Claimnumber	Agreement No.	Certificate Reference	Risk Inception Date	Risk Expiry Date	Insured name	Date of Loss (From)	Amount Claimed
2015OTHR00157	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	14/04/2015	EUR 0,00
2015OTHR00160	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2015	Comune di Genzano	02/08/2014	EUR 4.506,00
2015OTHR00163	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	18/05/2015	EUR 10.000,00
2015OTHR00175	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	25/09/2014	EUR 0,00
2015OTHR00176	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	02/06/2015	EUR 3.000,00
2015OTHR00178	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2015	Comune di Genzano	22/03/2015	EUR 0,00
2015OTHR00179	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	24/05/2015	EUR 0,00
2015OTHR00192	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	24/03/2015	EUR 9.099,00
2015OTHR00216	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	12/07/2015	EUR 0,00
2016AMT0888	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	02/08/2016	EUR 0,00
2016AMT0898	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	26/08/2014	EUR 5.915,00
2016AMT0899	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	12/02/2016	EUR 87.865,00

2016AMT0906	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	12/04/2016	EUR 0,00
2016AMT0907	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	20/01/2016	EUR 0,00
2016AMT0909	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	05/07/2016	EUR 0,00

2016AMT0910	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	02/11/2015	EUR 0,00
2016AMT0917	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	29/05/2016	EUR 0,00
2016AMT0918	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	17/04/2015	EUR 0,00
2016OTHR00018	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	09/06/2015	EUR 0,00

2016OTHR00019	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	28/09/2015	EUR 24.746,00
2016OTHR00032	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	13/03/2015	EUR 0,00
2016OTHR00034	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	24/02/2015	EUR 2.100,00
2016OTHR00043	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	10/12/2015	EUR 15.268,00
2016OTHR00055	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	16/10/2015	EUR 16.358,00
2016OTHR00109	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	24/02/2015	EUR 12.360,00
2016OTHR00182	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	08/05/2015	EUR 51.703,00
2016OTHR00216	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	23/06/2017	Comune di Genzano	05/06/2016	EUR 0,00
2016OTHR00227	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	01/03/2016	EUR 65.000,00

2017AMT0007	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	27/05/2016	EUR 5.000,00
2017AMT0008	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	28/01/2017	EUR 0,00

2017AMT0009	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	15/06/2016	EUR 0,00
2017AMT0012	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	09/02/2017	EUR 0,00
2017AMT0020	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	18/03/2017	EUR 0,00
2017AMT0029	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	05/05/2017	EUR 7.571,04

2017AMT0033	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	13/01/2017	EUR 0,00
2017AMT0035	B0427I00316000	10397870B	30/06/2017	31/10/2017	Comune di Genzano	14/07/2017	EUR 0,00
2017AMT0039	B0427I00316000	10397870B	30/06/2017	31/10/2017	Comune di Genzano	10/09/2017	EUR 16.000,00

2017AMT0040	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	29/05/2017	EUR 0,00
2018AMT0003	B0427I00316000	10397870B	30/06/2017	31/10/2017	Comune di Genzano		EUR 0,00
2018AMT0011	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	17/01/2016	EUR 0,00

2018AMT0017	B0427B003514000 sec. 3 (General Liability)	10397870B	30/06/2014	30/06/2017	Comune di Genzano	04/09/2017	EUR 0,00

Loss Description (max. 1000 characters)	Reserve - Indemnity	Reserve - Fees	Previously Paid - Indemnity	Previously Paid - Fees	Total Previously Paid
Mrs. ****, through her lawyer, requested, with letter received by the Entity on 7/05/2015, compensation of the damages she had suffered as a result of a fall on 14/04/2015, on the road of the local market. In detail, Mrs.**** maintains she fell due to a large hole in the road surface and suffered injuries to her left ankle and her right shoulder. The injured party underwent the relevant treatment and was subjected to a medical-legal examination to determine the sequelae deriving from the fall.	EUR 0,00	EUR 0,00	EUR 2.500,00	EUR 1.789,51	EUR 4.289,51
By letter received by the Comune di Genzano on 16/10/2014, Mrs. ****, through her lawyer, requested compensation for all damages suffered as a result of a fall on 2/08/2014. The Claimant maintains that due to the uneven pavement on the sidewalk of a road in the Comune, she fell heavily to the ground suffering personal injuries. She was taken to the A&E at the Genzano Hospital and subjected to the necessary examinations. The claim advanced by Mrs. **** has not yet been quantified.	EUR 0,00	EUR 0,00	EUR 0,00	EUR 1.591,67	EUR 1.591,67
By letter received from the Comune di Genzano on 10/06/2015, Mr. ****, through their lawyer, requested compensation for all the damages they suffered as a result of the accident they were involved in on 18/05/2015. The Claimants maintain that as they were riding on a motorbike on a municipal road, driven by Mr.**** (Mrs. **** was the passenger), they fell heavily to the ground due to a hole in the road surface, suffering personal injuries and damages to the vehicle. At time of writing, the indemnity request advanced by the Claimants has not been quantified.	EUR 0,00	EUR 0,00	EUR 2.500,00	EUR 2.059,28	EUR 4.559,28
On 25/09/2015 the Claimant slipped on a step of a public school located in the Insured Public EntThe Claimant sued the Comune di Genzano before the Justice of the Peace in Velletri to demand compensation for the losses suffered as a result of the accident, seeking payment of EUR 5,000.00 plus legal expenses. As the claim is justified and to avoid further disbursements due to the civil proceeding, it was agreed with the Comune and the Claimant’s lawyer that the matter would be settled amicably, with abandonment of the case before the Justice of the Peace, for EUR 4,500.00 (EUR 3,000 payable by the insured Comune and EUR 1,500.00 due by Underwriters).ity suffering personal injuries to the right foot with a 4% certified permanent disability.	EUR 0,00	EUR 0,00	EUR 1.500,00	EUR 2.706,74	EUR 4.206,74
On 02/06/2015 the Claimant was walking along a public Park near Palazzo Sforza Cesarini, located in Comune di Genzano, (the Insured Entity) when she slipped on an inadequately positioned rainwater drainage canal in said park, suffering personal injuries. Subsequently, the Claimant, requested compensation in an unspecified amount from the Local Broker. In support of the request the Claimant's lawyer attached copy of the Emergency Ward report and several photographs of the road on which the accident occurred.	EUR 0,00	EUR 0,00	EUR 0,00	EUR 2.023,31	EUR 2.023,31
By letter received on 27/04/2015, Avv. ****, on behalf of Mrs. ****, asked the insured Entity to pay compensation for the damage suffered by her client on 22/03/2015. Mrs. **** lawyer maintains that, as she was walking down the stairs of the municipal sports hall, due to a hole in the steps in which her shoe heel got stuck, the Claimant fell heavily to the ground. She was taken to the A&E department of the Velletri Hospital for the necessary examinations and treatment. A few months later, Mrs. **** was declared to have recovered with sequellae estimated at 6%.	EUR 0,00	EUR 0,00	EUR 6.000,00	EUR 1.861,45	EUR 7.861,45
By letter of 24/06/2015, Mrs. ****, through her lawyer (Avv. ****), asked the Comune di Genzano to pay compensation for all the damages suffered as a result of a fall on 24/05/2015. Mrs. **** maintains she tripped due to a hole in the municipal road in front of her home. As a result of her fall she lost consciousness and was taken immediately to the A&E department at the Albano Laziale Hospital, where the examining physician diagnosed a fracture in her right shoulder. The request for compensation has not yet been quantified.	EUR 0,00	EUR 0,00	EUR 9.000,00	EUR 9.559,62	EUR 18.559,62
By letter of 7/04/2015, Avv. ****, on behalf of Mrs. ****, asked the Comune di Genzano to pay compensation of losses suffered by his client as a result of a fall in the municipal territory on 24/03/2015. In particular, the injured party maintains she fell to the ground due to a deep hole in the road, next to the sidewalk. Following her fall, the next day, she went to the Albano Laziale Hospital where the tests performed revealed a sprained left ankle. On full recovery, the permanent injuries sustained by the damaged party (as confirmed by a medical examiner) were quantified in 4 disability points. The claim was quantified by the damaged party in EUR 9,099 plus medical expenses and lawyer’s fees, but she declared she would be willing to accept the sum of EUR 8,000 to settle the matter.	EUR 0,00	EUR 0,00	EUR 1.000,00	EUR 2.032,31	EUR 3.032,31
By letter received on 27/10/2015, Avv. ****, acting on behalf of Mr. ****, asked the Comune di Genzano to pay compensation for the damages suffered by his client. In fact, the latter stated that on 12/07/2015, whilst riding his bicycle on a road located in the territory of Genzano, because of the uneven road surface, he lost control of his bicycle and fell to the ground suffering injuries, including fracture of the collarbone, multiple rib fractures and a pneumothorax. The bicycle also sustained damages quantified in EUR 928.90. At present, the amount of the claim requested for the injuries suffered by Mr. **** has not been specified.	EUR 0,00	EUR 0,00	EUR 0,00	EUR 746,38	EUR 746,38
Claim received by the insured Entity advanced by Mrs. **** who alleged to have fallen while she was running, due to the unfinished pavement. The request for compensation has not yet been specified.	EUR 0,00	EUR 0,00	EUR 2.000,00	EUR 1.672,61	EUR 3.672,61
On 11/09/2014, the insured Entity received a request for compensation from Mr. **** who alleged to have fallen, on 26/08/2014, on a road in the Comune di Genzano due to an unmarked hole. As a result of this fall, the Claimant sprained his knee. By missive of 18/05/2016, the Comune denied any liability and thus refused to pay any reimbursement to the Claimant. The latter thus served the Comune, on 19/09/2016, with a Writ of Summons seeking compensation of EUR 5,915.00 plus legal expenses. We contacted the Claimant’s lawyer who is willing to settle the dispute against payment of a total of EUR 2,500.	EUR 0,00	EUR 0,00	EUR 0,00	EUR 2.158,20	EUR 2.158,20
With letter received by the Comune di Genzano on 22/09/2016, Mrs. **** requested compensation for the losses suffered as a result of her fall on 12/02/2016, in Piazza Frasconi, in the Comune di Genzano. The Claimant reiterated her indemnity request with letter of 10/10/2016, sent by her lawyer, Avv. ****. The loss has not yet been quantified by the Claimant.	EUR 0,00	##########	EUR 0,00	EUR 4.046,63	EUR 4.046,63

On 12/04/2016 the Claimant, Mrs. ****, was walking through the Municipality of Genzano, the Insured Entity, when she fell to the ground due to a deep hole in the road, suffering personal injuries, in particular injury to the right shoulder and to the right knee. Subsequently, the Claimant requested compensation for damages suffered as a consequence of the accident. In support of her request, the Claimant attached copy of the medical records as well as copy of the Emergency Ward report and Medical report. The request for compensation has been quantified by the Doctor appointed by the Claimant, in his Medical Report, for EUR 12,776.08, which is certainly an excessive sum, considering the kind of damages suffered by the Claimant. In light of the above, in agreement with the Comune, we would suggest appointing a medical examiner to verify and quantify the damages suffered by Mrs. ****. We would suggest appointing Dr. ****, who for this type of case would request a maximum of EUR 1,000 for his services. 13/03/2017: We are waiting for Underwriters' authorisation in relation to such appointment. 19/04/2017: Uws have authorised the appointment of dr. ****; we have informed the Claimant's lawyer accordingly, awaiting developments related the medical examination. 24/04/2017: Dr. ***** has informed us that the medical examination of the Claimant has been set for 29/05/2017 28/06/2017: Following the medical examination to which the Claimant was subjected on 29 May, Dr. **** stated that it was not possible to acknowledge a causal link between the event that occurred on 12/04/2016 and the injury suffered by Mrs. ****. In fact, the magnetic resonance scan of the right shoulder, taken about 40 days after the event, demonstrated extensive degenerative problems that certainly existed before the incident. Also with regard to the MR scan of the knee, carried out 6 months after the event, this revealed alterations of the internal meniscus that certainly existed prior to the event and thus, could not have been caused by the accident. In conclusion, Dr. **** notes that at most what could be acknowledged is a brief period of disability and minor repercussions of a bruise to the knee and shoulder, if it is demonstrated that the Entity was effectively liable for the event, in the following amount: - Total temporary disability: 0 days - Partial temporary disability at 75%: 10 days - Partial temporary disability at 50%: 15 days - Partial temporary disability at 25%: 15 days Permanent disability: 1-2% in terms of the contusion to the right shoulder and knee. The Claimant also submitted copy of the expenses incurred, in the sums of EUR 140 for specialist orthopaedist visits, which seem adequate and reimbursable; EUR 207.59 for the purchase of unspecified drugs and thus not reimbursable; EUR 74.59 for hospitalisation costs and photocopy of the medical records, not reimbursable due to the reasons given above with regard to the causal link. In light of the above, on the basis of the calculations made consequent to the indications of Dr. ****, the total loss suffered by the Claimant would amount to EUR 2,919.00, to which could potentially be added some 10% for legal costs, thus reaching EUR 3,210.90. As it seems that the Comune di Genzano is somewhat liable for the damaging event that affected Mrs. **** (missive of the Entity immediately after the event, in which they stated that after the accident, workers of the Comune had intervened in the area and proceeded to close the hole in which the Claimant had tripped, given the absence of tarmac), we have suggested UWs to request an amicable settlement of the dispute for a total of EUR 3,000.00, which sum amounts to the Policy deductible of EUR 3,000 and is therefore payable by the insured Entity. The Insured Entity accepted to settle the matter for EUR 3,000. We have provided to inform the Claimant's lawyer who, on 09/10/2017, has rejected our proposal, stating that the damages suffered by Mrs. **** amounts to EUR 6500 and attaching medical's quantification. We have requested the Insured Entity, via the Local Broker, if they could accept this offer (3000 payable	EUR 0,00	EUR 0,00	EUR 4.500,00	EUR 5.111,01	EUR 9.611,01
On 20/01/2016 the Claimant, Mrs. ****, was walking through the Municipality of Genzano, the Insured Entity, when she slipped on the road, due to the presence of ice on such road, suffering personal injuries, in particular fracture of her left wrist. On the basis of the technical Report sent by the Comune, it appears that the presence of ice on the road can be imputed to Acea ATO2 Spa, the company that deals with water's administration in the Genzano area. In light of the above, given that no liability can be imputed to the Insured Entity in relation to the accident that occurred to the Claimant, we recommend denying coverage on the above grounds, informing the Insured accordingly. On 04/04/2017 Uws agreed to reject the Claimant's request due to absence of liability on the part of the Entity. Informed the Broker accordingly and on 11/04/2017 informed the Claimant's lawyer. In October 2017, due to the absence of objections from the Claimant's lawyer to our rejection, proceeded to close the position.21/02/2018: the Local Broker has informed us that the Entity was notified with an Invitation to Assisted Negotiation, together with Acea Ato2: the term to adhere to the Negotiation will expire on 21/03/2018. On 23/02/2018 we have informed Uws accordingly in order to have their authorisation not to adhere to the aformentioned negotiation, given the absence of liability of the Entity. On 12 March Uws agreed to refuse to adhere to the Assisted Negotation and thus we have informed the Broker and the Claimant's lawyer accordingly.	EUR 0,00	EUR 0,00	EUR 0,00	EUR 1.393,84	EUR 1.393,84
On 05/07/2016 the Claimant, Mrs. ****, was walking through Genzano, the Insured Public Entity, when she fell into a deep hole present on the sidewalk, suffering personal injuries, in particular fracture of the fifth metatarsus. The Claimant's lawyer, Avv. ****, has sent a Default Notice to the Comune, requesting claiming damages for approximately EUR 10,000.00. 29/11/2016: we have requested the Insured Entity to confirm liability. Awaiting further information in order to verify quantification of damages suffered by the Claimant with her lawyer Avv. **** 05/04/2017: Uws agreed to settle the matter for EUR 4.200 (3.000 payable by the Entity and 1.200 due by Uws)	EUR 0,00	EUR 0,00	EUR 1.200,00	EUR 2.158,20	EUR 3.358,20

On 02/11/2015 the Claimant, Mrs. ****, was walking through Genzano, the Insured Public Entity, when she fell into a hole present on the public road, suffering personal injuries, in particular fracture of the right wrist. Subsequently, the Claimant has requested compensation for damages suffered as a consequence of the accident. In support of her request, the Claimant has attached copy of the medical records as well as copy of the Emergency Ward report. The request for compensation has not been quantified in the notification of loss sent by the Claimant. We believe that no liability can be imputed to the Insured Public Entity in relation to the accident. In particular, we note that, on the basis of the documentation in our hands, it would appear that the hole in which the Claimant fell into was quite visible and the incident took place in the daytime and so we believe that there was no hidden danger. We have contacted the Insured Entity and the latter informed us that they agree with our evaluation in relation to the liability. In light of the above considerations, and given that for the reasons reported above no liability can be imputed to the Insured Entity in relation to the accident involving the Claimant, we have requested Uws the authorisation to reject the Claimant's requests on the above grounds, informing the Insured accordingly. Uws authorised rejection of Claimant's requests on 19/06/2017. On the same date we have informed the Claimant's lawyer accordingly. 12/12/2017: in absence of objections to our denial sent in June, we will proceed to close the position. 12/06/2018: we have been notified with an Invitation to Assisted Negotiation by the Claimant's lawyer. The term to adhere to such invitation wil expire on 12 July. We have informed Uws accordingly in order to verify if they have interest to adhere, given the rejection of the Claimant's request sent on 19/06/2017. We have also informed the Local Broker in order to verify if the Entity is willing to participate to the Negotiation. 06/07/2018: Uws has stated that, in light of the absence of Insured's liability, they are not interested to adhere to the assisted negotiation. Informed the Local Broker accordingly. 30/11/2018: sent email to Uws informing that, following Siobhan's email dated 06/07/2018, with which she agreed to not adhere to the Assisted Negotiation proposed by the Claimant's lawyer, on 06/07/2018 we have proceeded to inform the Local Broker accordingly. Despite	EUR 0,00	EUR 0,00	EUR 0,00	EUR 1.960,37	EUR 1.960,37
On 29/05/2016 the Claimant, Mrs. ****, was walking along the Municipality of Genzano, the Insured Entity, when she fell to the ground due to a lowered manhole, suffering personal injuries, in particular fracture of her left foot.	EUR 0,00	EUR 0,00	EUR 5.000,00	EUR 1.465,78	EUR 6.465,78
On 17/04/2015 the Claimant, Mr. ****, a Civil Protection volunteer, whilst providing his services in the territory of the Comune di Genzano in the pruning of precarious trees in via Pozzo Bonello, suffered the partial amputation of his left arm. Subsequently, on 02/11/2015, the lawyer of Mr. ****, Avv. ****, sent a warning letter to the Comune and the Civil Protection Department, requesting compensation for the damages suffered without quantifying the amount. Crawford was informed of the claim on 21/12/2016. On the basis of the information in our hands, obtained after having contacted the Broker and Mr. **** lawyer, we noted that the pruning of the trees in via Pozzo Bonello in the Comune di Genzano, to ensure the safety of the road, had been requested of the Civil Protection Department with Order no. 10797 of 14/04/2015 issued by the Genzano Mayor who requested the urgent intervention of pruning and/or felling of crumbling trees, considering the danger of the damage that could be caused to persons and/or property by the fall of branches and trees. Crawford then asked the insured Entity, through the Broker, to provide documentation demonstrating any liability of the Comune for the accident that occurred to Mr. ****, as well as detailed information of the dynamics of the incident. The Broker replied on 13/03/2017 and Crawford thus informed Underwriters with a short Report sent on 14/03/2017, with which we requested authorisation to reject the Claimant’s request, on the grounds that the Comune was not directly responsible for Mr. ****accident. In fact, the submitted documentation had revealed that Mr. ****and the other Civil Protection volunteers present at the time had not adopted the necessary precautions and safety measures, in particular the cherry picker, that was present on the site but was not used by the operators of the Civil Protection. Whilst awaiting a response from Underwriters, on 02/05/2017 Avv.****informed us that, in the absence of a reply, he would have submitted a formal complaint to IVASS. Subsequently, a first complaint (non IVASS) was sent to the Lloyd’s Italian Office and communicated to Crawford on 30/05/2017. With this complaint, Avv. **** requested a reply to his requests, also asking that his client be subjected to a medical examination. We replied to this request on 13/06/2017, in accordance with procedures, sending a letter by registered mail to Avv. *****, in which we informed him that the complaint had been sent to Underwriters, so that they review the circumstances and reply to his requests. We then informed Underwriters accordingly. On 05/06/2017 Avv. *****, without awaiting a reply, sent a formal Complaint to IVASS; we handled this together with LIO informing Underwriters who, on 11/07/2017 authorised us to send a response to IVASS rejecting the indemnity claim, on the grounds that the insured Entity was not liable, as suggested by Crawford on 13/03/2017. On 12/07/2017 LIO proceeded to send the formal reply to IVASS. On 03/10/2017, we received a certified e-mail from Avv. ****, who informed us that he had filed another complaint to IVASS on 28/09/2017, reiterating his requests and seeking compensation. We thus informed Underwriters accordingly. Further to our discussions with LIO, we were informed by them that, as this was not to be considered a new complaint, it was sufficient to reply to the lawyer’s certified e-mail reiterating the rejection of the indemnity claim that had already been communicated and following the notification, LIO would have formally replied to IVASS advising of such confirmation of denial. On 05/10/2017, in accordance with the instructions received from LIO, we thus replied to Avv. Affenita’s request. On 10/11/2017 LIO informed us that IVASS had replied to their response, requesting detailed explanations for the denial. Therefore on 21/11/2017 we sent LIO an e-mail indicating the reasons for which we had rejected the Claimant’s requests. In detail, we explained that, on the basis of the witness statements rendered by the persons present on the site of the accident, the ASL report and even the declarations made by the Claimant’s lawyer, the	EUR 0,00	##########	EUR 0,00	EUR 20.744,47	EUR 20.744,47
With letter received by the Comune di Genzano on 24/06/2015, Mrs. ****, through her lawyer, requested compensation for the loss suffered as a result of a fall on 9/06/2015 in the Comune di Genzano. The Claimant maintained that she had tripped because of the uneven and slippery road surface and fractured her nasal septum. The day after the fall, she went to the Emergency Ward of the Velletri Hospital and in the following days she was subjected to nose surgery at the San Camillo Hospital in Rome. At present, we do not know the amount of the indemnity claim.	EUR 0,00	EUR 47,13	EUR 0,00	EUR 1.771,52	EUR 1.771,52

By letter received by the Comune di Genzano on 13/11/15, Avv. ****, on behalf of Mrs.**** , claimed compensation for the damages suffered by her client. The Claimant stated that on 28/09/2015, whilst in the Comune di Genzano, she fell heavily to the ground tripping over a hole in the municipal parking lot. As a result of her injuries, Mrs. **** went to the A&E where the examining physician diagnosed the presence of abrasions and fracture of the lower jaw. At present, the damages have not yet been quantified by the Claimant.	EUR 0,00	EUR 979,23	EUR 0,00	EUR 2.670,77	EUR 2.670,77
By letter received by the Comune di Genzano on 3/11/2015, Avv. ****, on behalf of ****, father of the minor ******, asked the insured Entity to pay compensation for all the damages suffered by the minor as a result of a fall on the territory of the Municipality. The Claimant maintains he tripped over a hole that was not visible due to the poor illumination and because it was not marked in any way. Further to the fall, the minor went to the A&E department at the Albano Laziale hospital where the examining physician found he had suffered a fracture of the left arm, head trauma and various grazes. At present, the amount of the damages suffered by the Claimant has not been quantified.	EUR 0,00	EUR 0,00	EUR 3.092,51	EUR 2.976,51	EUR 6.069,02
By letter dated 25/02/2015, Messrs. **** and **** asked the Comune di Genzano to arrange for payment of compensation for the damages sustained by their properties as a result of the infiltration of water from the road, presumably due to a leakage from a Municipal pipeline. This request for compensation was reiterated, on 30/12/2015, by their lawyer (Avv. ****) who sent a cost estimate for the repairs of the damages to his clients' properties, due to the aforementioned causes. The total cost of the works amounts, for both Claimants, to EUR 11,850 (plus VAT).	EUR 0,00	EUR 0,00	EUR 0,00	EUR 650,00	EUR 650,00
By letter received by the Comune di Genzano on 20/01/2016, the company Global Insurance Services Srl, in the name and on behalf of Mrs. ****, asked the Entity to pay compensation for all damages suffered by the latter. It is maintained that Mrs. ****, whilst walking on a municipal road, because of the uneven pavement, tripped, suffering fracture of the nasal septum and head trauma. She went to the A&E closest to the area of the accident and the local police of the Comune di Genzano intervened preparing a report in which they noted the unevenness that had caused Mrs. **** fall. The loss has not yet been quantified.	EUR 0,00	EUR 0,00	EUR 1.500,00	EUR 1.762,53	EUR 3.262,53
By letter received by the Comune di Genzano on 26/11/2015, Avv. *****, on behalf of Mrs. **** asked the insured Entity to pay compensation for all damages suffered by her client. The Claimant stated that she had fallen as she was walking on a pavement in the territory of the Comune di Genzano, tripping due to the irregular drop between the pavement and the road surface which the Claimant maintains is really dangerous. Mrs. Cavaterra suffered an injury to the left forearm and once she had recovered, she was subjected to a medical-legal examination which confirmed she had suffered sequellae in the amount of 7%, corresponding to a sum slightly over EUR 16.000.	EUR 0,00	EUR 0,00	EUR 6.000,00	EUR 7.520,07	EUR 13.520,07
By letter dated 25/02/2015, Messrs. ****** and **** asked the Comune di Genzano to arrange for payment of compensation for the damages sustained by their properties as a result of the infiltration of water from the road, presumably due to a leakage from a Municipal pipeline. This request for compensation was reiterated, on 30/12/2015, by their lawyer (Avv. ****) who sent a cost estimate for the repairs of the damages to his clients' properties, due to the aforementioned causes. The total cost of the works amounts, for both Claimants, to EUR 11,850 (plus VAT).	EUR 0,00	EUR 0,00	EUR 2.000,00	EUR 3.075,44	EUR 5.075,44
By letter received by the Comune di Genzano on 4/06/2015, Mrs. ****, through her lawyer, requested compensation from the insured Entity for the damages suffered as a result of an accidental fall on 8/05/2015. In fact, the Claimant maintained that she had fallen in a hole covered by rainwater (and thus not visible) as she was walking on a pavement in the territory of the Comune. As a result of the fall Mrs. **** suffered a shoulder fracture. She thus underwent various treatments that ended in December 2015. The medical examiner's report stated that the Claimant had suffered permanent damage in the amount of 16 disability points (which correspond to a loss quantification of about EUR 50,000, plus legal expenses). The Comune di Genzano, through their Loss adjuster, by letter dated 16/05/2016, denied any liability of the Entity for Mrs. ***** accident.	EUR 0,00	EUR 0,00	EUR 7.000,00	EUR 3.327,23	EUR 10.327,23
On 13/06/2016 the insured Comune received a claim for compensation from Avv. **** who acted on behalf of Mrs. *****. The lawyer alleged that on 5/06/2016, while Mrs. **** was in the elevator located in the Comune, she lost her balance and fell because of an abrupt acceleration. The loss of upright stability was also caused because the elevator cabin lacked handrails and grab bars. The Claimant suffered lower left limb fractures. The claim has not been quantified.	EUR 0,00	##########	EUR 0,00	EUR 4.046,64	EUR 4.046,64
On 12/04/2016, the insured Comune received a claim for compensation from Avv. **** who acted on behalf of Mrs. ****. The lawyer alleged that on 1/03/2016 , while walking along the municipal road dedicated to the local market Mrs. **** fell and fractured her hip. The claim for compensation has not been quantified.	EUR 0,00	EUR 0,00	EUR 7.000,00	EUR 3.003,50	EUR 10.003,50

On 30/05/2016 the Claimant, Mrs. ****, sent a Warning Letter to the Insured Entity in relation to an incident occurred on 27/05/2016, while she was attending a public show in Piazza Fabrizi in the Municipality of Genzano (Insured), when she accidentally fell to the ground, stumbling on some loudspeakers' strings that were not visible to the crowd. Consequently, the Claimant suffered personal injuries, in particular contusion to her left knee. In support of her request, the Claimant has attached copy of the medical records as well as copy of the Emergency Ward report. The request for compensation has not been quantified in the notification of Loss sent by the Claimant. On 07/06/2016 the Entity informed the Broker of the matter, that it was initially handled by the Entity given that it seemed to be included in the deductible of EUR 3,000 (Policy provides that in this case the claim has to be handled directly by the Entity). Crawford was informed in February 2017. On 01/03/2017 we have sent Underwriters a short Report, in which we had stated that we did not believe that the Insured could be considered liable for the matter; in particular, we noted that in consideration of the dynamics of the accident and on the basis of the documentation in our hands, it would appear that the liability concerning the accident that occurred to the Claimant could be imputed to the company "Associazione *****", that provided equipment for the show and that handled the placement of the loudspeakers' strings. We contacted the Insured Entity and the latter informed us that they agreed with our evaluation about liability. We thus requested Underwriters' authorisation to reject the Claimant's request and on 04/04/2017 Underwriters replied agreeing that liability could be denied. Subsequently we informed the Local Broker and the Claimant of the rejection on 05/04/2017. Nevertheless, on 30/05/2017 the Local Broker has informed us that the Claimant notified a Writ of Summons to the Insured Entity for the Hearing of 24/10/2017 before the Justice of Peace of Velletri, to respond for an unspecified amount and we thus provided to inform Underwriters accordingly. On 20/06/2017 Underwriters stated that we had to inform the Policyholder that we deny liability to the Claimant, but are available to assist the Entity should this matter progress. On 22/06/2017 the Insured Entity, via the Local Broker, informed us that they would like to be assisted by our lawyer in the proceedings before the Justice of Peace (for a maximum of EUR 5,000 of loss) and we thus requested Underwriters' authorisation to appoint Avv. ****. On 06/10/2017 Underwriters agreed to the appointment of Avv. ****. On 27/10/2017 Avv. **** has informed us that the first Hearing has been postponed to 08/03/2018. 23/03/2018: Following our last updates sent via email, we have informed Uws via Claim Summary, reporting that Avv. **** has informed us that in the Appearance and Answer, he first of all objected that the Comune could not be legitimately sued as liability should be imputed to the Associazione *****; he also argued that Mrs. ***** claim was unfounded as she had not provided evidence of a pitfall or danger that was invisible and unpredictable; finally, he noted that there was a liability on the part of the Claimant as she could have avoided the accident had she been more careful as the section of the road was quite visible and the accident occurred when Mrs. ***** was not walking quickly; these aspects support the argument of her inattentiveness and exclude the potential liability of the party responsible for the area, namely the Comune. Avv. **** has also informed us that at the Hearing of 08 March the Judge adjourned the case to 18/10/2018 in order to allow the parties to file their defence notes. 05/10/2018: earlier today Avv.**** has informed us that the case has been referred ex officio to the hearing of 06/11/2018. Informed Uws via Claim Summary No. 2. Diary for November. 07/11/2018: Avv. **** has	EUR 5.000,00	##########	EUR 0,00	EUR 4.930,44	EUR 4.930,44
On 28/01/2017 the Claimant, Mr. ****, aged 76 at the time of the event, while walking through the Municipality of Genzano, the Insured Entity, fell to the ground on a sidewalk, presumably due to the unevenness of the pavement and the alleged absence of public lighting, suffering injuries to his left eye, for which he was subsequently operated. On 04/02/2017, the Claimant, via his lawyer, requested compensation from the Insured for losses suffered as a consequence of the accident, in an unspecified amount. On the basis of the documentation sent by the Insured Entity and the Claimant's lawyer, it appears that the Entity may be considered liable, given that in a Report submitted recently, the Municipality stated that the executive design for revamping the section of the road where the accident occurred was under approval, thus implicitly admitting it was dangerous for the public. We would also advise that on 06/06/2017 the Claimant's lawyer sent a request for the appointment of our medical examiner to subject the Claimant to a visit. In light of the above, we had requested Underwriters to appoint a medical examiner to verify and quantify the damage suffered by Mr. *****. Whilst awaiting Underwriters' authorisation, on 05/07/2017, the Lloyd's Italian Office informed us that on 19 June the Claimant's lawyer had sent a request for Assisted Negotiation. In light of the request sent by the Claimant's lawyer, we suggested to our Principals to appoint Avv. *****, who provided us with a draft fee note for this stage and the potential proceedings for a total EUR 750.00, in the event that the Assisted Negotiation procedure concluded immediately with an agreement between the Parties. On 06/07/2017 Underwriters authorised the appointment of Avv. ****. At the end of November we were informed by Avv. **** that the Parties had not reached an agreement with the Assisted Negotiation procedure. In fact, following the medical report prepared by the doctor appointed by the counter party, in which the sum of EUR 154,225.00 was requested for the first time, the Negotiation had a negative outcome given that the proposal exceeded the sum of EUR 50,000.00. We would advise that, on the basis of Law no. 162/2014 which disciplines Assisted Negotiation procedures, the requests for any type of payment cannot exceed the sum of EUR 50,000.00. On 30/11/2017 we were informed by the Local Broker that the Entity was notified with a Writ of Summons served by the Claimant, with first Hearing set for 28/02/2018 before the Civil Court of Velletri. The Claimant is requesting compensation for a total of EUR 154,225.00, in light of the fact that he has lost eyesight in his left eye. We would advise that the matter of the total loss of eyesight is an aspect that has emerged only now in the Writ of Summons; in fact, until the Assisted Negotiation, there was mention of problems to the eye as a result of the accident which had required an operation, but not of complete loss of eyesight. Even in the medical expert's report of 18/10/2017 there is no express reference to total loss of eyesight. Therefore during the course of proceedings it will be necessary to clarify what was the actual extent of the injuries suffered by Mr. *****. Moreover, the Claimant's Lawyer has declared that the Assisted Negotiation was interrupted, but this declaration is totally false, as confirmed by Avv. ****, given that the agreement was not reached due to the high amount requested by the Claimant.14/12/2017: we have sent our Full Report No. 1 to Uws in order to have their authorisation to the appointment of Avv. ***** to defend Entity's interests in the pending proceedings. 12/03/2018: Avv. ***** has informed us that the Judge has referred the case to the Hearing of 19/07/2018 for the evidence to be admitted. Informed Uws accordingly. 20/07/2018: Avv. ***** has informed us that at the Hearing of 19 July the Judge has referred the case to 10/01/2019 for the testimony requested by the Plaintiff. Informed Uws accordingly. 11/01/2019: Studio**** has informed us that, at the Hearing of 10/01 the Judge has heard the Claimant's testimonies. Furthermore, the Judge	EUR 0,00	EUR 0,00	EUR 30.000,00	EUR 21.468,09	EUR 51.468,09

On 15/06/2016 the Claimant, Mrs. ****, was walking through Genzano, the Insured Public Entity, when, while crossing the road, she fell into a hole, suffering personal injuries, in particular fracture of radius and sprain of the right ankle. Subsequently, on 11/07/2016 the Claimant's lawyer has requested compensation for damages suffered by his client as a consequence of the accident. In support of his request, the Claimant's lawyer has attached copy of the medical records as well as copy of the Emergency Ward report. The request for compensation has not been quantified in the notification of loss sent by the Claimant's lawyer. We believe that no liability can be imputed to the Insured Public Entity in relation to the accident. In particular, we note that, on the basis of the documentation in our hands, it would appear that the hole in which the Claimant fell into was visible and the incident took place in the daytime (17 PM) in June and so we believe that there was no hidden danger. In light of the above considerations, and given that for the reasons reported above no liability can be imputed to the Insured Entity in relation to the accident involving the Claimant, we recommend denying coverage on the above grounds, informing the Insured accordingly. 22/03/2017: we have sent a short Report to Uws in order to have their authorisation to proceed as indicated above. 20/06/2017: Uws' has authorised us to reject the Claimant's request. We have informed the Claimant's lawyer accordingly. 22/02/2018: the Local Broker has informed us that on 16 February the Entity was notified of an Invitation to Assisted Negotiation from the Claimant's lawyer, within the term of 30 days from the notification. 23/02/2018: In light of the rejection of the claimant's request due to the absence of Entity's liability, we have requested Underwriters' instructions relating to	EUR 0,00	EUR 0,00	EUR 0,00	EUR 1.690,59	EUR 1.690,59
On 09/02/2017 the Claimant, Mrs. ****, while standing in front of the school Pascoli in the Municipality of Genzano, the Insured Entity, fell to the ground, suffering personal injuries, in particular fracture of the radius. Subsequently, the Claimant has requested compensation for damages suffered as a consequence of the accident, in an unspecified amount. In support of her request, the Claimant has attached copy of the medical records as well as copy of the Emergency Ward report. 10/04/2017: On the basis of the documentation and photographs sent by the Insured Entity and the Claimant's Lawyer, it would appear that the pavement on which the incident occurred is in good conditions and the Insured Entity had not received any notifications concerning the bad conditions of the road. In light of the above, it does not seem that the Entity can be held liable in this case. We would therefore have requested Uws' authorisation to reject the indemnity request advanced by the Claimant. Following our rejection, on 13/06/2017 the Claimant's lawyer has challenged our denial, stating that we should have appointed an expert in order to verify the Entity's liability. 29/11/2017: following Uws' consent to confirm our rejection to the Claimant's requests, we have sent an email to the Claimant's lawyer confirming that, in light of the documentation in our hands, it appears that there was no liability of the Entity in this case and for these reasons Uws are not interested in appointing an expert.	EUR 0,00	EUR 0,00	EUR 0,00	EUR 1.447,80	EUR 1.447,80
On 18/03/2017 the Claimant, Mrs. ****, was walking through the Genzano Public Gardens when she fell to the ground due to a hole/manhole presumably hidden in the pavement by leaves. Following this incident Mrs. **** went to the Hospital on 20/03/2017 when she was diagnosed with fracture of her right kneecap. Her lawyer wrote to the Insured Entity on 31/03/2017 in order to request reimbursement of damages suffered, in a not specified amount. 12/05/2017: On the basis of the documentation sent by the Claimant's Lawyer, the pavement does not seem to be in bad conditions; the Insured Entity has also confirmed that they have never received warnings in this regard. In light of the above, it does not seem that the Entity can be held liable in this case. We have therefore requested Uws' authorisation to reject the indemnity request advanced by the Claimant. 20/06/2017: Uws has autorished us to reject the Claimant's request. We have informed the CLaimant's lawyer accordingly. 07/07/2017: the Insured Entity, via the Local Broker, has informed us of the notification of the Assisted Negotiation within 3 August. We have informed Avv. **** and asked him his draft of invoice in order to update Uws and ask their authorisation in relation to his appointment. Uws agreed the appointment of Avv. **** on 07/07/2017. 15/11/2017: the Entity has accepted to settle the matter for total EUR 6,000. Informed Uws on 16/11. 31/01/2018: Avv. **** has sent us copy of the Acceptance Form signed by the Entity. Requested	EUR 0,00	EUR 0,00	EUR 3.000,00	EUR 5.572,28	EUR 8.572,28
On 15/05/2017 the Insured Entity has received a warning letter from the Claimant's lawyer in relation to the incident occurred on 05/05/2017 to Ms. **** (underage). In particular, Ms.**** was driving a minicar through the Municipality of Genzano when, presumably due to the bad conditions of the road, she lost the car's control and banged against the curb of the sidewalk and then against a wall, causing damage to the car. The Insured Entity informed the Local Broker of the claim on 25/05/2017. 30/06/2017: we have informed the Local Broker of our considerations relating the Policy Liability and the denial. Await reply in order to confirm denial of coverage. February 2018: we have reopened the position following the Local Broker's objections to our denial. 27/07/2018: in absence of further objections to our well-founded denial, we will proceed to close the position. 17/04/2019: reopened the position following the Local Broker email received on 16/04, relating to the notification of a Writ of Summons to the Entity on the part of the Claimant, Mr. **** (owner of the motor vehicle and father of Ms. ****, who was driving the vehicle on 06/05/2017), for the Hearing of 28/07/2019 before the Civil Court of Velletri. The Claimant is requesting compensation from the Entity for EUR 7,571.04 (sum paid by the Claimant for the restoration of the damages suffered to the motor vehicle). The Local Broker has informed us that the Entity has requested Underwriters to appoint a lawyer to defend their interests in the proceedings; in absence of this appointment, the Entity will proceed to call Underwriters into the action. In light of the above, we have informed Uws accordingly via short Report (given that the matter has previously been handled on a Flat Fee basis), requesting their instructions as to whether they intend to appoint a lawyer to defend the Entity's interests in the proceedings or if they prefer to refuse this request, given the denial. 30/04/2019: forwarded the short Report sent on 17/04 to the London Broker in order to have their instructions relating to the pending proceedings. 15/05/2019: Uws have replied to our short Report requesting to instruct Avv.*** to defend the Entity's interests in the proceedings. Sent email to Avv. **** with brief summary of the matter and all the documents/Policy in our hands, requesting to provide us with a draft of invoice, in order to inform Uws accordingly. 16/05/2019: Avv. **** has replied to our email, submitting his draft of invoice for total EUR 3,700. Informed Uws accordingly in order to have their definitive authorisation to the appointment of Avv. **** and to inform the Entity in view to have the power of attorney in favour of our lawyer. Uws agreed to appoint Avv. ****. Informed the Local Broker accordingly in order to have further information in relation to the power of attorney. The Local Broker replied stating that he has already sent the request of power of attorney in	EUR 11.000,00	#########	EUR 0,00	EUR 5.794,69	EUR 5.794,69

On 13/01/2017 the Claimant, Mr. ****, while walking on a sidewalk in the Municipality of Genzano, the Insured Entity, fell to the ground, presumably due to the unevenness of the surface, suffering personal injuries, in particular he was diagnosed with sprain of the left ankle and right knee. On 17/01/2017 the Claimant's lawyer sent the first request for compensation to the Entity, with no response. On 21/08/2017 the Local Broker was informed of the matter by Opera Servizi (Entity's loss adjuster). Crawford was informed of the matter on 24/08/2017. On the basis of the documentation sent by the Claimant's lawyer, it was not clear if the Insured Entity could be considered liable. Despite our several chasers to the Entity, via the Local Broker, we did not have any information in this regard. At the same time, the Claimant's lawyer was chasing us in relation to the appointment of a medical expert. The Local Broker suggested us to appoint an expert in order to examine the Claimant. We informed Underwriters accordingly on 07/11/2017, suggesting to await further information in relation to the Entity's liability and subsequently decide whether to appoint a medical expert. On 01/02/2018, following our several chasers, the Local Broker sent us copy of a Writ of Summons notified to the Entity by the Claimant for the Hearing of 28/05/2018 before the Civil Court of Velletri. The Claimant is requesting compensation for EUR 25,422.00. We have requested again the Local Broker to provide us with docs which could prove Insured's liability. In fact, we believe that it was not in Underwriters' interest to appoint a lawyer, in absence of further investigations that could allow us to evaluate the Insured's liability. On 23/02/2018 the Local Broker sent us copy of the Entity's technical report, in which it is stated that the sidewalk in which the incident occurred was not unevenness and not steep, as stated by the Claimant's lawyer. We have subsequently informed Underwriters, requesting authorisation to deny the direct management of the dispute, in light of the fact that the Entity is not liable for the event occurred to the Claimant. On 24/04/2018 we informed Underwriters that, in light of several chasers received by the Local Broker, given that the terms for filing the Entry of Appearance was approaching (8 May), we had urgently requested Underwriters' instructions in relation to the potential direct management of the dispute. In any case, given that the Entity does not appear to be considered liable for the incident occurred to the Claimant, we suggested Underwriters to inform the Entity to appoint a lawyer, submitting his draft of invoice for Underwriters' approval. On 08/05/2018 we informed Underwriters that the Local Broker has informed us that the Entity provided to file their defense with their lawyer, Avv. *****. The Local Broker has also sent us the draft of invoice of Avv. ****, which amounts to EUR 5,800. We have confirmed that such fees are calculated at the minimum rates of the Professional Tariffs and we have requested Underwriters' authorisation to the appointment of Avv. ****. On 25/05/2018 Underwriters agreed to the appointment of Avv. *****. We have informed the Local Broker accordingly. On 31/05/2018 the Local Broker has informed us that the Hearing has been referred to 20/11/2018. Informed Uws accordingly via CS sent on 07/06/2018. 11/06/2018: the Cover Holder has sent us copy of the Third Party Joinder notified to LIO for the Hearing of 20/11/2018. Called the Local Broker in order to have clarifications relating the TPJ Writ, given that UWs agreed to the appointment of the Entity's lawyer, Avv. ****. Awaiting a reply before appointing our lawyer and informing Uws. 19/06/2018: informed Uws via Claim Summary No. 2. that, despite Underwriters' consent to the appointment of the Insured's	EUR 14.593,00	##########	EUR 407,00	EUR 5.761,73	EUR 6.168,73
On 25/07/2017 the Insured Entity received a letter by the Claimant, Mr. Pesoli, in relation to a request of reimursement of damages suffered following an incident occurred to Mr.**** on 14/07/2017. In particular, he fell to the ground while walking in Genzano, presumably due to an unevenness of the sidewalk. Carried to the Hospital, he was diagnosed with displaced fracture of right humerus and subsequently transferred to a private clinic where he was operated. The Insured Entity informed the broker of the said matter on 11/08/2017. On 12/09/2017 we have informed the Local Broker of the presumably lack of coverage due to the expiry of the Policy. 23/02/2018: Following several chasers to the Entity in order to receive documents to verify their liability, it appears that the Entity may be considered liable, given that in the Insured's technical report sent earlier today via the Local Broker, the Comune stated that the street in which the matter occurred is owned by the Entity and that the sidewalk was recently revamped, thus implicitly admitting it was dangerous for the public. Informed Uws accordingly via short Report. 19/03/2018: Following our short Report sent on 23 February, we have informed Uws that earlier today we have received documentation by the Claimant, in reply to our queries, from which it appears that the quantification of damages could be considered around EUR 10,000.00. Given that the Policy is triggered and the Entity can be considered liable for the incident occurred to the Claimant on 14/07/2017, we have requested Underwriters' authorisation in order to attempt a settlement agreement with the Claimant for EUR 10,000 (EUR 7,000 payable by Underwriters and EUR 3,000 by the Insured Entity as per deductible). 29/05/2018: Uws agreed to settle the matter at EUR 10,000. We have informed the Claimant accordingly, await reply in relation to the acceptance of our proposal. 31/05/2018: the Claimant has accepted to settle the matter at EUR 10,000 as per our proposal. We have thus prepared the A/F and sent it to the Local Broker for the Entity'signature. Subsequently, we will provide to send the A/F to Mr. Pesoli for his signature and then we will request the collection of EUR 7,000 payable by UWs. The remaining sum of EUR 3,000 will be directly paid by the Entity, as per deductible. 22/06/2018: following the Local Broker's email with Entity's consent to the settlement agreement, sent A/F to the Claimant for signature. As soon as we receive the A/F duly subscribed, we will provide to send it to the Local Broker, for Entity'signature and then proceed with the payment. 26/06/2018: the	EUR 0,00	EUR 0,00	EUR 24.113,78	EUR 4.622,15	EUR 28.735,93
On 22/11/2017 the Claimant's lawyer has sent a Warning Letter to the Insured Entity, in relation to a flooding regarding the apartment owned by the Claimant, Mrs. ****, located in the Municipality of Genzano, following copious rainfall and asking reimbursement of all the damages suffered to the apartment and furniture, approximately for a total EUR 16,000. The Claimant's lawyer has also sent, together with the request of reimbursement, the Invitation to the Assisted Negotiation. We received the claim on 06/12/2017 and it appeared that Policy 10397870B did not provide coverage for this matter, given that the contract is granted on a Loss Occurrence Basis and the DOL was on 10/09/2017, thus after the expiry of the Policy (30/06/2017). The Local Broker informed us that the Insured has signed the Policy endorsement, valid from 30/06/2017 to 31/10/2017 only on 15/12/2017. In light of the fact that we need to reply to the Invitation to the Assisted Negotiation within 22 December, we have requested Underwriters' authorisation to appoint Avv. ****** to defend the Insured's interests in the Negotiation. He has provided us with draft of invoice which amounts to EUR 1,500.00. 21/12/2017: Uws have authorised the appointment of Avv. Cesareo for the Assisted Negotiation and the updated fees. 11/01/2018: following Avv. ****** updates, informed Uws that the	EUR 0,00	EUR 0,00	EUR 0,00	EUR 1.501,75	EUR 1.501,75

On 04/07/2017 the Insured Entity received a Warning Letter from the Claimant's lawyer, stating that on 29/05/2017 Mrs. ****, while walking on a ramp in the sidewalk in the Municipality of Genzano, slipped away and fell to the ground, suffering personal injuries. She was subsequently carried to the Hospital, where she was diagnosed with fracture of right malleolus. The Claimant's lawyer did not quantify his requests. On 24/07/2017 the Insured Entity informed the Local Broker of the matter. We have been informed on 12/12/2017. From the documentation in our hands, the sidewalk on which the Claimant fell does not appear in bad conditions. Moreover, from a report sent by the Local Police, it appears that they did not receive any warning relating the reinstatement of the sidewalk in that point. In light of the above, the Entity does not seem to be liable for the incident occurred to the Claimant and thus we would appreciate Underwriters' authorisation to reject the Claimant's requests. 18/01/2018: following Uws' consent, sent email to the Claimant's lawyer in order to inform about the reasons for which we have rejected his request for compensation. In light of the above, we will keep this claim open for the next six months and	EUR 0,00	EUR 0,00	EUR 0,00	EUR 584,52	EUR 584,52
On 10/01/2018 we have received a request in order to handle this matter from the Local Broker. From the scant documents in our hands, it appears that on 07/12/2017 the Claimant's lawyer has sent to the Insured Entity a request for compensation for damages suffered on 15/07/2017 by the Claimant, Mrs.*****, when she fell to the ground due to a hole in the road in which the incident occurred. On 11/01/2018 we have requested the Local Broker to provide us with further information related the matter, in particular a technical report or documents in order to verify a potential Entity's liability. On 01/02/2018 the Entity, via the Local Broker, sent copy of the technical report, in which it appears that in November 2017 the street in which the incident occurred was renovated. We have thus requested further information to the Local Broker, in particular if the Claimant fell to the ground on the sidewalk or on the street and if the sidewalk was renovated, in order to verify if the Entity could be considered liable. Despite our several chasers to the Local Broker in this regard (sent on 13 February, 28 February, 14 March, 21 March, 30 March, 16 April and 26 April) and following several Claimant's lawyer's requests in order to settle the matter, we still do not have any response to our queries. 08/05/2018: Earlier today, we have been contacted by the Claimant's lawyer, who has informed us that, in absence of response by the Entity, she will provide to file a legal action against the Comune di Genzano in the next few days. We have requested further docs to the Local Broker once again, in order to verify the Entity's liability and if it is possible to settle the matter. 09/05/2018: the Local Broker has sent us copy of the Entity's technical report, in which it appears that the sidewalk was in perfect conditions. We already knew that the street was thus renewed in November 2017. In light of the above, we have requested the Claimant's lawyer to clarify how the events happened (given that it is not clear from the documents in our hands), in particular if Mrs. Picca fell to the ground on the sidewalk or on the street. 16/05/2018: we have informed Uws that, following our short Report sent on 08 May, we have received further documentation from the Insured Entity, in which it appears that the latter could be considered liable for the incident occurred to the Claimant on 15/07/2017. In fact, Mrs. *****fell to the ground due to unevennes of the pavement and from the technical report sent by the Insured, it appears that the street in which the incident occurred was renovated in November 2017 (so 4 months after the incident), given the presence of potholes and dips in the road. Subsequently, we have requested the Claimant's lawyer to provide us with further documentation to verify the quantification of damages suffered by Mrs.*****. From the medical records and docs sent by the Claimant's lawyer, it appears that they could request a compensation for about EUR 20.000. In light of the above, in order to verify if such damages really amount to EUR 20.000, we have suggested Uws to appoint our medical	EUR 0,00	EUR 0,00	EUR 10.500,00	EUR 3.890,17	EUR 14.390,17
On 10/05/2018 the Municipality of Genzano (the Insured Entity) informed the Broker of an Invitation to Assisted Negotiation received by the Claimant's lawyer on 30/04/2018. The request is related to an incident occurred to the Claimant, Mr. ****, on 17/01/2016 when, while driving in the Municipality of Ariccia (in the Lazio Region), he lost his car's control due to ice on the road, causing serious damages to his car, evaluated at about EUR 6,000. Following further verifications, it appeared that the road in which the incident occurred is owned by Provincia di Roma. However, the Provincia di Roma's Insurer (Unipolsai) has stated that the Provincia is not liable, as the liability is to be imputed to Acea. On 11/05/2018 Crawford was informed of the matter. We have requested the Local Broker to provide us with further documentation, given that the Insured Entity does not seem to be liable for this matter and in order to verify if the Invitation to Assisted Negotiation is the first request received by the Insured from the Claimant or if they received previous requests relating the matter. On 16/05/2018 the Local Broker has informed us that the first request received by the Comune di Genzano is the one received on 30/04/2018. The Local Broker has also stated that they will provide us with further documentation related the matter, in order to allow us to complete our assessment on the matter, in particular the Entity's liability and Policy coverage. At present, despite our chasers to the Local Broker, we still do not have any information in this regard. Informed Uws accordingly via short Report sent on 11/06/2018. 25/06/2018: following developments sent by the Insured via the Local Broker, it	EUR 0,00	EUR 0,00	EUR 0,00	EUR 1.070,11	EUR 1.070,11

On 04/09/2017 the Claimant, Mrs. ****, age 64 at the time of the incident, while walking through the municipal cemetery located in Genzano, the Insured Entity, fell to the ground, presumably due to a little step behind her, suffering personal injuries, in particular a displaced fracture of ther right femur, as documented in the Emergency Room report. Subsequently, on 07/10/2017 the Claimant sent a Warning Letter to the Insured Entity, requesting the reimbursement of the damages suffered, in an unspecified amount. On 13/11/2018 Crawford was informed of the matter by the Local Broker. From the documents in our hands, it appears that the Insured Entity's adjuster, Opera Servizi, which managed the matter so far, has verified that the request of reimbursement could exceed the deductible of EUR 3,000 provided by the Policy. 14/11/2018: we have requested the Local Broker to 1) confirm that Policy No. 10397870B has been extended to 31/10/2017 in order to confirm coverage; 2) to provide us with docs that could prove that the Claimant's request exceeds the deductible of EUR 3,000; 3) if the Entity could provide us with further docs relating to the matter 4) if the Claimant has recently sent further requests, given that the first request arose to 07/10/2017; 5) from the scant docs in our hands, the Entity does not appear to be liable for the matter. 19/11/2018: the Local Broker has informed us that he has requested updates to the Insured Entity. Informed Uws accordingly via short Report. 26/11/2018: the Local Broker has sent further docs relating to the matter. Following this email, we have replied to the Local broker stating that the Insured Entity does not seem to be liable for the matter, given that the Claimant fell to the ground due to a distraction. We have requested to inform the Entity accordingly, in order to verify if they agree with our assessment in order to send the rejection to the Claimant. 11/12/2018: chase the Local Broker. 21/12/2018: chase the Local Broker. 09/01/2019: chase the Local Broker. 30/01/2019: chase the Local Broker. 18/02/2019: chase the Local Broker, informing of the urgency of our requests, given that we are awaiting the Entity's response since November 2018. We need to inform Uws in order to have their authorisation to the rejection of the Claimant's requests. 19/02/2019: the Local Broker has informed us that we can reject the Claimant's requests. Subsequently, we have sent an email to Uws in order to have their authorisation to the rejection. 05/03/2019: Uws agreed to reject the Claimant's request; subsequently, we have proceeded to send an email to the Claimant's lawyer with our rejection, given the absence of the Insured's liability. Informed the Local Broker accordingly. 26/03/2019: the Local Broker has provided us with copy of the Invitation to Assisted Negotiation notified to the Entity on 25 March. We have proceeded to inform Avv. **** accordingly, asking to provide us with his draft of invoice, in order to inform Uws accordingly and request their authorisation to Avv. **** appointment for the Assisted Negotiation (the term to adhere will expire on 24 April). 27/03/2019: Avv. **** has provided us with his draft of invoice, also requesting further information relating to the matter. We have informed UWs accordingly, requesting their authorisation to the appointment of Avv. ****; we have informed the Local Broker as well, requesting the further information required by Avv. ****. 03/04/2019: chased the Local Broker. 05/04/2019: Uws agreed to appoint Avv. **** for the Assisted Negotiation. Informed Avv. **** and the Local Broker accordingly. 08/04/2019: Avv. **** has requested the power of attorney on the part of the Entity for the Negotiation. Informed the Local Broker accordingly. 09/04/2019: Studio **** has informed us that the Entity has sent the power of attorney for the Assisted Negotiation, together with arch. Sorrentino's declaration relating to the matter (as requested by Avv. ****). 30/04/2019: chased Studio **** in relation to the Assisted Negotiation. They have replied stating that there are no developments in this regard. 10/05/2019: chased Studio ****.	EUR 0,00	##########	EUR 0,00	EUR 5.375,73	EUR 5.375,73

Total Incurred - Indemnity	Total Incurred - Fees	Date File Recorded	File Status
EUR 2.500,00	EUR 1.789,51	25/09/2015	Closed
EUR 0,00	EUR 1.591,67	01/10/2015	Closed
EUR 2.500,00	EUR 2.059,28	06/10/2015	Closed
EUR 1.500,00	EUR 2.706,74	16/10/2015	Closed
EUR 0,00	EUR 2.023,31	16/10/2015	Closed
EUR 6.000,00	EUR 1.861,45	21/10/2015	Closed
EUR 9.000,00	EUR 9.559,62	23/10/2015	Closed
EUR 1.000,00	EUR 2.032,31	20/11/2015	Closed
EUR 0,00	EUR 746,38	21/12/2015	Closed
EUR 2.000,00	EUR 1.672,61	26/09/2016	Closed
EUR 0,00	EUR 2.158,20	13/10/2016	Closed
EUR 290,77	EUR 14.586,26	20/10/2016	Re-Opened

EUR 4.500,00	EUR 5.111,01	16/11/2016	Closed
EUR 0,00	EUR 1.393,84	16/11/2016	Closed
EUR 1.200,00	EUR 2.158,20	28/11/2016	Closed

EUR 0,00	EUR 1.960,37	28/11/2016	Closed
EUR 5.000,00	EUR 1.465,78	16/12/2016	Closed
EUR 0,00	EUR 45.244,47	22/12/2016	Investigating (Pending Civil Case)
EUR 0,00	EUR 1.818,65	28/01/2016	Re-Opened

EUR 0,00	EUR 3.650,00	02/02/2016	Investigating
EUR 3.092,51	EUR 2.976,51	16/02/2016	Closed
EUR 0,00	EUR 650,00	26/02/2016	Closed
EUR 1.500,00	EUR 1.762,53	02/03/2016	Closed
EUR 6.000,00	EUR 7.520,07	18/03/2016	Closed
EUR 2.000,00	EUR 3.075,44	20/04/2016	Closed
EUR 7.000,00	EUR 3.327,23	17/05/2016	Closed
EUR 0,00	EUR 10.496,33	05/07/2016	Investigating (Pending Civil Case)
EUR 7.000,00	EUR 3.003,50	15/07/2016	Closed

EUR 5.000,00	EUR 7.437,01	24/02/2017	Investigating (Pending Civil Case)
EUR 30.000,00	EUR 21.468,09	01/03/2017	Closed

EUR 0,00	EUR 1.690,59	02/03/2017	Closed
EUR 0,00	EUR 1.447,80	15/03/2017	Closed
EUR 3.000,00	EUR 5.572,28	21/04/2017	Closed
EUR 11.000,00	EUR 8.820,40	27/06/2017	Re-Opened

EUR 15.000,00	EUR 20.450,57	24/08/2017	Investigating (Pending Civil Case)
EUR 24.113,78	EUR 5.683,27	11/09/2017	Closed
EUR 0,00	EUR 1.501,75	06/12/2017	Closed

EUR 0,00	EUR 584,52	12/12/2017	Closed
EUR 10.500,00	EUR 3.890,17	10/01/2018	Closed
EUR 0,00	EUR 1.070,11	11/05/2018	Closed

EUR 0,00	EUR 13.375,73	13/11/2018	Open