



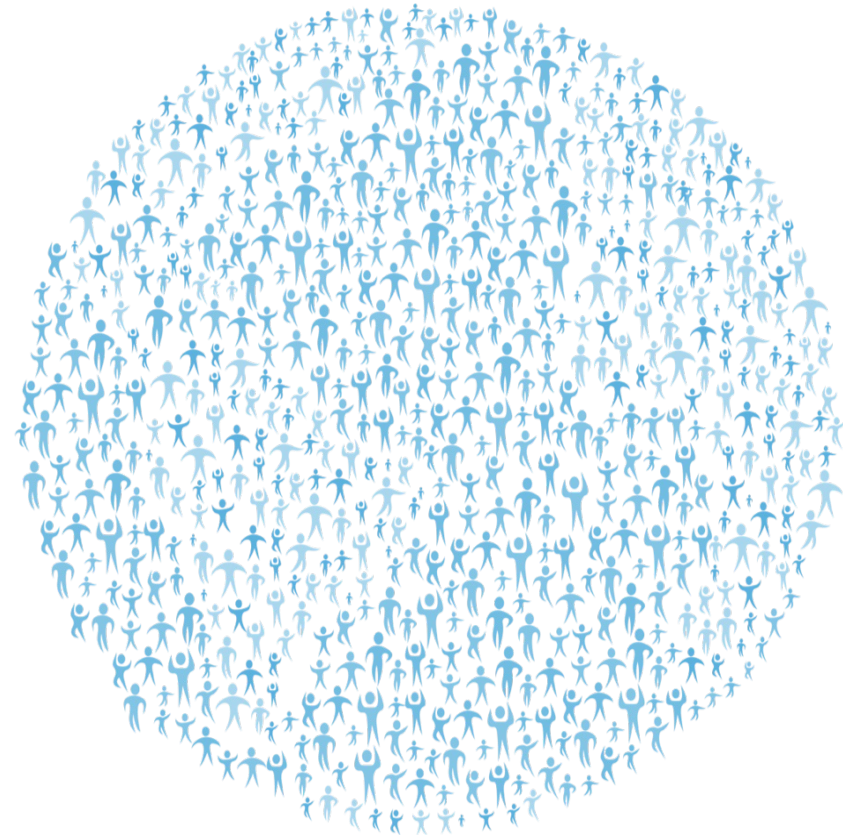
GAVIO GLOBAL RISK SOLUTIONS

Your partner for global advisory, broking and risk solutions

The **Gavio Group** is one of the **main industrial groups in Italy**. The Group's activities range from the management of **motorway networks** under concession to the construction of **large infrastructural works**, from the **transport** sector to **logistics**, from the **technology** sector to the **nautical** sector.

The Gavio Group is active in Italy and in the world with assets of approximately **10,000 resources** with **high technical and professional skills**, and with **aggregate revenues** of approximately **2.6 billion euros**.

On the strength of the many years of experience acquired, the companies of the Group operate in synergy with each other, thus ensuring excellent results in terms of **efficiency, service offered and professionalism**.



Risk Management

Why?



Risk is the other side of
opportunity



I cannot take opportunities
without taking risks



The risk, like the
opportunity, has a cost

Maximize the protection of the company by minimizing the **cost of risk**

Create long-term value for **stakeholders**

The risk must be managed: consultative broking and risk management services with high added value and high professionalism are required

The world has changed

A riskier world:

🌐 Risk size

🌐 Speed of change

🌐 Complexity of risks

🌐 Risk interconnection

🌐 New shapes of risk emerge and multiply

More risk and less predictability

“A tsunami in Japan or a pandemic can have devastating effects on the Supply Chain of an Italian company”

AVOIDING OR IGNORING RISK IS THE MOST RISKY BEHAVIOR

Who dares, wins

Faced with these increased risks, a person can take an attitude of pure defense ... or can see what are the opportunities that arise in association with these risks.

The greatest opportunities often arise in times of great uncertainty. Indeed, the world has also changed in terms of opportunities.



**Cloud
Computing**



**Mobile
App**



**Big Data
Analytics**



Domotics



**System
Integration**



**Demand driven
Supply Chain**



**Internet
of Things**



**Same day
Delivery**

It is only by embracing the risk that opportunities are grasped

Embrace the good side of risk

Integrated Risk Management

A holistic approach

In this changed situation, risk management **MUST** be integrated. The insurance transfer of risks and their management with mitigation and risk management tools are two sides of the same coin.

The customer therefore needs to interface with service providers who can combine traditional insurance brokerage services with an offer of Risk Management Consulting tools of strategic value and high added value.

GAVIO GLOBAL RISK SOLUTION is the answer, able to offer a wide range of services to support this need.

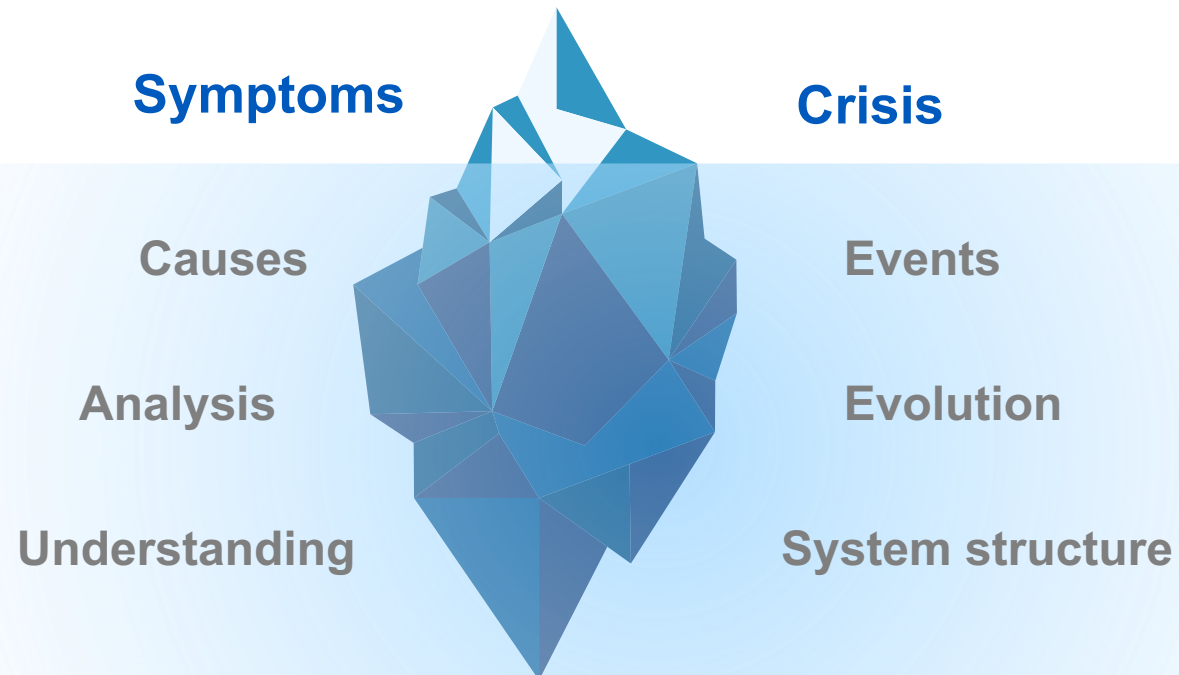
Brokerage evolution

A holistic approach

Analyze the company structure as a whole, what is under the water, to identify and understand the risks and then be able to mitigate the consequences.

This means that to manage the increased complexity of the system and continue to seize the opportunities that the market offers, Insurance Management is no longer sufficient as a tool for Risk Management.

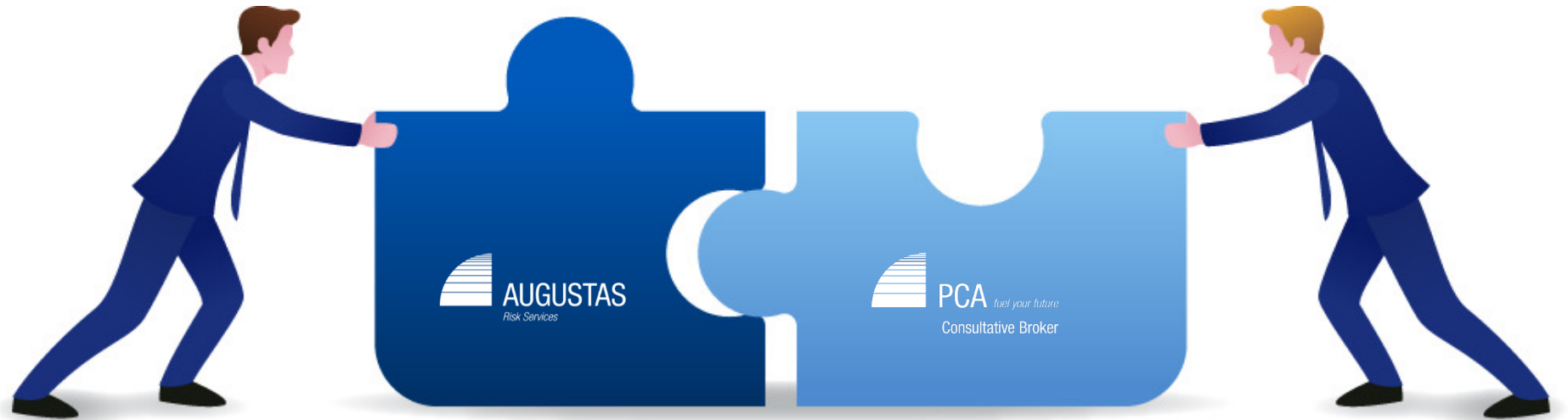
The adoption of an integrated risk management system is a fundamental prerequisite for the achievement and maintenance over time of the elements that are the basis of a company's mission and vision.



Gavio Global Risk Solutions

An integrated holistic approach

From today we can offer the market **INDEPENDENT SERVICES:**



Joint Offer



**Can be purchased
separately**



**Everywhere
in the world**

Our target

360 ° Risk Management Support

Our main feature is to **support Clients in managing their risks**, through the improvement of a tailor-made **consultancy service** and a constant proactive approach in the **Corporate sectors**.

The main objective is to always propose **"holistic" and innovative solutions** to the challenges posed by risk management in the current socio-economic context. The solutions we propose look at every possible risk management tool, from a consulting, management and IT point of view. We are daily committed to finding solutions thanks to our particular **experience** in the Corporate segment.

Our expertise ranges in many sectors, including in particular:

Agriculture
Environment
Associations
Motorways

Construction
Energy
Public Entities
Religious Entities

Large Distribution
Manufacturing
Machinery & Construction
Equipments

Yachting
Real Estate
Transport & Logistics

The Main Characters

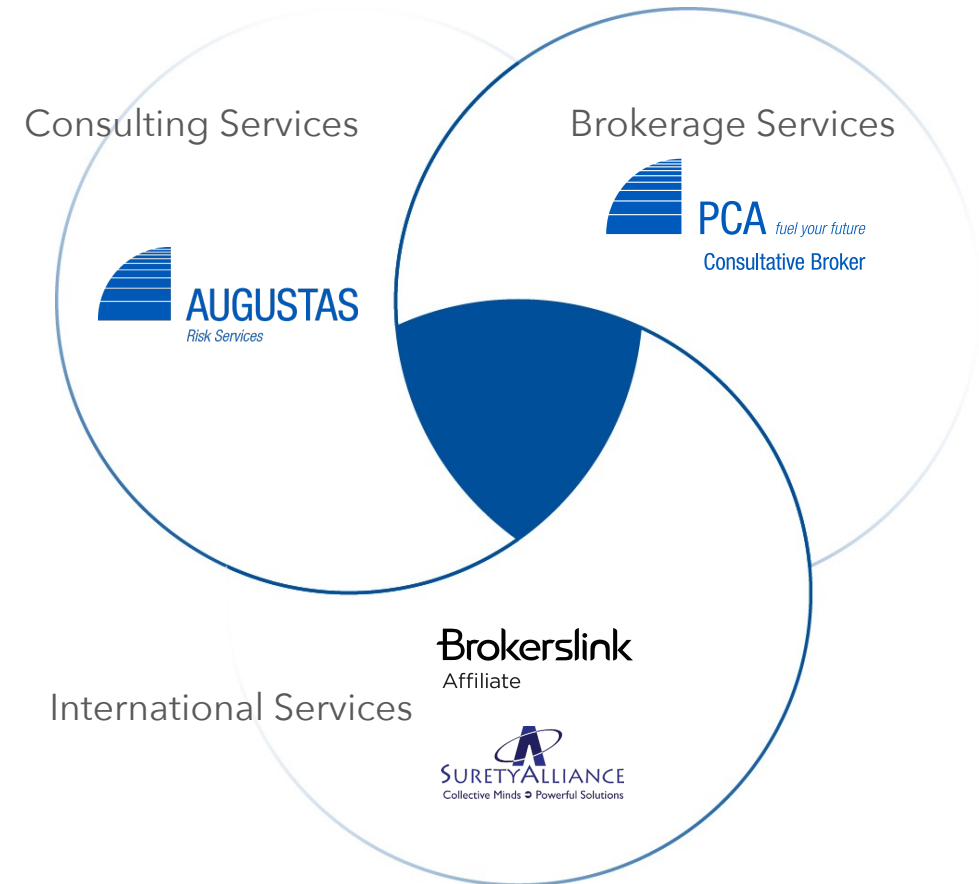


Roberto Armana

President & CEO
PCA Consultative Broker

Maurizio Castelli

CEO
Augustas Risk Services





Augustas Risk Services

Embrace the good side of Risk



Vision & Mission

Transforming risk into opportunities with a new strategic, innovative, tailor-made, practical and rigorous approach, with **high added value**, which supports our customers in the effective management of all projects and in **achieving the set objectives**.

We support the growth of our client companies through tailor-made risk management solutions, with an **integrated and coordinated approach** aimed at analyzing all risks, and taking into consideration all the tools available for their management, achieving the objective of **maximum protection at minimum total cost**.



Main Services



Risk Consulting

- Enterprise Risk Management
- Operational Risk Management
- M&A e Project RM
- Single Area RM
- Alternative Risk Financing
- Business Continuity Management
- Risk Engineering



Risk Servicing

- Training
- GRC Platform
- Benchsmart
- Technical Inspection Services
- Alternative Risk Financing
- Regulatory/Compliance



Claims Handling

- Active claims
- Partial experts
- Post-accident investigations
- TPA/SIR
- Reclamation - Repairs

Modularity

You can gradually activate the different stages of the process with a modular approach that can be tailored to your needs. For instance:

- 1** **Intrinsic Operational risks mapping (insurable)** of the group, including all subsidiaries and affiliates.
Analysis (check-up) of the insurance programs currently in place for the group, in relation to completeness and adequacy of the insurance coverage compared to the risks mapping.

- 2** **Extension of the risk mapping** to the strategic, regulatory, governance, compliance and political risks.
Analysis of the organizational and legal mitigation measures of the above risks.
Formulation of an **opinion regarding the critical areas** that emerge from the analysis.

- 3** **Completing of the risk mapping of the group** with the inclusion of external market/sector risks, reputation and image risks, risks with socio-economic impact.
Analysis and mapping of all risk mitigation measures in place with particular concern to the Risk Engineering area.
Comparative analysis between risks and their treatments. Formulation of an opinion regarding the critical areas that the mitigation measures are not adequate.
Overall risk-treatment check-up.

Study and support for creating a permanent function of risk and insurance management partially or completely in outsourcing

4

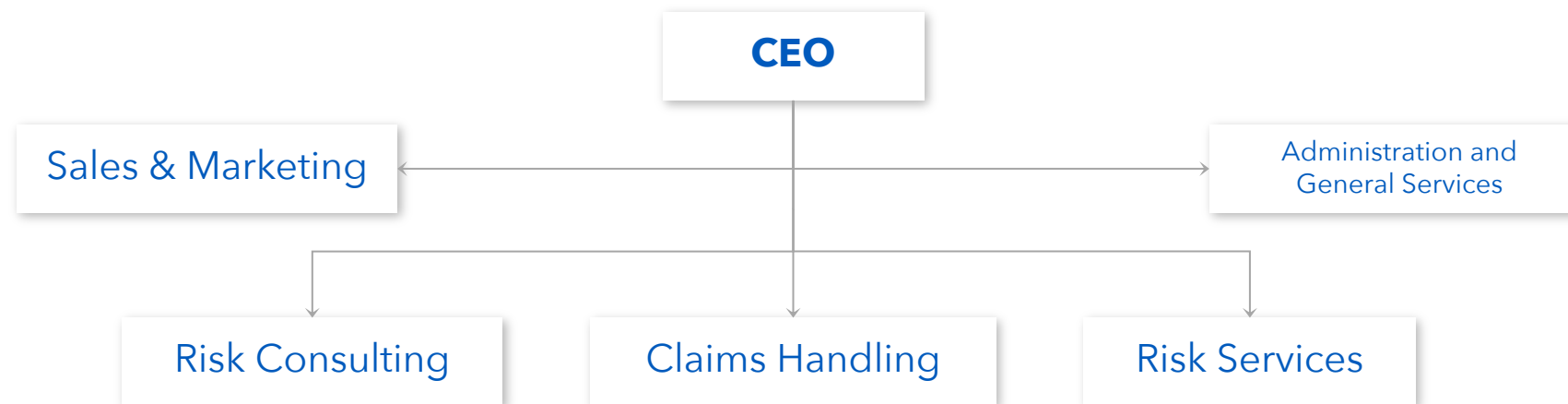
Teamwork

Our team, an authentic wealth of knowledge for Augustas Risk Services, is made up of **professionals with experience and know-how in various disciplines** ranging from finance to structural engineering. We all share an authentic passion for **Risk Management** and a common vocation for solving complex problems.

We work on the basis of a climate of mutual trust and respect, to create a working climate of **cooperation and teamwork**. The deep commitment of each of us is to **create value by working alongside our customers to give them a competitive advantage and improved performance**.



The Framework



Maurizio Castelli

Chief Executive Officer of Augustas Risk Services Spa, he was Risk Manager of large multinational groups for 16 years, and held senior positions in international insurance companies for 10 years. 2 years of intermediation and 3 years of consultancy complete his profile.

He was general secretary and President of the European Federation of Risk Managers (FERMA) and was Vice-President, President and Chairman of the World Federation of Risk Managers (IFRIMA). He is currently scientific advisor to ANRA, the Italian National Association of Risk and Insurance Managers.



PCA Consultative Broker

Fuel your Future



Who we are

Strong roots

PCA, is an independent and international **brokerage company**, belonging to the Gavio Group, which has been operating **since 1988** in the field of **Insurance and Reinsurance Consultancy**.

In 30 years of activity, PCA has progressively grown, placing itself among **the most important independent brokers with Italian capital**.

PCA is exclusively dedicated to the **Corporate and Large Corporate sector**, developing professional skills ranging from Enterprise Risk Management Consulting, to the reinsurance placement of large risks.

PCA contains in a single brokerage firm the best features of **flexibility, professionalism, assistance and customer service**, access to the national and international market, customer loyalty.



Vision & Mission

Becoming the reference point for those looking for a **reliable, competent and innovative partner** in the Italian and international insurance market, supporting the Client with the most effective tailor-made solutions and guaranteeing **professionalism, experience, flexibility and transparency**.

Our mission is to transfer to our customers the **highest level of professionalism** to guarantee the best solutions, tailor-made, in complex problems in the field of consultancy, based on the competence of our people, methodologies, **innovative tools** and **global service, 24/7**.





Our Method



Specialized consultancy

The prevailing consultancy component, a strong orientation to a pioneering approach to problems, the natural ability to identify the best solutions in complex problems, represent the main technical assets of the Company.

Innovative method

The exclusive focus on the Corporate and Large Corporate sector, regardless of the product sector, and in particular on international and global customers, has led PCA to develop a unique method, which provides for a strong integration between the moments of consulting, insurance intermediation and ordinary and extraordinary management.



Customized service

PCA guarantees its customers innovation, service, consulting, insurance management with the most advanced solutions on the markets, IT platforms and IT solutions that are always at the forefront, global service 24/7.

Management Team



Federico Bassi
Director



Roberto Armana
President and CEO



Fabio Covello
Director



Riccardo Rendina
Surety Manager



Stefano Colondri
CFO



Giovanni Roncaglia
*Global Business &
Reinsurance Manager*



Marco Fronzoni
*Engineering
Manager*

Main Data



120 Mln € of premiums



11° In the Italian ranking 2022



70 Employees



5 Offices

Italy



20 Bln \$ premiums



110 Countries



18k Professionals



400 Offices

World Wide

Brokerslink
Affiliate

Dedicated Teams

360° Support

At your complete disposal there will be professionals in the sector, specialized in the following areas of expertise:



International Programs

PCA manages complex International Programs on all lines of risk and evaluates the following different possible hypotheses, which reflect as much as possible the needs of organization and risk management philosophy.

✓ **Coordinated Local Programs**

✓ **International Programs in LPS/FOS
(EuroPolicy)**

✓ **Controlled Master Program**

✓ **Multinational Programs Fully
Centralized (non admitted)**

The development of a uniform and global program derives from the possibility of the corporate RM structure to centralize risk management with a correct balance between the objectives of the parent company and attention to national peculiarities.

PCA has many years of experience in managing complex multinational programs in non-admitted countries such as Brazil, Chile, Colombia, USA.

Gavio Global Risk Solutions worldwide offer's

Our companies operate internationally through participation in independent networks.

Thanks to this we are always able to offer an authoritative service in every part of the world.

Official Partners:

Brokerslink
Affiliate


SURETYALLIANCE
Collective Minds → Powerful Solutions



Brokerslink

Affiliate

Brokerslink, employing 18,000 professionals for a total of over 20 billion brokered premiums each year, represents a powerful alternative to the largest brokers in the world and combining the experience, services and reach of an international giant, with the knowledge and integrated local relationships that only local brokers own.

A significant number of Brokerslink's clients is made up of complex multinational organizations seeking support in risk assessment, risk management and the design and placement of competitive insurance solutions to which it responds by offering risk management in the field of insurance brokerage, reinsurance and risk consulting with particular focus in the areas of Latin America and the Mediterranean, as well as Africa and the Far East.



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