

BONDS INSURANCE RISK MANAGEMENT

RISIKO
Corporation

A person in a suit is pointing their index finger towards the word "RISK".

RISK

KO

Corporation

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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.

OUR VISION

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

OUR VALUES

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



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.**





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.



+15,000 clients have non-life insurance with us.



+6,000 million dollars in insured projects.



+200 companies insured for employee benefits with us.



[OUR SERVICES]

HOW WE WORK

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



[SURETY BONDS]

9

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.

Preferential rates.

Operational management.

Bond claims support.

Surety bond lines according to the needs of each customer.

Knowledge, rating and supplier's evaluation.

Management of current and future risks for clearance (Audit).

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 and better practices.
- Identifying priorities.
- Risk identifications.
- Audit, review and continuous improvement of current programs.
- Wellness programs.

SOME OF OUR SERVICES

Life Insurance Group

Personal Accidents

Medical Expenses Group

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)
- Environmental
- Motor
- Marine / Hull & Machinery / PANDI
- Financial Lines: D&O, E&O, Cyber
- Aerospace

SOME OF OUR SERVICES

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

SPECIALIZED

Construction Companies

Credit / Financial Institutions

Energy

Real Estate



AUTO INSURANCE

We provide you an integral service, We combine all the tools, programs and process as well as an excellent service structure with a quick response all the time.

We are able to adjust our services in a fast and flexible way.

We offer you a competitive proposals, negotiating the best service agreements with insurance companies. We are always searching for new solutions.

SOME OF OUR SOLUTIONS

- Prevention and risk reduction programs.
- Use of technology to achieve the administrative efficiency of the fleets.
- Design of innovative insurance schemes.
- Personalized service.
- Accident analysis for the identification of exposures that have an economic impact on the company.
- Defensive driving safety training
- Accident analysis for the identification of exposures that have an economic impact on the company.
- Identification of the adequate markets to cover the risks.
- Development of appropriate processes and requirements for the account implementation and service proposal.
- Claims concierge (24/7 attention).

SPECIALIZED

Finance Rent

Payroll Discount Lease

Floor Plan Insurance

IT: Management Systems, Car
Insurance Comparison System,
Business Intelligence

Armored Cars

Road User Liability



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.

SOME OF 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).

Communication channel among contractors, enterprise and insurance companies to clarify doubts regarding the insurance structure.

Analysis of limits, coverage and deductibles.

Conclusions report and annual review.



[MORE SOLUTIONS]



MICROINSURANCE

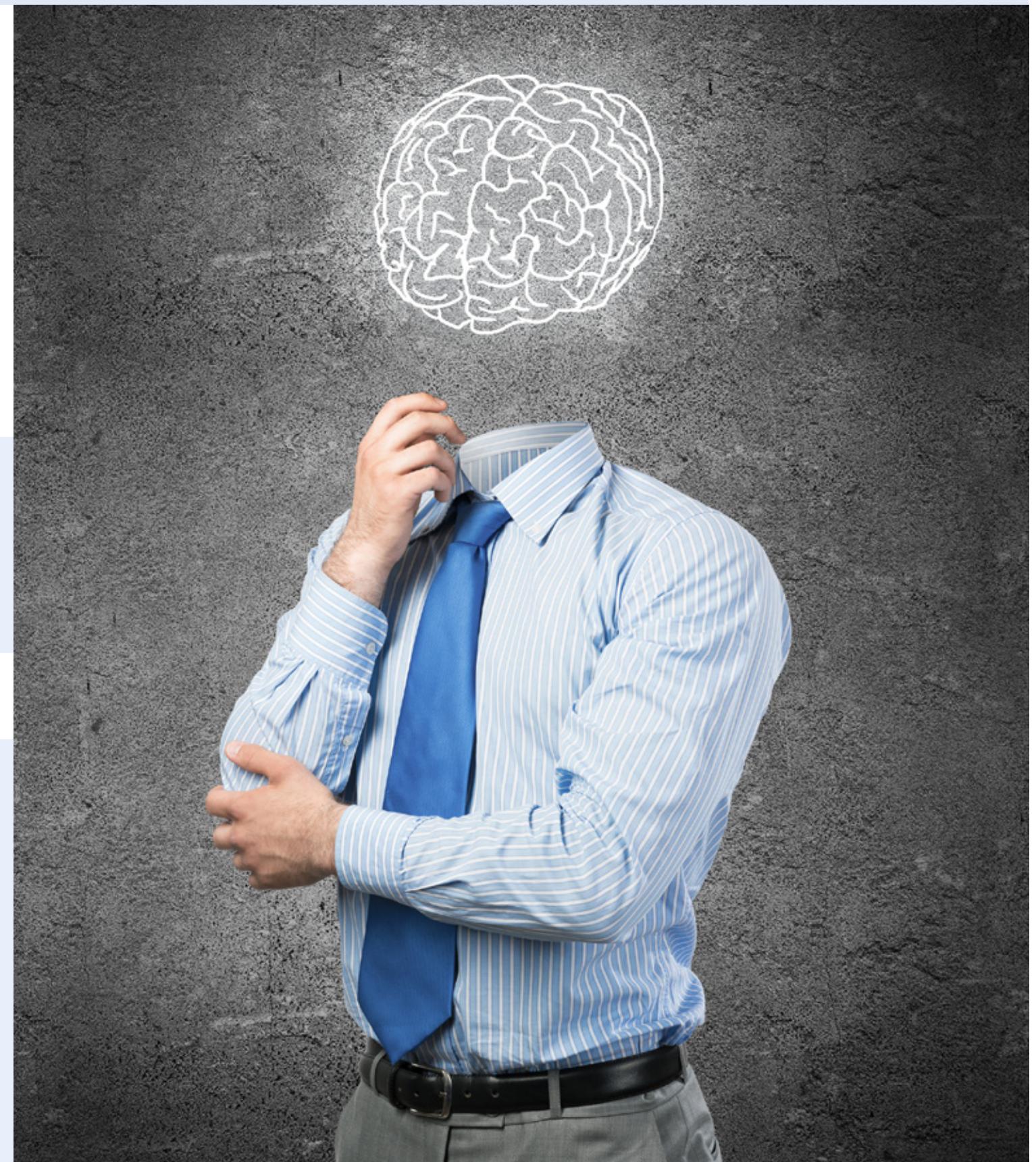
In order to ensure market needs are met, we have created a strategic alliance with Don Juan, the brokerage company specialized in micro and mass market.

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?]

We have a
customer retention
rate of
95%

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

We are the most important Surety bond Broker in Mexico.

We have the best teamwork in Wellness Programs.

We offer you Flexible Programs.

We identify the expertise you need and connect you with the right advisor through our national and international networks.



WE ARE HERE TO HELP YOU SUCCEED

ARGENTINA • BOLIVIA • BRAZIL • CHILE • COLOMBIA • ECUADOR • GUATEMALA
HONDURAS • HOUSTON, TEXAS • MEXICO • PANAMA • PERU

[SERVICE NETWORK]

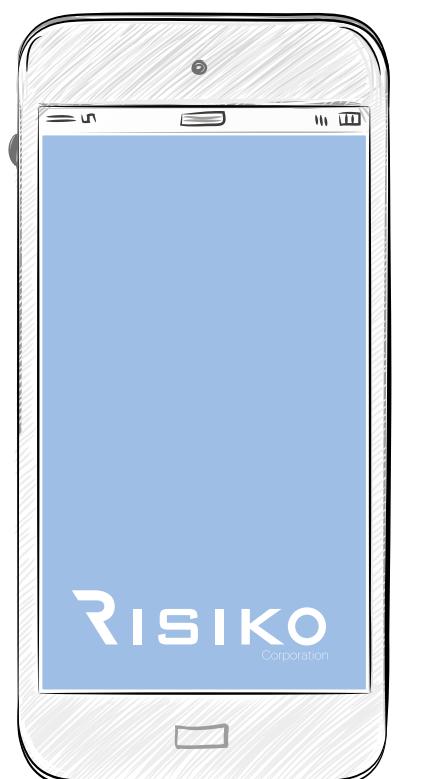
NATIONAL & INTERNATIONAL

We provide any policy (or collective insurance policy) throughout the US.

WE CAN ISSUE ANY POLICY ALL OVER

THE WORLD

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RISIKO
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