

Welcome to **LISBON**

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Verlingue News #30

Dear friends and partners,

Across Europe, the risk landscape continues to evolve rapidly. Climate events, cyber threats and changing regulatory environments are creating new challenges for our clients and reinforcing the need for strong expertise, close support and international coordination.

This latest edition of Verlingue News reflects how we are responding to these challenges across our markets. From strengthening our European footprint and welcoming Verlingue Portugal into WBN, to developing new approaches to climate, cyber and catastrophe risks, our teams share the same ambition: to combine strong local expertise with the collective strength of an international network.

For us, this is where the value of WBN truly comes to life: sharing expertise, connecting capabilities across countries and working together to provide our clients with consistent, relevant and forward-looking support wherever they operate.

I hope you enjoy this new edition, and I look forward to continuing our collaboration across the network.

Axel ZOMA
Director of the Multinational Business Division



WHAT'S NEW?



Verlingue Portugal joins WBN, strengthening our international network

Verlingue is further strengthening its international capabilities with Verlingue Portugal joining the Worldwide Broker Network.

As a founding member of WBN, Verlingue has long relied on the strength of the network to combine local expertise with international coordination. The addition of Portugal reinforces this approach, creating new opportunities for collaboration across the network and enhancing our ability to support clients operating in Portugal and the Iberian Peninsula.

It also strengthens Verlingue's European footprint, alongside its teams in France, the UK, Switzerland and Italy, and reflects our ambition to provide clients with consistent international support while responding to the specific realities of each local market.

"Today, companies expect support that combines a global vision with local expertise. The integration of Verlingue Portugal into WBN reinforces this approach and our ability to support clients in their international growth."

Vincent Harel, CEO of Verlingue

[\[Read the full press release\]](#)



Climate Risk Is Reshaping Corporate Property Insurance

Climate-related risks are becoming an increasingly important consideration for corporate property insurance. In France, insured natural catastrophe losses now average around €2bn annually, roughly double historical levels.

Corporate property portfolios exposed to flood, drought and severe weather are therefore facing greater scrutiny from insurers and reinsurers. Beyond the immediate impact on insurance capacity and conditions, this changing environment is putting greater emphasis on understanding exposures, anticipating vulnerabilities and demonstrating effective prevention measures.

As a result, long-term insurability and climate resilience are no longer solely insurance considerations. They are increasingly becoming strategic, board-level risk management topics.

At Verlingue, we help clients anticipate climate-related exposures, better understand the vulnerability of their assets and strengthen resilience measures. By combining risk analysis, prevention and insurance market expertise, we support them in securing sustainable insurance solutions for risks that are coming under increasing scrutiny.

"Our answer is to anticipate rather than react. By combining a detailed understanding of clients' climate exposures with prevention, resilience and insurance expertise, we help them protect their assets today while safeguarding their long-term insurability."

Axel Zoma, Director of the Multinational Business Division

WHAT'S NEW?



CAT NAT Insurance in Italy: From Compliance to Risk Management

One year after the introduction of mandatory CAT NAT insurance, the Italian market continues to evolve. Around 700,000 policies were in force at the end of April 2026, against an estimated potential market of 4.5 million businesses, leaving significant room for further adoption.

But the conversation is already moving beyond compliance. Businesses increasingly need to consider CAT NAT insurance as part of a broader approach to property protection, business continuity and resilience. This means looking beyond price alone to assess exposures, insured values, deductibles, exclusions and the overall adequacy of coverage.

For brokers, this reinforces our role as risk advisors: helping clients move from simply meeting a regulatory requirement to building protection that truly reflects their risks and supports their long-term resilience.

The question is no longer simply “Do you have CAT NAT insurance?” but “Is your coverage truly adequate for the risks your business faces?”

[\[Read more about CAT NAT insurance\]](#)



Making cyber risks financially measurable with Citalid

Cyber risks are becoming increasingly complex, making it harder for companies to understand their actual financial exposure. Verlingue Switzerland has therefore introduced a new Cyber Risk Quantification (CRQ) service in collaboration with Citalid, enabling cyber risks to be translated into measurable financial scenarios.

By combining cyber threat intelligence with advanced modelling, simulations and AI-supported analysis, the solution can assess relevant scenarios such as ransomware and data breaches. It helps companies understand the probability and potential financial impact of a cyber incident and identify the security measures that can most effectively reduce their exposure.

For partner brokers and their clients, this provides a more robust basis for discussing risk prevention, security investments and appropriate insurance limits. Depending on the client's needs, Verlingue Switzerland can provide an industry-level assessment, an external vulnerability scan or a detailed company-specific analysis.

[\[Read more\]](#)

WHAT'S NEW?



Verlingue UK strengthens its local presence and expertise

Verlingue UK has continued to strengthen its presence across the UK through strategic growth initiatives, including the opening of a new office in Bristol and the acquisition of EBCam and more recently Corpad Employee Benefits Ltd. These developments have expanded the company's geographical footprint and brought it closer to clients in key regions, while enhancing the breadth of expertise and support available locally. Together, they reflect Verlingue UK's ongoing commitment to investing in its business, its people and the delivery of excellent client service.

"Our continued investment in people, expertise and regional presence not only strengthens our position in the UK, but also enhances the value we bring to our clients through our international partnerships. As part of WBN, we are able to combine strong local knowledge with global reach, ensuring clients receive consistent, high-quality support wherever their business operates."

Jackie McEnery, Corporate & Multinational Sales Director



Portugal | Supporting Clients Through Major Severe Weather Claims

Severe weather events have become an increasingly significant challenge for businesses, requiring not only effective risk transfer solutions but also expert claims management when losses occur.

Following the severe storms that affected several regions of Portugal in early 2026, Verlingue Portugal supported a number of major corporate clients in the management of complex property damage and business interruption claims. These cases involved damage to infrastructure, buildings, equipment, slopes, fencing, signage and vegetation, as well as significant loss-of-revenue exposures.

Our role extended far beyond policy placement. We worked closely with clients, insurers and loss adjusters to document losses, coordinate technical assessments, support advance payment requests and help ensure that claims were properly substantiated. Particular attention was given to preserving the correct interpretation of repair and reinstatement costs, a key factor in maximising recoverable indemnities.

As climate-related risks continue to intensify across Europe, effective claims advocacy is becoming an increasingly important component of risk management. At Verlingue Portugal, we remain committed to supporting clients throughout the entire insurance lifecycle, from risk prevention and programme design to claims management and business recovery.

[\[Read the full article\]](#)

ABOUT VERLINGUE

An insurance broker specialising in corporate protection, **Verlingue** provides its clients with simple and effective solutions to protect their business (corporate risks) and their staff members (employee benefits).

With offices in **France, Portugal, Switzerland, United Kingdom, and Italy**, Verlingue is now present in 5 countries. With WBN partners around the globe, Verlingue advises, negotiates, and manages insurance programmes for corporate clients.

And one overriding customer service ambition: ***Protecting today, imagining tomorrow.***

5 countries - 1 600 employees
+35 offices in France, UK, Switzerland, Portugal and Italy
3 400 M€ Premiums



Verlingue is part of the Adelaïde Group:



Let's meet in **LISBON**

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