



GENERALI GROUP MAGAZINE SINCE 1893

120
Years

il bollettino

Natural Disasters and Insurance

Travel with Full Service
Motor Coverage

In-house Training
at Generali France

“Roots of the Present”
Becomes a Museum

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Andrea Zucchi and Francesco Zucchi, from a work by Giambattista Tiepolo
Hygieia (detail)
 Etching, 34x25 cm unbordered
 Venice, Correr Museum, Cabinet of Drawings and Prints

4 values, 4 strengths

The articles in *il bollettino* reveal the shared values that underpin the growth of Generali Group. Every article closes with a logo symbolising the value that is closest to the theme of the topic covered.



RELIABILITY
 We build solidity



STRIVING FOR CONTINUOUS IMPROVEMENT
 We care about our clients' needs before they do



PROUD TO BELONG
 We succeed together



PROFESSIONAL RESPONSIBILITY
 We deliver excellence

The authors of the articles and the interviewed persons are solely responsible for the opinions hereby expressed.

NATURAL DISASTERS and INSURANCE

seismic safety in Italy and earthquake damage coverage: Generali's position



PH. UMBERTO BATTAGLIA

This article revisits the ideas expressed by Sergio Balbinot, Chief Insurance Officer of Generali Group, at a hearing of the Environmental Commission of the Chamber of Deputies on 29 November 2012, as part of a study on the state of earthquake insurance in Italy.



by Franco Urlini

Natural disaster insurance coverage and earthquake coverage in particular are of significant interest to both the national economy and the insurance market and present them with particular challenges.

With the objective of reducing the high tax pressure on citizens, **the Italian state** is beginning to realize that the public sector cannot rely on the general public to bear the cost of rebuilding areas that are struck by natural disasters, for example through excise taxes or the ex-post introduction of new ad hoc taxes.

In the past, public disaster relief was often followed by new tax burdens (additional income tax or VAT tax) or parafiscal taxes (increase in the excise tax on petrol) that applied to all citizens. In addition, these taxes were not eliminated once the repair or reconstruction work was completed. One of the many examples is the excise taxes on petrol that date back to 1963 (following the Vajont disaster).

Assuming for a moment that insurance were made obligatory, the primary obstacle **from a market perspective** would be that, without the establishment of adequate operational mechanisms, the insurance sector alone would not be financially capable of bearing the cost of insuring all of Italy's residential properties.

From a technical perspective, a proper insurance evaluation of earthquake risks must take into consideration the difficulty of correctly estimating the financial requirements involved in events that occur infrequently but have the potential to be very severe. In other words, what premium rate must be applied to insured properties in order for the company to sustain the cost of the damages resulting from a seismic event?

The nature of these events precludes the use of the usual statistical-actuarial techniques, which are based on the historical observation of a large number of damage-producing events and projecting the future frequency and associated costs of such events. This method is inadequate for producing reliable estimates on rare and highly volatile phenomena in a relatively small area like Italy.

These technical obstacles have made it necessary to seek out more modern tools that have been developed to provide a method for estimating the most likely impact of extreme events, such as hurricanes in the United States. These tools consist of sophisticated simulation models that use complex scenarios based on empirical, geological, technical and construction data, which are processed using stochastic methods.

Risk assessment

These models include empirical information, such as a geological map of the region that surveys and highlights the areas of greatest risk of earthquake due to the presence of faults (a fracture between two masses of rock that are moving against one another), as well as historical information, such as past events that have been recorded. In addition to the above data, studies are conducted on the impact that the building construction methods, the distance from the epicentre and the nature of the soil have had in past earthquakes.

All of these elements are included in the risk profile. Finally, thousands of earthquakes are simulated using stochastic techniques to estimate the probability and magnitude of seismic events. The distribution curve from these simulations can be used to calculate the anticipated damage for a specific return period (probability of occurrence) and the expected average damage amount, which represents the average cost of the damage that would be expected in the scenario under consideration.

The insurance premium

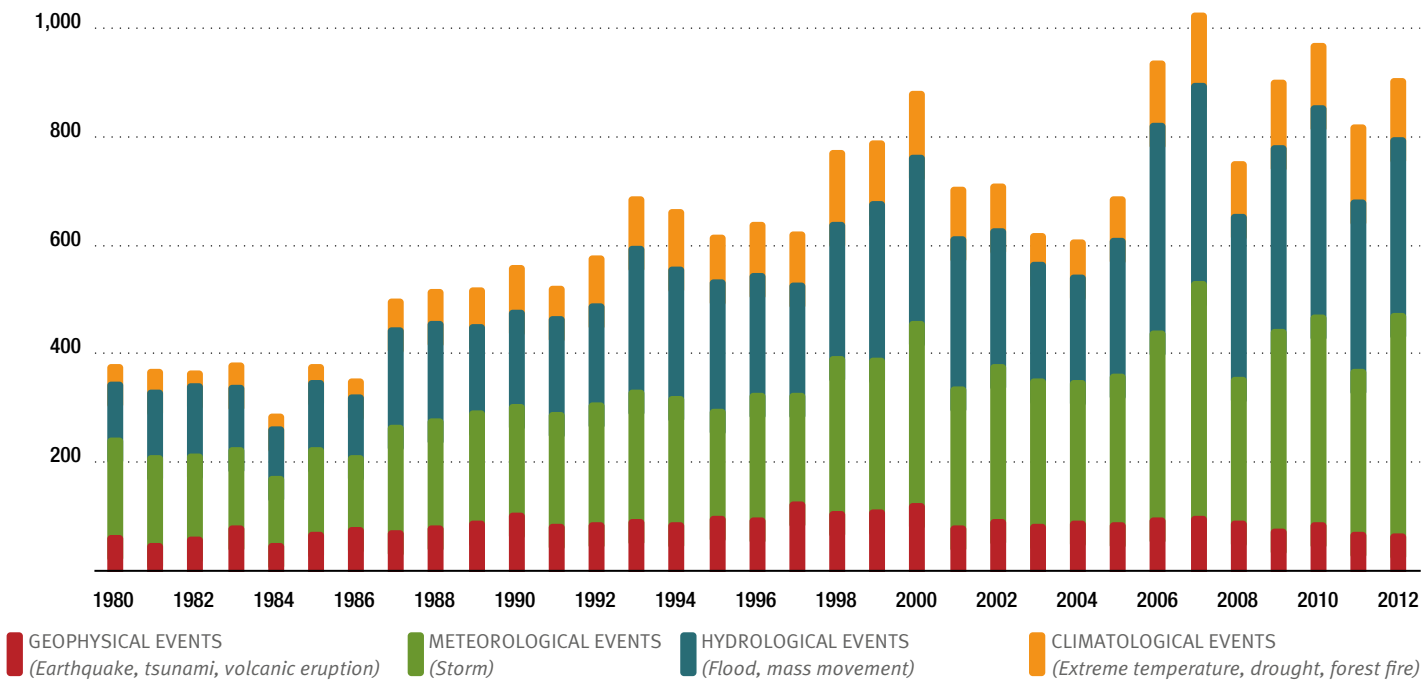
A recent study using these techniques was conducted in the Italian market (ANIA/Guy Carpenter). Assuming that all residential

Great natural catastrophes worldwide (1980-2012)

Source: NatCatService, 2013

NUMBER OF EVENTS

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properties in Italy (valued at 3.9 trillion euros) were to have earthquake insurance coverage, the average expected annual damage was calculated to be 2.6 billion euros. This would give a pure premium rate of approximately 0.67 per thousand, which equals 67 euros for every 100,000 euros insured.

In order to fully understand this rate, the following must be kept in mind:

- The values used for the exposure calculation represent the reconstruction cost of the properties rather than the market value;
- These values do not include the contents of the properties;
- The calculation assumes that all Italian residential properties are insured, thus preventing distortions deriving from adverse risk selection, a phenomenon in which the demand for insurance exists primarily in the areas exposed to the greatest risk;

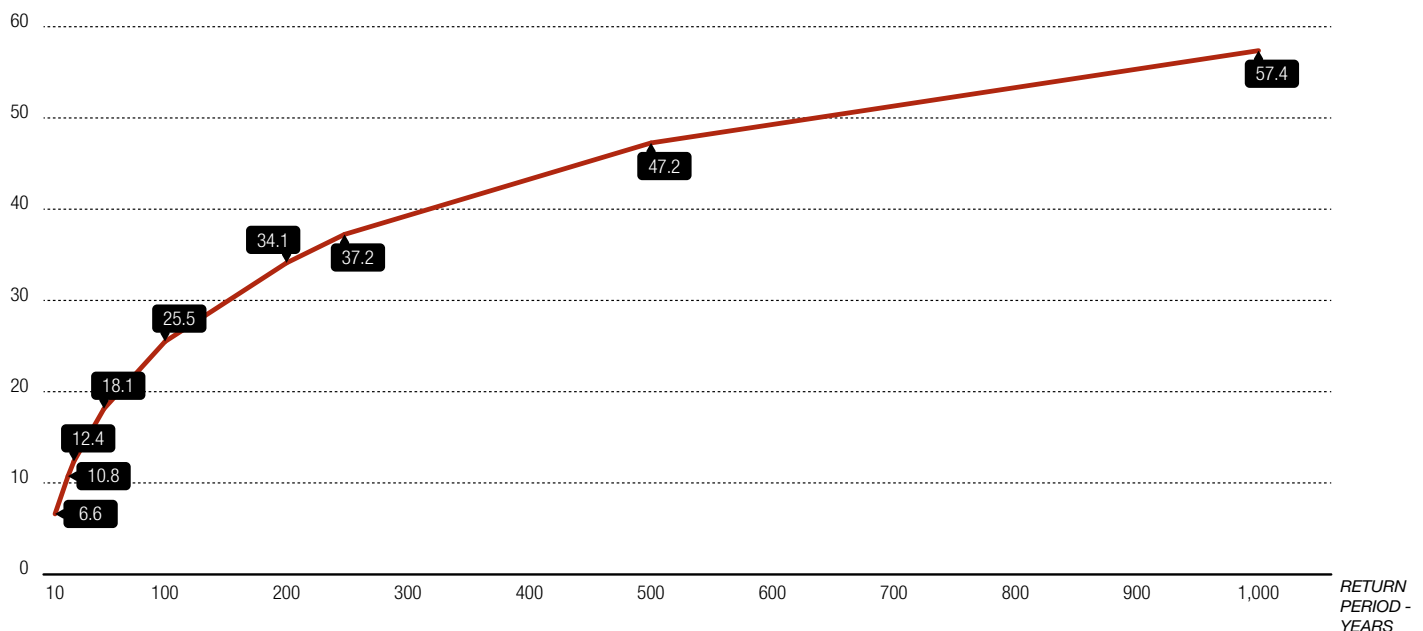
SOPHISTICATED SIMULATION MODELS USE COMPLEX SCENARIOS BASED ON EMPIRICAL, GEOLOGICAL, TECHNICAL AND CONSTRUCTION DATA, WHICH ARE PROCESSED USING STOCHASTIC METHODS



Estimated annual earthquake damage

Source: ANIA, 2011

BILLIONS



Estimated annual damage to Italian residential properties from earthquakes

- The compensation does not include any deductibles or uncovered risks, which are the responsibility of the insured party;
- The value represents the pure premium rate, which does not take into consideration additional costs, for example distribution, liquidation or yield on venture capital. The latter derives from the insurer's need to have sufficient funds immediately available to maintain solvency in the event that a disaster causes greater damage than the calculated average annual damage.

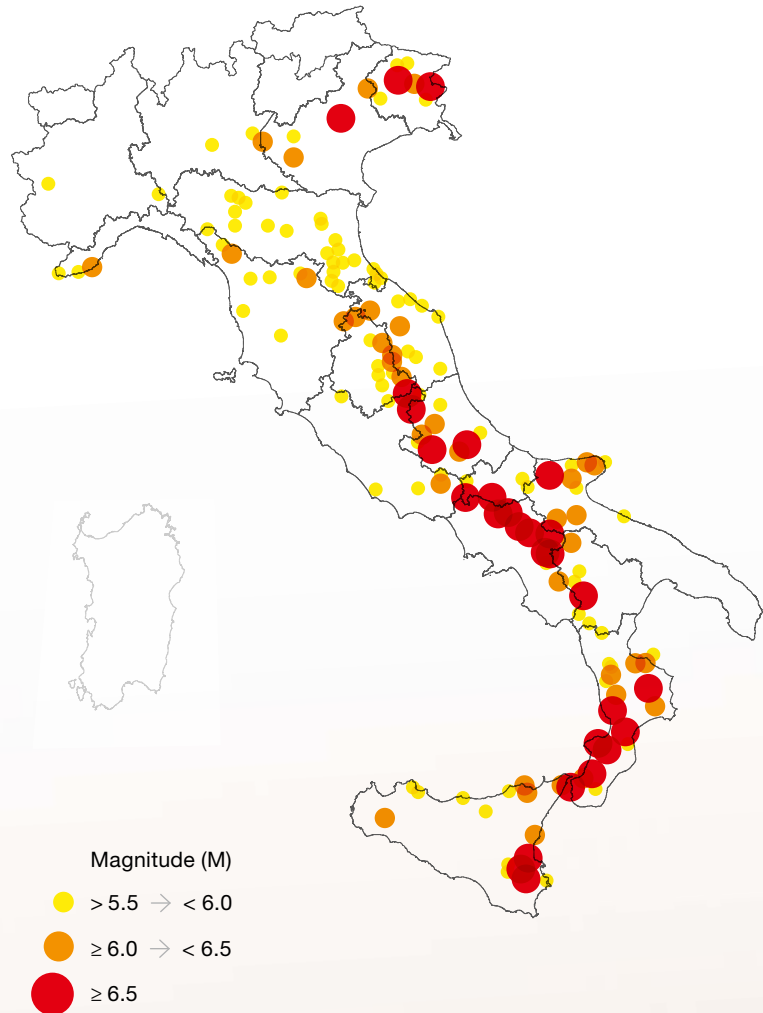
Management and transfer of the most volatile components of the risk

There are two crucial factors involved in insuring against earthquake risk for Italian residential properties. The first is determining a method to calculate a premium rate that can support the claims that may result from an earthquake (after determining the level of risk that the company or economy is willing to bear by choosing a claim amount associated with a particular return period). The second is the financial capacity that the economy as a whole can make available to the market.

The study mentioned above estimated that, for a return period of 200 years, the expected damage to Italian residential properties is equal to 34.1 billion euros. It is therefore evident that the Italian insurance market as a whole is not capable of bearing the cost of an event of such magnitude by itself, but must instead turn to the broader international capital market for some form of reinsurance.

When considering the potential role of the private insurance market in earthquake coverage in Italy, it is necessary to evaluate another factor that could frustrate the plan's economic sustainability both for insurance companies and for potential insurance purchasers – adverse risk selection, or rather the fact that the demand for such insurance is concentrated in the areas that are known to have the greatest exposure to risk. Without a higher level of mutuality, a factor that is essential for insurance, the cost of the premiums would be unsustainable for the small group of interested parties. In other words, in the absence of corrective measures, earthquake

Strong earthquakes (period 1800–2004)

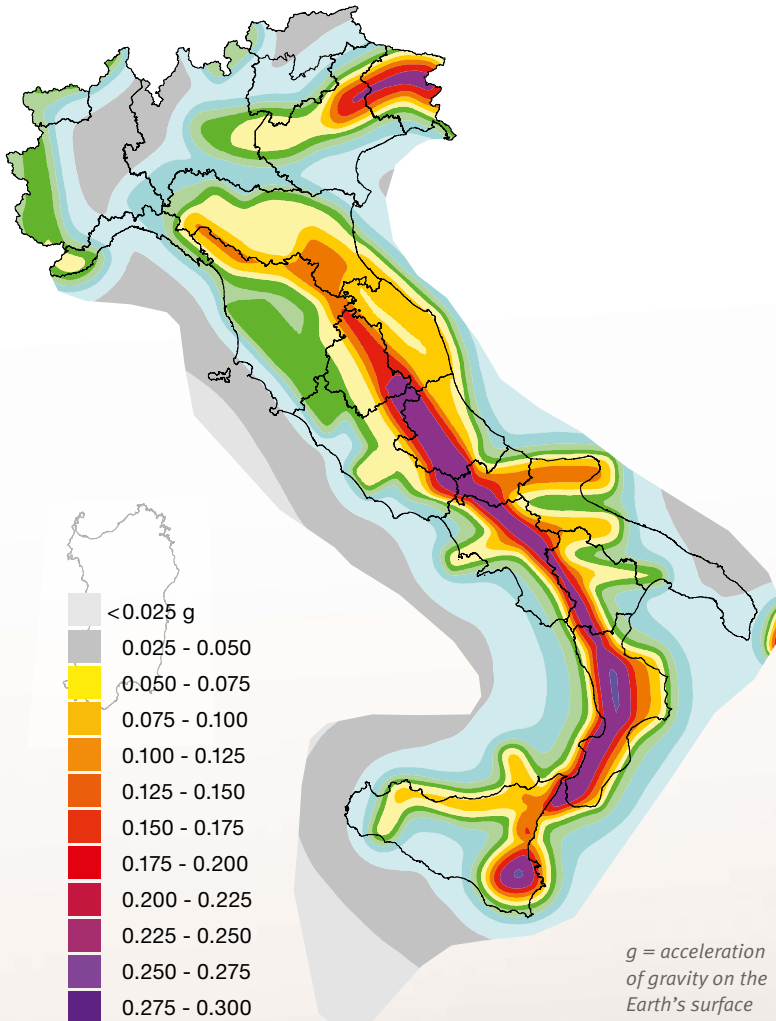


Source: National Institute of Geophysics and Volcanology

IT IS NECESSARY TO EVALUATE ADVERSE RISK SELECTION: IF THE DEMAND FOR SUCH INSURANCE IS CONCENTRATED ONLY IN THE AREAS THAT ARE KNOWN TO HAVE THE GREATEST EXPOSURE TO RISK, THE COST OF PREMIUMS WOULD BE UNSUSTAINABLE

Seismic hazard map

expressed in terms of peak ground acceleration with probability in excess of 10% in 50 years for rigid soils



Source: National Institute of Geophysics and Volcanology
Processed: April 2004

coverage is unsustainable because the demand for this insurance only exists among people who are aware that they live in high risk areas.

Other more advanced European countries have adopted a system that makes the purchase of insurance sustainable by increasing as much as possible the number of people with coverage. This is achieved through making insurance obligatory or semi-obligatory. In the case of obligatory insurance, disaster insurance is required for all property owners, while in the case of semi-obligatory insurance, for example in France, it is required only for those property owners who purchase fire insurance.

Assuming that Italy were to adopt a semi-obligatory system and considering that the current fire insurance coverage in Italy is estimated at approximately 44% of all residential properties, the market would have to insure approximately 15 billion euros. While an economically sustainable solution to this level of exposure is possible in the private insurance and reinsurance sector, in reality the state is the risk carrier of last resort, as is the case in the other schemes that already exist in several European countries.

Due to the Generali Group's large market share in the sector, approximately 30%, the company would need to cover 5 billion euros, which is more than double the current amount. The company's portfolio would also include insurance for companies and public administrations.

The semi-obligatory insurance scheme would alleviate certain problems related to customizing rates, which would be a critical issue in a free market demand situation.

Another factor that supports a semi-obligatory insurance system is the possibility of offering tax incentives that would benefit those who choose to purchase disaster insurance. This would consist of one or more of the possibilities presented in the box: reduction of the tax on insurance premiums, making premiums tax deductible, and tax credits.

Finally, from the perspective of the Generali Group, any intervention by the insurance industry in the case of earthquakes (and other natural disasters that have been appropriately researched) must be built on three pillars that are necessary for the system's sustainability:

1. The creation of legislative and regulatory tools that prevent adverse risk selection through requiring more widespread coverage. This should be based on obligatory or semi-obligatory (obligatory only for those who purchase fire insurance) mechanisms, with some differences in the premium rate based on the location of the property and its exposure to risk.
2. Tax incentives that make the purchase of this type of insurance more affordable for the consumer (see box).
3. The Italian state is the risk carrier of last resort, as is the case with schemes that are already in effect in other European countries. This would enable the market to sustain the costs of extreme events, which would be very difficult and costly for the private capital market alone to cover.



Above and on page 5:
Reconstruction in L'Aquila, destroyed by a violent earthquake on 6 April 2009 (a series of seismic events began in December 2008 with epicentres all over the city, the L'Aquila Basin and parts of the province, as well as other areas of Central Italy)

The possible features of the insurance product

- **Differentiation of rates**

To avoid issues relating to adverse risk selection, rates should be differentiated primarily in terms of the property location and construction type, ensuring a technical balance between exposure to risk and premiums.

- **Deductibles, uncovered risks and compensation limits**

To mitigate the risk and contain insurance costs, the client would share in the cost of repairing the damage; the claim would be limited to the types of damage that present the greatest burden to the insured party.

- **Insurability of buildings that are not up to code or illegal**

From a technical perspective, an important element in assessing the insurability of the risk is whether or not the building complies with the technical regulations that were in effect when it was constructed, especially for more recent buildings. In contrast, illegal structures do not necessarily fail to comply with such technical regulations. However, there may be issues with liquidation in the event of a claim.



RESPONSIBILITY

THE STATE IS THE RISK CARRIER OF LAST RESORT, AS IS THE CASE WITH OTHER SCHEMES THAT ALREADY EXIST IN SEVERAL EUROPEAN COUNTRIES



PROPOSED TAX INCENTIVES FOR OBTAINING DISASTER INSURANCE

One potential solution to encourage growth in disaster insurance coverage is to offer tax incentives to people who voluntarily (or semi-voluntarily) obtain this type of insurance.

Reduction of the tax rate for the insurance

Currently, premiums for insurance coverage of this type are taxed at a rate of 22.25% (the highest rate provided by law). As it is in the public interest for the use of this type of insurance to be more widespread, this rate could be significantly reduced. **For example, the rate could be decreased to the same rate used for auto insurance, which is fixed at 12.5%.** In fact, legislators have deemed certain types of coverage to be worthy of protection, providing an even lower tax rate. One example is the 0.05% rate for policies that cover damage to boats (registered in Italy) resulting from accidents while sailing.

Make premiums tax deductible from personal income tax (IRPEF)

The premium could be **deducted** from taxable income, thereby reducing the gross tax, or a percentage of the premium (for example, in the “ordinary” measure 19% of the amount paid) could be **deducted** directly from the income tax due. The first case (deduction from taxable income) would be more favourable for policy holders with higher incomes, while the second case (deduction of a percentage of the premium from the income tax due) would be more beneficial for policy holders with lower incomes.

Tax credit

An alternative would be to offer policy holders a tax credit to lessen the financial burden. This measure would benefit policy holders who cannot benefit from tax deductions – either because they do not have a gross tax but instead have their tax obligations withheld (e.g. those who only have income as an employee) or because they already have significant tax deductions. This tax credit could be applied in subsequent years or could be recovered through a request for reimbursement.



Life is...easy

Europ Assistance has launched a new membership programme that aims to develop the consumer market segment by assisting clients with everyday life

by Elisabetta Delfabro

The CEO of Europ Assistance, Paolo Frapiccini, discusses the company's most recent strategic initiatives. In December 2012, the company launched the Easy membership programme. Designed for retail clients, it ushers in a new phase of diversification that aims at bolstering the business to consumer market. In order to grow in this market and open new sales channels, the company is pairing insurance products with pure service products, which represent the heart of assistance services. This programme, which focuses on the company's strengths – brand awareness, the control centre's skill in providing assistance and the company's extensive countrywide network – was discussed in detail with Valerio Chiaronzi, Marketing, Consumer and Insurance Manager.

Mr. Frapiccini, is the advertising claim that “life is easier” thanks to Europ Assistance really true?

I would have to say yes. In recent years, the economic situation has changed dramatically. The decreased purchasing power of families has had repercussions on the Italian markets, with a significant drop in new car sales, travel sales and consumer financing. It would therefore be reasonable to expect a contraction in our business volume and a reduction in performance and revenues. Instead, the results have been very different – we were able to increase sales last year and improve our operating margin to 23%. In addition, despite the climate of uncertainty, we launched new products and redesigned existing products.

You celebrated Christmas and the end of 2012 with an event



that employees really enjoyed.

It was a wonderful event that gave us an opportunity to contemplate the positive results of the year that was coming to a close.

At the event I made reference to Skyfall, the latest 007 film, and to the lyrics in its soundtrack: *Let the sky fall, when it crumbles, we will stand tall and face it all together.*

These emblematic lyrics seem to capture the current situation – even when things around us are not going well, if we work hard and pull together, it is always possible to achieve success.

The importance that you give to “we”, in the sense of the importance of people who**interact well together and create added value, leads me to ask: How do you get everyone to share a strategy?**

I will start with the concept of “we”, which I feel is important and fundamental. Our strategies are shared, not imposed – they are choices that naturally generate awareness in management and in all of the people involved. When everyone is in agreement on the shared objectives, the company becomes an extremely powerful machine because everyone is on the same team. I believe that the deciding factor is not the strategy but rather the people who have a shared vision of the company and support its

growth. It is how you guide these people and help them to reach their potential that makes the difference.

Do you believe that the emphasis you have placed on fostering a good internal climate and the idea of sharing since your arrival at Europ Assistance has acted as a “vaccine” to fight off the global economic crisis that later developed?

I certainly did. We realized that we needed to act quickly to re-engineer our organization and optimize costs, since we found that as our turnover increased, there was a disproportionate increase in costs.

We therefore launched a series

of in-house projects aimed at promoting the practice of cost analysis, reviewing all spending in a thorough, painstaking way. These measures were not imposed from above but rather discussed and agreed upon together. If this were your company, would you spend your money like this? Will this choice lead to the added value that you wish to achieve? At the beginning not everyone followed this approach, but then a domino effect occurred, that led the entire company to share in the project. Now, when I submit a budget, it is these same people who are the first to ask if it is sufficient for the objectives, the situation and the time period. The idea is not to



PIÙ SEMPLICE.

**europ
assistance**
you live we care

easy

Making your life easier

With Easy, someone can now help organize your time, assist with your schedule, remind you of deadlines and everyday obligations, and quickly solve large and small unexpected problems. A personal assistant who can call upon a network

of professionals that is ready to intervene in the event of problems relating to health, cars, travel and the home. A single toll-free number that you can phone to request a house call from a paediatrician on the

weekend, a plumber in the evening, or a replacement car. Easy combines the human touch – listening and providing assistance – with technological issues (now an integral part of daily life) like identity protection, which

protects your personal data from illegal uses and credit fraud. In addition, Easy offers a “health passport” translated into 11 different languages and online medical records in a reserved and protected area of the portal.



THINK ABOUT TODAY, TOMORROW,
NEXT WEEK - YOU WILL QUICKLY
FIND A REASON WHY EASY IS
EXACTLY WHAT YOU NEED TO MAKE
YOUR LIFE EASIER EVERY DAY.



forego investments, but rather to make them in a shrewd and rational manner.

When exactly did you embark upon this path?

We started on this path about three years ago, whereas many other companies have only begun to implement these measures more recently and therefore with greater difficulty. The real collapse of external business began at the end of 2011. Having to cut costs in the midst of an economic crisis makes the situation even more difficult because the volume of business drops quickly. To achieve results such as ours, it would be necessary to reduce costs much more sharply than would have been necessary if the these cuts had been started earlier and carried out in a more gradual and structured manner.

In our case, these were no emergency measures, but it was necessary to move forward with a few ideas and put them into effect. The savings that we have achieved in the past few years have been used both to increase revenues and for investments. For example, Europ Assistance has been able to increase its investments in marketing and communication in the past three years, and I believe that there are few companies in Italy in a similar position. By acting in advance, we were able to examine and resolve certain problems and today we can affirm that these actions displayed foresight.

The strategy is still bearing fruit today then?

Yes, of course. I don't want to oversimplify things, but corporate life is cyclical. For

the past three years, we have been experiencing a significant economic crisis. During this time, we have needed to satisfy our shareholders while also finding the resources to invest in the future. Despite the fact that the crisis will continue in 2013, in the next three years we will embark on a development phase. Once expenses are under control and management has been optimized through appropriate investments, the next step will be to capitalize on this strategy, promote products, diversify the business and build on the available assets. This plan made it possible for us to launch a new phase of the services project – the Easy membership programme – at the end of 2012. If utilized to its full potential, this will truly diversify our business. The path will be complex and arduous, but I am convinced that we will obtain the desired results. In addition, gaining market share during a difficult economic period is “easier” and will place us in an advantageous position when the market improves for everyone. It is necessary to concentrate on our assets, stay focused, work together as a team, give our best and do everything that is possible.



Paolo Frapiccini, CEO of Europ Assistance Italia

“
GAINING MARKET SHARE DURING A DIFFICULT ECONOMIC PERIOD WILL PLACE US IN AN ADVANTAGEOUS POSITION WHEN THE MARKET IMPROVES FOR EVERYONE
 ”

Mr. Chiaronzi, when did you introduce the Easy programme?

We launched the membership programme that is the culmination of our diversification strategy last December. The aim is to strengthen our position in the consumer market, capturing the attention of final consumers while earning their trust and building a close relationship.

What types of analyses did you perform prior to launching the programme?

The starting point for the project was the decision to focus on the consumer market. This is the most profitable market for our company and our brand has a solid position and is well-recognized in it. We must take into consideration, however, that our company does not offer life insurance or third party liability vehicle insurance, two high-value and high-volume products that are attractive to final consumers. We therefore started with our strongest assets: brand recognition, the expertise and professionalism of our control centre, and our extensive countrywide network. We launched a range of useful service products that targets a broad segment of the market that is served in a fragmentary manner, thereby returning in a sense to the roots of the concept of assistance.

The word assistance has always been a part of Europ Assistance's mission statement.

Yes, absolutely, and this project has enabled us to refocus our attention on this concept. The French holding company was founded in 1963 with this objective: "to offer custom

solutions for problems relating to mobility (travel and motor), health, the home and the family, both in emergency and everyday situations. Since 1993, Europ Assistance has grown in Italy by means of its insurance products, offering highly innovative policies. Today, as a more mature company, we have rediscovered the opportunity to present ourselves to the market as a supplier of assistance as well. Depending on the distribution channel, the product and the client segment, we can emphasize either the insurance aspects or the service aspects, letting the consumer choose the product that best meets his or her needs. More cautious clients will opt for an insurance policy, while those who prefer not to purchase insurance are a potential target for on-demand assistance products. This two-pronged approach allows us to focus on different types of targets and have a presence in a variety of distribution channels.

What is Easy's place in the strategy that was launched in 2011?

The Easy membership focuses on the idea of client loyalty. Easy is a new approach that offers clients a "privileged" relationship with the company and provides rapid solutions for everyday problems. The membership includes: a personal assistant who is always available and ready to respond to all of the client's assistance needs, protection of personal data in the event of credit fraud or identity theft, and an online "health passport" that contains health information translated into



Valerio Chiaronzi, Marketing, Consumer and Insurance Manager

11 different languages. In addition, members are entitled to discounts on all Europ Assistance products, as well as a range of special products. Since the insurance products that we have always offered and the on-demand services that we launched three years ago are characterized by a low frequency of interaction, we felt a need to find a way

to increase the relevance of our products and create an interesting challenge that focuses on our capabilities. The membership card offers a very simple promise – to make life easier.



“EASY IS A NEW APPROACH THAT OFFERS CLIENTS A “PRIVILEGED” RELATIONSHIP WITH THE COMPANY AND PROVIDES RAPID SOLUTIONS FOR EVERYDAY PROBLEMS”

Motor clients now have...



the Generali Full Service Motor policy is an exclusive new concept in motor protection that is designed for the most discriminating clients and capitalizes on the company's experience, know-how and network of services

*by Alberto Busetto
and Emanuele Trotti*

The motor insurance sector has received an unprecedented amount of attention in recent years. This is due primarily to a combination of three different factors: the continuous changes in regulations, the new opportunities for risk management and client service management offered

by technology and the change in economic conditions. Given this complex situation Assicurazioni Generali is developing and testing, with the active involvement of its agency network, an exclusive new concept in motor protection – the Generali Full Service Motor policy. The objective is to give discriminating clients the best possible coverage, capitalizing on the company's experience,

know-how and internal and external network of services.

But what is the current situation (legal, insurance, social) with respect to motor insurance? A quick overview of the situation provides a better understanding of how this new product keeps ahead of changes and offers to clients today the economic, insurance and technological advantages of the future.

Third party liability risk: a difficult situation for both clients and insurers

In Italy, third party liability insurance represents a risk within a risk for both insurers and clients. Let's begin with a few simple facts. Italy has 49 million vehicles in circulation and has

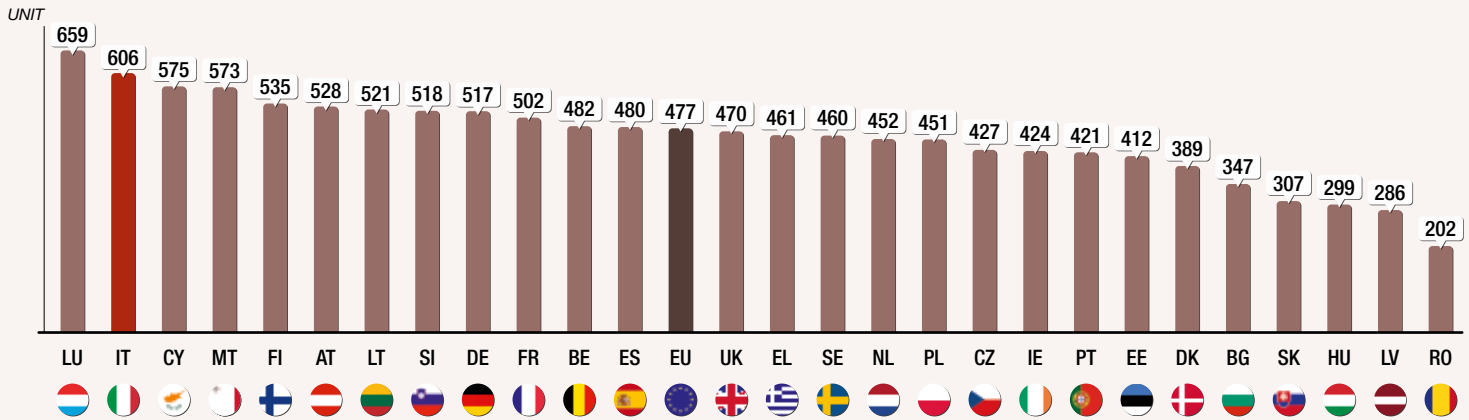
the second-highest density of cars per inhabitant in the EU ¹ (see chart below). The more vehicles, the greater the risks. In addition to the high concentration of cars, the country has a varied terrain (half of the country is hilly) and road infrastructure mainly composed of regional and provincial roads that unfortunately are inadequately maintained ².

Vehicles and drivers are therefore put to the test every day. Furthermore, the average age of cars that run on petrol is higher than the EU ³ average and 1/3 of Italian drivers admit that they drive while distracted and drive too fast ⁴.

This all contributes to increasing one of the key factors used to calculate insurance premiums, the frequency of claims ⁵,

which is among the highest in Europe (see chart on next page). In addition, in Italy there is a 'speculative phenomenon' occurring with respect to insurance compensation ⁶ and there are high levels of risk for specific issues, like theft ⁷. Within this already complex scenario and over the past six years in particular, a series of new regulations have rapidly followed the changes

Density of cars in the EU (per 1,000 inhabitants, 2010)



Source: Acea/ACI - Censis 2012

¹ Assicurazioni Generali Research&Development 2012 – the data includes all categories of vehicles
² For normal maintenance alone, Italian roads required 40 million tonnes of asphalt compared to the 27 million tonnes budgeted for in 2012 – Source: SITEB 2012
³ 10 years in 2011 (source: Assicurazioni Generali Research & Development 2012) compared to an average age in the EU of 8.3 years (data for 2010, source: ACI – CENSIS 2012)
⁴ ACI – ISPO 2010
⁵ The other is the average cost per claim
⁶ 23% of claims in 2010 involved injury to at least one person compared to the European average of 10% - Source: ANIA 2012
⁷ In 2012 Italy had one of the highest risks of car theft in Europe and also had a decrease in the percentage of stolen cars recovered by the police - Source: IAATI 2012 and ANIA 2012

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underway, including in the area of technology. Presidential Decree 254/2006 stipulates the regulations for direct indemnification⁸, while Law 2 April 2007, No. 40, the so-called Bersani Decree, provides for customers “inheriting” the most advantageous merit class on additional vehicles, including from other members of the same family. Last year, the “Crescita-bis” Legislative

Decree No. 179/2012 (converted into Law 221/2012) was introduced, which prohibits tacit renewal, provides for a “basic” tpl contract (which must be offered online and can therefore easily be compared with other contracts), as well as the creation of reserved areas for customers on company websites (the first step in promoting internet-based insurance services).

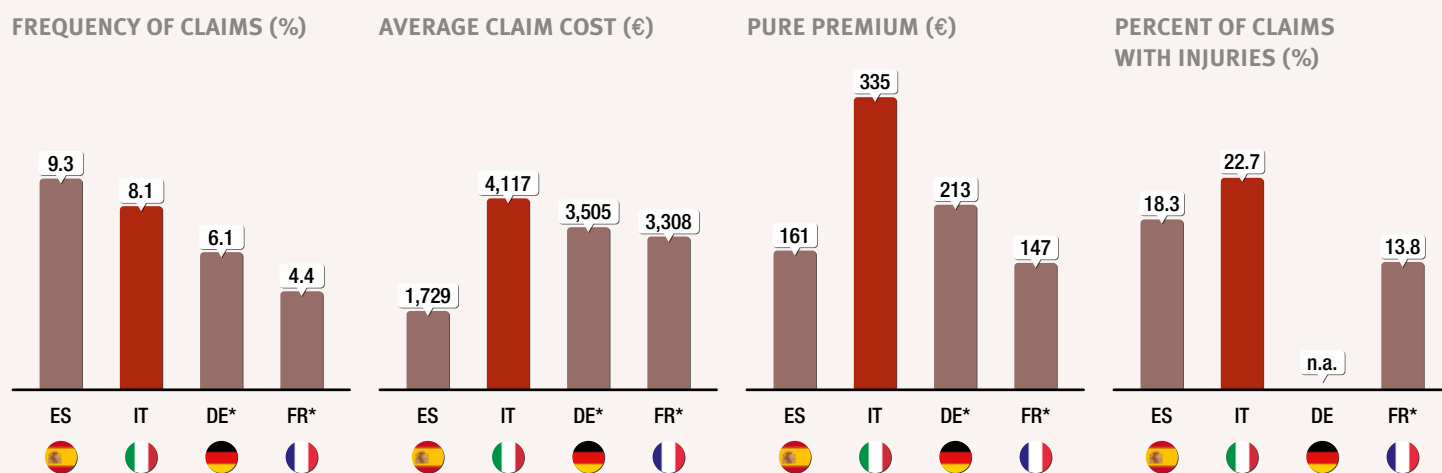
Also passed in 2012, the “Crescita-Italia” Legislative Decree No. 1/2012 (converted into Law 27/2012), establishes obligatory estimate comparisons⁹, discounts for clients who install “black boxes” and have the vehicle verified, and fraud prevention regulations¹⁰.

The idea is to correct imbalances in the sector (for example with respect to fraud),

promote competition and ensure improved customer satisfaction with respect to service, which is achieved in part through new technology.

Nevertheless, the mandatory nature of third party liability insurance has reinforced a scenario in which customers choose a policy purely based on price, while neglecting the aspect of service – protecting

Main technical indicators – comparison with Europe, 2010



Source: ANIA 2012
* Data from 2009

⁸ According to Art. 150 of the insurance code, direct indemnification is a damage compensation procedure that applies to accidents that occurred on or after 1 February 2007. It requires the insured injured party, who claims not to be at fault or partially at fault, to contact his or her own insurance company to settle the claim for damages

⁹ This is one of the regulations that is currently suspended and awaiting an appropriate Insurance Supervisory Authority statute

¹⁰ The effect that the “black box” has on rates is regulated by the recent “Liberalizzazioni” Decree. This electronic device is installed in the vehicle and monitors its movements to offer greater safety and convenience to clients and improve risk management for insurance companies. With respect to anti-fraud legislation, an electronic system for proving valid car insurance and risk certificates was introduced, as were regulations on minor injuries

assets against claims, protecting vehicles and people, roadside assistance and administrative assistance in the event of an accident – which is so important in a high risk environment like Italy. However, as we have seen, the situation is changing and the service provided with the third party liability insurance and related coverage is increasingly important.

Generali motor insurance – always a step ahead

Managing such a complex scenario is not easy, especially since each innovation, no matter how beneficial it may be, must be handled with experience, organization and skill. Assicurazioni Generali always has an advantage because the company plans new solutions in advance. For example, the company has offered clients the opportunity to take advantage of the benefits of installing satellite vehicle tracking systems (also known as “black boxes”) since the mid 2000s.

In addition, Assicurazioni Generali continually improves its products by offering clients advanced services and enhancing the value of its sales network’s consulting services during all stages of the sales process, from pre- to post-sales.

The motor product and associated communication supports were also redesigned. The Generali Full Service Motor policy offers clients comprehensive insurance for their cars. This coverage can be adapted to meet the client’s insurance and economic needs since it is divided into five different insurance modules: third party liability, safety at the wheel, roadside assistance, fire protection and theft protection. Innovation and the resulting value for the client are an important aspect of the coverage.

As an example, the roadside assistance module features protection with high quality service, including a comprehensive replacement car service and “depannage –

mobile repair shop in Italy” to fix problems at the site of the accident or have a replacement vehicle delivered directly to the site.

Full service – a combination of innovation, quality and service

The redesign of the motor product is just one element of Assicurazioni Generali’s comprehensive sales vision for vehicles. Its main strength is staying a step ahead, both with respect to new regulations and

client-focused market trends. One example is the added value offered by Assicurazioni Generali’s digital services, which it incorporated into its products before other companies. These digital services include: an online client area (where clients can consult individualized information regarding their insurance coverage in real time), mobile applications such as e-Polizza, (which derives from a Group project and offers clients “revolutionary” services like reporting vehicle damage online), vehicle protection and control services and discounted rates for clients who install



GOING BEYOND THE “MERE PRODUCT” MODEL, IT ORGANIZES AND CONNECTS ALL ASPECTS OF THE PURCHASE, ASSISTANCE AND SERVICE PROCESSES DURING THE ENTIRE LIFE CYCLE OF THE CONTRACT

satellite vehicle tracking systems in their cars. “*Smart Insurance*” and “*Home Insurance*” (internet-based insurance services) make it possible for motor insurance to foster client loyalty and build a relationship with the client, shifting it from one of mere convenience to one built on trust. A comprehensive approach to this branch of insurance is essential due to the characteristics of Assicurazioni Generali’s motor insurance portfolio. Although this branch of insurance has a higher number of younger clients (26 – 35 years old) than other branches, it also has an average customer age of

51 years. The company must therefore offer a wide range of coverage options and provide high quality coverage to ensure client loyalty in each target group. It is no coincidence that the motor clients in the portfolio who also have related insurance products are more loyal, as shown by an exit rate that is approximately 30% lower than that of clients who only have third party liability coverage. In addition, these clients who purchase related insurance products also tend to purchase other types of insurance from the company (41% vs. 30%).



Keeping this in mind and in an effort to continue along the path of innovation, efficiency and quality that the company has been following in order to improve customer satisfaction, **in October 2012 Generali launched “Full Service” motor coverage. This new model of service perfects and makes the most of the experience that the company has gained in the auto sector in terms of client service and satisfying the specific needs of its clients.** By going beyond the “mere product” model, Generali Full Service Motor coverage organizes and connects all aspects of the purchase, assistance and service processes for third party liability insurance and related coverage during the entire life cycle of the contract.

The process begins at the agency, where the client can obtain detailed information and sign up for the complete set of “Full Service” coverage: third party liability insurance, fire and theft, comprehensive collision and roadside assistance as well as the installation of a “Cobra Telematics” GPS device

is in the vehicle. Cobra is a leading company in the sector, providing supplementary protection 24 hours a day, 7 days a week. This device provides access to an exclusive discount (third party liability and related insurance) that is higher than what the company was previously able to offer for satellite options. The same insurance agency, which is an important resource for the client and an essential contact point for the network of services offered, assists the client in making an appointment for the installation. The device is installed by a trusted body repair shop that is part of the “Carrozzeria SiCura” network. This network features 1,400 participating centres managed by the best professionals in the sector, who ensure that our clients receive exclusive service with special benefits and comforts. In this way, the client can see first-hand, right from the start, the professionalism of the body repair shop that will assist the client in the event of an accident, fire damage, theft or collision.

THE CLIENTS AND THE NETWORK OF AGENCIES VALUE THE COMPETITIVENESS OF THE OFFER WITH RESPECT TO THE MARKET AND THE COMPREHENSIVENESS OF THE COVERAGE

To promote transparency and speed in the compensation process, in addition to installing the satellite device according to standards, the body repair shop/installer will also photograph the vehicle for verification purposes. Once the satellite vehicle tracking system has been installed, the supplier of the "Cobra Telematics" device will provide the client with the information required to access the reserved internet area to consult the travel data relating to their vehicle at any time. Protection of privacy is obviously an important issue – the data is therefore viewed in a protected manner on a dedicated website. In addition, specific data relating to individual vehicles is only available to Assicurazioni Generali in the event that the satellite device registers a crash.

In this manner, all of the parties involved – the agency network, Assicurazioni Generali, the network of trusted body repair shops and installers, the new supplier of the satellite services, Europe Assistance, and the

settlements section of GBS – create a unique and exclusive 'system of care' in which all of the professionals are connected in order to give the client the best assistance possible.

Generali Full Service is currently being tested to refine and optimize all of the different components of protection, service and assistance. From its launch in October 2012 until the end of the year, the service was only offered by 21 select agencies located in Milan, Rome and Naples. During the first months of 2013, the number of agencies participating in selling and testing the service will be expanded to about fifty agencies. In the second half of 2013, the product will be offered throughout Italy in areas where it is possible to guarantee the pre-established levels of service. The feedback on the first three months of testing has been favourable both from the clients and the network of agencies. Both groups particularly value the competitiveness of the offer with respect to the market and the comprehensiveness

of the coverage. In addition, the coverage has exceeded expectations in terms of sales results.

At a time when competitiveness in terms of quality is an essential strategic factor in maintaining a position of excellence, Assicurazioni Generali has decided once again to invest in the strengthening of its relationship with its clients and the commercial development of its agencies. Generali Full Service establishes a new standard of service and protection that meets the most demanding expectations.

Once again, the aim is to stay a step ahead of the market and regulations so that Assicurazioni Generali and its professionals can continue to offer its customers a unique service experience, providing the best in terms of protection, reliability and innovation.



A UNIQUE AND EXCLUSIVE 'SYSTEM OF CARE' IN WHICH ALL OF THE PROFESSIONALS ARE CONNECTED IN ORDER TO GIVE THE CLIENT THE BEST ASSISTANCE POSSIBLE





Skill-sharing professionals

Generali France’s technical trainers spend some of their time passing on their expertise to co-workers. This article examines the benefits of in-house training and how it works in practice

by Estelle Jeandel

Over the next decade, large numbers of baby-boomers will reach retirement age. At Generali France, a third of the present workforce will have left the company by 2022. So it is hardly surprising that the firm

sees sharing knowledge and training a new generation of staff as priorities.

In response to this demographic challenge and in an economic context in which everyone is constantly being advised to expand their skills set, Generali France is

turning itself into a “learning organization That means developing a culture in which colleagues share skills all of the time, not just in traditional group training sessions. In-house trainers are key to Generali France’s drive to improve the staff’s skills.

“

SOMEONE WHO WORKS IN THE SAME FIELD IS IDEALLY PLACED TO KNOW WHAT WILL BE USEFUL TO A COLLEAGUE

Sébastien Girardot-Tripaut

”



The typical in-house trainer

While in-house technical trainers have a variety of profiles, they all have one thing in common – they enjoy sharing their knowledge. Typically, they are seasoned professionals who are keen to pass on their expertise and who have had prior experience conducting training sessions in their department or even outside of the company.

“In-house trainers are highly motivated and determined individuals with recognized professional experience and expertise. Since they are also ambassadors for Generali, they receive training to develop their teaching abilities regardless of whether or not they have previously worked as trainers”, explains Nelly Sauleman, of the Training Department, who provides support for employees wishing to pass on their expertise to fellow-workers.

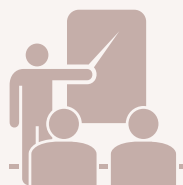
In-house training is a job in its own right – you can’t just make it up as you go along. Trainers need to know something about teaching methods, be capable of creating training materials, and learn how to gain control of a group. Support for in-house trainers (in the form of regular meetings with Training Department staff and other trainers, and help with aspects such as designing training materials and conducting a training session) has been stepped up to ensure that they feel comfortable in their role.



A gratifying endeavour, a benefit for colleagues

Whereas trainers from specialist firms are ipso facto outsiders to the company, in-house trainers are familiar with the realities of the job, internal processes, the organization and the needs of the people they are training. “Someone who works in the same field is ideally placed to know what will be useful to a colleague, especially if they both work for Generali”, sums up Sébastien Girardot-Tripaut, a Project Manager in the Customer Services Department who recently joined the company’s network of in-house trainers.

Becoming an in-house trainer is a mark of recognition. This in itself is very motivating, and staff are proud to have been identified – via the usual channels – as a source of expertise. In addition, acquiring training skills opens up new opportunities for professional development. “It is beneficial both for the people receiving the training and for the trainer”, emphasizes Philippe Douvier, who is Head of Technical Studies in the Claims Settlements Department.



How many days in the classroom?

However, it is not all smooth sailing. Becoming an in-house trainer creates additional workload. The Training Department has to co-operate with the trainer’s superiors, who may be unwilling to lose, even temporarily, staff who are often excellent members of their operational team. The right balance has to be struck between the number of days the department can spare the trainer and the number of days the Training Department is entitled to expect from someone they have invested in making a trainer. The happy medium is usually about ten sessions per year. Whenever possible, the Training Department tries to create teams of two or even three trainers per skill, so as not to be totally reliant on a single trainer. The commitments of all three parties (the in-house trainer, the manager and the firm) are summed up in the In-house Trainer’s Charter, which is used as a template for trainers’ mission statements.

In-house trainers have always been widely used in Generali France’s Réseau Salariés (the nationwide network of sales personnel directly employed by the company), but they are now starting to be used in other sales networks and administrative departments. At present, a third of training sessions are conducted by Generali France staff – the

proportion varies according to the firm’s priorities.

However, 100% in-house training is not being considered. External trainers still offer some comparative advantages – an outside perspective, specific training methods, objectivity and a window onto how other firms do things. Furthermore, soft skills training sessions aimed at altering behaviour patterns are more difficult to handle in-house than technical training.

Provided in-house trainers have the support of their entire line management and are appropriately trained and supported, in-house training works! And it makes sense to use skills that are already on hand within the company.



RESPONSIBILITY

In-house trainers: What motivates them?

Nathalie Renard is happy to talk about her double life as an Insurance Transactions Officer in the Claims Settlements Department and a trainer for Generali and other organizations. "I've always been the person who helps new classmates and looks after new arrivals. Working as a trainer has brought out my latent abilities. When I'm sharing my skills with other people, I feel useful – it's as simple as that!"

"Nathalie clearly gets a huge amount out of being a trainer", confirms Huguette Rémy, Nathalie Renard's manager. "Once I could see how the training sessions would slot into the year's schedule, I had no hesitation in supporting what she was doing. It makes sound career sense for her – and I'm the first to take

advantage of her training skills!"

Something that comes up again and again when talking to in-house trainers like Nathalie is the satisfaction they get from sharing their expertise and passing on the skills of a job they love. They cite a range of motivations, including a liberating change from their operational role, insights into other people's work contexts, network-building, adding another string to their bow and meeting a personal challenge. Some, like Philippe Douvier, Sébastien Girardot-Tripaut and Catherine Pichot, who train colleagues to use data analysis software, (a skill that is valuable to the company) have taken this opportunity to update their specialist knowledge.

Lucky? Yes, without a doubt, but being an in-house trainer is also a big commitment, and Generali's trainers are well aware of that.



Nelly Sauleman (Training Department) and Sébastien Girardot-Tripaut (Customer Services Department), who work on a team with two other trainers (Philippe Douvier of the Claims

Settlements Department and Catherine Pichot of the Financial Department, not pictured), are accompanied by Huguette Rémy (Claims Settlements Department), In-house Trainers Manager



BUILDINGS WITH A STORY TO TELL

An “advertising architecture”

the Mondadori Building in Segrate, designed by Niemeyer and built thanks to the support of Generali, is a symbol of the publishing house





MILAN

Country: **Italy**

City area: **181,76 km²**

City population: **1.350.267**

Coordinates: **45°27'50.98"N 9°11'25.21"E**

Time zone: **UTC+1**

by *Marta Scip*

A stunning example of contemporary art and technology in its highest form, the Mondadori Building in Segrate is a symphony of supports and suspended elements. In 1968, the Brazilian architect Oscar Niemeyer accepted a commission to design the new headquarters of the publishing house. His ideas were perfectly in tune with those of Giorgio Mondadori – rather than an anonymous shell, they wanted to create a building that was a more like a “public complex” reminiscent of the work of Arnaldo Mondadori (Giorgio’s father) and his colleagues. The objective was to express “something different”, meaning a non-commercial architectural complex. The result was a building unlike any other in the city of Milan and in all of Italy, a work that embodies a perfect harmony of structure and form. The innovative building also symbolized the transfer of the presidency from father to son. This explains how the design of the building that Mondadori has occupied for more than thirty years came about.

But let’s take a step backwards. In the mid 1960s, Arnaldo and Giorgio Mondadori decided to overhaul the company beginning with its headquarters. During a trip to South America, Giorgio Mondadori was amazed by a building designed by Niemeyer – the Ministry of Foreign Affairs Building (Palácio Itamaraty) in Brasilia. Mondadori therefore entrusted the design of the new headquarters to Niemeyer. Shortly afterwards, Assicurazioni Generali came to the assistance of the publishing house, playing a crucial role in the realization of the architectural work thanks to President Cesare Merzagora (1968-79) and Vice President Carlo Faina. Supporting Mondadori’s business objectives and appreciating the exceptional nature of the building project, Assicurazioni Generali purchased the land where the building would later stand and financed the construction. Once completed, the building was rented back to the publishing house.

Niemeyer’s design has a unique structural system in which a reinforced concrete frame supports five suspended floors of offices. This static layout is repeated horizontally, yet each section maintains a certain degree of independence, hence the impression of separate construction units. The buildings that house the editing offices and general services are characterized by freer shapes and fewer floors. While still original, they are less daring from a structural perspective. As a whole, they highlight the virtuosity of the main building’s concrete supports.

THE ARCHITECT CALLED THE NEW HEADQUARTERS “A SORT OF ADVERTISING ARCHITECTURE” OR RATHER A BUILDING THAT REQUIRES NO SIGNS AND THAT REMAINS ETCHED IN THE MEMORY

This imaginative use of concrete made the designer a true “architectural pioneer” and contributed to the re-evaluation of a material that has great structural and expressive potential. In fact, concrete made it possible for Niemeyer to create sensual, free-form structures that are in harmony with the surrounding environment.

**NIEMEYER ESTABLISHED A SYSTEM
OF EVOCATIVE SYMBOLS AND
CREATED AN ARCHITECTURAL LAYOUT
THAT MIRRORED THE COMPANY’S
PRODUCTION PATH AND CYCLE**

In Niemeyer’s design, the sharp contrast between the shorter structures and the larger, more imposing main structure enhances the idea of suspension in a building that is literally suspended. The architect called the new headquarters “a sort of advertising architecture” or rather a building that requires no signs and that remains etched in the memory. “Niemeyer established a system of evocative symbols and created an architectural layout that mirrored the company’s production path and cycle. The Mondadori Building is an example of innovative architecture that strives to create a distinctive image and to provide symbols that evoke an explicit and lasting advertising message by means of sophisticated persuasive mechanisms”¹.

The creative design of the building can be attributed entirely to the Brazilian architect, while the construction was supervised by Mondadori with the assistance of engineer Giorgio Calanca, the Head of the Facilities Management Office for the publishing house, and structural engineer Antonio Nicola.

The construction began in the fall of 1971, with engineer Domingo Sylos Labini acting as the building manager. The building was



¹ Giorgio Muratore, “La sede della Mondadori a Segrate: un’architettura pubblicitaria” (*The Mondadori Headquarters in Segrate: An Advertising Architecture*) from *Casabella* No. 424, April 1977

Oscar Niemeyer: The architect who brought expressivity to reinforced concrete



Oscar Ribeiro de Almeida Niemeyer Soares Filho, better known as Oscar Niemeyer (15 December 1907 – 5 December 2012) was born in Rio de Janeiro. He graduated from the National School of Fine Arts in this same city in 1934. A student of Le Corbusier, he was involved in a number of important projects, including the design of the new building for the Ministry of Education and Health in Rio, and a project for the new United Nations Building in New York, which was completed by Wallace Harrison and Max Abramovitz.

Over the years, a series of important architectural creations followed: the National Congress, the Planalto Building, the Federal Supreme Court, the Ministry of Foreign Affairs Building (Itamaraty) and the cathedral in Brasilia. These imposing

structures increased Niemeyer's fame. Following the military coup d'état in Brazil in 1964, however, the architect found it difficult to continue his work in the country and was forced to take frequent trips to Europe. This forced exile proved to be a fertile period of creation – he designed the headquarters for the Communist Party in France (1965 – 67) and the Cultural Building in Le Havre, France (1972 – 82). In Italy, in addition to the Mondadori Building in Segrate (1968 – 1975), he designed the headquarters of Fata Engineering in Pianezza (1976 – 81) and the Burgo paper-mill in San Mauro Torinese (1978 – 81). After returning to Brazil, the architect focused primarily on public buildings, designing the Latin America Memorial (1987), the Latin American Parliament (1991), the Museum of Contemporary Art (MAC) (1991), the Ibirapuera Auditorium (1999), and the Caminho Niemeyer (1997).

Oscar Niemeyer was still active into the twenty-first century, despite his advanced age. He designed the Ravello Auditorium (2000) and the Administrative Centre for the state of Minas Gerais (2003), the Serpentine Gallery Pavilion (London, 2003) and drafted the plans for the Puerto de la Música cultural complex (Argentina, 2008).

The architect's non-conformist language represents an alternative to the straight lines and right angles characteristic of the European Modern Architecture of the 1930s. His fluid sculptural style, combined with the reinforced concrete that he so loved, allowed him to create sensational structures that reflect the sinuous natural curves of the mountains, beaches and bay of Rio de Janeiro. He was a Modernist, like his teachers Lucio Costa and Le Corbusier, with a deep love for grandiose architecture that was tied to the roots of his land.





PH. MASSIMO CRIVELLARI

completed at the end of 1974. In January 1975, the company moved its headquarters from the historic site on Via Bianca di Savoia in the centre of Milan to the new complex. During the construction phase, a few structural modifications were made. One that is worth mentioning is the return to a design featuring a circular peninsula form with a hexagonal interior courtyard. The cafeteria and shops face the porticos of the courtyard and are covered by a stepped structure with pre-fabricated reinforced concrete risers and treads protected with gravel. The result is a building complex with three main elements: a central parallelepiped with five suspended floors and characteristic arches, and two shorter buildings that emerge sinuously from a 20,000 m² man-made pond, embellished by Arnaldo Pomodoro's sculpture Column with Large Leaves. The buildings are surrounded by a large park that was designed and realized by landscape architect Pietro Porcinai.

The Mondadori Building represents a turning point in the Brazilian architect's work. At the time, the symmetric, monumental design featuring a unique use of arches stirred criticism. However, Niemeyer's intent from the start was to create a work that represents the height of art and technology, avoiding simplistic and falsely inexpensive solutions.

With the advent of contemporary architecture, designs began to move beyond simple functionality. Niemeyer gave life to an architectural creation built on progress and those great public complexes that would increasingly characterize the future world, which are based on the work of man. And work is precisely what Niemeyer exalts in his building, moving away from a reactionary concept in which only buildings where the wealthy lived and played were worthy of spectacular solutions and monumental volumes.

“

**ARCHITECTURE IS ONLY A PRETEXT.
LIFE IS IMPORTANT, AS IS MAN, THIS
STRANGE ANIMAL THAT POSSESSES
SOUL AND CONSCIOUSNESS, AND A
THIRST FOR JUSTICE AND BEAUTY**

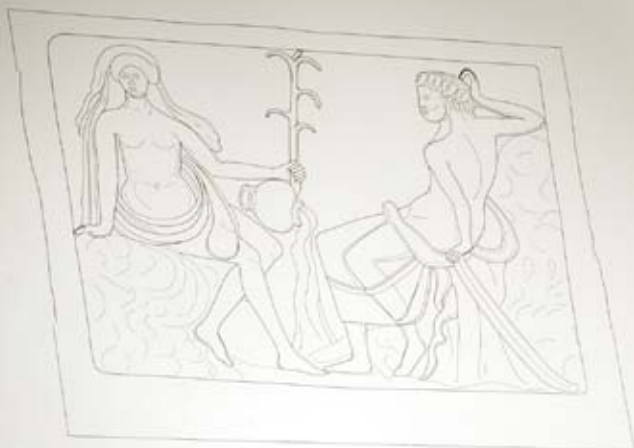
Oscar Niemeyer, The World is Unfair

”

In 2007, which marked the 100th anniversary of the publishing house and the 100th birthday of Oscar Niemeyer, the Mondadori headquarters were expanded through an architectural renovation of the ancient farm Cascina Tregarezzo. In collaboration with Assicurazioni Generali, Mondadori began the process of renovating the farm to bring out its full potential, integrating new architecture with the existing rural architecture and reinterpreting the whole to bring it into harmony with the lines of the “suspended building. This project was the work of architect Werner Tscholl, who successfully established a dialogue between his design and the main building of the headquarters. He accomplished this through his choice of materials and by recalling the principles of transparency, lightness and blending with the surrounding environment that are characteristic of Oscar Niemeyer's design.



RELIABILITY



Clay tablet



PH. MAURO MEZZAROBBA

At the Generali Museum

beginning as a travelling exhibition, “Roots of the Present” is now a permanent collection on display in the rooms of the Generali Building in Rome, located in Piazza Venezia

by Deborah Zamaro

One of the events held to celebrate the 175th anniversary of Assicurazioni Generali, which was on 26 December 2006, was a travelling exhibition entitled “Roots of the Present”. The display featured a collection of Roman artefacts dating from the first to fifth century AD, which were discovered in the early twentieth century during excavations for the construction of the Generali Building in Piazza Venezia (Venice Square) in Rome. Held in Generali’s main offices in **Trieste and Mogliano Veneto in 2007, the event was conceived as an educational experience that would convey to new generations the roots of our cultural past.**

The exhibition’s great success with schoolchildren, along with Generali’s earnest and enthusiastic commitment to the future, led the company to continue investing in educational projects for the young. Along these same lines, in 2010 the company initiated a multidisciplinary project for students known as “*Salvagranaio: le origini agricole dell’economia*” (Salvagranaio: the agricultural origins of the economy) at Ca’ Corniani (Ve), the first farm purchased by Generali. At the same time, the company began

a project to build a setting that would enhance the value of the Group’s archaeological collection. This project culminated in the creation of the “Roots of the Present” museum, located in the Generali Building in Piazza Venezia, Rome. Opened in late 2012, it offers a concrete and lasting contribution to the Italian cultural system.

The museum is also the heart of a new educational itinerary of the same name that was developed by Generali. Capitalizing on the experience the company has gained, the programme aims to promote historical-archaeological heritage throughout Italy.

CONVEYING THE ROOTS OF OUR CULTURAL PAST TO NEW GENERATIONS



PH. MAURO MEZZAROBBA

by *Pietro Storti, Trivioquadrivio*

The educational archaeological exhibition displays 300 artefacts dating from the first to the fifth century AD. All of the artefacts are Roman, with the exception of a Greek relief from the fourth century BC.

Through this permanent display, Generali seeks to offer the public, and students in particular, an opportunity to learn about the archaeological collection as well as the building that houses it.

**300 ROMAN ARTEFACTS DATING
FROM THE FIRST TO THE FIFTH
CENTURY AD AND ONE GREEK RELIEF
FROM THE FOURTH CENTURY BC**



During the planning phase, we always pay particular attention to the setting. In this case, we were working near the slopes of the Capitoline Hill, just a few metres from Trajan's Column and the Imperial Forums. In fact, both of these monuments are visible from the second floor windows of the building, where the archaeological collection is housed.

The building and the urban setting play a central role in the exhibition. This is evident in the room that provides information on the history of the archaeological excavations, which were conducted in the early years of the twentieth century when the building was being constructed, as well as the long corridor that displays photographs of the various construction phases and historical documents relating to the urban evolution of Piazza Venezia.

The museum's direct relationship with the city is highlighted in the window that faces Trajan's Column. Here, visitors can manoeuvre a camera positioned in the soffit of the window to interactively view the series of bas-reliefs that winds along the length of the famous monument's shaft.

Many of the artefacts that are on display are fragments. Thanks to the dedicated and skilful work of a group of archaeologists from the University of Naples Federico II, it was possible to design an exhibition that offers visitors the information needed to imagine the context of the artefacts' origins, while also providing scientific data that is essential for fully understanding the individual pieces.

In all of these fragments, visitors can recognize symbols, meanings, allusions and references from other cultures, other ways of living and dying. The archaeologists interpreted this fragmentary language to bring to life, in a scientifically accurate yet appealing manner, the ancient world that the artefacts evoke.

The exhibition seeks to demonstrate the fascinating complexity of the ancient artefacts while awakening curiosity in young visitors. We believe that making the exhibition accessible to young people also lays a solid foundation for a creating a dialogue with visitors of all ages and exploring complex topics.

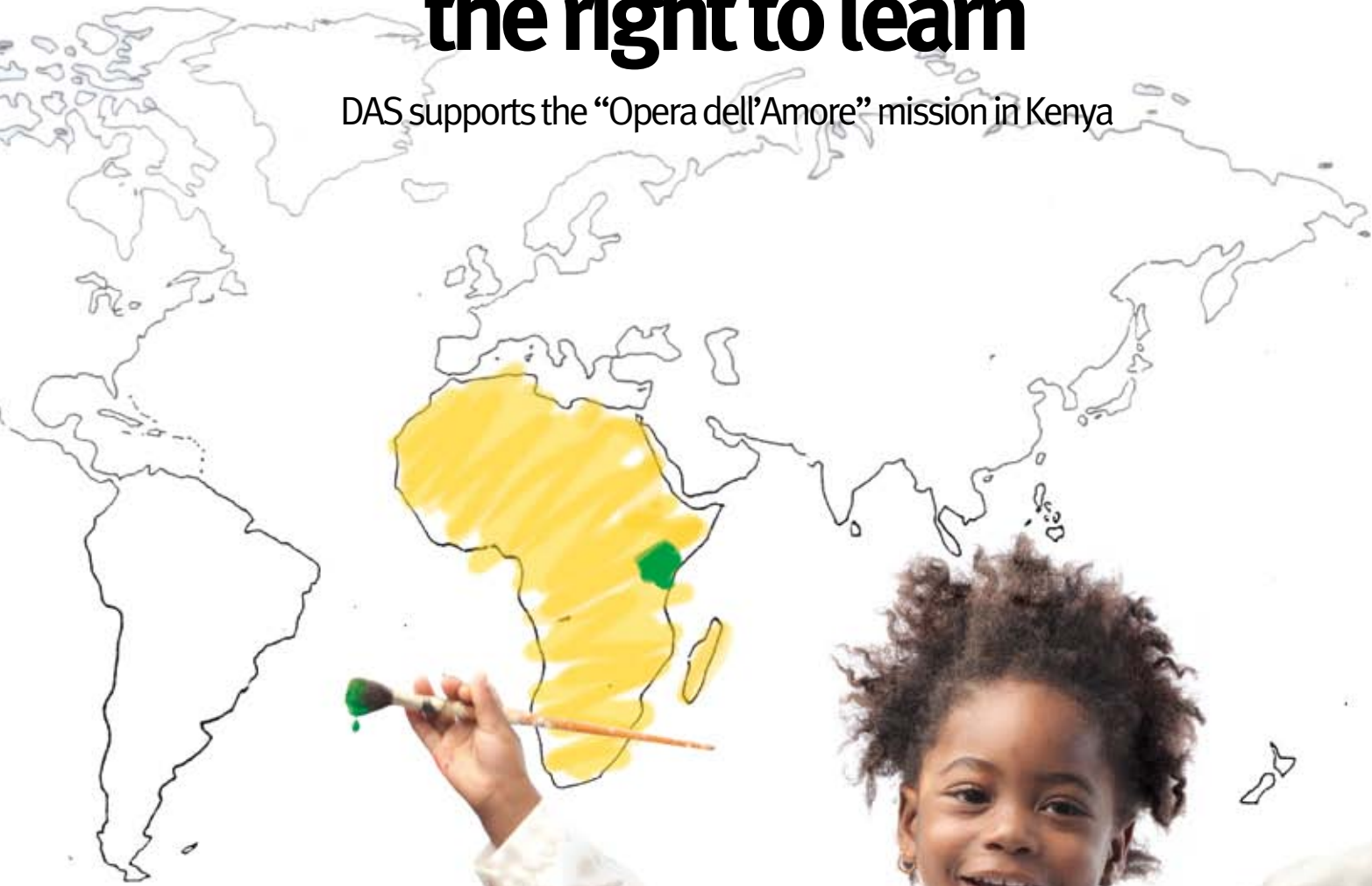
The 'focus points' place the city of Rome, including its way of life and forms of expression, at the centre of the exhibition. These points were designed to bring the meaning of the artefacts to life and help the visitor understand the invisible yet strong connection that ties us to these ancient fragments – the roots of the present.



RELIABILITY

African children: the right to learn

DAS supports the “Opera dell’Amore” mission in Kenya



index

The photos from page 33 to page 35, provided by DAS, were taken in the village of Sultan Hamud in Kenya

by Michela Tinazzi

Defending people's rights... that is our business. And we do it every day, helping thousands of people, companies and professionals. But across the ocean, there are families and children that have an even greater need of assistance and protection. Their need, however, is not to have their arguments heard, but rather to simply live, grow and receive an education. For the past year, DAS has been collaborating with the Vicenza-based non-profit organization "Associazione Mariana Opere nel Mondo" to support a nursery school in Kenya that offers education and assistance to approximately 150 children aged from 3 to 6.

The company has chosen to donate its contribution to the "Opera dell'Amore" mission in Kenya, which is funded solely through individual benefactors and receives no support from public entities. Founded in an area characterized by extreme poverty, the mission facilities feature the nursery school supported by DAS, as well as elementary and secondary schools. There is also a trade school that offers different types of training, including courses in tailoring, knitting, carpentry and metalworking.

**IN THE VILLAGE OF SULTAN HAMUD,
ABOUT 120 KILOMETRES FROM NAIROBI,
APPROXIMATELY 7,000 PEOPLE LIVE
PRIMARILY FROM FARMING AND
LIVESTOCK FARMING**

**Volunteer
organization
that teaches
children in third
world countries**



The "Associazione Mariana Opera nel Mondo" was founded in February 2002 by several entrepreneurs from Veneto who believed in the importance of giving a part of their wealth to those who are less fortunate. This non-profit organization has a vision of a world in which children have the ability to go to school, develop their own identity and have a better future through education. The association believes that the assistance given to needy children and youths not only helps the recipients, but also contributes to

the social development of the entire local and global community. The main objective of the non-profit organization is to send economic aid to third world countries for the purpose of building and providing schools and housing for children. An organization that continues to grow, it has adopted 67 schools on four continents and in 16 different countries so far, assisting and educating a total of 14,000 children. The association is pursuing the ambitious goal of ensuring that at least 100,000 children have the right to an education. The "Opera dell'Amore" mission that is supported by DAS is located in Sultan Hamud, Kenya, which is approximately 120 kilometres from the capital Nairobi in the direction of Mombasa. It is a village with just over 7,000 inhabitants, belonging mainly to the Kamba, Masaai and Kykuyu ethnic groups. The primary economic activity in Sultan Hamud is farming, but livestock farming and some trade activities are also fairly common.





But who are these children? And what do they do thanks to our support?

Some of the children are permanent residents of the centre because they either have lost their parents or suffer from disabilities, while others live in villages in the surrounding area. Their day begins very early – especially for the children coming from the nearby villages, who often have to get up at six in the morning.

Similar to nursery schools in Italy, the school day is divided into periods of play and learning. A particular focus is placed on personal hygiene, as this tends to be neglected in the local area. In the afternoon, the students who live in the villages return home, while the rest play with the older children, enjoying such activities as singing, dancing and playing football, a sport that the children enjoy so much that they make their own balls. With the help of the older children, the younger students learn to help with chores like cleaning the dormitory rooms and washing clothes.

Gaia, a volunteer of the Vicenza-based non-profit organization who has just returned from a 10-day stay in the village of Sultan, stated: *“An entire day is barely enough time to see the organization’s facilities. The church and a pleasant little square are located near the entrance. Then there is the nursery school with its colourful classrooms filled with children and the dormitory with its little beds. There is also a kitchen where a steaming hot meal is prepared for the children every evening. In the trade school I met the older boys. The boys were concentrating on learning a trade in the carpentry and leatherworking workshops, while the girls, dressed in blue, were taking tailoring classes. One of the students expertly repaired a broken shoe that I was planning to throw away. Of course I could not resist buying a few leather book covers that were skilfully made by hand.”*

Gaia concluded: *“This was my second trip to Africa. Although it is not easy to accept seeing the suffering and poverty in which a large*

THE CHILDREN’S DAY IS DIVIDED BETWEEN PERIODS OF PLAY AND LEARNING. A PARTICULAR FOCUS IS PLACED ON PERSONAL HYGIENE

part of the population lives, when you come across organizations like ‘Opera dell’Amore’, you realize that it is really possible to help these people have a better life.”

We believe in humanitarian projects because they are in perfect harmony with DAS’s strategic vision – swift, effective justice for all. This is a clear example of the company’s desire to assist with social and ethical problems. In our daily commitment to assisting our clients in having their claims heard, we cannot forget those who truly need protection, like these children in Kenya.



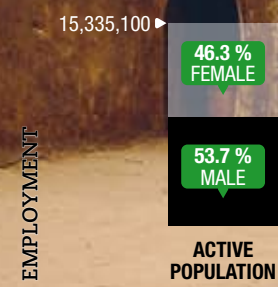
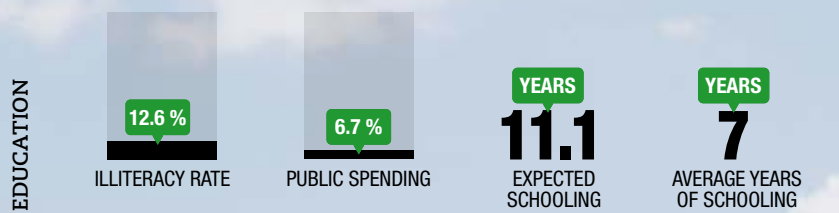
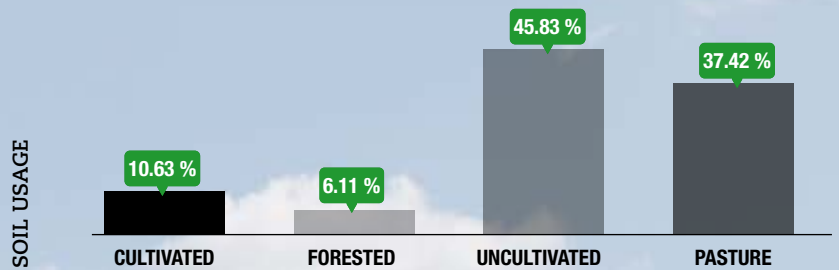
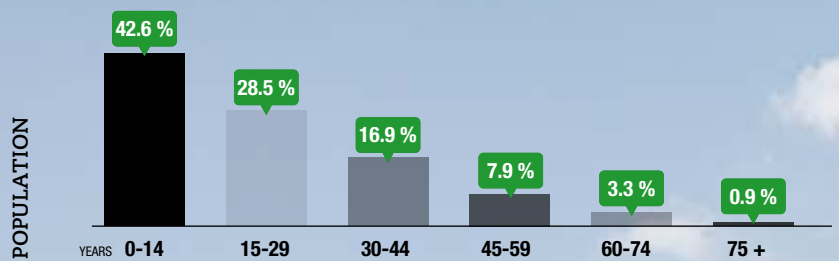
RELIABILITY

Focus Kenya

The approximately 40 different ethnic groups living in Kenya have considerable differences in terms of language and culture. About 96% of the population consists of black Africans, primarily Bantu peoples and groups that speak Nilotic and Cushitic. Just under half of the population is Protestant, while almost a quarter is Roman Catholic. Approximately 12% of the inhabitants belong to other Christian religions, just over 11% are Muslims and only about 2% are Animists. Unemployment is an important aspect of the country's social problems – there is a small, wealthy upper class while the vast majority of the population lives in poverty.

This unemployment and the fact that most of the inhabitants do not own land have led to a growing number of social conflicts that increasingly involve violence against women and children. The education system is also suffering due to the economic situation, with continuous decreases in the amount of funds that are available.

Compared to neighbouring countries, Kenya has considerable economic potential. The agricultural sector, which supports three quarters of the population, functions well, as does the manufacturing industry. Financial markets are developed, with a working banking system and international tourism. Despite this, the economy has been stagnant for years, the national debt has reached worrying levels and the unemployment rate is increasing, particularly among the young.





MEN AND HISTORY

Carlo Ruffini

a man of enormous intelligence and a tireless worker, cultivated and enlightened, who dedicated his professional life to Toro Assicurazioni and took a close interest in social issues



Compagnia Anonima d'Assicurazione di Torino

Società per azioni - Capitale Sociale L. 10.000.000.000
INCENDI - VITA - RENDI

Ai Signori Funzionari, Impiegati

Oggi, 5 Gennaio 1933, ricorre l'anniversario della nascita della Compagnia.

La Compagnia esprime anzitutto un orgoglio con la firma delle Regie Patenti da parecchi anni, che per cento anni doveva la fiamma che per cento anni doveva oggi è — più di ieri — lesa all'avvenire.

Inoltre, la Compagnia vuol degnamente superare gli ostacoli e difficoltà non lievi, realizzare il suo programma in una lunga serie di anni prestarono la loro opera. La Direzione Generale, nella materializzazione di questa sua varia veste agiscono sotto le insegne della Compagnia, un memore saluto.

Con questi pensieri, di fronte alla magnificenza della Compagnia può ricordare la lontana storia, all'avvenire ed alle nuove lotte, fiduciosa nella collaborazione dei Collaboratori della Compagnia, vicini e lontani, con sicura fede nel quotidiano lavoro a favore delle affermazioni del vivere civile.

Distinti saluti.



1907

Affido spiritualmente
"succedera" ed a tutti
presideranno ed impugneranno
agli agenti le parti
meraviglioso organismo
città di Torino, con
propria "ancora"

Ungrato, miei
segno che mi hanno
loro fiducia, loro
granda libertà
chi mi ha conosciuto
fiduciosamente nell'impresa
l'aspetto della fortuna
shio e con la
di dirigenti di
qu mondo con

G. Ruffini

“

UNDER CARLO RUFFINI, TORO ASSICURAZIONI GREW BEYOND ALL REALISTIC EXPECTATIONS, THANKS TO HIS ABILITY TO INVOLVE HIS FELLOW WORKERS IN HIS PLANS

Graziella Pagliano

”



On this page: the letter sent by Carlo Ruffini to all employees on 5 January 1933 to mark the company's centenary; his portrait; his spiritual testament; a commemorative bronze

On page 38: a postcard showing the headquarters in Via dell'Arcivescovado, constructed at Ruffini's behest and inaugurated in 1950

On page 39: an image of the Toro name plate used from 1847 to 1925

by Elisabetta Delfabro

The influential and patrician Ruffini family numbered mathematicians and literary figures among its ancestors. Originally from Reggio Emilia, they moved to Modena in the early 1800s, then later to Rome and finally to Turin, where Carlo Ruffini was born on 6 June 1887.

He joined Toro in 1905, at first “unpaid and on probation”, working in the central agency in Turin. He had an exceptional career, taking on various roles and serving in all the principal offices including the presidency, a position he held from 1952 until his death on 7 October 1959. The story of this great figure of the early 20th Century and his crucial role in the development of Toro Assicurazioni has come to us from Sergio Bianco, who oversees the implementation and maintenance of art and iconology at Alleanza Toro's Historic Archive, and Graziella Pagliano, President of *Gruppo Lavoratori Seniores* and Coordinator of *Gruppo Volontari Archivio Storico*.

Sergio Bianco has studied the growth of this insurance company of Savoy origin, made possible by Ruffini's extraordinary dedication. While Ruffini was still young and serving as a director, dating from late 1922, the term “Toro”, already used as a convenient label, was officially incorporated into the company name.

“Under Carlo Ruffini's guidance”, says Graziella Pagliano, “our company established itself in all forms of insurance and gained prominence beyond the national market. His drive and tenacity enabled the company to extend its business activities from the provision of fire insurance alone to numerous other areas. Ruffini was an extremely courageous figure who succeeded in many difficult situations and was recognised as a man of great authority by his employees.

Under Carlo Ruffini, Toro Assicurazioni grew beyond all realistic expectations, thanks to his ability to involve his fellow workers in his plans. The construction of the headquarters in Via dell'Arcivescovado was due to his efforts. Designed by Studio Decker of Turin and inaugurated in 1950, it was one of the first civic buildings to feature automatic lift doors, under-floor heating and air conditioning. A man of great culture, he monitored the ambitious construction project in person and commissioned works of art that now form a fascinating heritage. Without question he possessed a unique sensibility, and brought about projects to benefit the community in which he lived, including major drainage projects, urban renewal projects and the creation of open spaces for children and young people.”

It would be fair to say that the company's development sprang both from his heart and his mind. Pagliano, recruited by Toro a few months after Ruffini's death, has unveiled various aspects of his personality drawn from the memories of those who worked with him and from his legacy to the Piedmontese company. Ruffini emerges as one who was dedicated to his work and to the company he served throughout his life.



He became the Head of the Turin central agency after only ten years of service. He was a combatant in World War One, subsequently resuming his post with customary zeal and diligence before being appointed director a few years later. In 1927 he became Managing Director and General Manager, and in 1952 was also appointed President of Toro.

“During the last War” comments Pagliano, “some offices were moved to city apartments belonging to the Ruffini family in order to protect staff and safeguard documents, while the Life Branch was transferred to Villa Festa, a property belonging to friends of the family. To ease employees’ transport difficulties he introduced flexible working hours and provided meals on site. He also gave financial assistance to the families of staff members called to war. If he heard that an employee or family member was ill he arranged for the company doctor to provide medical care. On learning of cases of financial hardship he would authorise special salary supplements.”

During his lifetime Carlo Ruffini, a man of enormous moral stature and a tireless worker who was gifted with great intelligence, was honoured with numerous titles attesting to his intellectual and humane qualities. Further confirmation of his warm personality, his

great humanity and his entrepreneurial vision can be found in the spiritual testament that he wrote on 7 May 1947, dedicated to his colleagues, from which the following extract is taken. “I hope never to have done harm to anyone in my life; if I have done wrong, I seek pardon. In leading a great enterprise it is sometimes necessary to take hard measures: such moments have been the saddest of my time in leadership.

“

IN LEADING A GREAT ENTERPRISE IT IS SOMETIMES NECESSARY TO TAKE HARD MEASURES: SUCH MOMENTS HAVE BEEN THE SADDEST OF MY TIME IN LEADERSHIP

Carlo Ruffini

”

I remember with fondness my fellow workers, from those at the top to the most junior, and I thank them all for the help they have given me with their thoughtful and intelligent contributions to the prosperity of the great company I have led. Second only to my family, the company and all those who work for it, either directly or indirectly in the affiliated, linked or controlled companies, have always been close to my heart. To whoever succeeds me, to all directors, middle managers and staff, and to the agents, I entrust the future of the ancient Toro, this marvellous organisation that

is the pride of Turin, in the sure knowledge that it will continue to prosper. I thank my fellow Board members who have honoured me with their trust and granted me great freedom of action, freedom that has allowed me to operate speedily in the social interest, assisted by good fortune and with the devoted collaboration of managers of the highest calibre, whom I will warmly remember.



Toro: the milestones

1833

Begins life in Turin 5 January as “Compagnia Anonima di Assicurazione contro i danni degli Incendi a premio fisso”, the first limited liability insurance company in the Kingdom of Sardinia.

1925

The company’s name is changed to “Compagnia Anonima d’Assicurazione di Torino – il Toro

1974

The company adopts the name Toro Assicurazioni.

2006

Toro is acquired by Generali.

2009

The company’s business is assigned to Alleanza Toro.

A future for our past

the Generali Historical Archive in Vienna holds an important collection of insurance documents from 75 countries

by Josef Hlinka

An Art Nouveau company insignia from Assicurazioni Generali, Emperor Franz Joseph's automobile insurance policy dating from 1909, office furnishings from 1913 and one of the first laptop computers used to offer consulting services to clients in 1987 – these artefacts, along with more than 20,000 other interesting objects that are stored and displayed in the Generali Historical Archive in Vienna, attest to the group's 180-year history.

The Archive of the head office in the heart of Vienna holds one of the most important collections of its kind in the world. A unique feature of the collection is that it is not limited to Generali, Erste Allgemeine and Interunfall-RAS insurance documents, but rather includes items from the entire Central and Eastern European insurance sector. The collection also holds important documents from associated sectors such as decrees of authority and fire ordinances, offering a complete cross-section of the entire Central European sector. The artefacts in the archive are from



650 insurance companies and related businesses, as well as organizations and institutions in 75 countries. To understand all of the documents in the collection, one would need to speak 25 different languages. The oldest artefacts are the *Salzburger Feuer-Ordnung* (a fire ordinance from Salzburg) dating from 1678, the statutes of the *Artillerie-Officiers-Witwen und Waisen Confraternität* (the Confraternity of the Widows and Orphans of the Artillery Officers) from 1764, which were approved by Maria Theresa, as well as the *Brünner Feuer-Lösch-Ordnung* (an ordinance regarding extinguishing fires in the city of Brunn) from 1769.

Today, Generali's "treasures" find many uses. The Generali Historical Archive in Vienna is frequented by university students and professors, as well as national and international insurance experts. It is also visited by delegations of insurance agents and is a venue for Generali events. Over the time, it has become a model that is visited by business people and managers from other companies who are seeking inspiration for the creation of their own historical archive.

In addition, different institutions have made requests to borrow objects from the Historical Archive's collection for various exhibitions. Moreover, the offices that are used to receive the public at the Austrian Association of Insurers in Vienna have been decorated with items loaned from the Generali Archives. In the summer of 2008, an exhibition was mounted that explored the origins of Generali's Head Office in Vienna. In 2010, the archive held an exhibition of historic artefacts and in 2011 it held a show on historic publications in its collection, followed by the presentation *150 Years of Italy in Insurance Posters*.



IT IS A MODEL THAT IS VISITED BY BUSINESS PEOPLE AND MANAGERS FROM OTHER COMPANIES WHO ARE SEEKING INSPIRATION FOR THE CREATION OF THEIR OWN HISTORICAL ARCHIVE

A long journey led to the creation of the Generali Historical Archive in Vienna as it exists today. A few employees of the Riunione Adriatica di Sicurtà Group (Head Office for Austria) and Interunfall had privately been involved in researching and collecting historical documents for decades. In 1985, a Historical Committee was created in preparation for the anniversary celebrations *150 Years*

of RAS (1988) and *100 Years of Interunfall* (1990). In 1987 the Historical Archive was founded. With the materials in the collection, the exhibition *100 Years of Interunfall and 150 Years of RAS* was held in Wiener Palais Palfy in Vienna, receiving strong interest from business people in the sector. The collection was significantly enlarged with the acquisition in 1996 of the private collection of Johann Hanslik, an insurance specialist who had been collecting historical insurance documents for decades.

In 2004, following the merger of Interunfall and Generali Versicherung, ownership of the collection passed to the Group. From that time, Generali has continued to add new historical

documents to the collection. The collection was further expanded with historical material from Erste Allgemeine and Generali in 2008, with the acquisition of an employee's private collection. The archive continues to grow through the addition of documents and objects of value, which are primarily donated by people active in the sector or retired former employees. The new arrivals are promptly catalogued and become part of the collection.

Since 2006, the Historical Archive has been suitably housed in four offices of the Generali Head Office in Vienna, 1010, Landskronergasse 1-3. The main room in this building is particularly appropriate for holding exhibitions. The collection can also be visited by researchers and students, as well as history buffs. More than a mere archive, it is also a museum and specialized library.

THE ARCHIVE CONTINUES TO GROW THROUGH THE ADDITION OF DOCUMENTS AND OBJECTS OF VALUE, WHICH ARE PRIMARILY DONATED BY PEOPLE ACTIVE IN THE SECTOR OR RETIRED FORMER EMPLOYEES

In 2012 a publication entitled *Gut gebrüllt, Löwe!* (Well Said, Lion!), which was partially based on artefacts held in the Historical Archive, was released. Edited by historians Gerhard and Renate Schreiber, the publication focuses on the development of Generali Group in Austria from 1977 to 2011. Having the motto "A future for our past", the Generali Historical Archive in Vienna ensures exceptional documentation of the Group's development in all of its historical phases.

Further information on the Historical Archive, along with images of important documents, is available online at www.generali.at/generali-gruppe/geschichte/historisches-archiv.html. Enthusiasts are also cordially invited to visit the archives [Tel.:+43 (0)1 53401 14482].



PRIDE

Like many corporate historical archives, the Generali Group Archive in Vienna is maintained by historians and self-taught volunteers. Today, the Historical Archive – which was founded and developed by Konrad Hartl, an employee of Interunfall – is maintained thanks to the commendable efforts of volunteers Johann Hanslik and Gerhard Schreiber. Both have been active in the insurance sector for many years and are among the most recognized insurance historians and collectors. In addition to ongoing research on the documents and artefacts that make up the collection, their enthusiasm, dedication and meticulousness also contribute to the painstaking work of cataloguing and scientifically processing the items. Rather than collectors, they view themselves as "hunters" of lost historical treasures. They also are involved in preserving more recent documents, a task that is becoming increasingly difficult due to the widespread use of digital formats.





Giambattista Tiepolo, an eighteenth-century genius of decorative painting

the Tiepolo exhibition, realized with the support of Generali,
documents the artist's stylistic evolution

GIOVANNI BATTISTA TIEPOLO (VENICE 1696 – MADRID 1770)

CAREFULLY SELECTED
RELIGIOUS AND PROFANE
PAINTINGS COVER THE
ARTIST'S ENTIRE CAREER



by Deborah Zamaro

Light, shapes, colours and emotions once again fill the rooms of Villa Manin as a new exhibition of Giambattista Tiepolo's works opens just 40 years after a show that was held to mark the 200th anniversary of the artist's death. Coinciding with the reopening (after restoration) of the residence of the last Doge of Venice as an exhibition hall, this retrospective shows the work of the great and critically acclaimed painter to the world. The new Tiepolo exhibition is sponsored by Assicurazioni Generali, a partner in important exhibitions held at the Doge's residence. The culmination of many years of work, this most recent retrospective is aimed at increasing appreciation of the artist by revealing the poetry of the work he created over a 50-year period. In fact, this is a new page in the history of the great Venetian master. Offering a fuller, more in-depth understanding of Tiepolo, this exhibition can, in a sense, be viewed as the end result of a long series of studies that have been conducted since 1971.

Renowned throughout the world, Tiepolo is recognized as a genius of eighteenth century decorative painting. Although his art can be found in the most important museums in the world, this exhibition in the rooms of Villa Manin brings a large number of works together under one roof. The walls are adorned with 60 carefully selected paintings, including religious and profane works, and 82 drawings that are on loan from the most prestigious museums in Europe, North America (United States and Canada) and Russia, as well as Venice and the Veneto Region. The display covers the artist's entire career, from his earliest to his most mature works. This particularly meaningful selection of art is a true delight for the eyes. Curated by Giuseppe Bergamini, Filippo Pedrocco and Alberto Craievich, the exhibition entitled "Giambattista Tiepolo. Light, shape, color, emotion" provides a cross-section of the career of this complex painter who is among the most important eighteenth-century European artists. Craievich stated "I think that one of the exhibition's strengths is the fact that it highlights all facets of his work. There are drawings, sketches, and altarpieces, as well as more unusual pieces like the drawings and paintings of Pulcinella and caricatures. The exhibition also strives to show Tiepolo's creative capacity, offering an exploration of the artist's mind and creative development."

TIEPOLO'S COMPLEX PREPARATORY STUDIES, FROM DRAWINGS TO SKETCHES AND FINISHED WORKS, INTRODUCE THE VISITOR TO THE MULTIFACETED WORLD OF THE ARTIST

The retrospective offers visitors a wide selection of paintings, sketches, prints and drawings that serve as an introduction to the exhibition and provide a more complete vision of the artist's work. The oil sketches "express the artist's soul – using lively brushwork to create spontaneous content, he quickly put his first thoughts on canvas when he received a commission for a new work" stated Giuseppe Bergamini, Director of the Diocesan Museum and Tiepolo Galleries in Udine and one of the curators of the exhibition. These masterful sketches by Tiepolo have such great artistic merit that they do not pale in comparison with complete paintings.

The drawings in pen, pencil, chalk and sanguine, as well as the caricatures, works featuring Pulcinella, studies for large fresco cycles (impossible to transport to an exhibition) and studies for the great canvases for which he is renowned provide new glimpses of the artist's workshop and help us to explore Tiepolo's fresh yet elegant painting technique, as well as his stylistic evolution. His inventiveness was boundless and his talent was unparalleled. Tiepolo's complex preparatory studies, including drawings and





sketches that led to finished works, are an engaging way to introduce the visitor to the multifaceted world of the artist. An untiring producer of monumental frescoes and works on canvas, he had a monopoly on decorating Venetian buildings and inland villas. Filippo Pedrocco stated at the opening of the exhibition “Tiepolo was a genius capable of changing his style to adapt to fashion and the needs of his patron. Princes and sovereigns from throughout Europe vied for his services, resulting in a wide range of commissions, including allegorical ceilings, altarpieces and decorations in villas. His stylistic evolution is documented by highlighting several key points, which were dictated by the relationship between the artist and his patrons. In addition to examining individual paintings, the exhibition provides information on important patrons and intellectuals who followed the painter from the beginning of his career and had an influence on his cultural education: Scipione Maffei, Francesco Algarotti and the Zanetti cousins.

Many of the works on display have undergone extensive restoration, making the overall result truly impressive. These restoration efforts have also made it possible to see at close range works that are normally displayed in difficult-to-see locations or that were at risk of being damaged due to recent traumatic events. In fact, the over arches of the Ospedaletto in Venice, which were damaged by a fire outside of the church in 2010, were masterfully restored and are on display in a single room along with Tiepolo’s early work. The highlight of the exhibition, a large canvas that Giambattista Tiepolo painted in 1759 for the Duomo in Este, was cleaned to remove a yellowed varnish and dirt that made the surface of the painting uneven and prevented viewers from appreciating the colours and design. In fact the planning of a thorough conservation intervention, which led to the idea of temporarily removing the painting from its original location, enabled the work “*Saint Thecla Liberating the City of Este from the Plague of 1630*” to be part of the exhibition. The painting, which measures approximately 6 x 4 metres, will not be moved from its original location again once it is returned after the close of the exhibition.

A visit to the exhibition at Villa Manin can be combined with a tour of the connected Patriarchal Palace in Udine, now the Diocesan Museum, which features splendid and recently restored frescoes that are a masterpiece of Tiepolo’s early career. Villa Manin also has an important partnership with the Sartorio Museum in Trieste, which holds more than 250 Tiepolo drawings and loaned many of the works that appear in the exhibition.



RELIABILITY



On page 43:
The Apostles James and Andrew
 (detail)
 Oil on canvas, 241 x 251 cm;
 237.5 x 253 cm
 Venice, Church of Santa Maria dei
 Derelitti, also known as l'Ospedaletto

On page 44:
Zephyrus and Flora (detail)
 Oil on canvas, 95 x 225 cm
 Venice, Ca' Rezzonico, Museum of
 Eighteenth Century Venice

On page 45:
Apollo, the Muses and Chronos
 Black pencil, pen, brush, ink and
 brown watercolour, 39 x 26.5 cm
 Trieste, Sartorio Civic Museum

On page 46:
**Saint James the Greater Conquering
 the Moors**
 Oil on canvas, 317 x 163 cm
 Budapest, Szépművészeti Múzeum

Left:
**Saint Thecla Liberating the City of
 Este from the Plague**
 Oil on canvas, 675 x 390 cm
 Este, Duomo

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Giambattista Tiepolo
Caricature of a figure seated on a chair (detail)
Black pencil, pen, brush, ink and brown watercolour, 22.1 x 17.1 cm,
Trieste, Sartorio Civic Museum

environmental certifications