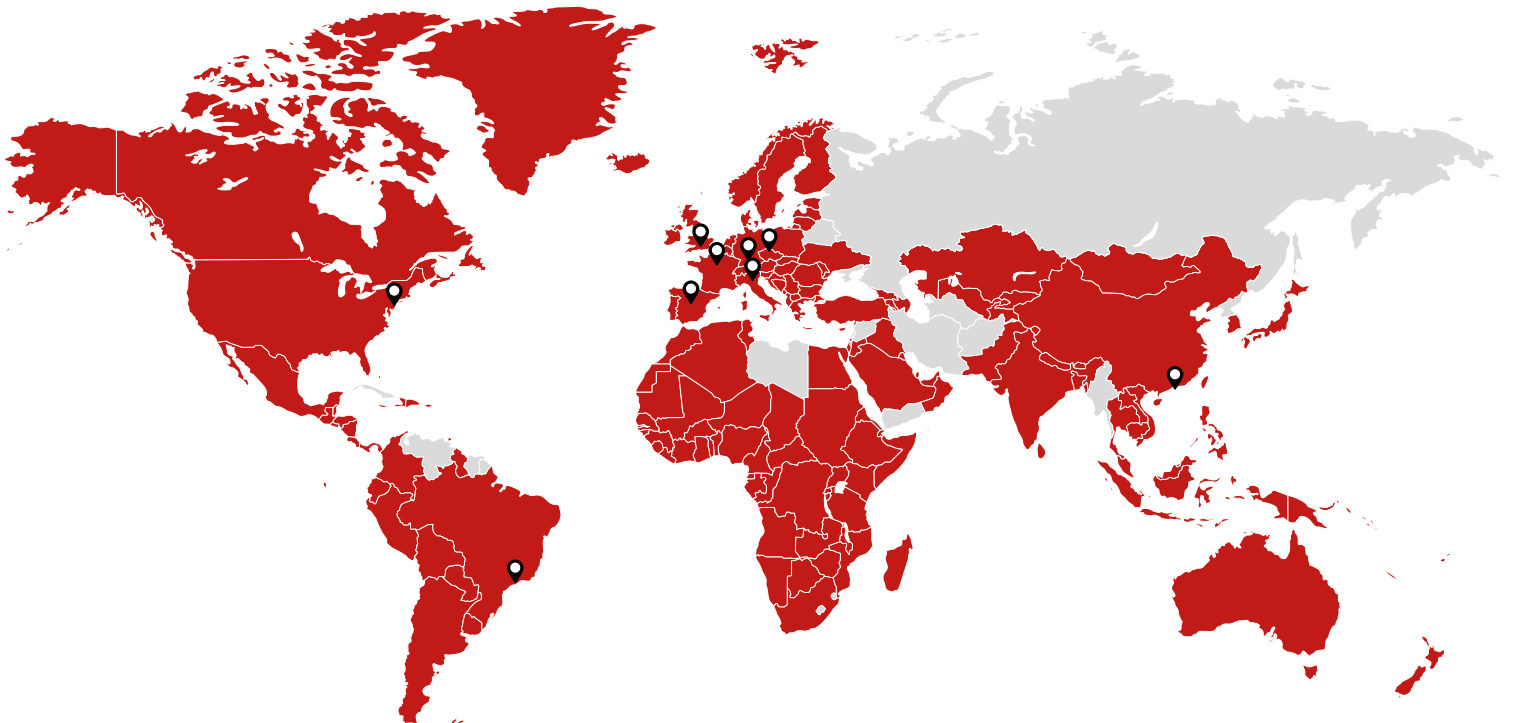
We act on a **global scale** through a central management team, combining global expertise with **local insights**.

## DISCOVER OUR GLOBAL FOOTPRINT AND EXPERT CAPABILITIES

 Countries where GC&C has capabilities



Where our main offices are located



**190+**  
YEARS OF HISTORY

**9** MAIN  
OFFICES

CAPABILITIES IN **200+**  
COUNTRIES AND TERRITORIES

# OUR SUSTAINABILITY APPROACH

In alignment with Generali Group’s strategic plan, Lifetime Partner 27: Driving Excellence, **sustainability** is a **cornerstone of GC&C’s strategy**.

Supporting the Group’s ambition to **drive profitable growth while creating a positive impact on people and the planet**, we are committed to acting

as a Responsible Insurer, **Responsible Employer, and Responsible Corporate Citizen**.

To translate this commitment into action, our sustainability strategy is structured around four **strategic priorities**, each supported by dedicated initiatives and measurable KPIs.

## GENERALI GC&C 2025-2027 SUSTAINABILITY COMMITMENTS

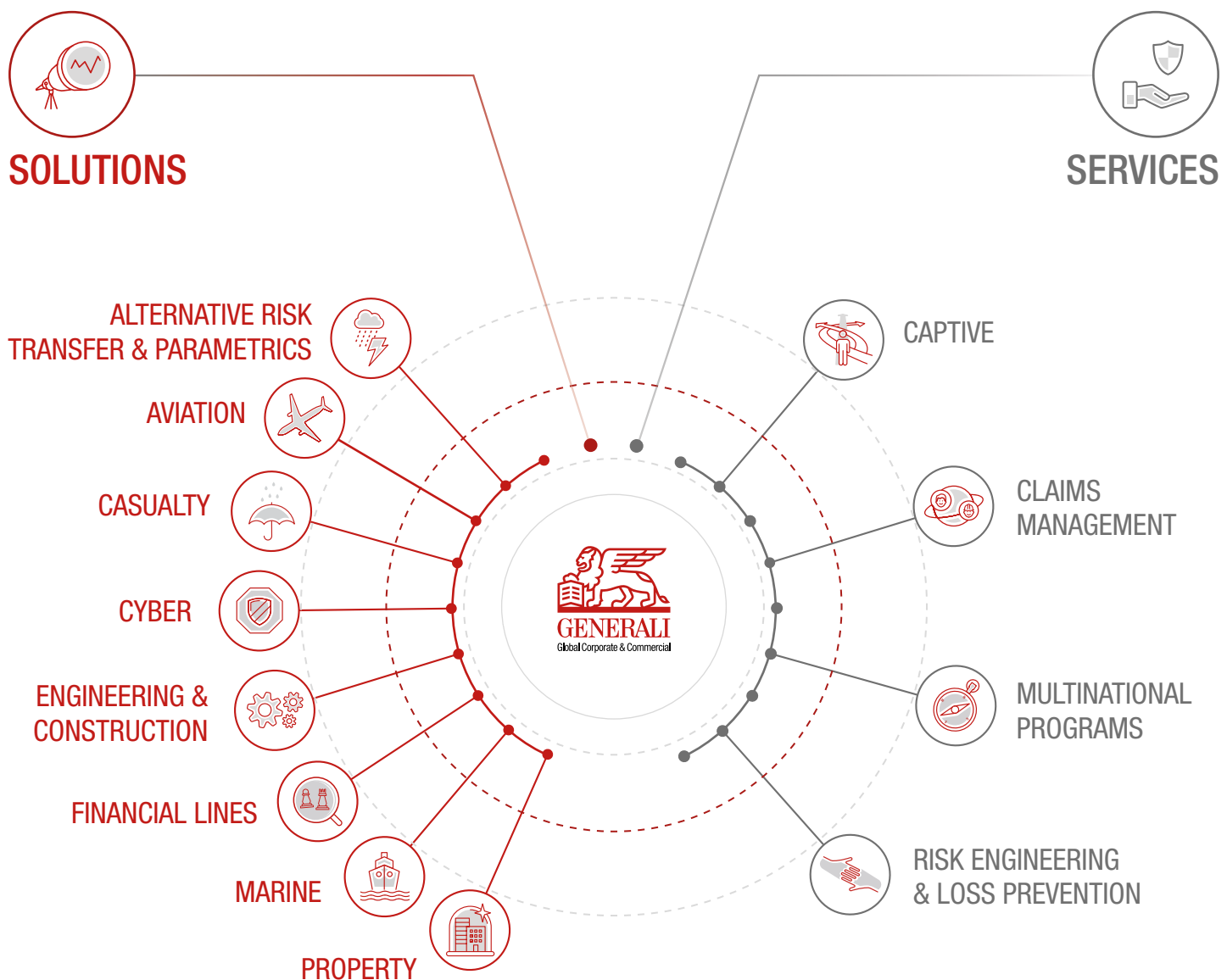
|                                                                                                                                     |                                                          |                     |                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CLIMATE CHANGE MITIGATION                                                                                                                                                                                             | CLIMATE CHANGE ADAPTATION                                                                                                                   | PARTNERSHIP DEVELOPMENT                                                                                | WORKFORCE TRANSFORMATION                                                                                                                                              |
| Commit towards net zero greenhouse gas emissions by 2050<br><br>Reduce by 40% emission intensity by 2030 vs. year-end 2021 on GC&C portfolio<br><br>Contribute to 8-10% GWP CAGR in Group climate insurance solutions | Contribute to reducing the climate natural catastrophe protection gap, through dedicated insurance solutions including parametric coverages | Partner with our corporate clients and public institutions to help tackling together global challenges | Embed sustainability into our people strategy by fostering literacy on sustainable practice within our employees and promoting volunteering with The Human Safety Net |
|                                                                                                                                    |                                                          |                     |                                                                                  |
| GREEN AND JUST TRANSITION                                                                                                                                                                                             | SOCIETAL RESILIENCE                                                                                                                         | JOIN FORCES FOR A POSITIVE IMPACT ON PEOPLE AND PLANET                                                 | PEOPLE POWERED                                                                                                                                                        |

# 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.



# WHAT 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.

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



## ALTERNATIVE RISK TRANSFER (ART) & PARAMETRICS

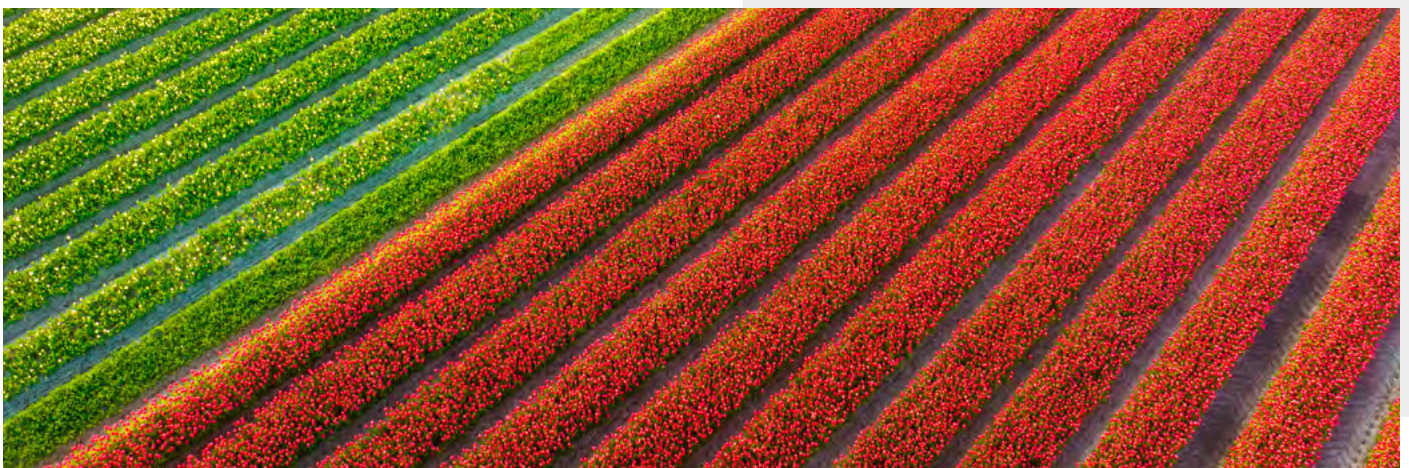
**Alternative Risk Transfer (ART)** is reshaping the corporate insurance landscape by providing tailored solutions beyond traditional insurance. Combining **risk management**, **insurance** and **financial expertise**, ART helps organisations address emerging and complex risks, optimise capital efficiency and secure greater certainty in an increasingly unpredictable world.

## our APPROACH

GC&C's ART offering combines **Parametric Insurance**, where we are among global leaders, **Structured (Re)insurance** and **Capital Solutions** to help businesses navigate an increasingly complex risk landscape.

Our experts work alongside clients to develop **tailored, flexible solutions designed around their specific needs**.

Parametric insurance, for example, supports **business resilience** by providing rapid payouts following predefined events, helping organisations respond quickly to the impact of natural catastrophes and weather-related events.





## AVIATION

Aviation is a complex and fast-evolving industry where safety, reliability and timely delivery are paramount.

This sector faces unique challenges, such as **geopolitical tensions, extreme weather, supply chain disruptions, fluctuating oil prices** and **regulatory shifts**.

These dynamics make risk management critical across the entire value chain, from design and manufacturing to operations and maintenance.

### our APPROACH

With more than **50 years of experience** in the **aviation sector**, we are supported by a dedicated **global team of aviation underwriters** and **claims specialists**, providing comprehensive claims and crisis management services and ensuring **expert guidance when it matters most**.

Through customised **Service Level Agreements**, we deliver **responsive support, timely service** and **seamless assistance** across all time zones, helping clients navigate an increasingly complex and dynamic industry landscape.



## CASUALTY

Today's businesses face an evolving liability landscape, driven by technological change, regulatory developments and increasingly interconnected global operations.

From **workplace accidents** and **product liability issues** to **complex third-party claims**, organisations must navigate a wide range of exposures that can impact both financial performance and reputation.

### our APPROACH

We support our clients' businesses thanks to a combination of **specialist expertise, proactive risk mitigation** and **tailored insurance solutions** designed to support business continuity and long-term resilience, offering **a range of third-party liability, product liability and Employer's Liability** solutions that go beyond just onsite operations.



## CYBER

Nowadays, **every business relies on digital technology** to operate, develop and grow. Across every industry, **the tools businesses have in common include databases, emails, and the internet**. Advances in technology support businesses in many ways, but they also carry risks.

Hence, today's businesses are exposed to **sophisticated cyber threats, including computer viruses, cyberattacks, and online identity theft**.

*our APPROACH*

We work locally with businesses all over the world to address a broad range of cyber risks, tailoring our products to **suit specific needs and situations**. Our approach includes investing in **understanding the digital landscape** our clients operate in and taking steps to **proactively manage and mitigate their cyber risks**. We then design solutions that directly address issues like web-sourced business interruption, data theft and systems recovery, to name only a few.





## ENGINEERING & CONSTRUCTION

From renewable energy facilities and data centres to transportation infrastructure, industrial plants and complex urban developments, **today's projects are being delivered in an environment characterised by accelerating technological change, increasing nat cat volatility and evolving regulatory requirements.**

New risks continue to emerge, whether linked to advanced construction methodologies, energy transition technologies, critical equipment dependencies or increasingly demanding testing and commissioning phases.

Managing these challenges requires a partner with deep technical insight and a thorough understanding of how construction and engineering risks evolve across different sectors and geographies.

## our APPROACH

Our approach is built on **technical dialogue, sector expertise** and **long-term partnership**.

We work closely with clients, brokers and project stakeholders to understand the specific characteristics of each risk, including construction methodologies, contractual structures, supply chain dependencies, technological innovations and geographical exposures.

Drawing on the experience of **dedicated Engineering & Construction specialists across multiple regions**, we support a broad spectrum of projects **(from transport infrastructure, buildings, tunnels and bridges to power generation facilities, industrial plants and renewable energy developments) and machinery in operation**. Through a comprehensive suite of solutions, including CAR, EAR, DSU/ALOP, MB and MLOP, **GC&C helps clients build resilience, protect capital investment and support project success from planning to completion.**





## FINANCIAL LINES

As organisations pursue growth in an increasingly complex and interconnected world, they face growing exposure to regulatory, financial and management liability risks. Evolving governance requirements, heightened stakeholder scrutiny, cyber threats and changing legal frameworks are placing greater responsibilities on companies and their leaders.

In this dynamic environment, **specialised Financial Lines solutions play a critical role in helping organisations protect their business and their leaders, support decision-making and build resilience for the future.**

## our APPROACH

Our Financial Lines insurance products are designed to protect businesses and their leaders from a range of risks, such as claims related to management and professional liabilities, financial crimes, and other financial exposures.

We offer a comprehensive **range of solutions designed to protect both organisations and decision-makers**, including Directors & Officers (D&O) Liability, Professional Indemnity and Tech PI, Crime, BBB, Cyber Liability and Surety & Bonds guarantees.



## MARINE

The world depends on **maritime trade**. Every day, ships, cargo and supply chains connect markets, businesses, and communities across the globe. As the sector evolves, companies face increasing challenges ranging from geopolitical tensions and cyber risks to climate change, regulatory change, and operational disruption.

In this dynamic environment, **protecting assets and ensuring the smooth flow of trade** requires specialist expertise, global insight and a deep understanding of an increasingly interconnected risk landscape.

## our APPROACH

With specialist **Marine expertise** and a **global network of professionals**, we help clients navigate complexity with confidence. From Cargo Risks and Hull & Machinery Risks to Logistics or Maritime Infrastructure Operators, **we provide tailored solutions designed to protect assets, enhance resilience, and support business growth wherever trade takes them.**

Our underwriters, claims specialists and risk engineering experts work together to **deliver consistent service, technical excellence and responsive support**, helping businesses strengthen their supply chains, manage emerging risks, and seize opportunities in a rapidly changing global marketplace.



## PROPERTY

Every facility tells a different risk story.

A semiconductor plant in Asia, a logistics hub in Europe, a chemical complex in the Americas or a manufacturing site exposed to natural catastrophes each present unique challenges that cannot be assessed through standardised models alone.

## our APPROACH

We believe **effective property insurance starts with understanding the risk.**

Drawing on the expertise of **dedicated Property underwriters and Loss Prevention engineers**, we analyse exposure drivers ranging from fire protection and operational resilience to nat cat vulnerability, equipment dependencies and business interruption exposures. **At GC&C, we combine deep property underwriting expertise with a thorough understanding of industrial processes, asset criticalities and regional risk landscapes.** This enables us to evaluate complex exposures more effectively, support informed risk management decisions and provide protection aligned with the realities of modern business operations.



# WHAT WE DO



## CAPTIVE SOLUTIONS

Captive solutions **enable organisations to take a more active role in managing risk, providing greater control, flexibility and efficiency within their insurance strategy.** By leveraging multinational capabilities and international networks, Captives can be integrated into global insurance programs and tailored to support both domestic and international operations.

This approach helps organisations address evolving and complex risks while aligning risk financing solutions with their broader business objectives.

## our APPROACH

Our approach **combines tailored Captive solutions with the strength of Generali GC&C's global network** to help clients address complex and evolving risks, including hard-to-insure exposures. As Captive insurers may face regulatory, licensing or operational constraints that limit their ability to issue policies directly in every market, **Generali GC&C provides fronting solutions through its licensed international network.** We issue master and local policies where required, ensuring compliance with local regulations and delivering consistent protection across multiple jurisdictions. Selected risks are then transferred to the Captive through reinsurance arrangements, enabling clients to retain risk in a controlled and efficient manner while benefiting from coordinated worldwide coverage. In addition, Generali GC&C can support Captives as a **capacity provider**, helping clients implement risk transfer structures aligned with their broader risk management objectives.





## CLAIMS MANAGEMENT

**Emerging and evolving risks, across all industries, continue to create uncertainty for businesses worldwide.**

When losses occur, effective claims management plays a **critical role** in helping organisations respond quickly, minimise disruption and maintain business continuity.

### our APPROACH

Our dedicated corporate **Claims Team** delivers a personal service tailored to meet the needs of our policyholders and clients. Regardless of a claim's value, we at GC&C pride ourselves on **treating each claim with close attention and the human touch** that makes Generali unique, assessing each case on its individual merits and supporting clients when they need us most.



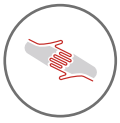
## MULTINATIONAL PROGRAMS

A Multinational Program (MP) is a **globally coordinated insurance solution** that combines harmonised coverage under central coordination with locally compliant policies across multiple jurisdictions. Tailored to each client's needs, it provides consistent global protection, centralised governance, efficient management of risk, claims and insurance costs, and reliable service delivery, helping organisations strengthen resilience and support their international growth.

### our APPROACH

Multinational Programs have been a core part of GC&C's strategy since 2013 and today represent around a third of our portfolio. **We combine a global network, dedicated expertise and advanced tools** to deliver seamless multinational solutions tailored to our clients' needs.

Through coordinated service models, local market knowledge and a strong commitment to compliance, we help organisations manage risks consistently across borders while supporting an efficient and transparent client journey worldwide.



## RISK ENGINEERING & LOSS PREVENTION

Risk Engineering & Loss Prevention (RE&LP) **combines traditional expertise and innovative techniques** to help businesses identify, assess, evaluate and mitigate risks.

By understanding exposures, hazards and controls, organisations can better prioritise risks, strengthen resilience and support more informed decision-making in an increasingly complex risk environment.

## our APPROACH

Our Risk Engineers combine technical expertise and practical experience to help clients proactively manage risk and prevent losses before they occur.

Through **technical analyses, tailored recommendations and a pragmatic, solutions-focused approach**, they support effective risk management and help businesses build resilience across all lines of business through our global presence.



HERE  
NOW



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Global Corporate & Commercial

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*HERE* is where new challenges arise and *NOW* is the only time when the future is built. Every day, we deliver **solutions, protection, and guidance** where they matter most. Wherever opportunities arise, our teams stand by our clients as true **Lifetime Business Partners**, guided by expertise, empathy, and the conviction that progress happens through action.

With precise advice and timely support, **we help businesses move forward with confidence** – building the future together, here and now.

# OUR GLOBAL DISTRIBUTION NETWORK

## PUTTING OUR CLIENTS AND DISTRIBUTORS AT THE HEART OF EVERYTHING WE DO

Through seamless international coordination and dedicated local presence, we deliver consistent service, tailored solutions and long-term partnership, helping businesses navigate complexity and grow with confidence.

As a Lifetime Business Partner, Generali GC&C combines a strong global distribution network with deep local expertise to support clients wherever they operate, precisely here and now.

## GET IN TOUCH WITH US!



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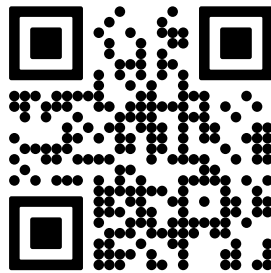


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## CONNECT WITH OUR EXPERTS

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



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