



Fiorella Perrone –

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SKILLS

- **Translations from French and English, perfectly capable of working in English French or Italian:** Legal documents, financial statements, internal documents, contracts.
- **Negotiation:** negotiating terms and conditions of insurance, wording amendments in accordance with client needs, implementation and establishment of international insurance programs, development of new business, negotiation of insurance terms and conditions for all Non-Life treaties resulting in annual savings of reinsurance costs of around 10-15%.
- **Business development and account management:** finding new insurance and reinsurance opportunities with current and existing clients to expand the portfolio whilst maintaining margins. Average portfolio managed equivalent to CHF 4.5M with an annual increase of 15-20%.
- **Risk assessment/underwriting:** determining the level of risk, the extent of coverage and the appropriate premium for existing and new clients. Comparative analysis of different insurance wordings, terms and conditions and advice on different insurance solutions. Claims follow up. Expert in D&O, Professional Indemnity, EPLI, Cyber. Knowledgeable in General Liability & Products liability.
- **Budgeting and reporting:** quarterly reporting of premiums and losses of existing and prospect portfolios, variance assessment and recommendations. Reinsurance cost controlling and implementation of reporting and information management systems.
- **Corporate credit analysis:** analysis of financial statements of small and large companies (some listed on the stock exchange) to assess their creditworthiness.
- **IT:** computer literate, current use of Outlook, Word, Excel, PowerPoint.

LANGUAGES

Italian: mother tongue
French & English: fluent - C1 level

PROFESSIONAL BACKGROUND

10/2015 – 03/2018 **AIG Europe Limited – Geneva - Financial Lines Underwriter – Special Risks, PI, EPLI, Crime & Cyber – Account Executive**

Financial Lines expert and underwriter for commercial business (big corporations, multinational accounts) in the French speaking part of Switzerland; development of new products and wordings (D&O, Professional Indemnity, CyberSecurity etc). Launch of the French version of products issued from the London Office and presentation to the brokers of the new covers available. Risk analysis and assessment. Management and control of a profitable portfolio.

10/2013 – 10/2015 **Swiss Risk & Care group – Geneva - Special Risks Expert – Account Executive**

Management and development of portfolio: financial lines, contingency, general liability, professional liability, property covers, negotiation of insurance terms and conditions, implementation of complex master programs structured on different layers with different insurers, Continental market, Lloyd's and other overseas markets,

analysis of exposures, risk identification, definition of client's insurance needs; tenders for major clients and comparative analysis of insurance contracts, claims administration; building of clients' relationship and loyalty

2009 - 2013

Freelance Translator - Proofreading - Interpretation

Translation English, and French into Italian, of different documents including legal contracts, financial statements, insurance contracts.

2004 – 2007

AXA Assurances – Lausanne - Reinsurance Manager

Analysis of reinsurance needs, cost and coverage. Negotiation of treaties with local and international reinsurance companies. Presentation of the underwriting guidelines in compliance with the treaties. During this period I have developed and put in place, in collaboration with the IT department, a specific procedure to handle the quarterly technical accounts. The position reported to the Non-Life Officer and had 2 other people in my team.

1999 – 2002

GenRe – Milan - Facultative General Liability Reinsurance Manager

Facultative General Liability portfolio, budgeting and cost controlling, risk analysis and assessment on a facultative basis. Having a specific expertise on D&O business I was part of the D&O Expert Network within the company.

1996 – 1999

AIG Europe SA – Milan - Financial Lines Manager

B2B insurance coverage like D&Os, professional indemnity, crime, BBB (Bankers Blanket Bond), Credit insurance. Risk analysis and underwriting. Negotiation of terms and conditions, budgeting and cost controlling.

1990 – 1996

CBI Factor Spa (now UBI Factor) – Milan - Credit Analyst

Credit analysis of major Italian companies to assess their loan capacity.

1984 – 1989

CBI Factor Spa – Milan - Legal Department

Control and check of companies' articles of association.

EDUCATION

2010

Masters degree in Legal Translation (English/French>Italian) – Università di Genova.

1995

State Exam as "Dottore Commercialista" (Chartered Accountant)

1990

University degree in Political Sciences and Economics – Milan University.