



**VIRAS**

International Insurance Broker S.p.A.

...

***your best choice***

## ***The insurance Broker***

The Broker is a professional whose mission is the care of his Client's interests in his relationship with the Insurance Companies and/or their agents in order to find the most effective and tailored cover of the risks according to the specific Client's needs and requests.

Everyone (Individuals, Professionals, Companies, public, Entities etc.) can refer to a Broker to find the right insurance policy.

Having a Broker means that you have at your disposal a Consultant who helps you to manage your risks and to research, on the insurance market, tailor made insurance products.

The Broker, in fact, in dealing with insurance Companies, interfaces with professional skills and bargaining power that allow him to obtain the most advantageous proposals and the most targeted covers for Client's specific needs.

## ***The neutral cost of the Broker***

Brokerage has not cost for the customer because the Broker is remunerated directly from Insurance Companies exclusively through the commissions of the insurance premium and through the remuneration of the sales/distribution network of intermediaries, brokers, agencies etc. So the Broker's activity doesn't have any higher cost for the end customer.

## *Our Company*

VIRAS INTERNATIONAL INSURANCE BROKER S.p.A is a company registered in the RUI with the registration number B000069209. VIRAS is also registered in the Register of Insurance and Reinsurance Mediators at No. 0714/S, and has been operating for more than 20 years in the Brokerage sector.

Since 2001 Viras also operates as Lloyd's Correspondent with dedicated resources that follow the evolution of the English market through a constant monitoring.

Viras is a Company with 100% Italian capital. During its many years of business Viras has been able to adapt its structure and organization to market needs by diversifying its internal organization into specialized AREE. In February 2006, Viras acquired Assoconsulting s.r.l. that is a company with particular expertise in insurance brokerage in the Public Entities sector and, in particular, with reference to Medical Malpractice.

In the Ranking Asefi Broker Edition 2011, the most authoritative Guide to Italian Insurance Brokers, Viras has the honor to have been placed at the eleventh place as "production" on over 2000 brokers on the Italian insurance market.

The company has been certified since 2005 UNI EN ISO 9001/UNI EN ISO 9001:2015 with the SGS, an activity that led to a risk assessment and the adoption of a Compliance manual and the Code Conduct available on the company's website page <http://www.gruppoviras.com>

## *Our Mission*

Viras International Insurance Broker S.p.A., through its offices in Naples, Milan and Rome, is able to assist its Clients in all sectors of the industry, service sector and Public Administration.

Clients are always guaranteed; Viras, thanks to its structure divided into AREAS with different specialization, can manage the insurance plans for any kind of Customer, from Multinational Companies to individuals or Professionals.

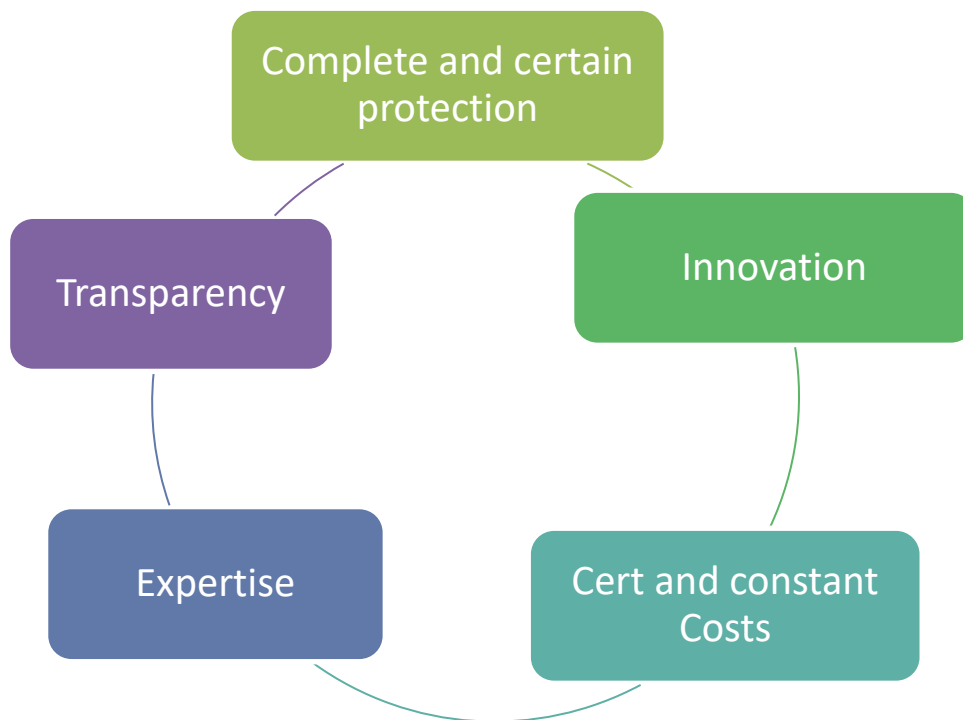
The target, especially for the big Companies and Public Entities, is to draft effective and tailored "Insurance Projects" for customer's insurance needs, combining the **optimization** of the cover with **cost and risk minimization**.

According to realize tailored and optimized insurance covers, we have a methodological approach in order to delineate specific intervention lines.

Our activities, starting with the risk analysis (see pages 6 and 7), are calibrated in order to bring out and subsequently respond to the specific needs (whether expressed by the customer or not), clearly explaining the objectives to obtain.

## Our *PHILOSOPHY*

Our philosophy consists in a rigorous analytical approach and valuation of Customer's needs in relation to the risks that he will find during his business life. Our insurance know-how, gained in more than twenty years of experience, guarantees the Customer about:



In addition to operating in full compliance with transparency ethical, and professional principles, Viras has adopted a Compliance Manual which procedures respect the most stringent international standards (antibribery, anti-corruption, anti-money laundering etc.).

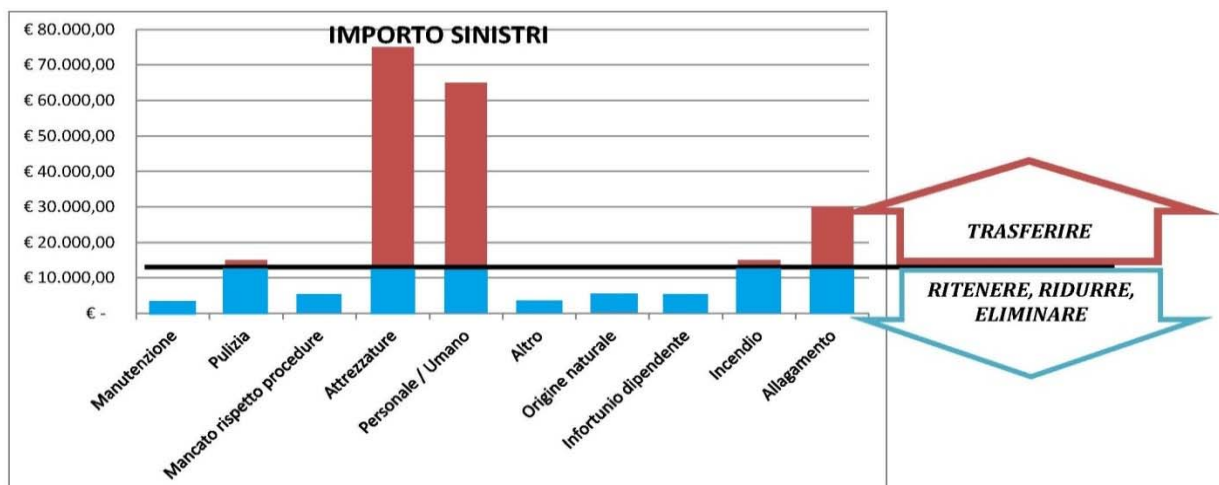
## Our analysis activities

Viras activity is based on a method to work that consists of:

- Risk Analysis;
- Developing a Personal Insurance Plan;
- Researches the best insurance products on the National and International market;
- Management and execution of the insurance Plan, including claims management.
- Risk Management through risk analysis that will provide an insurance / financial plan that optimizes and minimizes the "total cost of risks" in order to improve customer's image wherever as possible.

Through the "VEA - Viras Event Acquisition", a Data Base developed on an Internet platform, it will be possible to capture "adverse events", useful both for the study and processing of Risk Mapping, and both for the preparation of reports containing all analytical and detailed dates about claims and any other malicious event.

Through this tool, you can get an Event Mapping to focus the attention on the most affected areas and also on the more frequently causes / errors with greater magnitudes. Through "**pictures**" it will be possible to give a real dimension of the Risks and create a priority of intervention.



**Neither gravity nor incidence, if taken separately, can provide an adequate and real picture of the risk.**

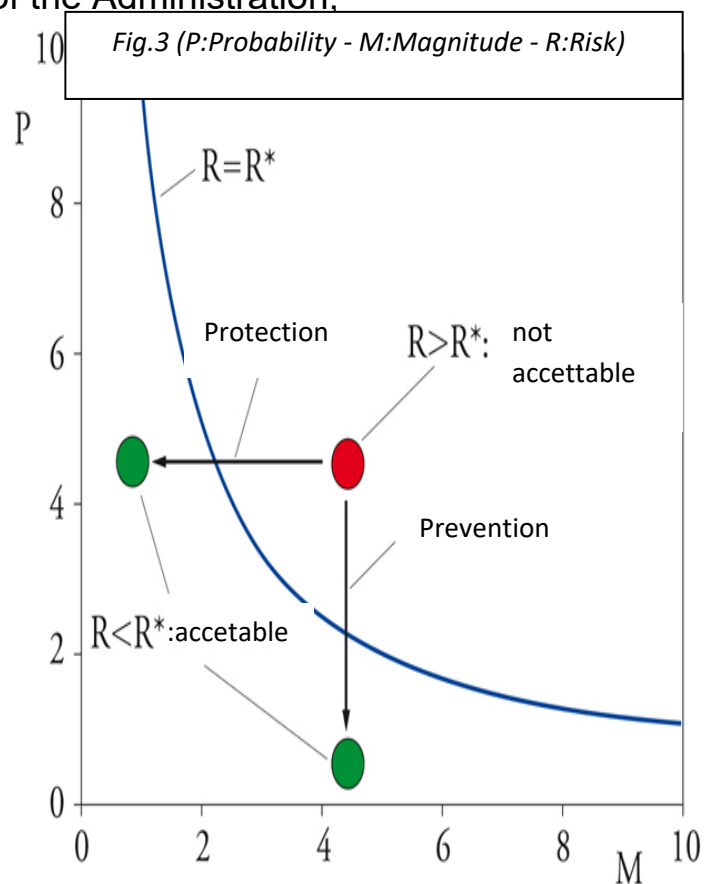
The combination of the two features of the Risk allows for a clearer picture of the situation; In fact, as it is showed in the following image:

- High Probability but Low Magnitude events are an acceptable risk and usually inherent in the primary activity of the Administration;

The risk therefore must be RESOLVED but will be the subject of LOSS PREVENTION actions;

- events that present the two high-risk features represent a significant risk to which we must intervene (LOSS PREVENTION and / or PROTECTION AND / OR TRANSFER actions);

- High Magnitude events - depending on the level of frequency, risk inclination and economic/financial capacity of the Administration - represent a risk subject to PROTECTION and / or TRANSFER.

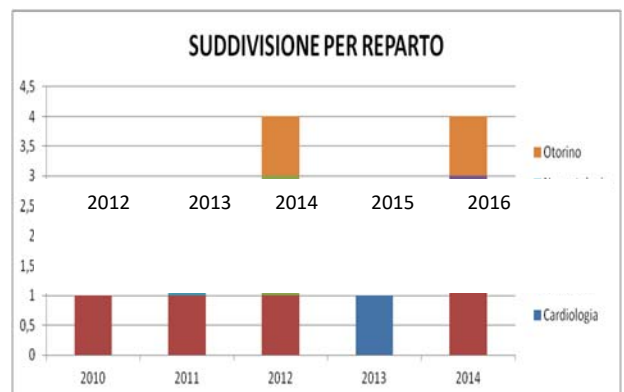
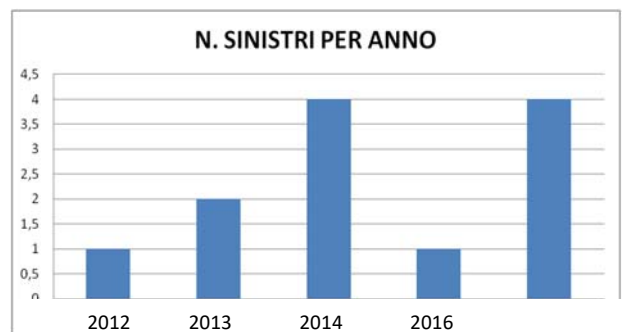


## Risk presentation to the insurance market

Identification, analysis and risk management have a particular importance in the strategic definition of the guidelines that will determine the necessary steps to achieve the objectives of cost reduction and efficacy of insurance cover.

For that purpose, we will acquire all elements/information/documents that are necessary for the identification and evaluation of risks with appropriate audits and/or technical inspections: identify the types of adverse events and mapping them, in order to identify the potential and actual sources of risk.

**These activities, according to obtaining an adequate level of protection, will also be a prerequisite for the predisposition of the insurance cover and, where necessary, these activity will also be designed to the needs identified and/or expressed by the Customer. Through our know-how, we will be able to represent the risk and make it attractive to the insurance market, in order to find the right balance of risk exposure between the Insured and the Insurer.**





## CORPORATE AREA



Viras International Insurance Broker S.p.A. Through the Area Corporate Is able to offer companies operating in every commodities sector a comprehensive framework for consultancy and management of the entire Insurance Plan, through the following services:

- Identification, analysis and evaluation of risks;
- Loss Prevention and Loss Protection;
- Treatment of risks;
- Monitoring of Insurance Market & Market Research;
- Evaluation of Insurance proposal referring to the report quality/cost..

After the achievement of the insurance plan Viras International

Insurance Broker S.p.A. offers the following additional services:

### **Monitoring of Insurance Plan:**

The Insurance Program is constantly monitored so that it maintains its technical effectiveness over time referring to eventual new risks or to the ones already analyzed;

### **Annual Report:**

An annual report is drawn up on the adequacy and effectiveness of the insurance cover, indicating possible variation about risks and consequently adapting guarantees;

### **Claim Management:**

Customer is followed during every step of claim management until their definition.

## PRIVATE CUSTOMERS AREA



Through the Private Customers Area Viras International Insurance Broker S.p.A offers Families a complete structure for consultancy and management of a tailor made insurance plan based on the different needs, through the following service:

- Advice on Identification of risks of the person and his / her family;
- Loss Prevention and Loss Protection;
- Treatment of risks;
- Monitoring of Insurance Market & Market Research;
- Evaluation of Insurance proposal referring to the standard quality/cost.

After the achievement of the insurance plan, Viras offers:

- **Monitoring of the insurance market for the placement of the Insurance Plan;**
- **Evaluation of proposals;**
- **Evaluation of the products offered by the major Insurance Companies;**
- **Claims Management .**


In the last years Viras International Insurance Broker S.p.A. has implemented a number of insurance conventions for the community, for the professional categories and associations in order to reducing the costs of the Insurance Plan.

## **PUBLIC ENTITIES AREA**



Viras's Public Administration can count on the **available and constant support** from its broker, which provides its more than twenty years experience in the Management of Public Entities and in the Management of the national and international insurance sector, without any other costs (compare page 2).

Viras's prerogative is to become, for the Administration, for its employees and executives, a point of reference for all insurance issues.

Administration offices can contact **Viras personnel every times by media (telephone, mail,  etc)**, even for common issues, even for simple operating consultations.

Administration offices can also require dedicated meetings in order to resolve the most complex issues about claims management or to agree procedures, in compliance with current legislation, for the performance of insurance contracts, tender, and/or for any other insurance performance in order to not incur in any error and/or administrative or financial penalties etc ..

Viras can also support the Administration in the definition of contracts signed with outside Services, maintenance Companies, etc. for the transfer of responsibilities or at least for the definition of liability in the event of damage to third parties in the performance of the the Companies.

Through the Public Entities Area, Viras International Insurance Broker S.p.A. Is able to offer a complete insurance consultancy to the Public Administration through a range of services listed below:

- Identification, analysis and evaluation of Risks;
- Focus on "LIABILITY" charged to Entities by laws, Regulations, Statutes, etc .;
- Monitoring the insurance market for determining the premium at action base for the placement of the insurance plan with criteria of congruence;
- Constant updating of Special Contract Specifications and invitations to tender, based on the Legal development and based on the Local labor Law related to the Public Administration;
- Prevention and protection of risks;
- Consulting at all tender's stages.

After tender Viras International Insurance Broker S.p.A. offers the following additional services:

**Verification of policy compliance;**

**Monitoring of the insurance plan;**

**Periodic report;**

**Training;**

**Claims management.**

Risk Management for Public Entities has become day by day our point of strength, as shown in our Client's Portfolio.

## AREA INTERNATIONAL



Viras International Insurance Broker S.p.a. has a staff dedicated to the International Area. Through this area, the Company promotes its presence in the international insurance markets, by researching the best channels for insurance placement and by researching the best quality of products.

This area also deals with the Company's Business Development in order to export its professional experience to the new economic, social, political and cultural realities contexts.

This activity represents a challenge that Viras has been proposing in the recent years: to put its services at disposal of Italian Corporate and/or European and Extra European Companies.

Viras manages international insurance programs by the following precise steps:

1. Analysis of the local Laws;
2. **Risk Management;**
3. focus on customer's needs;
4. lay out of a complete and rational insurance plan;
5. Market research of the best insurance solutions;
6. Insurance plan management.

We trust that a good risk management can bring benefits for every Companies helping them to achieve their targets; so we offer the international insurance plan's management using the language spoken in its country and/or in English.

**Viras is authorized to operate in the following countries:**

- UNGHERIA under the Freedom of Provision of Services (LPS)
- LITUANIA under the Freedom of Provision of Services (LPS)
- SVEZIA under the Freedom of Provision of Services (LPS)
- FRANCIA under the Freedom of Provision of Services (LPS)
- REGNO UNITO under the Freedom of Provision of Services (LPS)
- PORTOGALLO under the Freedom of Provision of Services (LPS)
- LIECHTENSTEIN under the Freedom of Provision of Services (LPS)
- DANIMARCA under the Freedom of Provision of Services (LPS)
- AUSTRIA under the Freedom of Provision of Services (LPS)
- ESTONIA under the Freedom of Provision of Services (LPS)
- IRLANDA under the Freedom of Provision of Services (LPS)
- BULGARIA under the Freedom of Provision of Services
- FINLANDIA under the Freedom of Provision of Services
- CECA REPUBBLICA under the Freedom of Provision of Services
- MALTA under the Freedom of Provision of Services
- SLOVENIA under the Freedom of Provision of Services
- ROMANIA under the Freedom of Provision of Services
- ISLANDA under the Freedom of Provision of Services
- CROAZIA under the Freedom of Provision of Services
- CIPRO under the Freedom of Provision of Services
- LETTONIA under the Freedom of Provision of Services
- NORVEGIA under the Freedom of Provision of Services
- OLANDA under the Freedom of Provision of Services
- POLONIA under the Freedom of Provision of Services
- GERMANIA under the Freedom of Provision of Services
- SPAGNA under the Freedom of Provision of Services
- GRECIA under the Freedom of Provision of Services
- LUSSEMBURGO under the Freedom of Provision of Services
- BELGIO under the Freedom of Provision of Service
- SLOVACCHIA under the Freedom of Provision of Services

## AREA AFFINITY



Dettaglio prodotti

**Viras International Insurance Broker Spa**, Broker dell'Associazione senza scopo di lucro **Omnia Tutela**, ha reperito sul mercato assicurativo una polizza RC VERSO TERZI E LA RESPONSABILITA' AMMINISTRATIVA DIPENDENTI PUBBLICA AMMINISTRAZIONE.

The AFFINITY AREA consists of a team of specialists dedicated to lay out, achieve and manage tailor made insurance plan created "ad hoc" for its Customers (Entities, Companies, Associations).

The target audience is represented by groups of people belonging to the same category, for example: members of an association, employees of a company, category associations etc.

- Analysis of customer activity and needs;
- Risk analysis and design of the insurance plan;
- Market researches;
- Placement of risks on the National and International markets;
- Review of the insurance plan;
- Clear and complete statistical reports;

### Benefits:

- Competitive products;
- Fidelity programs;
- Customer care

AFFINITY activity is performed through:

### Web site dedicated to the insurance program:

through a direct and private access from the Intranet or from the Partner's institutional web site employees, associates and / or final clients can have a display of insurance products, general and special insurance conditions, How to subscribe the insurance plan, how to report a claim and tailor made forms.

### Online buying:

People interested can subscribe the insurance policies through a completely online procedure just by filling in a form; Afterwards, by reviewing all policy documents (information file, policy conditions, privacy, insurance disclosures rules etc.), the prize will be generated by bank transfer. At the end it will be send to the Client the receipt and the policy document.



## Our Customers

Over the last 20 years Viras International Insurance Broker S.p.A has gained significant experience in consulting and insurance management in favor of Public and Private Entities, with particular regard to Medical Malpractice. Subsequently Viras adopted the same strictness and competence in the management of Private Companies, Professionals, Trade Unions, Associations and Private Corporates with competence, professionalism and customization of services by implementing a specific plan of transferring risks to the national and international market.

Below there is a list of the main Public and Private Companies that have benefited from our services\*:

### Public Health Entities

- ASP Caltanissetta (ex AUSL 2 Caltanissetta)
- ASP Palermo (ex AUSL 6 di Palermo)
- ASP Trapani (ex AUSL 9 Trapani)
- ASP Agrigento ( ex A.O. Ospedali Riuniti di Sciacca - ex AUSL 1 di Agrigento - ex AO S. Giovanni di Dio di Agrigento)
- ASP Messina (ex Azienda Ospedaliera Papardo di Messina)
- ASP Catania (ex A.O. Gravina e Santo Pietro di Caltagirone - ex AUSL 3 Catania)
- ASL CASERTA (ex Asl Ce 1 e Asl CE 2)
- ASL NAPOLI 2 NORD
- ASL SALERNO (ex ASL Salerno 1)
- AORN dei Colli (ex Azienda Ospedaliera Monaldi)
- Azienda Ospedaliera della Seconda Università degli Studi di Napoli
- Azienda Ospedaliera Universitaria Federico II°
- Ospedale Israelitico - Roma
- ASL Valcamonica Sebino
- ASL BAT
- ASL Roma F
- AO di Circolo di Melegnano
- AO Circolo e Fondazione Macchi di Varese

\* may mean either direct brokerage service or placement of specific policy.



## Municipalities

- Comune di Scisciano
- Comune di Latina
- Comune di Agrigento
- Comune di Messina
- Comune di Castel San Giorgio
- Comune di San Giuseppe Vesuviano (Na)
- Comune di Portici
- Comune di Cave
- Comune di Altavilla Milicia
- Comune di Ragalna
- Comune di Serradifalco
- Comune di Agerola
- Comune di Enna
- Comune di Castellana Sicula
- Comune di Collesano
- Comune di Castrovillari
- Comune di Parma
- Comune di Vicenza
- Comune di Trappeto
- Comune di Marineo
- Comune di Petralia Sottana
- Comune di Marcianise
- Comune di Aragona
- Comune di Camporotondo Etneo
- Comune di Lascari
- Comune di Floridia
- Comune di Maletto
- Comune di Maniace
- Comune di Monreale
- Comune di Nicolosi
- Comune di Scordia
- Comune di Porto Empedocle
- Comune di Torrenova
- Comune di Castellammare di Stabia
- Comune di Aversa
- Comune di Ottaviano
- Comune di Marano
- Comune di Gibellina
- Comune di Aci Castello
- Comune di Aragona
- Comune di Vaccarizzo Albanese
- Comune di Pachino
- Comune di Camporotondo Etneo
- Comune di Collesano
- Comune di Lascari
- Comune di Sorrento
- Comune di Petralia Sottana
- Comune di Castellanana Sicula
- Comune di Trapani
- Comune di Pimonte
- Comune di Casoria
- Comune di Senerchia
- Comune di Villabate
- Comune di Lauro
- Comune di Casavatore
- Comune di Arzano
- Comune di Forio d'Ischia
- Comune di Carinaro
- Comune di Pagani

## Others Public Entities

- Università degli Studi di Roma “La Sapienza”
- Università Agraria di Castel Madama
- Consob – Commissione Nazionale per le Società e la Borsa
- ISTAT – Istituto Nazionale di Statistica
- Ministero Politiche Agricole e Forestali
- - Corpo Forestale dello Stato
- Provincia Regionale di Siracusa
- Provincia di Palermo
- Provincia di Roma
- Provincia Autonoma di Trento
- Regione Siciliana
- Istituto Sperimentale della Cerealicoltura
- C.I.R.P.S. Centro interuniversitario di Ricerca per lo Sviluppo sostenibile
- Ente Parco dell’Etna
- Ente Parco delle Madonie
- IPAB Casa delle Fanciulle
- IPAB Riunite di S. Gaetano e Orfanotrofio Concezione
- IPAB Opere Pie Riunite Pastore e San Pietro di Alcamo
- Fondazione Conte Morando Bolognini
- Consorzio di Bonifica Agro Sarnese Nocerino
- Consorzio di Bonifica della Conca di Agnano
- Consorzio di Bonifica Napoli Volla
- Consorzio di Bonifica in Destra del Fiume Sele
- Consorzio Area Marina Protetta Punta Campanella
- Commissario straordinario per l’emergenza dei rifiuti e delle acque in Campania

## Subsidiary Public Companies

- EAV SRL / Metrocampania Nordest S.r.l.
- ASM - Azienda Stabiese di Mobilità S.p.A.
- Arechi Multiservice S.p.A.
- Agenzia Regionale Foreste Demani
- Catania Multiservizi S.p.A.
- Azienda Trasporti di Messina S.p.A.
- Aciambiente S.p.A.
- Istituto di Incremento Ippico per la Sicilia
- Castellammare di Stabia Multiservizi S.p.A.
- CIRA S.p.A.– Centro Italiano Ricerche Aerospaziali
- Napoli Servizi S.p.A.
- ASA Azienda Servizi Ambientali S.p.A.
- Terme di Stabia S.p.A.
- Casoria Ambiente S.p.A.
- ANAS S.p.A.

## Private Companies

- Ernst & Young (ex Reconta Ernst & Young)
- Gruppo Editoriale il Denaro
- Istituto Pasteur – Fondazione Cenci
- Bolognetti
  - Tari S.p.A.
  - ENIA S.p.A.
  - Stazione Zoologica Anton Dohrn
  - Aurora Costruzioni S.r.l.
  - CTP Esplana SUD S.r.l.
  - La Gardenia s.r.l.
  - Giardino Service S.r.l.
  - CO.IM.EL. S.r.l.
  - CORIDE – Consorzio
- Rivenditori al Dettaglio
  - One Sail S.r.l.
  - American Bingo S.r.l.
  - Car Consulting
  - Casa di Cura Villa del Sole
  - Casa di Cura Clinica Maria
- Rosaria S.p.A.
  - Casa di Cura S. Stefano
  - Casa di Cura S.Rita
  - Ecological Service S.r.l.
- Elettronica Cicala
- A.E.C. Telecomunicazioni S.r.l.
- Service Point
- Distribuzioni Centro
- Trasporti Centro
- CDM Soc. Coop. A.r.l.
- Giap S.r.l.
- Zenit S.r.l.
- Filgest S.r.l.
- Europetroli S.p.A.
- Teleradio Regione S.r.l.
- Impresa Costruzione “Casa Blanca”
  - US Avellino 1912 (football Club)
  - Ansaldo STS S.p.A. (parte Employee Benefits)
  - HITACHI RAIL ITALY S.p.A. (parte Employee Benefits)
  - Tamarin Srl (transports)
  - Fondazione Giacomo Brodolini
  - Fondazione Roma Sapienza (research Entity)

## Affinity

- UIL –Tucs Uil Sezione Provinciale di Napoli (labor union)
- SIULP – Sindacato Italiano Unitario Lavoratori Polizia di Roma (labor union)
- SUP Sindacato Unitario di Polizia (labor union)
- CISL - Federazione Universitaria (labor union)
- CISAL Servizi Srl (labor union)
- UIL Polizia (labor union)
- Omnia Tutela

## Product & Services

### Risks

Viras is able to offer its services with a huge range of risks:

- Professional Indemnity;
- Medical Malpractice;
- D & O liability;
- Property all risks;
- Public Officials Liability;
- Football players personal accident;
- Wealth Society Sports Accident
- CIT (Cash in Transit)
- Leasing / Electronic Risks and Disruption Damage;
- CAR /EAR;
- Natural catastrophes and calamities;
- Corporate Governance;
- Mergers & Acquisitions;
- Prospecting risks;
- Environmental Risks;
- Global Credit;
- Product Risks;
- Political Risks;
- Cyber Risks;
- Workforce Risks.

### Industries

For more than 20 years in the range of insurance brokerage, Viras International Insurance Broker S.p.A. has an extensive expertise to all the following industries:

- Public Entities;
- Public / Private Health care;
- Public / Private Transportation;
- Associations & similar Entities;
- Public / Private Infrastructure;
- Public / Private Marine;
- Public / Private Power & Utility;
- Construction & Projects;
- Public / Private Energy;
- Public / Private Sports & Events;
- Public/Private Aviation & Aerospace;
- Pharmaceutical & Chemical;
- Real Estate;
- Manufacturing;
- Communications, Media & Technology;
- Retail & Wholesale

**VIRAS**  
**International Insurance Broker Spa**  
**Sede Legale e Direzione**

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Public Entities area:	<a href="mailto:area.eepp@pec.viras.eu">area.eepp@pec.viras.eu</a>
Claims area :	<a href="mailto:sinistri@pec.viras.eu">sinistri@pec.viras.eu</a>
Affinity:	<a href="mailto:convenzioni@viras.eu">convenzioni@viras.eu</a>
Private customers area:	<a href="mailto:privati@viras.eu">privati@viras.eu</a>
Customer complaints	<a href="mailto:reclami@viras.eu">reclami@viras.eu</a>



VIRAS  
International Insurance Broker S.p.A.

***... we back your  
business***