

**ABI**  
Area Brokers Industria

PART OF \ **pib Group**




**YOUR OWN PERSONAL WARRIOR**









AREA BROKERS INDUSTRIA S.P.A. IS AN ITALY-BASED COMPANY FOUNDED IN 1997 AND OPERATING IN THE ITALIAN INSURANCE BROKERAGE MARKET. ABI IS SPECIALIZED IN THE INDUSTRY AND TERTIARY SECTORS PROVIDING SERVICES (E.G. RISK ANALYSIS AND ASSESSMENT, PLACEMENT AND MANAGEMENT OF INSURANCE CONTRACTS, ASSISTANCE IN CLAIMS HANDLING, ETC.) TO DIFFERENT TYPES OF CLIENTS, FROM LOCAL SMEs TO INTERNATIONAL GROUPS TO RETAIL SECTOR. FROM MARCH 2023, AREA BROKERS INDUSTRIA IS PART OF PIB GROUP, A DYNAMIC AND DIVERSIFIED INDEPENDENT SPECIALIST INSURANCE INTERMEDIARY BACKED BY PRIVATE EQUITY FIRMS, APAX FUNDS AND THE CARLYLE GROUP, THAT GENERATES €2.0BN+ GROSS WRITTEN PREMIUM, AND REVENUES IN EXCESS OF €300M. AREA BROKERS INDUSTRIA WILL BE THE HUB FOR ACQUISITION OF BROKERS, AGENCIES AND MGA ON THE ITALIAN MARKET.

**ABI RELIES ON PROFESSIONAL FIGURES WHO OPERATE FOR LONG TIME IN THE BROKERAGE INSURANCE SECTOR, WITH WELL-ESTABLISHED EXPERIENCE AND IN-DEPTH EXPERTISE.**

**OUR PERSONALIZED APPROACH ON THE SPECIFIC NEEDS OF THE CLIENTS GUARANTEES AN HIGH SATISFACTION RATE, PROVED BY AN HIGH RETENTION RATE.**

## **MANAGEMENT AND CONSULTING**

Brokerage represents the most traditional activity carried out by Brokers, and is ruled by the new Consolidated Law on Private Insurance Legislative Decree 209/2005 and subsequent implementations.

The highest form of expression for the Broker's activity is professional consulting, structured to fulfil specific needs of the client:

- Analysis and evaluation of risks
- examination of the warranties in existence
- risk quotation
- elaboration of related contracts
- professional opinions
- valuation of third party risk selling
- realization of risk management projects and other insurance based issues.

ABI has an office dedicated to manage claims, aiming at supporting the client in all the bureaucratic steps necessary for a fast, correct and complete administration of the process, up until the damage liquidation.



AREA BROKERS  
INDUSTRIA HAS IN  
PLACE DISTRIBUTION  
AGREEMENTS WITH  
OVER **40 NATIONAL AND  
INTERNATIONAL  
INSURANCE COMPANIES,**  
AND THE ABI-PIB  
PAIRING WILL ENABLE  
ABI TO ADD SPECIFIC  
SKILLS AND  
UNDERWRITING  
CAPABILITIES TO THE  
BUSINESS AND  
CONSEQUENTLY TO  
PROVIDE THE BEST  
SERVICE TO OUR  
CLIENTS.

## SECTORS

### **BANKING AND FINANCE**

Commercial banks,  
Investment banks, Investment  
funds, Pension funds

### **INDUSTRIAL**

Metallurgical, Engineering, Textile,  
Chemical Pharmaceutical,  
Petrochemical, Food, Fashion

### **CONSTRUCTION**

Construction and related  
enterprises

### **SANITARY**

Hospitals, Private Clinics,  
Research Institutes

### **TERTIARY**

Professional offices, Service  
companies, Consultancy  
companies, Associations,  
Unions

### **UTILITIES**

Energy, Petroleum, Oil & Gas

### **AUTOMOTIVE**

Dealers, Auto, Fleets,  
Automotive manufacturers,  
Subsidies

### **FACILITY MANAGEMENT**

Cleaning companies,  
Maintenance, Pest Control

### **TECHNOLOGY E TELECOMMUNICATIONS**

Satellite Managers,  
Network Managers, Radio, TV,  
Mobile operators

### **SPORTS, ENTERTAINMENT AND RECREATION**

Sports Federations,  
Sports clubs, Production  
Houses, Theatres, TV and Radio

### **ART**

Museums, Foundations,  
Exhibitions, Private Collectors,  
Antique Dealers, Jewellers

## BUSINESS LINES



BUSINESS &  
ENTERPRISE



INDIVIDUAL  
& FAMILIES



AFFINITY



AUTOMOTIVE



MARINE

## SPECIALTIES

AUTOMOTIVE

AFFINITY

SURETY & BOND

EMPLOYEE BENEFITS

CONTINGENCY  
& ENTERTAINMENT FINE ARTS

PROPERTY

PROFESSIONAL INDEMNITY

GENERAL LIABILITY

D&O

HEALTH & CARE

TRAVEL & EXPAT

CONSTRUCTION

ENERGY CARGO

CYBER RISK



## INTERNATIONAL ACTIVITY

In full consideration of the environment in which international corporates operate, Area Brokers Industria organized a network of synergies, also extending overseas, aiming at responding at the articulated needs and intricate realities in continuous territorial expansion.

Strong partnership and membership to one of the largest independent and medium-sized brokerage networks worldwide, mean that we can provide tailored solutions to cater to our clients' needs everywhere.

PIB's position today means that we can also leverage our strength to negotiate the best deal for clients, all over the world.

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Over  
**£2,3 Mld**  
managed premiums

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Over  
**£500 Mln**  
revenues

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Over  
**3500**  
employees

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## QUALITY CERTIFICATION

For over 20 years, Area Brokers Industria has dedicated time and resources to offer a premium service characterized by an high level of quality.

**ABI's goal has always been that of providing customers with the best products and services, tailoring risk management and insurance programs in accordance with its constituent values:**

- Integrity
- Loyalty
- Customer orientation
- Teamwork and operational integration
- Respect and exploitation of colleagues and suppliers diversity
- Consideration of ESG criteria as a standard for stakeholders behavior.

ABI for over 20 consecutive years, has obtained the Quality Certification, along all the value chain from the core provision of insurance brokerage to claims management services, to all the ancillary processes.

The certification was updated to the norm ISO 9001: 2015, which pays particular attention to the monitoring

of the processes and management of increasingly meticulous and conscientious service partners.

**ABI continues to dedicate resources and time, guaranteeing the improvement of tools for:**

- Effectiveness
- Efficiency
- Cost reduction
- Respect of regulatory requirements


The quality of the services provided by ABI is guaranteed by a Quality Management System that monitors, through the use of specific procedures, the entire value chain offered by ABI.

**All the procedures of the Quality Management System are compliant to the following requirements:**

- Mandatory legislations and regulations
- Formative burdens
- Privacy legislations
- Anti-Trust Regulations
- All the ethical principles and values of ABI

AREA BROKERS  
INDUSTRIA IS  
CERTIFIED IMQ SINCE  
2001 - UNI EN ISO 9001:  
2015 - AND IN THAT  
RESPECT REPRESENTS  
ONE OF THE FEW  
ITALIAN BROKERS  
CERTIFIED ON ALL  
OPERATIONAL  
PROCESSES.





OUR MISSION: TO REPRESENT  
THE EXCELLENCE IN THE  
INSURANCE BROKERAGE SECTOR  
WITH A TEAM OF RESOURCES  
THAT PURSUES THE CONTINUOUS  
INNOVATION, PROVIDING  
AN HIGH ADDED VALUE TO  
ALL STAKEHOLDERS INVOLVED IN  
THE DISTRIBUTION PROCESS.

Our mission has been defined based on the concept of Dynamic Attention, with the goal to offer a qualified professional service, ensuring to the Client a **Continuous, Constant** and **Timely assistance**.

Our long experience in the insurance broker sector confirms that after an initial period dedicated to the analysis and preparation of the contracts, customer expectations are addressed through a day-to-day support and the concept of Dynamic Attention assumes a strategic value, especially when compared to the operating framework of large Insurance Brokerage Groups.

The company, certified according to the ISO 9001: 2015 norm, operates under scrupulous compliance of the MGSQ and Internal procedures regulations.

The Quality for Area Brokers Industria is the fundamental distinctive factor for the provision of a high quality service.



## INNOVATION

For Area Brokers Industria innovation is the great challenge for the future. In an environment characterized by chaotic changes, insurance risks evolve in parallel with such changes, increasing the risk exposure for companies that do not keep up with the times.

Broking the future is the aim that Area Brokers Industria follows every single day. Broking the future means being today the Broker that we imagine in our future, being today the consultants who look at the risks of tomorrow.

Every year we invest more than 10% of our revenues in research and development; new technologies are able to offer our customers and our sales a global, scalable, modern, highly reliable and flexible operating platform. Innovation, for us, also means sustainable development, for such reason we are committed to update our procedures aiming at reducing the environmental impact of our business.

Innovation is for us the very essence of the Broker, this is what makes us a leading company in the world of brokerage.

THE GUARANTEE OF THE QUALITY PRODUCT MUST BE BACKED BY THE GUARANTEE OF SAFETY OF OUR CUSTOMERS.

TO SAFEGUARD SENSITIVE DATA AND INFORMATION, ABI OFFERS MULTIPLE LEVELS OF PROTECTION THROUGH PHYSICAL NETWORK AND DATABASE CHECKS IN LINE WITH EUROPEAN PROVISIONS.

EACH CONTROL IS IN LINE WITH THE STRICT PROCEDURES IMPOSED BY THE QUALITY MANUAL AND IS REGULARLY TESTED BY INTERNAL AUDITORS.

## PRIVACY

Area Brokers Industria guarantees its Clients that processing of personal data is carried out in strict compliance with the following principles of transparency and safety.

## TRANSPARENCY

- Clear, simple and effective policies toward all those interested and consent request only where required by law;
- Personal information disclosed to third parties only if required by law, if necessary for the execution of the contract in force or to follow up specific requests of the concerned party;
- No use of spamming techniques or unwanted messages;
- Preservation of consent forms via electronic filing.

## SAFETY

- Area Brokers Industria adopts all the minimum and necessary safety measures (arranged with provision issued by the authority (Art. 154 comma1 letter. C, d), including;
- Minimization of processed personal data in relation to the objective declared in the informative;
- Adoption of efficient protection measures of the information system against viruses, cyber-attacks and malfunctions;
- Adoption of efficient backup and disaster recovery systems;
- Formal appointment, training and regular check-ups of all the supervisors and those in charge of data processing, both internal and external;
- Request for appropriate statements regarding the adoption of safety measures by all the subjects treating data in outsourcing.





## CLAIMS MANAGEMENT

Area Brokers Industria has structured a claims management unit that operates service in compliance with the procedures imposed by the QMS - Quality Management System – providing to the customer an high quality assistance.

The client is immediately informed of the complaint received and of each step of the process.

Upon receipt of the complaint the claims unit, after having verified the content, notifies the damage to the Company and contacts the Client in order to collect of useful documents that can provide support to the process.

Area Brokers Industria strives for a fast conclusion of the process also by meeting up with the Company for the eventual claim negotiation. It commits to report and update the Client on compensation negotiations, until the liquidation of the damage.



## TECHNOLOGY AND DEVELOPMENT

After years of investment research, Area Brokers Industria presents the highest level of technology associated with the product and insurance processes:

### ATHENA

A software capable of analyzing and comparing the best insurance product, based on artificial intelligence.

Athena proposes the best insurance solution by profiling the customer and guaranteeing the best products offered on the market.

A symbol of innovation capable of offering the highest IT performance for those who have chosen to collaborate with us and believe in a project that will change the distribution and management of the insurance product, from traditional channels to new generation channels.

Machine learning tools are algorithmic applications of artificial intelligence that give Athena the ability to improve without ample human input, in an open architecture intended to make adding, upgrading, and swapping components. Athena also works as a wealth management advisor, a high-level professional software which is able to manage an affluent client's wealth holistically.

We wanted to overturn the Insurance World by changing the patterns of a sector that has been living on obsolete customs and traditions for too long. Athena was not created to satisfy a specific request, either to generate offers: it was created to be the always winning answer to the needs of the complex, competitive and fascinating sector in which we operate.

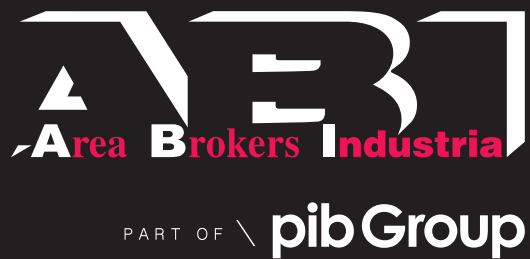
For our sales network, for our customers and for our partners, a platform capable of creating synergy, offer and solutions.

## SKILL & PERFORMANCE

- ARTIFICIAL INTELLIGENCE
- PRODUCT COMPARISON
- E-COMMERCE
- MANAGEMENT
- REPORTING AND STATISTICS
- CUSTOMIZATION
- DIGITAL SIGNATURE
- RISK ANALYSIS
- INTEGRATED CHAT
- DIGITAL DOCUMENTAL ARCHIVE

### BROKING THE FUTURE





BROKING THE FUTURE

AREA BROKERS INDUSTRIA S.p.A. - Share Capital € 2.210.400,00 - [www.abindustria.it](http://www.abindustria.it)

ISO 9001:2015 CERTIFICATION N.9175.BROK