



**PULSAR RISK®**  
INSURANCE BROKERS



Your Insurance Broker  
Worldwide

# Group Philosophy



## + An insurance brokerage boutique

Pulsar is an independent brokerage company with a strong business approach focusing mainly on Corporate and Multinational clients. After having been part of the most important Italian insurance groups for over twenty years, today Pulsar wants to create a new independent brokerage group by pooling new, highly professional niche Partners. Our philosophy is based on stable relationships, active presence with Clients and ongoing and regular interaction with the global market of insurance and reinsurance companies.

## + International Know How

Our in-depth knowledge of the market gained in over twenty years of activity, in addition to our technical and insurance-related skills, assure international consultancy and the use of market best practices to our Clients. The Pulsar Group is highly specialized in the negotiation and management of multinational programs.

## + Tailor-Made Services

We adapt to our Clients' needs, by offering them tailor-made services and guiding them in a value creation process.

## + Versatility and Dynamism

Research and development of new technologies, vocational training and ongoing upgrading of human resources have always been at the core of our success.

## + Innovative Risk Management solutions

Pulsar's vision of risk management goes beyond mere contract management. We identify and develop new IT procedures and perform risk analyses that help us find innovative and more efficient solutions. Furthermore, a dedicated unit will always be working at our clients' side throughout the claims management stages, relieving them from burdensome duties and providing a high value-added service.

Industries



## + Corporate

Regardless of the size of a business, every industry has its specific insurance-related requirements. The Pulsar Group uses a multi-specialist approach to offer the insurance solutions best suited to a business' problems. D&O, All Risk Property, General Liability, Product Recall, Tampering, Marine, Employee Benefits. We have acquired a profound understanding of different industries, focusing in particular on Luxury Goods & Fashion Industry, Food & Beverage and Financial Services.



## + Affinity

To large Corporations, Partner clients, trade or professional Associations and homogenous groups of individuals, we provide support and consulting in the creation of products and offer technical and IT tools to distribute to their members exclusive insurance services, tailor-made for each Partner.



## + Public Entities

For Public Entities, in addition to identifying goods and services at risk, the Pulsar Group prepares an Insurance Program to:

- Optimize cost-benefit by identifying and preparing appropriate reform actions;
- Adapt and integrate existing insurance solutions;
- Unify contract expiry dates;
- Prepare tender specifications;
- Manage claims;



## + Financial Institutions

Dedicated expertise for Banks, Financial Institutions, Investment Funds and Private Equity, Credit card issuers and business process outsourcing companies.

Main Services



- > Company and risk exposure analysis
- > Risk management
- > Technical and economic analysis of existing contracts
- > Establishing the optimal insurance program
- > Formulation of policy wording
- > Placement/brokerage service
- > Contract management
- > Claims management
- > Insurance certificates
- > Account Review Meetings
- > Formalized renewal procedures
- > Identifying new and emerging risk exposure
- > Working out insurance budgets
- > Review of claims reserves
- > Market survey
- > Mergers and Acquisitions/Due Diligence
- > Monitoring market trends in different industries
- > Policy digests
- > Premium allocation
- > Insurer solvency review
- > Benchmarking
- > Comparative analyses



Specialties





## International Insurance Services



Insurance and reinsurance. International networks in key countries across the world.

## Employee Benefits



Tested and easy-to-use procedures; sophisticated tools available globally and complying with local legislation. Medical expenses, Accidents, Life, Permanent Disability resulting from illness, Long Term Care, Care Fund, Flexible Benefits.

## Marine

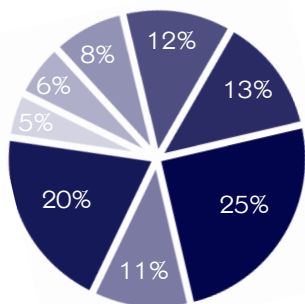


Travelling in Europe and across the world with the safety of a reliable Partner.

## All Risk Property



Risk analysis and formulation of sector-specific wording.



25%  Property

20%  Medical expenses

13%  Accident

12%  Marine

11%  Liability

8%  Others

6%  Bond

5%  Life

Pulsar International Network



“

A global unified client experience...  
A single point of contact for any discussions...  
A local broker in every different country...

”

### Outgoing

Through its international network, PULSAR is present globally offering a high level of professional efficiency and prompt information. Our International Department is one of the most experienced in managing the risks of Italian businesses operating abroad and boasts a far-reaching and specific culture of organizational and communication techniques.

### Incoming

Over the years PULSAR has become the local manager of the Italian branch offices of foreign multinational groups operating in Italy, by managing the local policies of multinational programs and local coverage that is compulsory either by law or under collective agreements. Moreover, Pulsar is a reliable partner in checking local compliances and assures reporting to headquarters, global brokers and captive brokers.

Our experience together with that of our Partners  
A network of professionals to offer our Clients the best in over 80 countries across the world.



# PULSAR RISK®

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