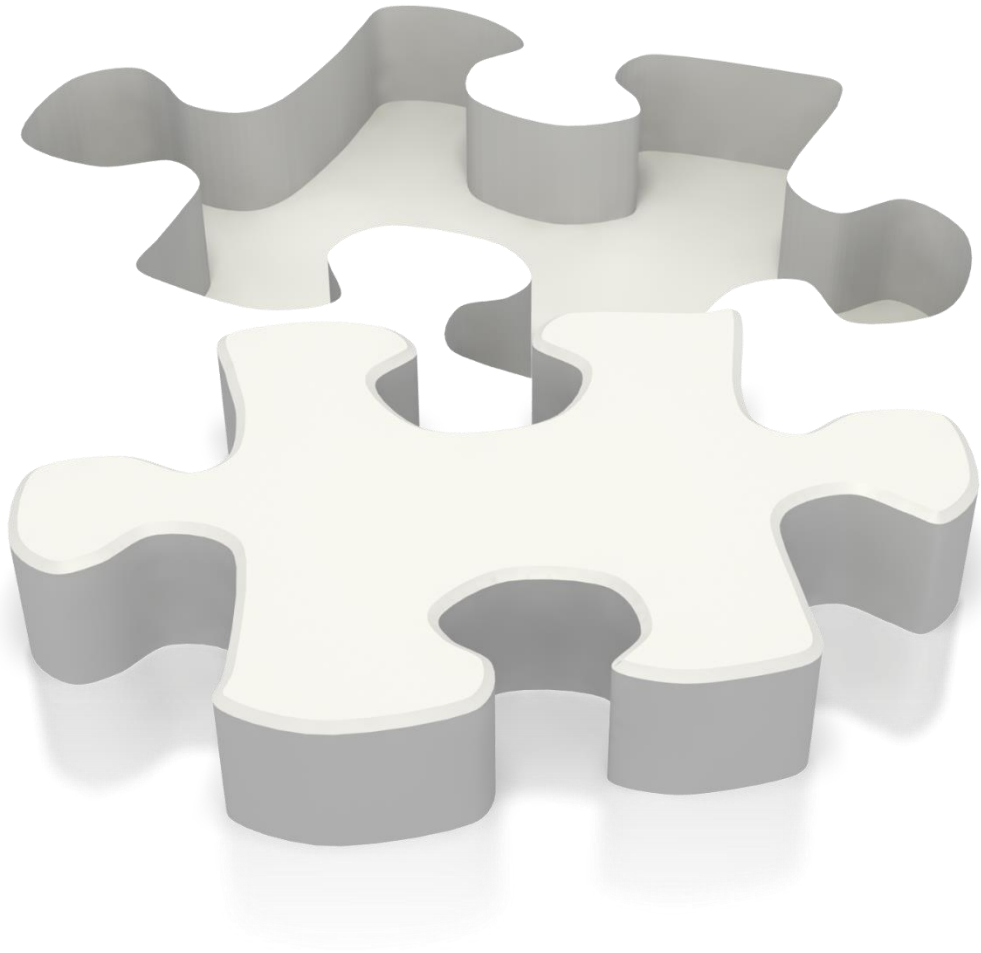


SLED

STUDIO LEGALE ASSOCIATO E&D

- ✓ **SLED** - Studio Legale Associato E&D was born with the aim of presenting itself to the clients in an innovative way, **through a dynamic and pragmatic legal approach**.
- ✓ **SLED** boasts a diversified **client portfolio** with companies mainly operating in the automotive, banking & financial, insurance and manufacturing sectors and handles more than 3000 legal files per year.
- ✓ A consolidated group of more than 35 professionals, internal and of counsel, recruited to provide multidisciplinary services both in the legal and business management fields.
- ✓ In handling litigation **SLED** also relies on the support of a network of professionals competent to operate in more than 100 Courts throughout the Italian territory, together with an assessor and technical experts network covering more than 100 Italian Provinces.





In SLED the competences and expertise acquired by its Founding Partner and also current **Managing Partner** of the association, **Avv. Marta Enne**, have come together thanks to her **decennial** experience in managing **litigation**.

SLED is further enhanced by the competences and expertise of the other Founding Partner, **Avv. Arturo Dell'Isola**, established among others, during his five – year period as **General Manager** of an international **claims management company**, active in insurance and automotive.

SLED through the years has also benefitted from the presence of young lawyers (**associates** and **of counsel**), experts in various areas of law, having in common the will to contribute to the creation of a dynamic and multidisciplinary law firm, in tune with novelties and innovation and able to play a proactive role in management.



Avv. Marta Delia **E**nne

Born in Milan 1977, scientific high school diploma. Graduated in law from the University of the Studies of Milan. Attorney in Milan Court of Appeal.

Managing Partner since 2009 and Support Administrator. Over the past three years she has led the firm to develop a plurality of specific expertise, in favour of both national and international well-established clients, ensuring effectiveness and efficiency also in terms of important business volume management. She has well developed a fully integrated network of reliable employees and partners, allowing the firm to provide an extensive coverage.

Competences: Insurance, Public Tenders, Litigation, Commercial agreements, Family and Succession Law

Languages: Italian, English.



Avv. Arturo Maria **D**ell'Isola

Born in Milan 1976, classical high school diploma. Graduated in law from the University of the Studies of Milan. Attorney in Milan Court of Appeal. For a 5 year period he has directed a claims management specialised service company, belonging to an International Group, through which he has further developed management competences, also in the light of his MBA Masters. In the two years thereafter he was also called by the Group Holding to be the Head of Legal Affairs, conducting M&A projects, introducing and applying new Governance Models. He is Member of Board of ASSEPRIM and Member of Statutory Auditor of international corporations.

Competences: Insurance, Corporate Affairs, Commercial Agreements, M&A e SMEs.

Languages: Italian, English, French.



We prevent your risks

We secure your rights

We enforce your interests

We insure your business

We protect your private life

We step forward !



Why choose us?

Specialization

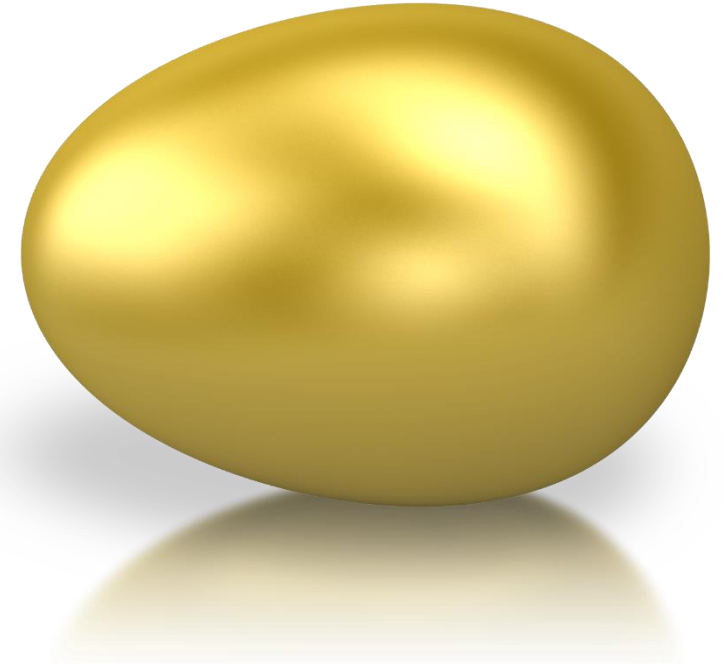
As a result of the strong and valid multidisciplinary competences gained

Long term view

Foresight in relation to create innovative legal solutions for clients and partners

Efficiency in the light of our customer orientated solutions based on client targets

Dynamism as a result of our swift, innovative and fresh approach





Time is priceless!

Fast and precise responses

Compliance with the SLAs contractually defined with the clients

Transparency in the management of our duties

Clear cut of informative reports



Safety is an assumption

Fairness and transparency in procedures

Safety and confidentiality of information

Implementation of financial reserve policies

Internal Audit



Added value is a must

Awareness of your concerns

Tailor-made solution

Customisable Report and tools

Efficient and effective legal solutions

Agreed rates



Our legal services



CLAIMS MANAGEMENT & MTPL



MEDMAL MANAGEMENT



TRANSPORT & LOGISTICS



CREDIT COLLECTION



BANKING & REGULATORY



**LABOR LAW
&
TRADE UNION**



**COPYRIGHT & RELATED RIGHT
MANAGEMENT**



ENERGY & REGULATORY



REAL ESTATE & CONDOMINIUM



**M&A
CORPORATE & GOVERNANCE**



**TAX CONSULTANCY
&
TAX LITIGATION**

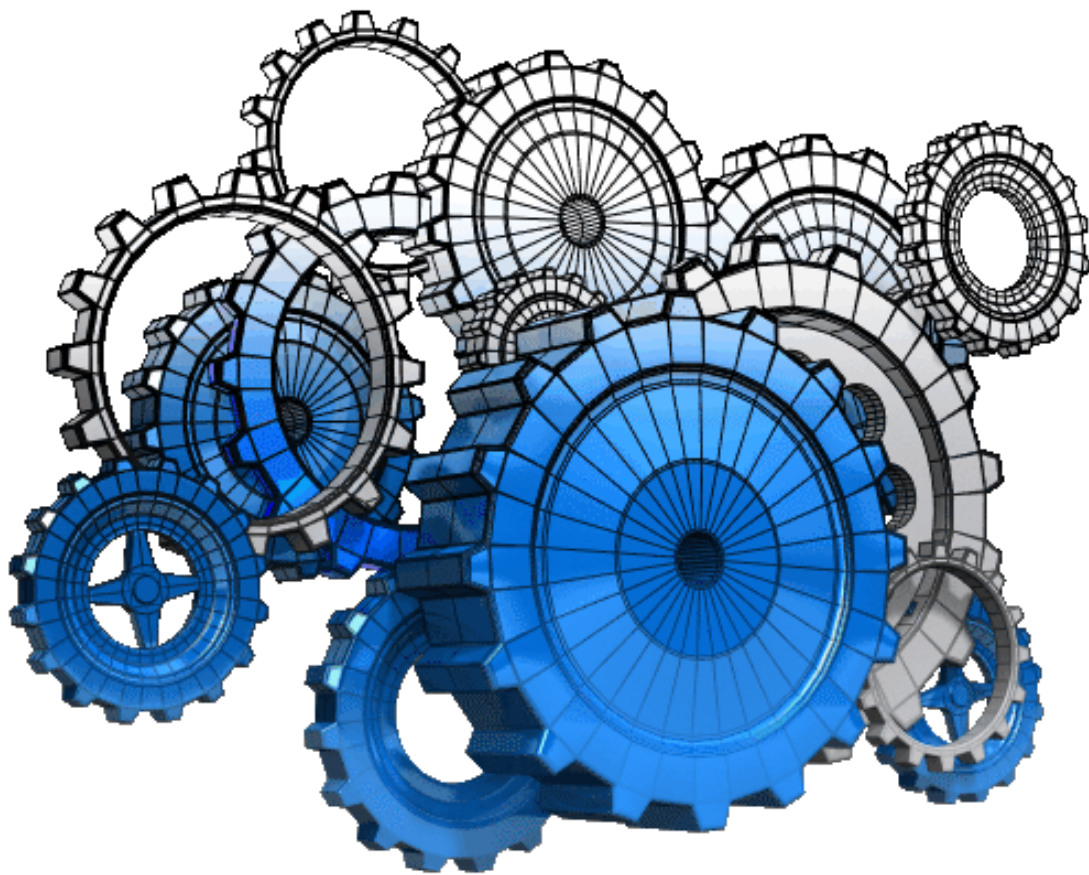


NPL MANAGEMENT



**MATERIAL CONTRACTS
PRIVACY & GDPR
PATENTS SOFTWARES**





- ✓ **Internal management protocols** inspired by compliance, efficiency and effectiveness
- ✓ **Continuous updating** of doctrine and case law
- ✓ Cost management **negotiating policies** to maximise financial and economic outcomes on behalf of our clients
- ✓ **Centralization** of Pre -Trial and Trial defensive strategies
- ✓ Awareness of «favourable» and «non favourable» Courts
- ✓ Management automation through an internally developed dedicated **IT tool**
- ✓ Nationwide **anti-fraud** investigations



Professionals
enrolled in
specific Bar &
registers



**Web based
Software**
to more effectively
manage our legal
files

«SPOC»



**Tailor made
reporting**
Based on the
needs of our
clients



Databases
Public and
private
business
information
tools



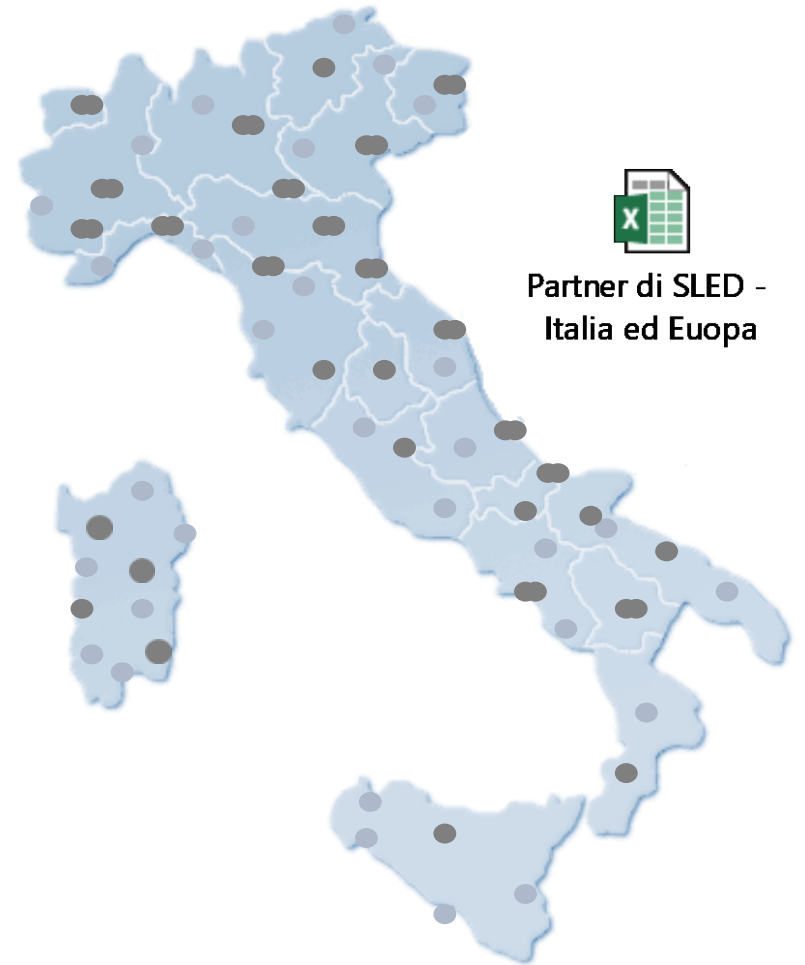
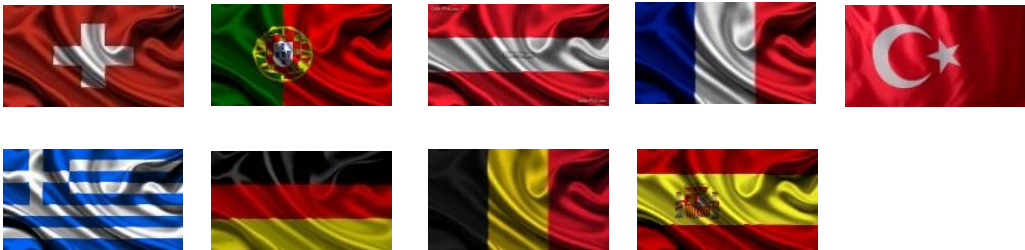
**Access to the
files**
Via shared
folder in FTP or
throughout the
web based
software



- ✓ **SLED** has consolidated its own territorial presence before the **Milan, Piacenza, Siena, Rome** and **Naples** Courts;
- ✓ Internal attorneys fully aligned with the **processes** and **procedures of the firm**;
- ✓ **Independent** and **Separate Anti Fraud Department**;
- ✓ **Centralization** of pre-judicial and judicial defensive strategies.



- ✓ **Network** of external lawyers, **contractualised** and **nationwide**
- ✓ **Network of experts** enrolled on the Register of Technical Consultant and of **assessors** contractualised and nationwide
- ✓ Corresponding law firms across **Europe**



Partner di SLED -
Italia ed Europa



Certification Gender Equality

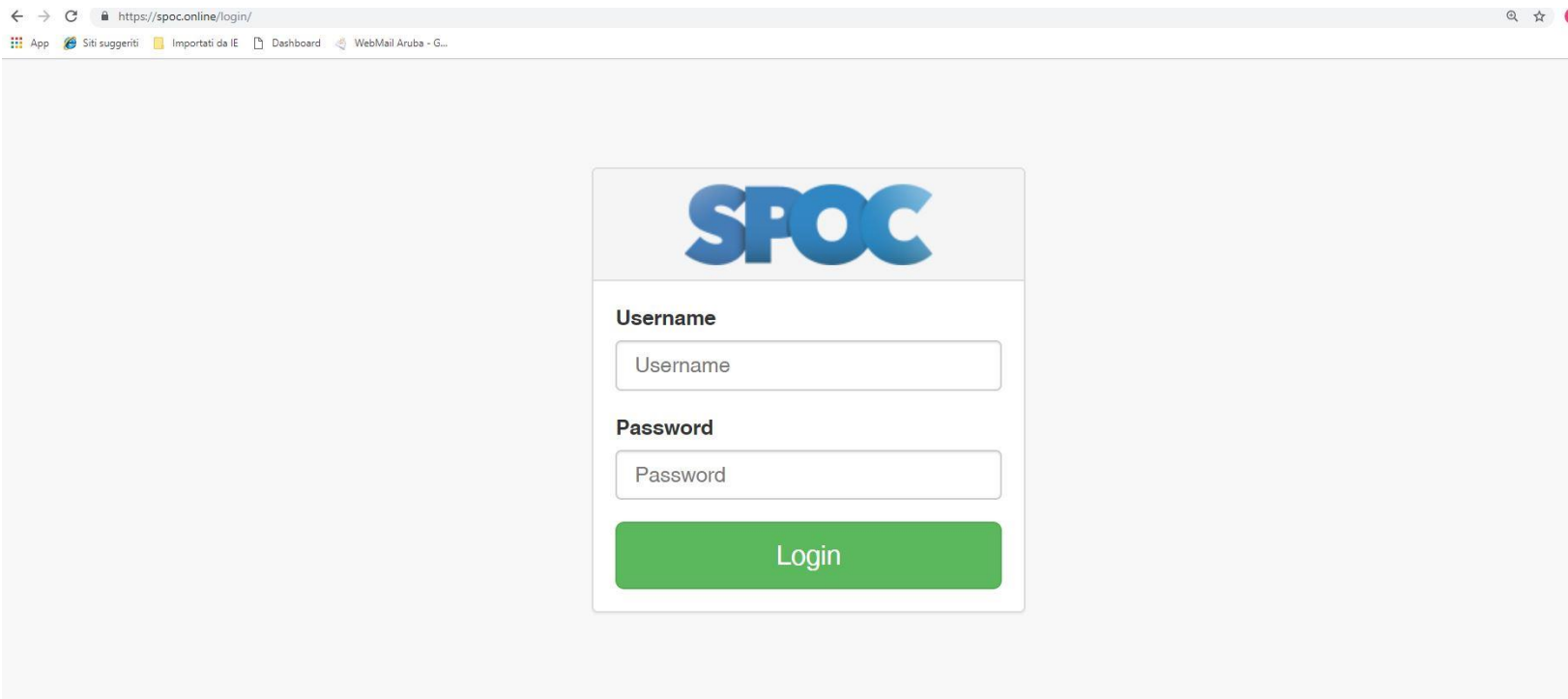
- Among **the first Law Firms** to be certified for the Gender Equality in accordance to the PdR 125:2022 in Italy.
- Organisation based on the principles of **honesty, justice, fairness** and **merit**
- **Inclusive** and **discrimination-free** work environment
- **Compliant** with the principles of the labour code on equal opportunities
- Presence of at **least 45%** women and young people in the workforce.





Single Point Of Contact
SPOC



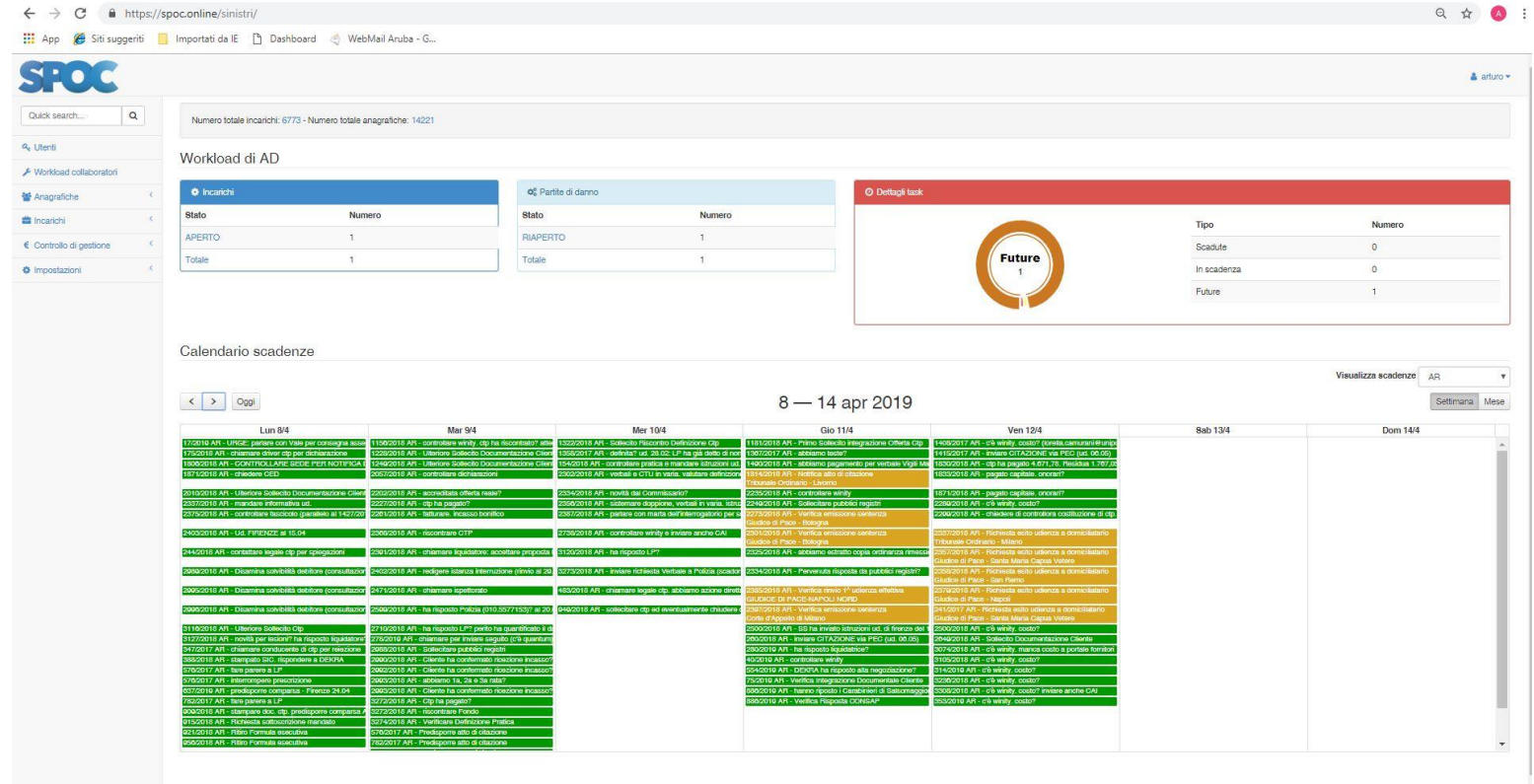


The screenshot shows a web browser window with the URL <https://spoc.online/login/>. The browser's address bar and tabs are visible at the top. The main content area displays a login form with the following elements:

- SPOC** logo in blue text.
- Username** label above a text input field containing the placeholder text "Username".
- Password** label above a text input field containing the placeholder text "Password".
- A green **Login** button.

- ✓ Web based Software, accessible through Internet connection from any browser
- ✓ **Https Protocol** to ensure your data security
- ✓ Authentication credentials measured on user profiles
- ✓ Access for clients by means of reserved areas on the website
- ✓ **Paperless** management of the file
- ✓ **Accessibility** 24h/24h e 7d/7d
- ✓ **Monitoring** KPI and Economics

- ✓ **Login protected** by personalised access credentials
- ✓ **Calendar** indicating **deadlines**, coloured in order of priority
- ✓ Possibility to organize workdays through **outlook** modal
- ✓ **Quick search** and structured query
- ✓ **Customers lists**, list of third parties, and **Network** external lawyers



The screenshot displays the SPOC online interface. At the top, it shows the URL 'https://spoc.online/sinistri/' and navigation options like 'Dashboard' and 'WebMail Aruba - G...'. The main content area is divided into several sections:

- Workload of AD:** A table showing the status of tasks.

Stato	Numero
APERTO	1
Totale	1
- Partite di danno:** A table showing the status of damage claims.

Stato	Numero
RIAPERTO	1
Totale	1
- Default task:** A circular gauge labeled 'Future' with a '1' inside, and a table showing task counts.

Tipo	Numero
Scadute	0
In scadenza	0
Future	1
- Calendario scadenze:** A calendar view for the week of April 8-14, 2019, with a grid of tasks color-coded by priority.

Structured workflow

- ✓ Tasks subdivided per **Third parties**
- ✓ Each Third party follows a procedure of **structured workflow** which determines the choice of the operator and supports him in the timetable of successive activities
- ✓ Continuous tracking of the user dealing with the task and **date of execution**
- ✓ **Internal messaging system** to facilitate and accelerate the exchange of information among users.

The screenshot displays the SPOC online interface for case 1447/2017 FB. The interface is organized into several sections:

- Header:** Case number 1447/2017 FB, with buttons for 'Modifica incarico' and 'Elimina incarico'.
- Operativa incarico:** A table with columns for 'Ufficio sled', 'Data affidamento avvocato', and 'Data chiusura incarico'. The data includes 'MILANO', '11/12/2017', and '07/02/2018' respectively.
- Scadenze:** A vertical timeline showing dates and actions. For example, on 31 Jul, there is a task 'Validare quale azione esecutiva porre in essere' with options for 'Pignoramento mobiliare', 'Pignoramento presso terzi', and 'Pignoramento immobiliare'. Other dates include 11 mar.
- Chat:** A chat window showing messages from users AA and FB. Messages include 'Se avete ricevuto la notifica e' avete visto il campanellino... vi prego di darmi conferma in chat' and 'Grazie ancora'.
- Left Sidebar:** Navigation menu with options like 'Utenti', 'Workload collaboratori', 'Anagrafiche', 'Incarichi', 'Controllo di gestione', 'Impostazioni', 'Allegati ed email', 'Controllo di gestione incarico', and 'Partite di danno'.

- ✓ **Basket containing** lists of inbound and outbound email
- ✓ List of **judicial records** and **documents** generated and **managed** by the system, in a **paperless** perspective.

The screenshot shows the SPOC web interface. On the left, there is a sidebar with navigation options: 'Libri', 'Visualizza collaborazioni', 'Anagrafiche', 'Incidenti', 'Controlli di gestione', 'Innovazioni', and 'Allegati ed email'. The main area displays a list of documents with columns for 'Partita di danno', 'Tipo', 'Nome', 'Data', 'Caricato da', and 'Visibile cliente'. Below the list, there are buttons for 'Scopri allegati selezionati', 'Invia allegati selezionati', and 'Elimina allegati selezionati'.

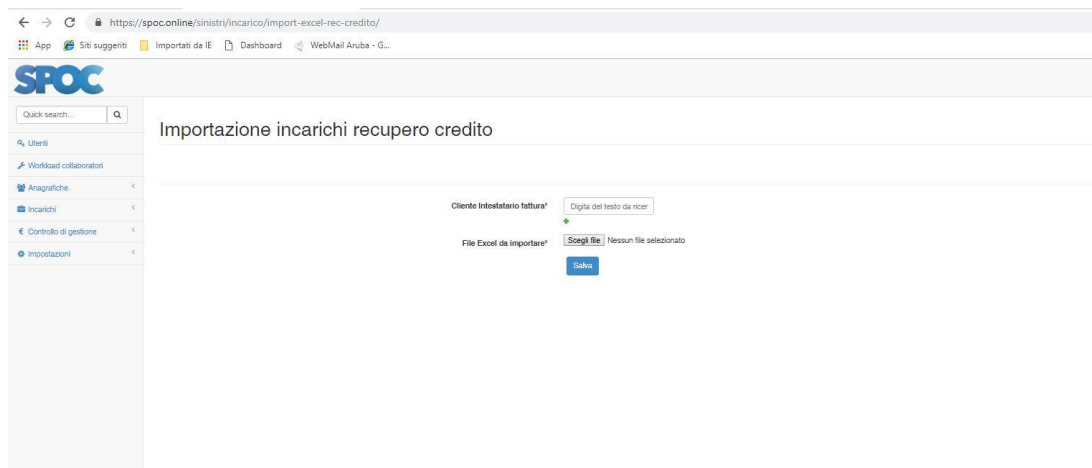
Partita di danno	Tipo	Nome	Data	Caricato da	Visibile cliente
Definida	Nostro Problema/Fattura	Fattura_27-2018_Luk_07-06-2018.pdf	07/06/2018 13:04	FB	Falso
Definida	Nostro Problema/Fattura	Fattura_32-2018_Luk_19-05-2018.pdf	19/05/2018 15:08	FB	Falso
Definida	Atto	atto di precetto 20180207_Sm279P.pdf	08/02/2018 16:33	FB	True
Definida	Atto	avviso di convocazione 20180208_04819g.pdf	08/02/2018 16:27	FB	Falso
Definida	Lettera	lettera di messa in mora 20180208_04819g.pdf	08/02/2018 16:24	FB	Falso
Definida	Lettera	lettera di messa in mora 20180208_04819g.pdf	08/02/2018 16:19	FB	Falso
Definida	Atto	decreto di ingiunzione di pagamento 20180208_04819g.pdf	08/02/2018 11:25	AT	Falso
Definida	Atto	istanza di nomina di amministratore 20180208_04819g.pdf	08/02/2018 11:24	SB	Falso
Definida	Atto	istanza di nomina di amministratore 20180208_04819g.pdf	08/02/2018 11:20	SB	Falso
Definida	Atto	istanza di nomina di amministratore 20180208_04819g.pdf	08/02/2018 11:18	SB	Falso
Definida	Atto	avviso di convocazione 20180208_04819g.pdf	08/02/2018 10:59	AT	Falso
Definida	Atto	nota di predizione del corso di pagamento 20180208_04819g.pdf	08/02/2018 10:52	AT	Falso
Definida	Atto	avviso di convocazione di benedictus 20180208_04819g.pdf	08/02/2018 10:44	SB	Falso
Definida	Lettera	lettera di messa in mora 20180207_VF_EQUA.pdf	07/02/2018 16:00	FB	Falso
Definida	Lettera	lettera di messa in mora 20180207_VF_EQUA.pdf	07/02/2018 15:45	FB	Falso
Definida	Atto	atto di precetto 20180207.pdf	07/02/2018 15:28	FB	Falso
Definida	Lettera	lettera di messa in mora 20180207_SLUQUO.pdf	07/02/2018 15:16	FB	Falso

The screenshot shows the SPOC web interface with a detailed view of an email and a list of documents. The email view shows the sender 'Copertina Incendio', the recipient 'Ufficio aied MILANO', and the subject 'Pratica incendio da RSCUPENCO CREDITO ITALIA'. The document list below shows columns for 'Partita di danno', 'Tipo', 'Nome', 'Data', 'Caricato da', and 'Visibile cliente'.

Partita di danno	Tipo	Nome	Data	Caricato da	Visibile cliente
Definida	Nostro Problema/Fattura	Fattura_31-2018_Luk_01-06-2018.pdf	07/06/2018 13:04	FB	Falso
Definida	Nostro Problema/Fattura	Fattura_32-2018_Luk_18-05-2018.pdf	18/05/2018 15:08	FB	Falso
Definida	Atto	atto di precetto 20180207_Sm279P.pdf	08/02/2018 16:33	FB	True
Definida	Atto	avviso di convocazione 20180208_04819g.pdf	08/02/2018 16:27	FB	Falso

- ✓ Choice of **Judicial documents** and standardised **letters templates** to choose among.
- ✓ Anthology of **106 substantive and processual pleas** with consequent judicial request

- ✓ Basket for reception of new assignment through **structured email**.
- ✓ **Annexes automatic** upload up to 5 MB per email containing documents in .pdf, .tif, .jpeg format.



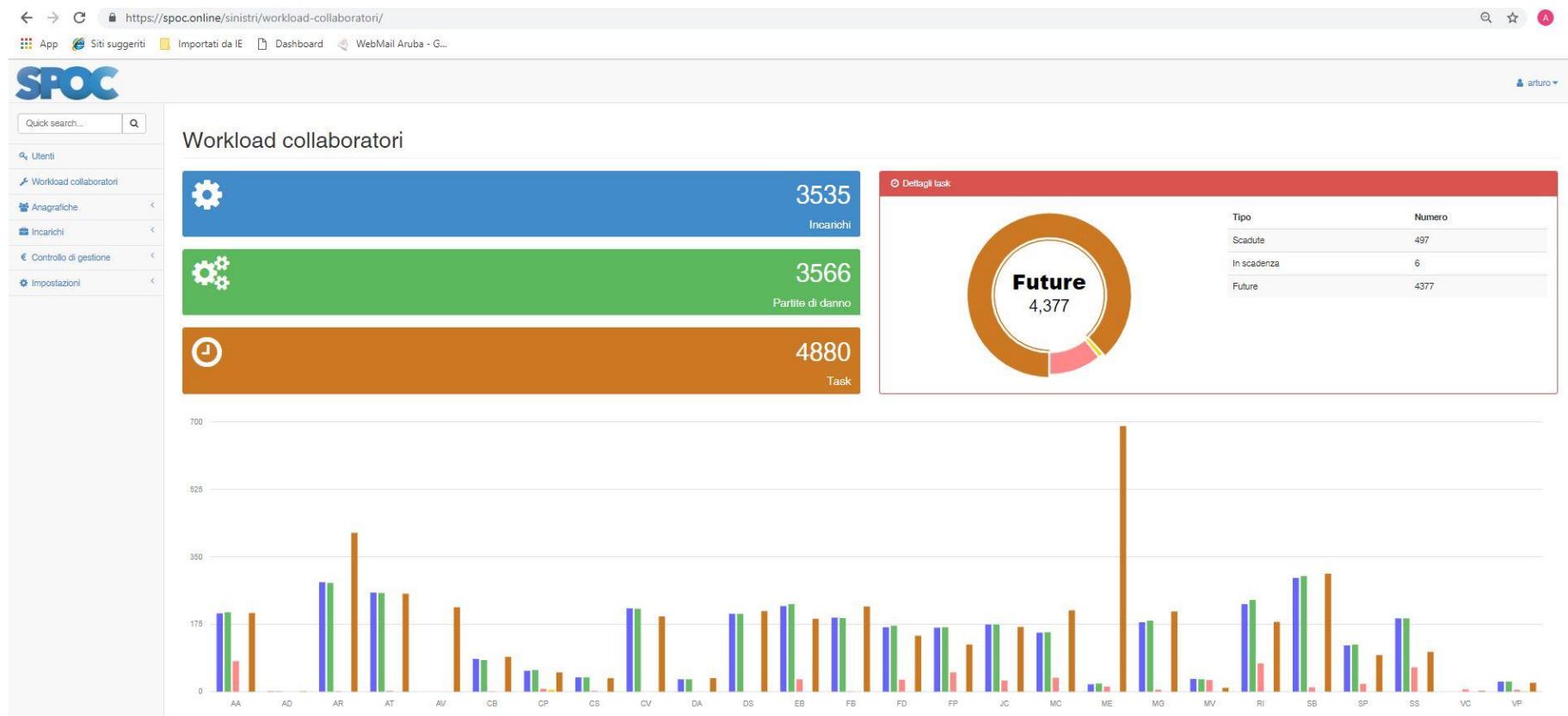
Incarichi

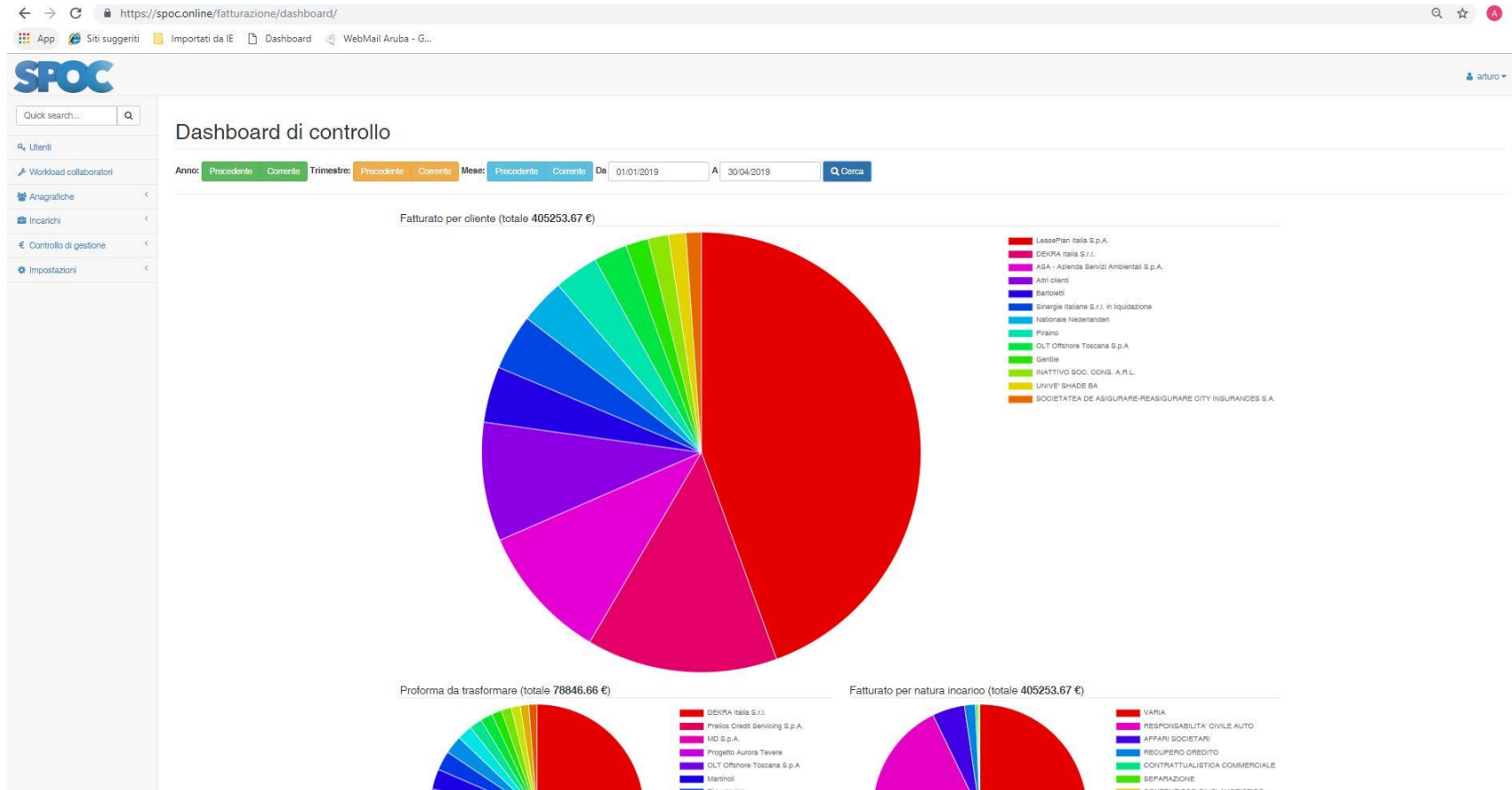
Numero incarico alod	Ufficio alod	Natura dell'incarico	Status	Data chiusura incarico	Avvocato incaricato
EMAIL 2019040505441	MILANO	RESPONSABILITA' CIVILE AUTO	APERITO		
EMAIL 20190405104928	MILANO	RESPONSABILITA' CIVILE AUTO	APERITO		
EMAIL 20190405105514	MILANO	RESPONSABILITA' CIVILE AUTO	APERITO		
EMAIL 20190405115022	MILANO	RESPONSABILITA' CIVILE AUTO	APERITO		
EMAIL 20190405172024	MILANO	RESPONSABILITA' CIVILE AUTO	APERITO		
EMAIL 20190405173001	MILANO	RESPONSABILITA' CIVILE AUTO	APERITO		
EMAIL 20190405181429	MILANO	RESPONSABILITA' CIVILE AUTO	APERITO		
27/2016 ME	MILANO	RESPONSABILITA' CIVILE AUTO	CONCLUSO IN FASE PRECONTENZIOSA		ME
86/2016 AT	MILANO	RESPONSABILITA' CIVILE AUTO	CONCLUSO IN FASE PRECONTENZIOSA		AT
84/2016 SB	MILANO	RESPONSABILITA' CIVILE AUTO	IN CONTENZIOSO		SB

Vedi da 1 a 10 di 3,042 elementi

- ✓ **Massive upload** of assignments via file upload in .csv or .xls format pre-shared with the client.

- ✓ **Dashboard control panel** pertaining to workloads, by priority, user or nature of the assignment
- ✓ Early warning of **failure to comply with the contractual and legal SLA** and management of the alert
- ✓ **Performance monitoring** in terms of speed of management
- ✓ **Instant distribution of workloads among users**





✓ **Continuous monitoring** of the economic developments of the business

✓ **Profitability analysis** per client, nature of the assignment, area of competence.

✓ **Performance monitoring** per client

✓ **Tailor-made reporting**

SPOC relies on a stack software of proven security and stability:

- ✓ Server based on Ubuntu GNU/Linux.
- ✓ DBMS used is MySQL.
- ✓ Python programming language using the Django framework.
- ✓ Frontend web uses the Bootstrap framework.

The structure on which the operational is based is in the forefront:

- ✓ The application server is hosted on Amazon EC2 Web Services.
- ✓ The server database is separated and hosted on AWS RDS.
- ✓ The attached files are hosted on AWS S3



- ✓ All data is subjected to daily backup through the snapshot of the disks **in both the application and in the database** servers while the attached files undergo “versioning” to allow the recovery in case of accidentally deletion.
- ✓ **Business logic is completely separated from data presentation, following the MVC pattern.**
- ✓ The ecosystem of third – party libraries for Python and for Django framework also makes the development and integration of new characteristics easier and quicker.





Insurance - Claims Management

&

Motor Third Party Liability





- ✓ Assistance and legal services to insurance companies in order to ensure the most efficient management of stakeholders interests specifically pertaining to the **Motor Third Party Liability (MTPL)**.
- ✓ Assistance and legal services in the predisposition of **General conditions** of non life insurance policy.
- ✓ Drawing up of consulting agreements, agency agreements and brokerage.
- ✓ Assistance and legal services for MTPL claims on behalf of insurance companies performing insurance services in regime of freedom of the services (FoS) and freedom of the establishment.
- ✓ Second or third part **Audit** on the management of **Large Losses** claims and on the proper **implementation of the reserve politics** dictated by each company.

- ✓ Management of MTPL claims, PAI, **Theft & Fire, Casco, Vandalism, Atmospheric Events.**
- ✓ Management of **Green Card** and **IV Motor Directive** claims.
- ✓ Management of Third Party Liability Insurance with specific focus on **Products Liability, Professional Liability** and on **MedMal claims.**
- ✓ **Large losses and catastrophic claim events.**



- ✓ Assistance and support at the Insurance **Triage phase** to all the stakeholder of the claim by means of a specific **database** and consequent attribution of the relevant index for IVASS.
- ✓ Legal services and support for Companies in both the **examination and claims management** in **pre-litigation**, in light of its relevance in terms of fraud prevention.
- ✓ Establishment of **strategies** to be implemented in **litigation** through constant sharing with the person responsible for Anti Fraud in the Company.
- ✓ Nomination as a **Special Company Attorney** for Anti Fraud and Management of consequent obligations for the purposes of IVASS.

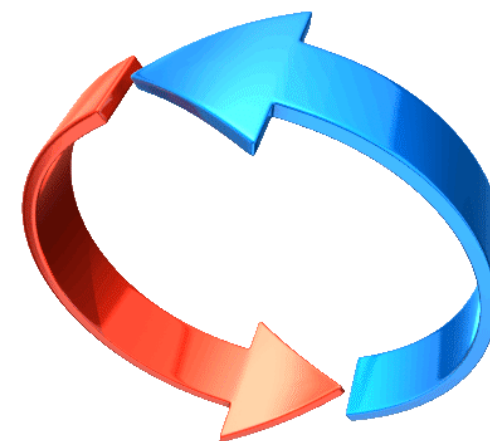




- ✓ Assistance and legal services for **foreign Companies** in order to obtain authorization to underwrite non-life risk **in regime of Fos** or **in establishment regime** in Italy;
- ✓ Assistance and legal services for **brokerage** companies and national and international **claims management** companies.
- ✓ Assistance and legal service for a better management of International MTPL claims (**Green card** and **IV Motor Directive**).



- ✓ SLED has contributed to the creation and implementation of **insurance projects** aimed at the underwriting and management of risks represented by lorries vehicle fleets throughout national territory.
- ✓ SLED has cooperated with relevant claims management companies active in Italy to manage the **multi – branch risk litigation**.
- ✓ SLED has legally represented at trial cover holder insurance companies of long term fleets, on national territories and for the management of **Green Card Litigation** and **IV Motor Directive**.
- ✓ SLED has in the past five years handled an average of **1800 legal files** per year, with specific focus on the MTPL insurance on behalf of insurance companies (both national and foreign) and of **long term fleets**.
- ✓ SLED has in the last five years handled an average of approximately **600 legal files** of recovery.





Transport & Logistics Management

Trasport & Logistics

- ✓ Legal services concerning **comparative analysis** of the more convenient **insurance policies and conditions** in order to the obtain the best insurance cover;
- ✓ Legal services pertaining to **Loss prevention** as well as limiting damages and related consequences;
- ✓ **Analysis of the conditions to be included on documents** with which the carrier has made the redelivery;
- ✓ Support to the Client in **requesting timely actions by the Loss adjuster** mentioned in the Insurance Certificate **or by the Expert** indicated by the Insurer;
- ✓ **Accountability of the carrier** invited to attend expert appraisals;
- ✓ Solicitations in obtaining the expert report;
- ✓ **Protection of any recause action** against liable third parties;
- ✓ **Claims management.**



Claims Management

- ✓ **Documentation requirements for a timely management of the claim**, providing the Client with a standardized **check-list** for all types/kinds of insurance policies;
- ✓ **Support to the Client in formalizing complaints** in order to file a claim;
- ✓ **Opening of a file on the relevant Portal** aimed at the immediate handling of all tasks related to different types of claims;
- ✓ **Thorough examination of prescription/limitation periods** through computer management of the deadlines specified on the relevant Portal;
- ✓ **Prompt and accurate management of the communications with the Loss Adjuster/Expert** in order to obtain all necessary information during the inspection process or before the issuing of the final report;
- ✓ **Damage assessment and support in settlement of damages** with the acquittance of the claims and subrogation from the Insurers.



Expertise



- Specified **reporting/reports** according to standards shared with the client;
- Support and **monitoring of the financial outcomes** and the technical provisions in a compliant perspective;
- **Optimization of claims management in case of joint presence of several insurance policies** (owner / goods / carriers / logistics / subcontractors) and therefore more experts and more Insurance companies;
- Drafting of **legal advice in Italian/English/French** in order to ensure both a better management of the claims and of the dealings with potential subsidiaries of the Client;
- **Newsletters** updated on the pertinent latest Directives and on the most relevant legal/case law decisions.

Competences

- ✓ **Wide competences in In.co.terms as well as of buying & selling legislation** to support the Client at a national and international level;
- ✓ Support in **evaluating insurance consequences** related to the different buying & selling hypotheses, methods of transport and contractual and legal responsibilities taken out;
- ✓ Support **in identifying possible variations from the initial risk analysis**;
- ✓ **Multidisciplinary approach** guaranteed by a wide knowledge of civil liability and Insurance subdivisions;
- ✓ **Organization of arbitrations**;
- ✓ **Auditing and Monitoring.**



SLED

STUDIO LEGALE ASSOCIATO E&D

