

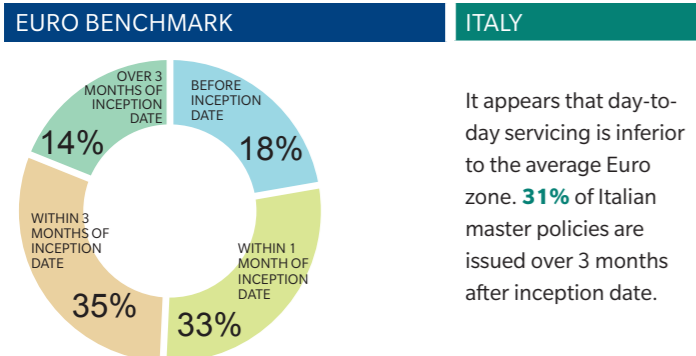
TOP RISKS IDENTIFIED BY RISK MANAGERS

EURO BENCHMARK	ITALY
1. Data privacy, cyber security, and social media	1. Data privacy & cyber security
2. Political risks	2. Changes in policy
3. Reputation & brand	3. Globalization & talent strategy
4. Regulation & legislation	
5. Economic risks	

MAIN USE OF ANALYTICS IN DECISION-MAKING

European risk managers use the following tools:	Italian risk managers show a predilection for claims analysis and risk quantification:
52% risk reporting	
47% risk mapping	
46% claims analysis	67% claims analysis
46% risk registers	54% risk quantification
43% risk quantification	

DAY-TO-DAY POLICY MANAGEMENT



CONNECTING RISK MANAGEMENT AND INSURANCE PURCHASING STRATEGIES

EURO BENCHMARK	ITALY
77% max possible loss est.	
57% external professional advice	38% Less dependent on professional advice : 38% VS 57% Euro average
47% random factors (27% available market capacity & 20% budget limitations)	27% Higher user of ERM tools (27% VS 15% Euro average)

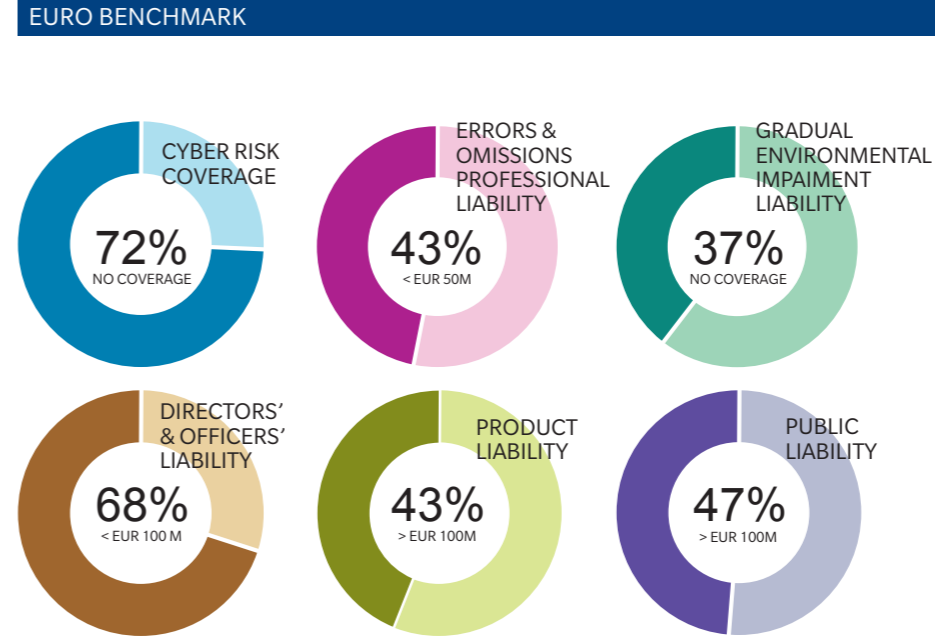
CLAIMS MANAGEMENT

EURO BENCHMARK	ITALY
Confirmation of position on coverage as quickly as possible (43%)	Confirmation of position on coverage as quickly as possible (27%)
Policy wording tests (39%)	Policy wording tests (54%)
Coordination btw. teams involved (37%)	Pre-selection of lawyers and adjusters (35% vs 17% Euro av.)
Lessons learned analysis (36%)	
Building relationships (24%)	Building relationships (27%)

RISK & INSURANCE MANAGEMENT IT PLATFORMS

EURO BENCHMARK	ITALY
Improved reporting capabilities for internal systems (44%) and external (37%)	Higher expectations in terms of daily updates for internal platforms (30% VS 22% av), and in terms of interactivity (30% VS 18% av)
Claims mgmt. – internal systems (38%)	Claims handling (40% VS 29% av.) and daily updates (35% VS 20% av.) top the wish list for external systems.
Technical info – external system (32%)	

EVOLVING & TRADITIONAL INSURANCE COVERAGE



Overall the market tendency is to buy lower limits, with coverage rates for certain lines falling below to the European average.

INSURANCE OFFERING ABROAD

