

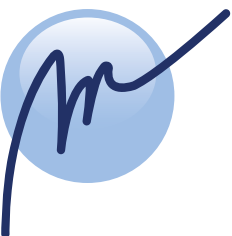
BONDS INSURANCE RISK MANAGEMENT



**MURGUÍA**  
BONDS INSURANCE RISK MANAGEMENT



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# ABOUT US

## OUR **MISSION**

We provide security and peace of mind to our customers by protecting their assets and their people, offering Surety Bond, Insurance and Risk Management solutions through a personalized, effective and honest service.

We strive to be a highly productive and deeply humane company, committed with the development of our people and the community where we work.

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## OUR **VISION**

Be the best broker of Surety Bonds and Insurance in Mexico with strong international alliances.

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## OUR **VALUES**

Fulfillment, Service Oriented, Honesty, Responsibility, Attitude, Loyalty, Teamwork and Professionalism.

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# YOUR STRATEGIC PARTNER

We are a firm that protects your patrimony through the brokerage of Surety Bonds, Insurance and Risk Management for companies by offering an innovative, comprehensive, and personalized service.

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Founded in 2000, with a backup experience and tradition of over 60 years protecting your assets.



Strong relationship with the best bond and insurance companies in the market.



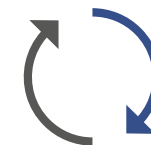
We have offices in every major city in Mexico and in Houston.



Reinsurance broker partner & worldwide network.



Strict ethical standards and professionalism set us apart.



We are constantly updating with new technologies and tools to provide a differentiated service.



Surety bond broker leader in Mexico.



+10,000 clients have non-life insurance with us.



+6,000 million dollars in insured projects.



+200 companies insured for employee benefits with us.



# HOW WE WORK

## OUR SERVICES

1. IDENTIFICATION AND ASSESSMENT OF RISKS
2. PROGRAM DESIGN
3. PROCUREMENT OF INSURANCE AND BONDING
4. ONGOING ADVICE
  - PROFESSIONALS
  - OPERATIONAL
  - TECHNICAL
  - STRATEGIC
  - RISK
5. NEGOTIATIONS AND RENEWAL



A large construction crane is silhouetted against a sunset sky with orange and purple clouds. The crane's lattice structure is prominent, and its arm extends across the frame. In the background, other construction elements and a city skyline are visible under the twilight sky.

# SURETY BONDS

Surety Bonds is a specialized field that requires a high level of market awareness. We understand the importance of protecting investments in projects and the purchase of inputs by firms. That is why we offer our bonding services.

The use of surety bonds provides assurance in negotiations, whether between individuals or with various government agencies, giving certainty to the contractual relationship and contributing to the project's good end.

## GENERAL

- Fidelity Bond
- Bail
- Administrative Bond
- Credit Bond

## SPECIALIZED

- Construction
- Work
- Procurement
- Advance Payment
- Performance
- Quality
- Penalties
- Labor contingencies

## SOME OF OUR SERVICES:

- Suppliers Program.
- Operational Management
- Surety Bond lines according to the needs of each customer.
- Management of current and future risks for clearance (Audit).
- Preferential rates.
- Bond Claims support.
- Knowledge, rating and suppliers' evaluation.
- Design of surety texts.



# INSURANCE

We offer solutions for the protection of assets and personal risk. We combine the technical expertise and experience of our team of specialists, providing our partners the confidence of being advised and protected in case of any eventuality.

Insurance enables you to get financial support; thus, allowing you to face unforeseen events without compromising your assets.

## LIFE & HEALTH (EMPLOYEE BENEFITS)

We guarantee your ability to develop exclusive services for the administration and management of employee benefits, with our technical advice, knowledge and structure needed to efficiently serve the needs and quality of each of our clients.

Our specialized consulting unit in Human Resources is primarily focused on health and wellness programs that allow us to develop innovative solutions that help our client to attract, retain, promote and compensate the best talent in an appropriate manner according to the market.

### OUR SOLUTIONS

- Alignment with the HR strategy.
- Understanding the needs and expectations and their translation into efficient solutions.
- Thorough approach to economic efficiency and cost transparency.
- Innovative and developed solutions.
- Share experiences. Better practices.
- Identifying Priorities.
- Risk Identifications.
- Audit, review and continuous improvement of current programs.
- Wellness programs.

### SOME OF OUR INSURANCE PRODUCTS

- Life Insurance Group
- Medical Expenses Group
- Personal Accidents
- Dental Care



# NON-LIFE

## (PROPERTY & CASUALTY)

We specialize in the construction and energy fields, as we combine the expertise and experience of our team. This has allowed us to have the country's main players in these fields as partners.

### GENERAL

- Construction & Erection
- Operators Extra Expense (OEE)
- Property
- Casualty
- Environmental
- Motor
- Marine / Hull & Machinery / PANDI
- Financial Lines: D&O, E&O, Cyber
- Aerospace

### SPECIALIZED

- Construction companies
- Energy
- Credit / Financial Institutions
- Real Estate

### SOME OF OUR SERVICES

- Risk studies.
- Engineering reports.
- Access to the international markets with our reinsurance broker.
- Claim analysis.



**We have the  
best strategy  
especially  
for you**





# RISK MANAGEMENT

There is risk in all areas and operations of your organization. The vast majority can be identified and evaluated for subsequent control, transfer, reduction or elimination of risk.

You will find professional support to manage internal and external risks through the several mechanisms we offer you.

Our aim is to maintain the financial stability of the insureds, protecting their assets and income from risks to which they may be exposed. For insurance, we will give you advice to make an efficient program with insured amounts, deductibles, conditions and premiums to ensure your peace of mind.

## OUR SERVICES:

- Reviewing of Contracts to identify contractual risks and avoid default by the Customer and/or Contractor.
- Elaboration of risk studies.
- Inspection visits.
- Review of customer and/or contractor policies (Audit).
- Analysis of limits, coverage and deductibles.
- Communication channel among contractors, enterprise and insurance companies to clarify doubts regarding the insurance structure.
- Conclusions report and annual review.





# MORE SOLUTIONS

MORE SOLUTIONS

## Microinsurance

In order to ensure market needs are met, we have created a strategic alliance with Don Juan, the brokerage company specialized in micro and mass market.

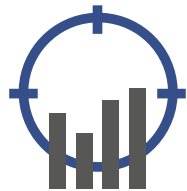


## Reinsurance

Risk management strategies and support to large enterprises, state and municipal governments in managing their risks with a global vision.

Based on the analysis and interpretation of risks, we provide advice for their placement on international markets with the best conditions. Once the risk is placed, we manage the policy and provide advice in case of any incident.

We have a presence in some of the most important reinsurance markets in London, Miami and Europe.





# WHY US?

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Our wide range of products, benefits, expertise and insights provide the options you need to design the right solutions.

## EXPERIENCE

We have broad and deep knowledge available to our customers.

- Personalized counseling.
- Periodic customer satisfaction surveys.
- Plan development and implementation.

## INNOVATION

You will have access to our knowledge and innovative tools.

- Service agreements.
- Performance indicators.
- Technology, tools and analysis.
- Updating of market trends and practices.

## EFFICIENCY

We will operate as an extension of your Human Resources and Risk Management areas.

- Less transactional load.
- Delegation of operations and service.
- More time for strategic activities.



**We are  
here to  
help you  
succeed**

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# SERVICE NETWORK



- Cd de México
- Cancún
- Cd. Juárez
- Culiacán
- Guadalajara
- Houston, Texas
- León
- Monterrey
- Pachuca
- Puebla
- Querétaro
- San Luis Potosí
- Veracruz



# CONTACT US

**+52 (55) 4209 1700**

Canoa 521, Piso 7 (7th Floor)  
C.P. 01090,  
Ciudad de México, México

**[contact@murguia.com](mailto:contact@murguia.com)**

**/MurguiaConsultores**



**@MurguiaMX**



**Murguía, Fianzas y Seguros**



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