

What aspects of N2G's servicing model do you believe truly sets you apart from competitors?

At N2G, our servicing model is built around the human touch and responsiveness. We know multinational insurance is complex and time sensitive. For this reason, our market-facing Multinational Underwriting and Servicing Teams are fully empowered, allowing them to efficiently collaborate with brokers and clients during the implementation and administration process of global programs. An industry leading network and state-of-the-art tools help reduce friction at every stage.

Some key differentiators include:

- Proven expertise We are experts in Multinational Insurance and focus on placing Multinational Programs right the first time, minimizing rework and delays.
- Close collaboration We work with brokers as true partners, working side by side to create a seamless experience for their clients.
- Dedicated point of contact Every account has a dedicated servicing contact, reducing hand-offs and ensuring accountability pre- and postbind.

Can you give an example of a client situation where N2G's service approach made a measurable difference?

Recently, we supported a client expanding into several new markets across Europe and Asia on very short notice. Because of our responsive model and strong broker collaboration, we were able to issue local policies in less than half the time the client was used to with other carriers. The client specifically noted that they were able to onboard new facilities faster, saving them both operational downtime and compliance risk.

Another example includes a client in need of about 3,000 certificates being issued within 48 hours of the program's effective date. Our servicing team, in collaboration with the client, broker and network partners was able to fulfill this need and continues to support with new certificate issuance requests throughout the program term.



Christian Zwingel, **Chief Operating** Officer



Mladen Randelovic Director of Servicing & **Network** Management

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What does N2G's International network look like and how extensive is your reach compared to competitors? What advantages does the network provide that competitors cannot match?

Our network spans over 180 countries, giving us one of the most extensive global footprints in the industry. A key advantage is that a significant portion of our network is owned by Generali, one of the world's largest insurers. This ownership model gives us greater accountability, and when needed, flexibility compared to networks that rely heavily on third-party partners.

What does that mean for clients?

- Consistency in coverages and pricing We can deviate from the good local standards (GLS) when needed, adapting to local realities without compromising compliance.
- Stronger alignment Because we work within the Generali family, there's less time lost to negotiation, administrative gaps and fewer hand-offs across borders.
- Stronger governance Our owned offices adhere to the same service standards, ensuring a consistent client experience worldwide.

Can you describe how N2G handles complex multinational accounts and ensure seamless service across borders?

Complex multinational programs require more than just issuing policies—they require active coordination, problem-solving, and foresight. At N2G, we:

- Centralize coordination through dedicated MPCs (Multinational Program Coordinators) who act as the client's single point of contact.
- Use best-in-class technology to track issuance, premium payments, and local compliance in real time.
- Leverage Generali's expertise in local markets to anticipate regulatory hurdles, such as cashbefore-cover countries or unique local taxes.
- Take a proactive approach by flagging potential delays or compliance issues early, so clients don't face surprises later.

As a result, clients with complex structures—like those spanning dozens of countries—experience a seamless, well-orchestrated program that delivers local compliance and global consistency.