

Accident (Art. 1000 of the Italian Civil Code) The Institute of Social and Ethical Accountability (ISEA) to promote the adoption of CS

Accident insurance Individuals or groups against economic risks in the event of death or temporary or permanent disability

Adjusted Net Assets to be the consolidated market value of the assets backing the shareholders' funds, net of tax

Agreed special conditions a specific ministerial form used as a claim advice in motor third-party liability insurance

Amount insured which the insurer undertakes to fulfil its obligation. In property insurance, the amount insured usually

ANIA An Association of Insurances Companies (Associazione Nazionale fra le Imprese Assicuratrici).

Annual Premium Equivalent (APE) Aggregated regular premiums plus 10% of single premiums.

Arbitration court procedure for resolving disputes arising between the insurer and the insured. In general, arbitration

Assets of companies aggregated through the 'full consolidation' method included in the Consolidated Financial S

Asset item of economic value recorded in the assets such as owned properties, liquid assets, receivables, etc

Asset Manager managing third party (and other) financial investments.

Assistance insurance:

insurance contract whereby the insurer undertakes to immediately help the insured if he/she is in difficulties fol

Bank insurance commonly used to refer to the sale of insurance products - mainly life insurance products - through

Benchmark reference parameter used to evaluate company performance in relation to analogous companies.

Beneficiary person or legal entity entitled to the policy benefits provided by the insurance company (lump sum, ann

Best practice le più significative o aventi i migliori risultati adottati in contesti affini a quelli oggetto di analisi.

Compulsory compulsory motor third party liability insurance contract whereby the premium is adjusted accordi

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