

DBDG
Insurance Broker



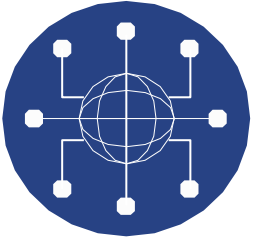

De Besi Di Giacomo

March 2024

Your partner for innovative and efficient solutions.



DBDG is a **brokerage and insurance consulting firm** with over 60 years of experience. We rely on a strong local expertise combined with a deep international knowledge. **Our collaboration with top ICT systems** and the professionalism of our brokers allow us to take care of our clients with dedication and expertise. We are organized into various highly qualified insurance units, specialized in the most diverse sectors and able to meet the specific needs of each client, whether a company, professional, or private individual.

 Founded in 1959	 + 70 employees	 9 offices in Italy	 Quality Rating	 ISO certifications	 Member of 4 international networks
 Competitiveness	 Long-lasting relationships	 Focus on service	 DBDG Academy	 Solid growth	 Future-oriented

One wavelength. Yours.

DBDG
Insurance Broker

A global network capable of supporting clients directly on the local territory, leveraging the knowledge and know-how of our partners, ensuring professionalism and comprehensive assistance. We organize the best insurance solutions tailored to the needs of our clients, offering services in over 100 countries, across 5 continents, with the support of over 60,000 experts.

A commitment to provide the best services with passion and the goal of achieving excellence. We operate with experience and innovative attitude in multiple sectors and risk lines. We aim to establish a solid and lasting partnership with our clients, trusting that our proposal will meet your expectations.

A look towards the future to try to anticipate insurance market trends and structure competitive and valuable insurance programs for our clients.

We are honored to be the longest-standing
Italian correspondent of **Lloyd's of London.**

We can provide assistance to Italian companies in over 100 countries around the world thanks to our partnership with **Worldwide Broker Network, Asinta, Sequoia** and **TechAssure**.

W B N®

asinta

SEQUOIA

TECHASSURE

DBDG & Worldwide Broker Network

Our partnership.



W B N[®] is the largest network of independent brokers in the world. With over 150 brokers in more than 100 countries, we offer unmatched service to multinational clients in the Property, Casualty, and Employee Benefits sectors. Our greatest strength lies in the authentic and deep relationships among our members. Together, we have created a culture based on mutual care, where brokers truly invest in each other's success and ensure that every client is their top priority. All members maintain their independence, while shared values bind the network together and drive us forward as a united force.

100+
Members

100+
Countries

6
Continents

\$13+
Billion annual
turnover

WBNet
Online data
management

1959
2024

**We have been shaping and
strengthening your protection
since 1959.**

Where we are

Our offices in Italy

ROME

Lungotevere Flaminio 14
00196 Rome
Ph. +39 06 3608391

MILAN

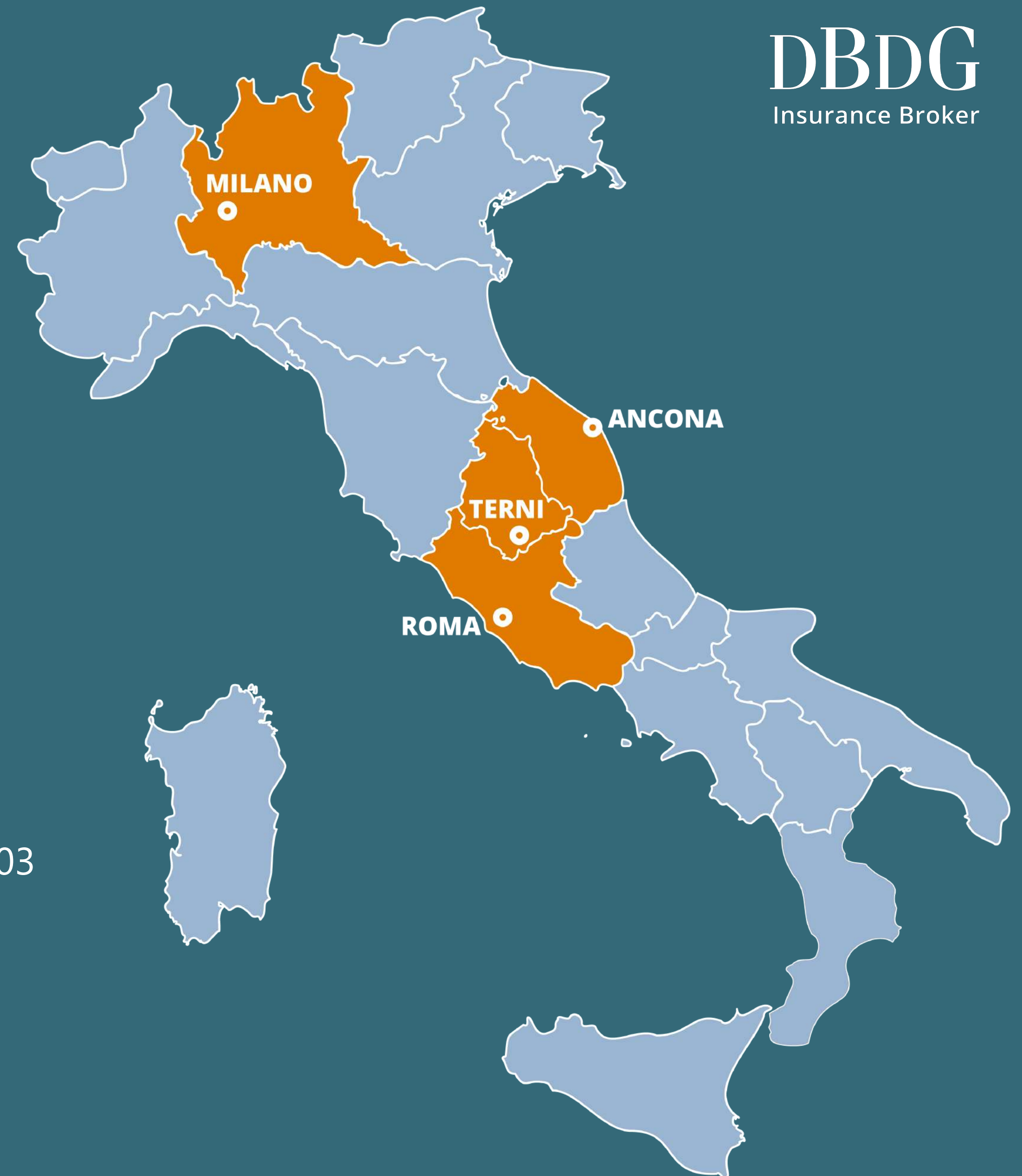
Via Cassolo 6
20122 Milan
Ph. +39 02 58326977

ANCONA

Via Dottor Sandro Totti 4
60131 Ancona
Ph. +39 340 1213536

TERNI

Viale Donato Bramante 103
05100 Terni
Ph. +39 348 6575580



Our values



1. Experience

Expertise and dynamism

Our consistent growth and professionalism over time have led us to achieve significant awards, such as the Award for Best Broker received at the 22nd edition of the **MF - Milano Finanza Insurance Awards 2024**, in the Insurance Elite category, and the **BIPAR Lifetime Achievement Award 2024** received by our President Alessandro De Besi.



2. Transparency

Reliability and loyalty

We commit to making every client feel secure and informed, while at the same time building relationships based on loyalty and integrity with the insurance companies we work with.

3. Passion

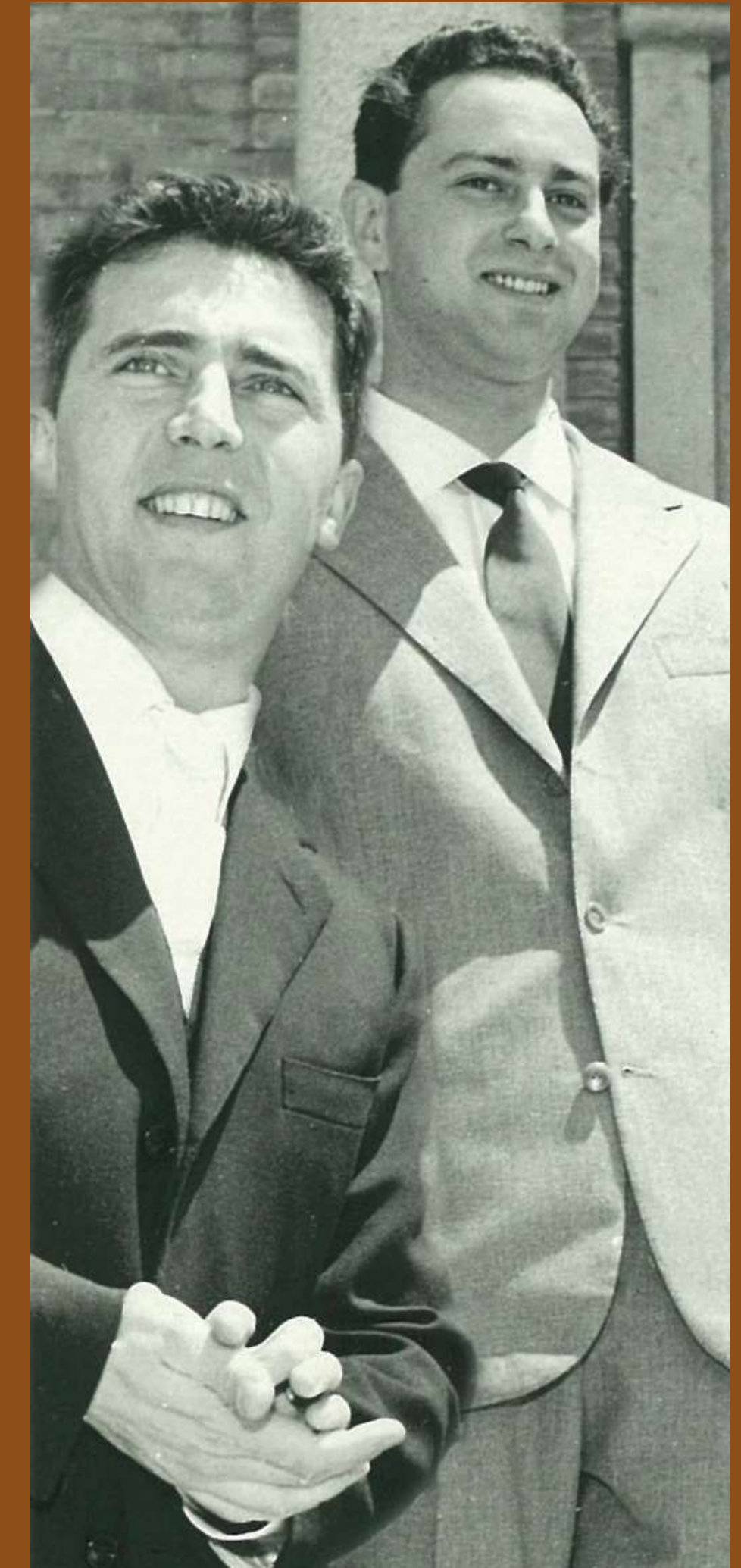
As a guide and commitment

The passion that **Antonio De Besi** and **Doriano Di Giacomo**, the DBDG founders, have instilled in their work is more alive than ever. It's a passion for excellence and integrity that permeates the entire team, passing from generation to generation. Our goal goes beyond mere customer satisfaction; we aim to offer services that exceed every expectation.

4. Dedication

To serving our clients

Our top priority is the protection of our clients' interests. To honor the agreements made and keep every promise, we offer tailor-made solutions, carefully crafted based on the risks and with the direct support of our staff.



1. Mission

To offer innovative and competitive insurance solutions that protect our clients' interests at all times and on a global scale, ensuring expertise, service excellence, clarity, transparency, and the peace of mind needed to conduct their business securely.

2. Vision

We aspire to be the trusted partner of our clients in insurance and reinsurance consulting, both in Italy and abroad, also providing through our group companies comprehensive risk management activities. We assess the exact exposures of our clients, which risks to insure, and which may be retained in-house.

Corporate Social Responsibility

DBDG is committed to conducting all activities in a transparent and responsible manner. Our teams undergo training based on the Ethical Code (Model 231), ensuring a solid and fair work environment.

Our sustainability policy drives us to conduct all activities with respect for the environment, aiming to safeguard future generations. We are committed to attracting, motivating, and nurturing talent, as we believe in developing the best skills of each individual, promoting continuous and consistent corporate growth within the strong tradition of our family business. At DBDG, our clients understand that sustainability, health, and exceptional quality are the core values that guide our operations.

DBDG is committed to promoting a diverse and inclusive work environment that respects and values the unique contributions and perspectives of all individuals, regardless of their race, ethnicity, gender, sexual orientation, age, disability, religion, or any other characteristic protected by applicable laws. We believe that diversity strengthens our organization, promotes innovation, and enables us to better serve our employees, clients, and stakeholders.

Corporate Social Responsibility

We believe that corporate social responsibility goes beyond words, and we are proud to actively contribute to various projects and initiatives that have a positive impact on society and the environment:

- 1. Wamba and Athena Project:** This organization operates in the social and health sector, receiving financial support and professional expertise from us to help supported projects achieve economic and managerial self-sufficiency. www.wamba-onlus.org
- 2. Progetto Sinapsi Association:** This association is dedicated to helping children with autism. www.progettosinapsi.net
- 3. Hafalian - La Gioia Association:** Since 2010, this association has supported the missionary work of Father Stefano Scaringella. Father Stefano, a doctor and priest of the Order of Capuchin Friars, has been dedicated to his mission in Madagascar since 1983. www.hafaliana.org
- 4. Mare Circolare:** We have taken a proactive stance by becoming the main sponsor of this initiative dedicated to cleaning and decontaminating Italian waters from plastic to protect marine life.
- 5. Associazione Giovani Diabetici (AGD):** We have provided tangible support to this association, which promotes a cleaner environment for the community of diabetics patients by participating in the cleanup of a small park near the Sant'Orsola Hospital in Bologna during the WBN 2022 Regional Conference. www.agditalia.it

Services, markets and business areas

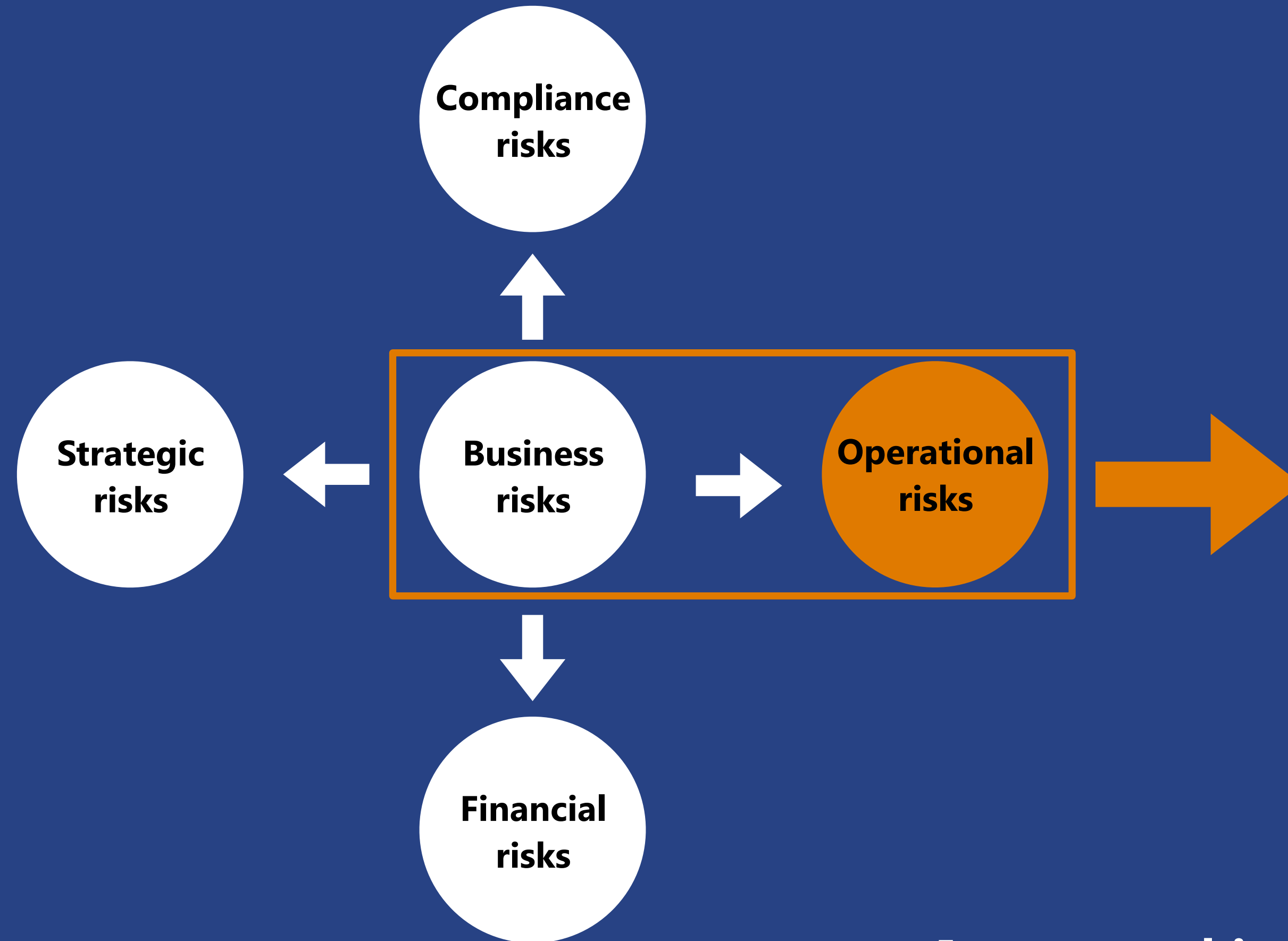
Many services, one single point of contact

- 1. Risk Management:** We support corporate and public sector managers in identifying risks and develop the necessary actions to reduce the occurrence of unforeseen events.
- 2. Due Diligence:** We analyze existing insurance policies, claims history, and corporate needs with the goal of offering contracts with competitive guarantees and premiums that can meet our clients' expectations.
- 3. International Projects:** We are capable of directly supporting our clients on the local ground in over 100 countries, leveraging the know-how of our correspondents, with professionalism in international assistance.
- 4. Claims Service:** We support the insured through all the steps of their claim management. Our staff will handle the case with the insurance companies from the beginning until the damage settlement.
- 5. Cyber Security:** In partnership with leading Cyber protection companies, we can cover the risk management related to the cybersecurity of various organizations.

Many services, one contact

- 6. Dedicated Consulting:** Every client is accompanied by a personal assistant, a direct and highly professional contact dedicated to proposing customized solutions for the company.
- 7. Affinity:** We offer convenient and customized insurance solutions, built on the needs of specific categories of professionals or employees of public or private companies.
- 8. Telematic platform:** We are always available for our clients. An online connection in real-time, 24 hours a day, 7 days a week, to monitor their insurance situation.
- 9. Specialized Brokers:** We continue to select individuals who best represent our values of seriousness and availability, as well as high and qualified expertise.

Risk Management



DBDG, with the support of **GSPA Servizi and Insurance Advisor**, enriches its traditional insurance brokerage activities by becoming a management consulting firm in the field of Operational Risk Management where we develop services for SMEs and large enterprises.

The new mission of our consulting activity is to be a reliable Business Partner for our clients, supporting and assisting them in every aspect of organizational growth in various business areas, until the desired targets are achieved.

In partnership with

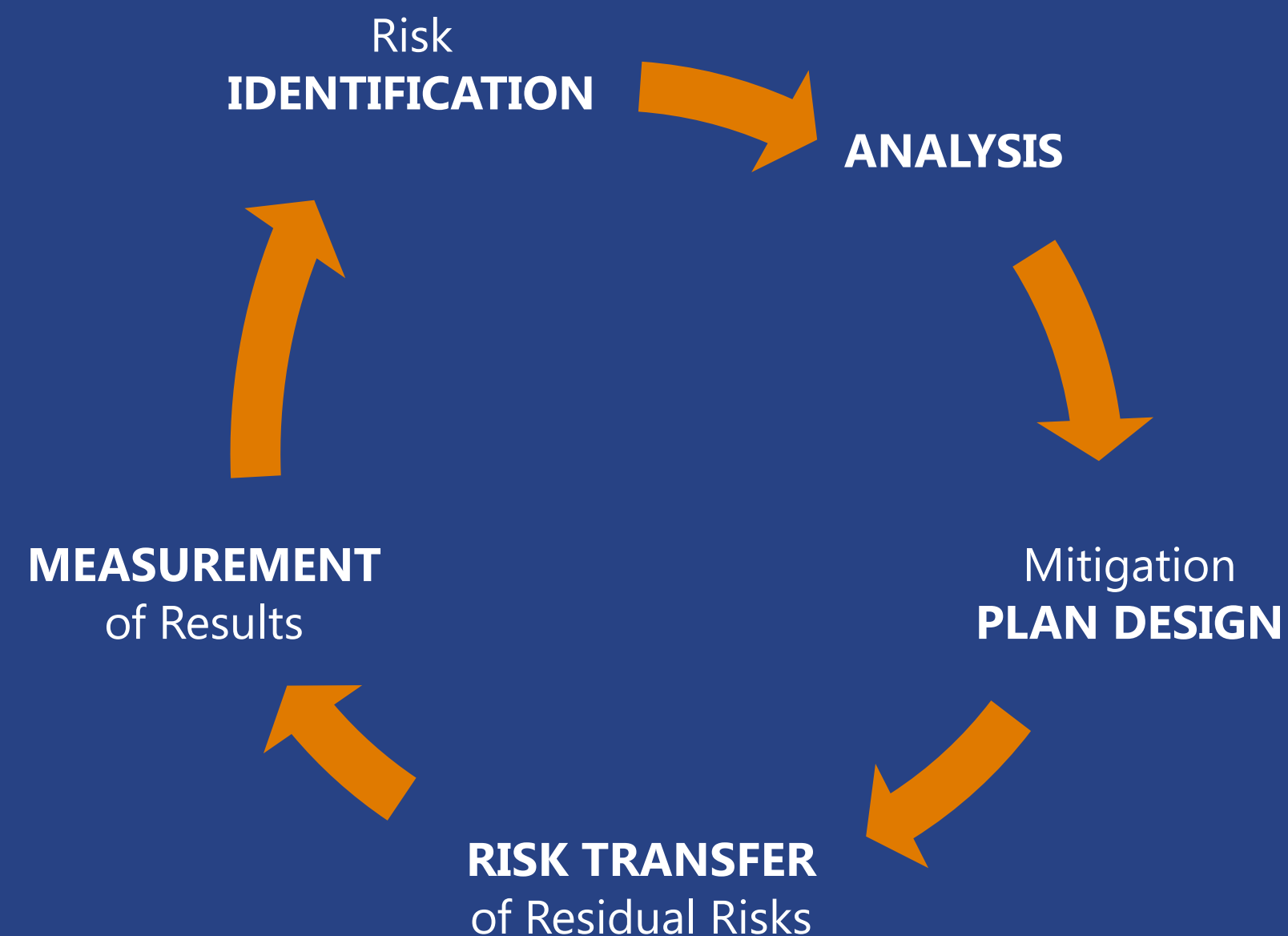


Operational Risk Management

Methodology

Our work methodology is based on the principle of continuous monitoring and improvement, with a cycle of phases in accordance with the ISO31000 standards, which can be repeated over time.

GSPA Servizi ensures the constant update of Operational Risk Management policies and monitors all the essential elements for the decisions that the risk manager and/or corporate management need to evaluate from time to time.



Operational Risk Management Process

ECONOMIC ANALYSIS

Economic data is analyzed with reference to the last two available financial reports, in order to extrapolate subjective and concrete economic criteria, which are preparatory to the subsequent parts of the study.

CONTEXT

It is the assessment of the context in which the company carries out its activities, with particular attention to the specific surroundings.

RISK ANALYSIS


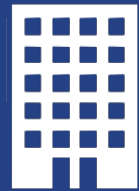
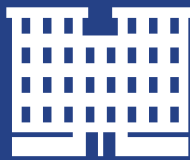




The types of risk and their priorities are singled out and highlighted, both with respect to an overall assessment of the company and for the distinct peculiarities of its various locations.

RISK MITIGATION

It reports the assessment of Generic Risks, related exclusively to the type of activity carried out, the business process, the characteristics of the operations, and the implementation of management systems, as well as the Specific Risks of Location.

Markets

Thanks to our collaboration with the main industrial and commercial sectors, we have developed a deep understanding of different markets. Our team is capable of supporting clients by understanding the dynamics of their business, strategic and operational issues, and the risks associated with each sector.

	FOOD INDUSTRY		PLANT & CONSTRUCTION		COMPANIES
	PHARMACEUTICAL		INDUSTRIAL/MANUFACTURING		REAL ESTATE
	FINANCE		INFORMATION TECHNOLOGIES		TRAVEL
	MERGERS & ACQUISITIONS		PUBLIC ADMINISTRATIONS		TRANSPORTATION

Business Areas

We have gained professional experience in all those areas that pose the greatest risk to your business. We continue to stay updated on market innovations and form alliances with the best experts in each sector to ensure the highest level of expertise for you.

- | | | | |
|---|-------------------------|---|--------------------------|
|  | CREDIT |  | POLLUTION |
|  | CYBER RISK |  | PROPERTY ALL RISK |
|  | D&O |  | MOTOR INSURANCE |
|  | EMPLOYEE BENEFIT |  | RCT/RCO |
|  | SURETIES |  | TRANSPORTATION |



"Our customers' satisfaction is the priority and the standard by which we direct every effort of the Company."

ALESSANDRO DE BESI - PRESIDENT OF DBDG

"In our work, the goal is to transform risks into opportunities, ensuring security and confidence for our clients. We have always done it this way."

ANDREA DI GIACOMO - CEO OF DBDG

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Thank You!