



# VIRAS

**...the best choice**

Napoli | Milano | Palermo | Roma



# THE INSURANCE BROKER



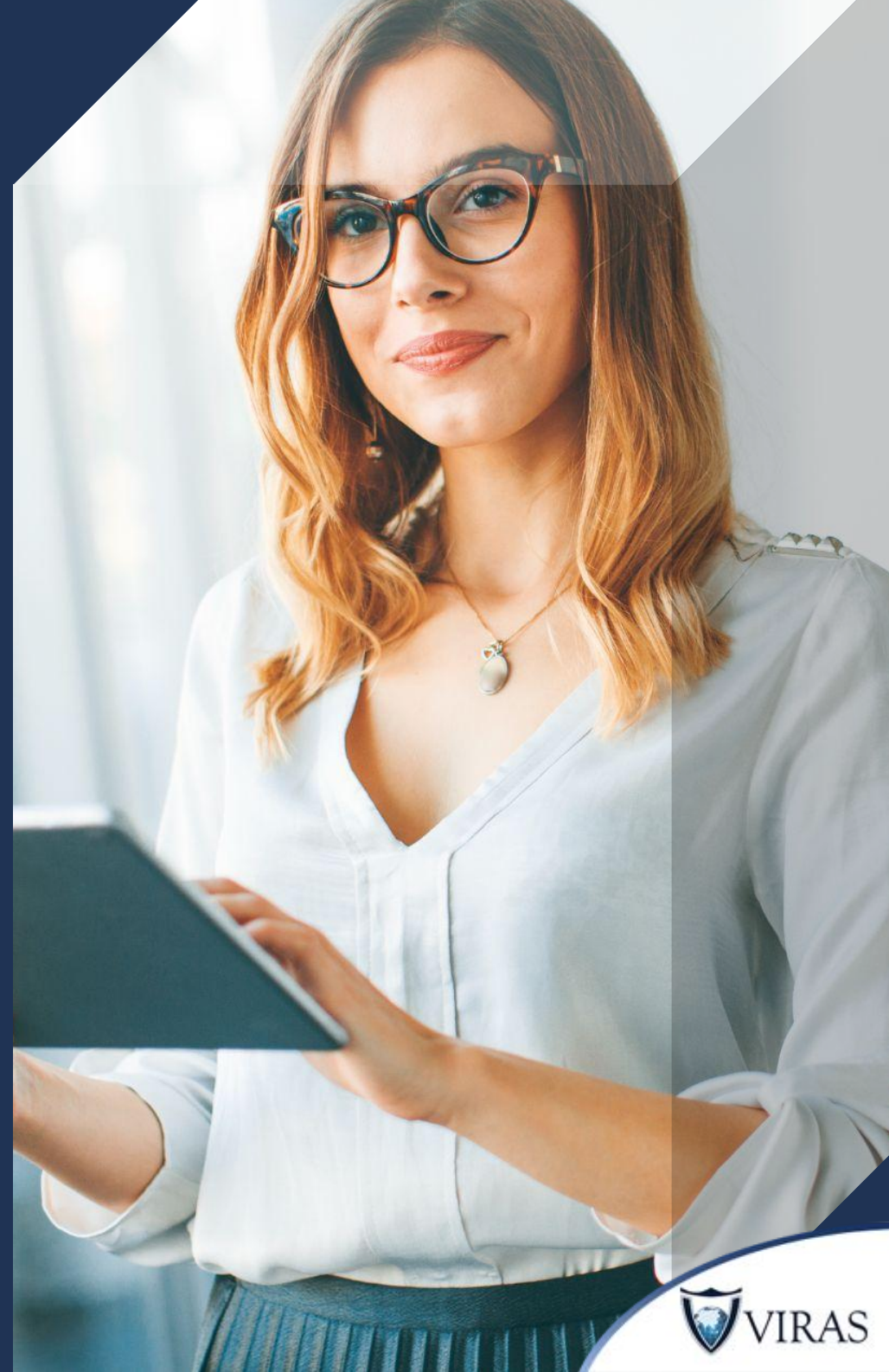
The insurance broker is a professional who, after an in-depth risk analysis, searches the market for the insurance solutions that best meet the client's needs.

All operators in the economic system (Natural Persons, Professionals, Companies, Public Bodies, Associations, etc.) who need professional insurance advice can turn to the Broker.

The insurance broker, unlike the insurance agent, has no exclusive ties with any insurance company, thus guaranteeing impartial analysis and total autonomy.

Being supported by an insurance broker means having at one's disposal a professional insurance consultant who is able to provide risk analysis and management and to search the market for the most advantageous and tailor-made insurance products for the client.

The insurance broker is a regulated profession, a professional figure governed by the Private Insurance Code (Legislative Decree 209/2005) and must be enrolled in section B of the Single Register of Insurance and Reinsurance Intermediaries (RUI), managed directly by IVASS



# The neutral cost of the broker

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**The broker's activity is remunerated directly by the insurance companies**

The broker's activity does not represent a cost for the client but is remunerated directly by the Insurance Companies exclusively through the commissions that make up a portion of the insurance premium.

The insurance brokerage service does not entail any additional charge, with respect to the insurance premiums borne by the Client/Contractor, since the Broker's work is, as a matter of practice, remunerated by the Insurance Companies (Accounting Magistracy - Sentence no. 439 of 30.01.2013 Regional Section of the Court of Auditors of Sicily).

In this regard, the Court of Auditors with sentence no. 179 of 17.04. 2008 issued by the First Central Jurisdictional Section, clarified that "... omissis ... a specific onerousness of the insurance contract, linked to the presence of the broker, must be denied: as for the client the final premium remains unchanged, whatever the chosen form of management, because the cost items are always calculated in the same way by the insurer (who, precisely, if a broker is present, pays the latter, otherwise he will remunerate his own agents) ...omissis ... the final cost of the contract, for the insured, is constituted by the sum of the so-called "pure" premium (calculated on the basis of the "pure" premium (calculated on the basis of the "pure" premium) and the "pure" premium (calculated on the basis of the "pure" premium). pure" premium (calculated on the basis of actuarial tables), management costs for the company, further so-called acquisition costs (the commissions due to in-house agents or brokers) and, finally, taxes".



FOUNDED IN  
**1989**

VIRAS is enrolled in the RUI (Registro Unico degli Intermediari) under registration number B000069209, formerly registered in the Register of Insurance and Reinsurance Brokers under no. 0714/S, and has been operating in the Brokerage sector for over thirty years.



BEYOND  
**20 Years**  
Of Medical Malpractice

100% of Viras' capital is Italian and, over the many years of activity, the company has adapted its structure to the needs of the market by diversifying its internal organisation into AREAS, each specialising in a specific field of operation.



BEYOND  
**30 Years**  
Of Insurance Experience

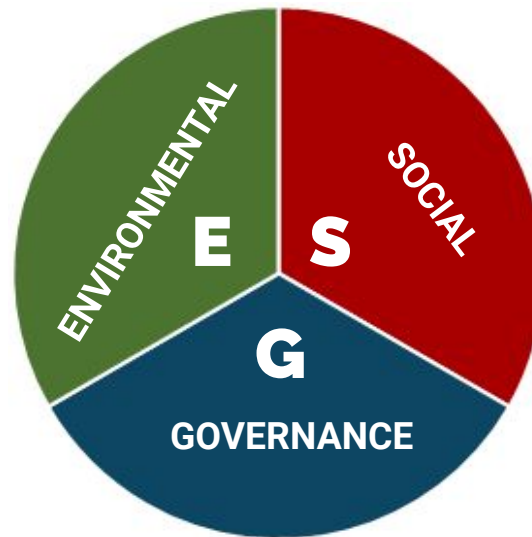
Viras is a member of A.I.B.A. -Associazione Italiana Brokers di Assicurazione- to which the major insurance brokers nationwide are associated.

# Our Philosophy

Our philosophy is to ensure a rigorous analytical approach and a thorough assessment of the client's needs according to the risks to which he is subject during the course of his business. Our insurance know-how, built up over more than 30 years of experience, guarantees the client services and benefits.



# ALWAYS COMMITTED TO SUSTAINABLE ENVIRONMENTAL, SOCIAL AND ECONOMIC CHANGE



## ENVIRONMENTAL

Digitised management of insurance contracts in all its phases, secure digital archiving

## SOCIAL

Implementation of processes to ensure gender equality, work-life balance measures, training and retraining programmes

## GOVERNANCE

Implementation of an internal and external management control system. Adoption of a Compliance Manual complying with the strictest international standards and a Code of Conduct to be observed by all operators in the supply chain

# Products and Fields of Activity

Operating for more than 30 years in the field of insurance brokerage, Viras has expertise across all major industries, and offers a wide range of products tailored to customers' needs.

## Viras is able to offer its services in relation to a very wide range of risks

### The main products offered:

- Professional Liability;
- Health Risks;
- TPL/O;
- Legal Protection;
- Directors' and Officers' Liability D&O;
- Property Liability;
- Player Injury;
- CIT (Cash in Transit);
- CAR/ EAR;
- Natural catastrophes and disasters;
- Cyber Risk;
- Credit Risks;
- Product Risks;
- Property Risks.

### The main sectors for which Viras provides insurance products:

- Public Entities
- Public/Private Healthcare
- Public/Private Transport
- Associations and other entities
- Infrastructure Public/Private sector

**Viras supports Administrations in insurance matters relating to any contractual situation:** awarding of contracts for the supply of goods, services and works, in order to suggest the inclusion of insurance clauses in contracts signed with suppliers and to assess the insurance contracts submitted by suppliers in compliance with the Administration's requirements in tender documents.

by the Administration in the tender documents.



***We offer a tailor-made service  
for each customer***



# Risk Management

Viras' activities are carried out according to a precise standard



**Risk Management  
Risk Status Analysis**



**Development of a  
Personalised Insurance  
Programme**



**Searching for the best  
insurance products on  
the national and  
international market**



**Assistance in the  
preparation of  
documents and  
specifications for  
tenders for insurance  
services and in the  
conduct of such tenders**



**Management and  
execution of the  
Insurance Programme**

# Companies Area

The Companies Area is able to offer companies from all sectors a comprehensive structure for consulting and management of the entire insurance programme

Viras researches the policies required to best protect best for the company depending on the results of the analysis and risk appetite.

- Risk identification, analysis and assessment;
- Analysis of the magnitude and frequency of adverse events;
- Application of Risk Matrices to identify acceptable and unacceptable risks;
- Risk prevention and protection;
- Risk treatment;
- Market monitoring for the placement of the Insurance Programme;
- Evaluation of proposals, guarantees given/price ratio;
- Asset revaluation.





# Person Area

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The Personal Area is able to offer the entire family a comprehensive structure to meet all insurance needs.

Everything we value in our lives, be it our family or our passion, needs to be protected and safeguarded...

**In every area you can rely on us**

# Public Entities Area

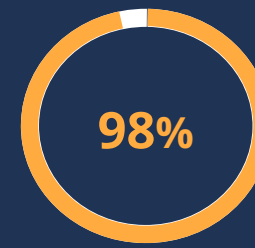
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Dealing with Public Administration risk management issues has become the company's strong point over the years, given the wealth of experience gained in managing such entities.

The Public Administration Clients of Viras can count on the ever-present and constant support of their Broker, who makes available his more than thirty years of experience in the management of Public Bodies and in the national and international insurance sector, at no additional cost to policy premiums.

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

# Public Entities Area



*Insurance Tenders*  
*successful*

## Viras offers the following services:

### TENDER PROCEDURE ASSISTANCE

- Assistance in the drafting of tender specifications and tender documents, specifications, technical and economic offers.
- Estimation of tender bases and selection of tender procedure and award criterion.
- Evaluation and definition of participation requirements.
- Support in all tender phases
- Technical support in case of unsuccessful tender with activation of market research

### MANAGEMENT OF INSURANCE CONTRACTS

- Verification and control of documentation sent by insurance companies following the award/transfer of insurance services
- Monitoring the issuance and compliance of policies and appendices
- Updates and/or modifications of policies
- Assistance in dealing with the awarded companies.

### MANAGEMENT OF DEADLINES AND AWARDS

Management of deadlines and related contractual obligations:

- Reporting with reminders of deadlines
- Reporting on premium adjustment, requesting verification and forwarding of final data
- Monitoring issue, verification, compliance, collection of appendices and any other documents
- Verifying the accuracy of premiums and collecting them

### MANAGEMENT OF SINISTRIES

- Online claims service
- Claims opening, analysis and monitoring
- Assistance in dealing with insurance companies
- Assistance in the correct settlement of claims
- Management and periodic statistical reports



# International Area

The International Area is able to promote the Company's presence in international insurance markets, seeking out the best channels for insurance placement aimed at product quality

**It is our firm belief that accomplished Risk Management can benefit all types of companies by facilitating them to realise their objectives.**

**Viras is authorised to operate in free of performance throughout Europe (more than 30 countries)**

An overhead photograph of a business meeting around a wooden table. Several people's hands are stacked in the center, symbolizing teamwork. There are laptops, notebooks, pens, and a coffee cup on the table. The background is a dark blue gradient with a network diagram overlay.

# Affinity Area

The AFFINITY Area is dedicated to the design, implementation and management of insurance programmes created "ad hoc" for its customers (Organisations, Companies, Associations).

The target audience is homogeneous groups of people

Advantages:

Competitiveness of the products offered

Loyalty programmes

Customer care



# Training

Viras has developed a distance learning project called Viras Academy that offers training courses taught by professional trainers that are fully customisable and easily accessible

## Benefits:

- E-learning courses, accessible from PCs and smartphones
- Lessons always available on the platform
- No time limit for using the modules offered by Viras



# Advanced Information Systems



For the technical and administrative management of insurance contracts, Viras makes use of a high-tech computer application through which all activities concerning the ordinary management and monitoring of its customers' policies and claims are carried out.

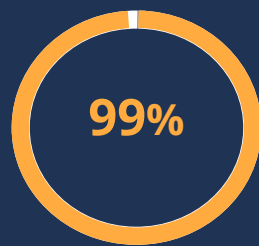
Through the application, it is possible to

- Visualise policies
- View recorded payments
- Request a quote
- View claims
- Report claims
- Manage your insurance programme

It is a secure system in that access via any computer connected to the Internet will only be permitted to staff authorised by the Administration in full respect of privacy and data protection (according to the G.D.P.R.), which at the time of connection will be duly verified, and it is interactive in that it allows the exchange of information between the Administration and the Broker for the consultation of policies, with automatic verification of the data entered.

# Our Customers

Over the last 30 years, Viras has gained significant experience in insurance consulting and management for Public Bodies and Companies, with a particular focus on Medical Malpractice. Subsequently it has adopted the same rigour and expertise in managing Private Companies, Professionals, Trade Unions, Associations and Individuals with competence, professionalism and personalisation of services to the Client, implementing, with a specific programme, the transfer of risks to the national and international insurance market.



Customers  
Satisfied



# Some of Our Customers

Main Public and Private Entities/Companies that have benefited from our services, i.e. direct consultancy and brokerage services, or placement services of specific policies.

- La Sapienza' University of Rome
- Consob - National Commission for Companies and the Stock Exchange
- ISTAT - National Institute of Statistics
- Ministry of Agriculture and Forestry
- Regional Province of Syracuse
- Province of Palermo
- Province of Rome
- Count Morando Bolognini Foundation
- EAV SRL
- Napoli Servizi S.p.A.
- ANAS S.p.A.
- Catania Multiservizi S.p.A
- Azienda Trasporti di Messina S.p.A
- CIRA S.p.A.- Italian Aerospace Research Centre
- Istituto di Incremento Ippico per la Sicilia
- Metellia Servizi Srl
- Ernst & Young (formerly Reconta Ernst & Young)
- Bivans S.r.l.

- Gruppo Editoriale il Denaro publishing group
- Pasteur Institute - Cenci Bolognetti Foundation
- Zoological Station Anton Dohrn
- Retail PRO
- Europetroli S.p.A.
- Teleradio Regione S.r.l.
- US Avellino 1912
- Ansaldo STS S.p.A. (Employee Benefits part)
- HITACHI RAIL ITALY S.p.A. (Employee Benefits part)
- Giacomo Brodolini Foundation
- Roma Sapienza Foundation
- UIL -Tucs Uil Provincial Section of Naples
- SIULP - Italian Unitary Police Workers Union of Rome
- SUP Unitary Police Union
- CISAL Services Srl
- CSA
- FIADEL

**More than 60 health  
authorities/hospitals**

**More than 70 municipalities**



**...we back your business**

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**Palermo - Roma**

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