

# ANCORA BOUTIQUE INSURANCE BROKER



ANCORA  
SEGUROS Y FIANZAS



# ANCORA - BOUTIQUE INSURANCE BROKER



- We differentiate ourselves with a high quality and dedicated service to all of our clients.
- We partner with local and international markets and specialists to deliver top risk advisory and product.
- Regional Leaders in Financial Lines and Specialty risks.

[Click to watch Corporate Video](#)

[Click to watch Clients & Market Testimonies](#)



**130**

countries served

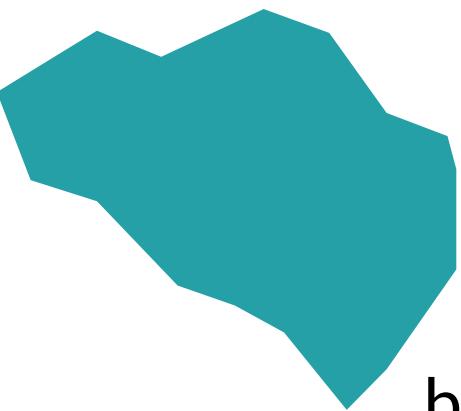


**+72**  
partners



**+5500+**

combined staff



based in

**BRUSSELS**

Belgium



# SPECIALTIES

## FINANCIAL LINES



- Directors' & Officers' (D&O)
- Commercial Crime
- Bankers Blanket Bond (BBB)
- CYBER
- Financial Institutions
- Professional Indemnity
- Mergers & Acquisitions (R&W)
- VCAPS | IMI
- MedMal
- Political Risk
- K&R

## CONSTRUCTION



- Builders Risk
- Construction All Risk
- Third Party Liability
- Delay in Start-up (DSU)
- Advance Loss of Profits (ALoP)
- Annual & Project Contractor/ Owner Controlled Programs

## AGRICULTURE



- Aquaculture
- Fish Stock
- Livestock
- Parametric Insurance

## PROPERTY & CASUALTY



- Infrastructure
- Business Interruption
- Third Party Liability
- Environmental Liability
- Product Recall
- Contingency
- Terrorism & Political Violence
- Parametric Insurance

## ENERGY



- Power & Renewables
- Energy Liabilities
- Natural Resources
- Oil & Gas
- Mining
- Off Shore Equipment

## TRANSPORTATION



- Cargo
- Marine
- Aviation

## LIFE & HEALTH



- Group Life
- Accident & Health
- Travel
- Key man
- Cash-Flows
- International Pools & Captives

## SURETY & CREDIT



- Bonds
- Tailor-made supplier programs
- Trade Credit Insurance

## AUTOMOTIVE



- Fleets
- Heavy Equipment
- Cash Flows

## AFFINITY



- Loyalty Programs
- Microinsurance
- Tailor-made products

ONE BROKER, A WORLD OF SPECIALISTS

# ANCORA PROFESSIONAL SERVICES

"A local broker with  
global perspective"

## Due Diligence "Risk Assessment"



UW Capacity &  
Local Fronting



Sublimits



Coverage



Wording



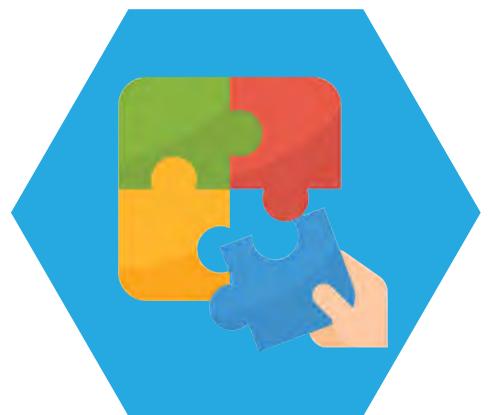
International  
Programs



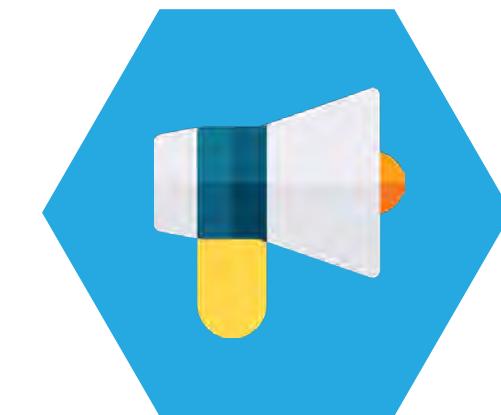
## ANCORA ANALYSIS



Training to company  
staff in charge of the  
insurance programs



M&A  
protocols



Claims  
Notification  
Protocol

COLIN VEGA  
ABOGADOS



PRICING



Captives



Feasibility Study

Benchmark

Cost Structure

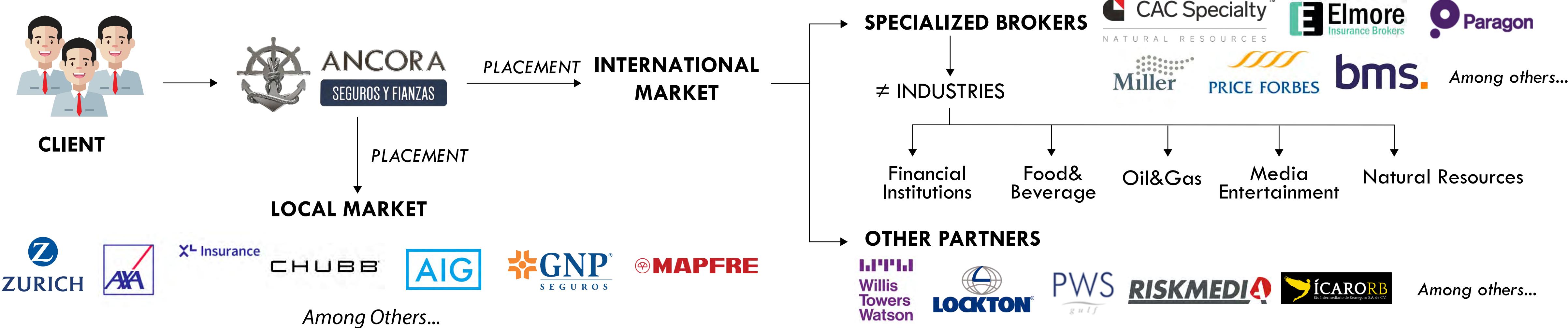
Improvements

- Coverage
- Sublimits
- Deductibles
- Wording

# ANCORA: ONE STOP SHOP FOR YOUR BESPOKE NEEDS

## PLACEMENT

We have a great relationship with regional and international markets, as well as a network of specialty brokers, lawyers and specialists that allow us to offer global advice, with the highest standards of service and consultancy that each risk needs.



## CLAIMS | LOSS ADJUSTMENT | RISK ENGINEERING

We work with a network of specialists previously selected by ANCORA, with whom we offer a series of added services to different clients. Likewise, we have a panel of adjusters designated in policy and advisory of the best coverage lawyers, with whom we give state to the art claims handling and advocacy.



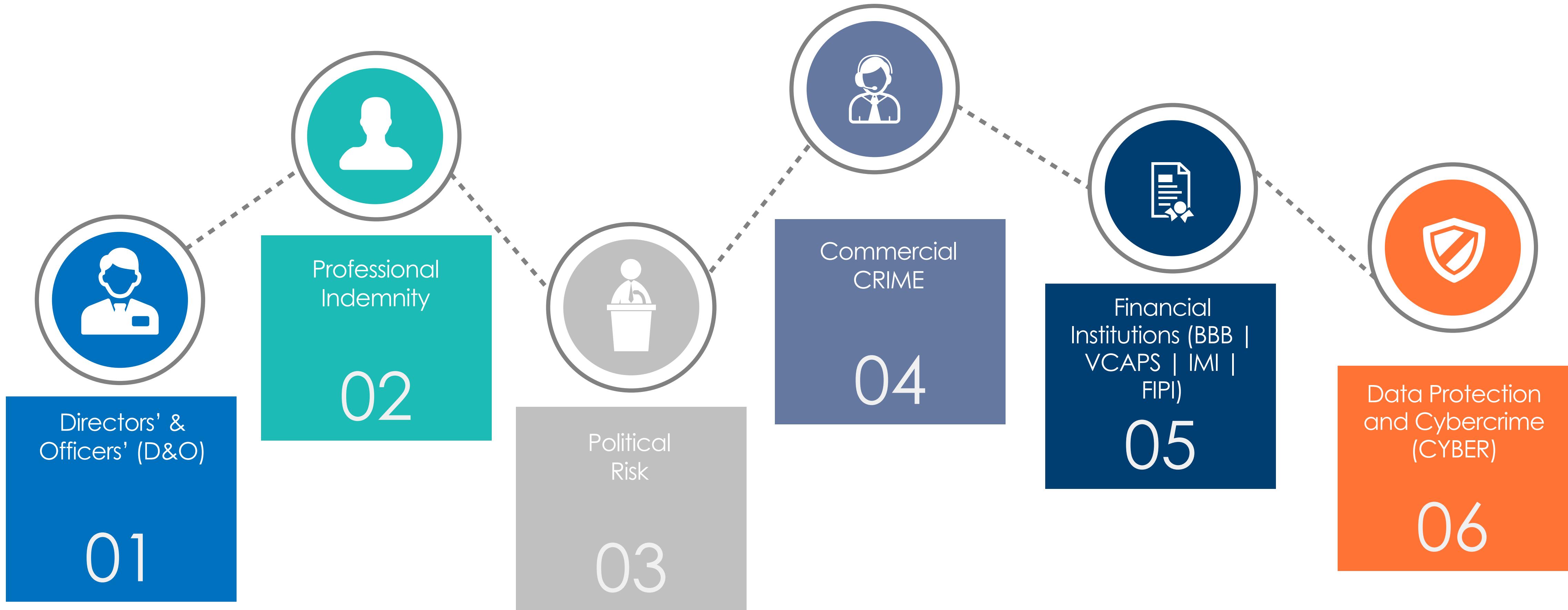


# PRODUCTS AND SERVICES

ACCESS TO A WHOLE  
WORLD OF SPECIALISTS



# FINANCIAL LINES – KEY PRODUCTS



# ANCORA: LEADERS IN FINANCIAL & PROFESSIONAL LINES



## INDEPENDENT

Our independence allows us to be true entrepreneurs and deliver tailor-made solutions.



## PLACEMENT

Strategic alliance with local and international markets, including specialty brokers according to each risk and line of business.



## KNOW HOW

80% of our portfolio are Large Corporate Risks



## EXPERIENCE

Our team is 100% dedicated to the Line of Business, accumulating more than 40 years of experience.



## CLAIMS & COVERAGE

Specialized review of wordings, coverage and claims management in alliance with CVF.

## SPECIALIZED ALLIANCE - FINANCIAL LINES

- +27 years of experience as a boutique risk broker.
- Independent broker with the highest GWP in the region, specialized in Financial & Professional Lines.
- 100% dedicated specialists in the Line of Business.



- MEMBER of UNIBA Partners – 100% owner-led Global Network
- Member of:
  - Content Committee of COPAPROSE
  - Member of the Board of AMASFAC
  - Insurance Specialist of GENESIS LATAM CONSULTING
  - Member of the Mining Insurance & Risk Association



- +25 years of experience in the insurance and reinsurance practice.
- His partner, Francisco Fernández-Guerra Fletes, was Head in Mexico and LATAM of DAC Beachcroft, a law firm specialized in complex claims and coverage issues in insurance and reinsurance.
- Specialized advice in claims, underwriting and technical-legal analysis of wordings.

- No. 1 as TIER 1 firm specialized in insurance and reinsurance.
- Francisco Fernández-Guerra Fletes. Named as Leading Lawyer in Insurance and Reinsurance.



# STRUCTURE OF A TRADITIONAL PROGRAM - FINANCIAL LINES



## What is D&O Insurance?

Protects personal assets of corporate D&O's and balance sheet of the company, for indemnifiable claims, against losses arising from actual or alleged wrongful acts of their D&O's in managing the company.

## Who gives rise to a claim?

Employees  
Vendors  
Competitors  
Investors  
Customers  
Shareholders

## Key D&O Exclusions

Intentional Fraud  
Insured vs Insured  
Among others

## What is CRIME insurance?

Covers financial losses for illegal acts of:

- Employees
- Third Parties
- Employee Collusion

Such as:

- Crime
- Theft
- Forgery
- Robbery
- Electronic Crime.
- Social Engineering

## Losses usually not covered

- Data theft.
  - Property damage,
  - Fines and penalties.
  - Salaries and bonuses.
- Among others

### CRISIS/REPUTATION MITIGATION

- Public Relations
- Legal Expenses

IT FORENSICS  
RANSOMWARE  
CYBER EXTORTION

### Regulators Fines and penalties

- INAI
- GDPR
- FTC (US)

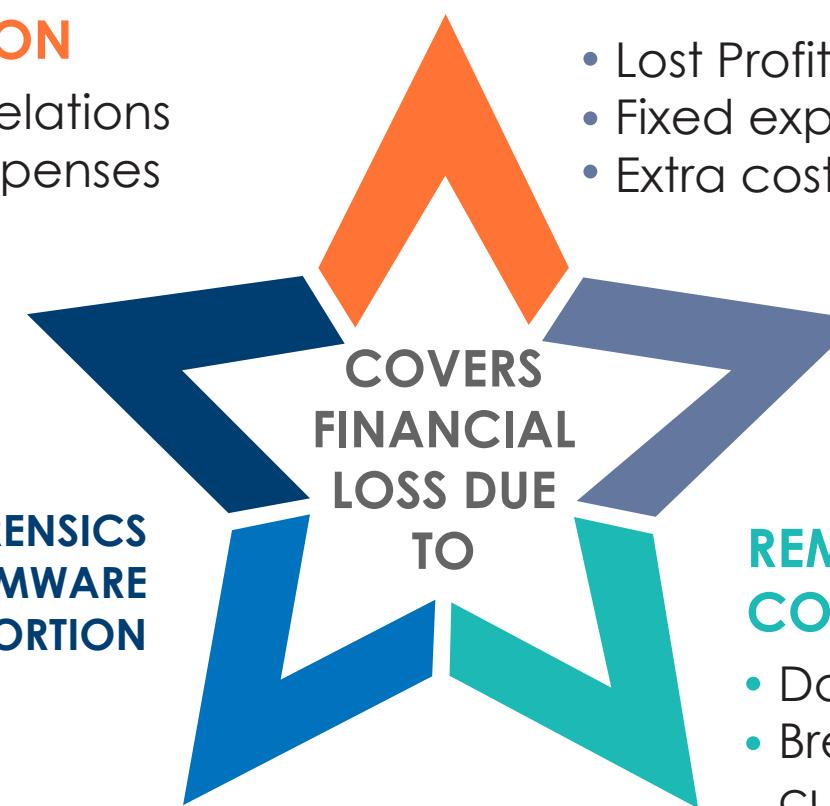
### Third-party liability

- Defense costs
- Settlement costs
- Indemnification

### BUSINESS INTERRUPTION

- Lost Profits
- Fixed expenses
- Extra costs

\*After a security failure (third-party hack) or system failure (failed software patch or human error).



### REMEDIATION COSTS

- Data Restoration
- Breach Notification to customers
- Setting up a call center
- Credit monitoring and Identity restoration

# KIDNAP AND RANSOM

Kidnapping

Extortion

Wrongful Detention

Hijacking

Threat

Disappearance

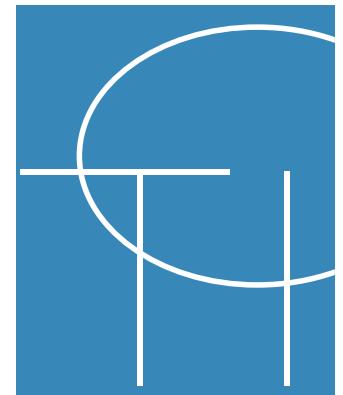
Hostage crisis

Child abduction

Evacuation and repatriation

Stalking

Business Interruption



C.H. TORO INTERNACIONAL LTD.  
INTERNATIONAL MARKETING CONSULTANTS

Official Partners

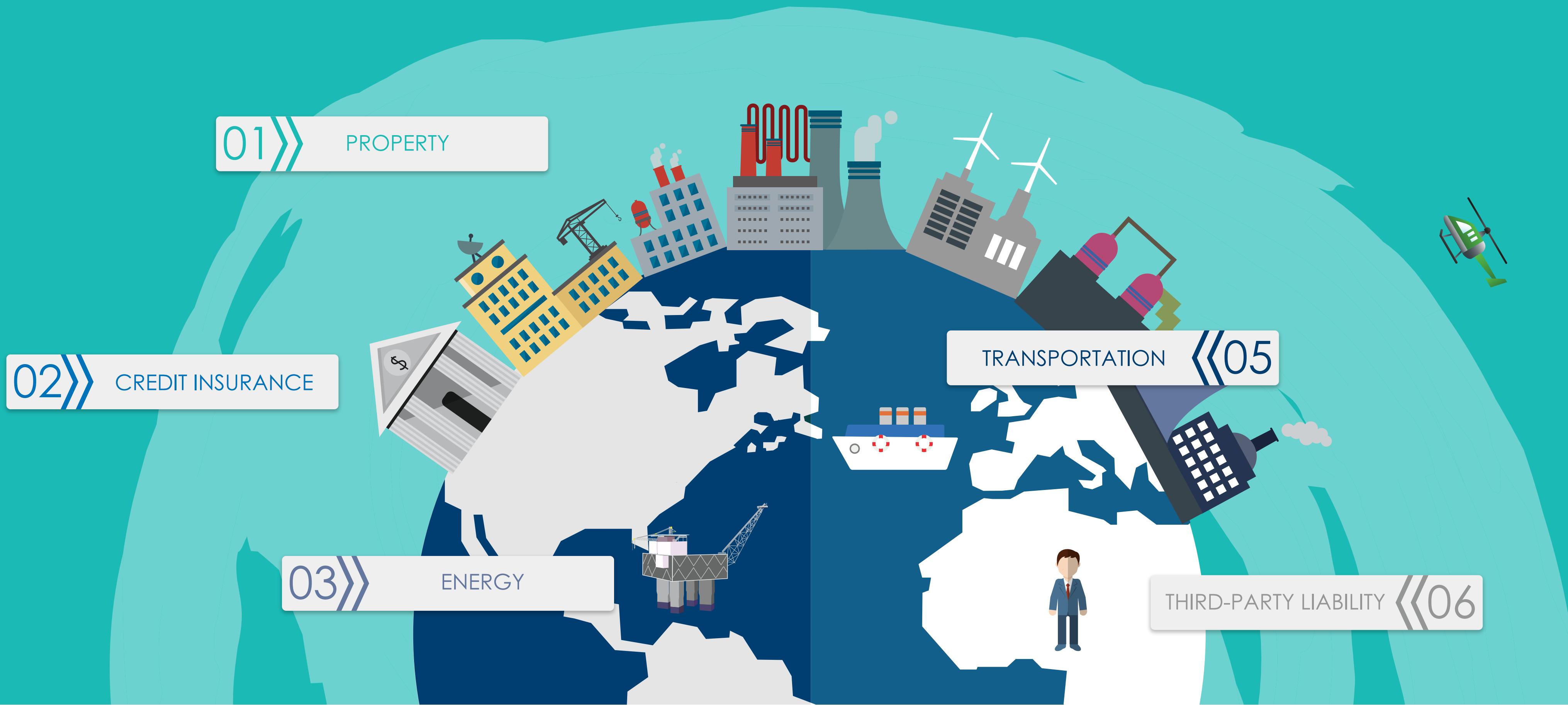
# PROPERTY & CASUALTY

With a network of strategic partners and underwriters, we have access to local and global specialists, with deep knowledge and experience to protect your business.



AVIATION

04



# TRADE CREDIT INSURANCE

## PROTECTS YOUR ACCOUNTS RECEIVABLE

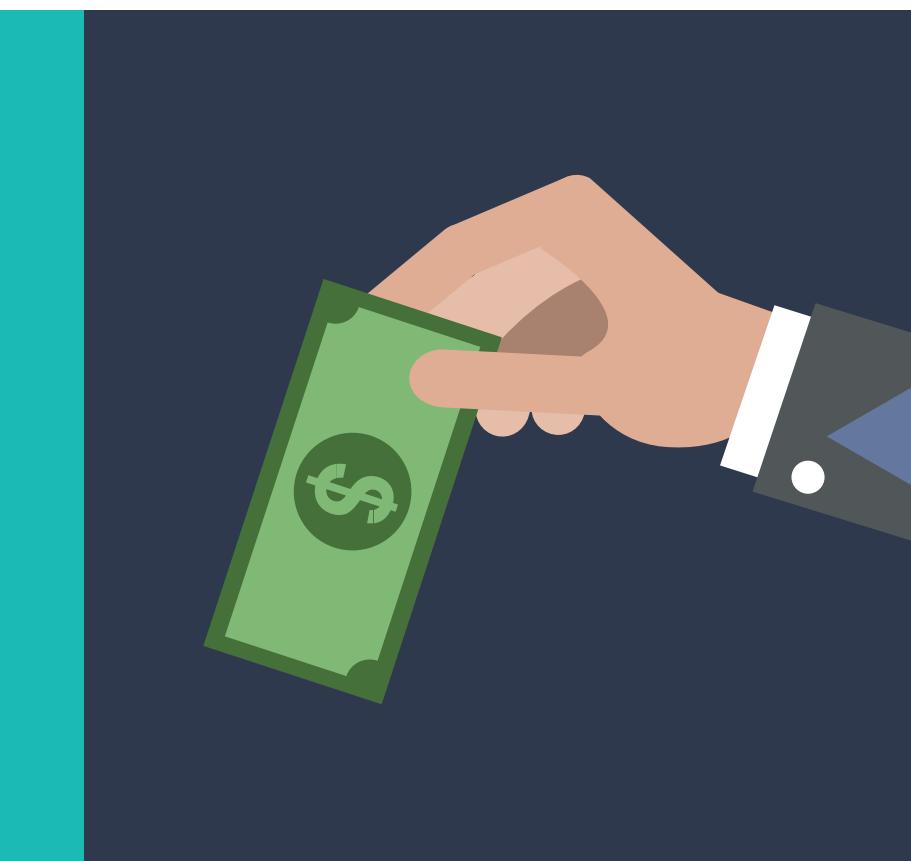
- Customers insolvencies
- Business Closures
- Ownership changes
- Cash Flow problems.
- Currency fluctuations
- Political Risks such as: War, strikes, riots, expropriation, etc



**RISK MITIGATION**  
through debtors monitoring.



**DEBT COLLECTION**  
Use of credit intelligence information from Credit Insurance Companies to leverage your collections



**INDEMNIFICATION**  
For non-payable accounts receivable for the perils covered.

## CREDIT INSURANCE AS A TOOL

Increase local/international sales by using insurance to extend your payment terms.

Negotiate stronger overseas representation by offering longer payment terms.

Insurance makes your balance sheet more attractive to banks, factoring companies and other asset-based lenders.

# CONSTRUCTION

We have tailor-made products for the Construction Sector. Whether you are the owner of a project or a construction /engineering firm, we build insurance solutions that cover the entire life span of a construction or engineering project.

Products designed specifically for the complexities of all phases of a project.

PLANNING

ERECTION

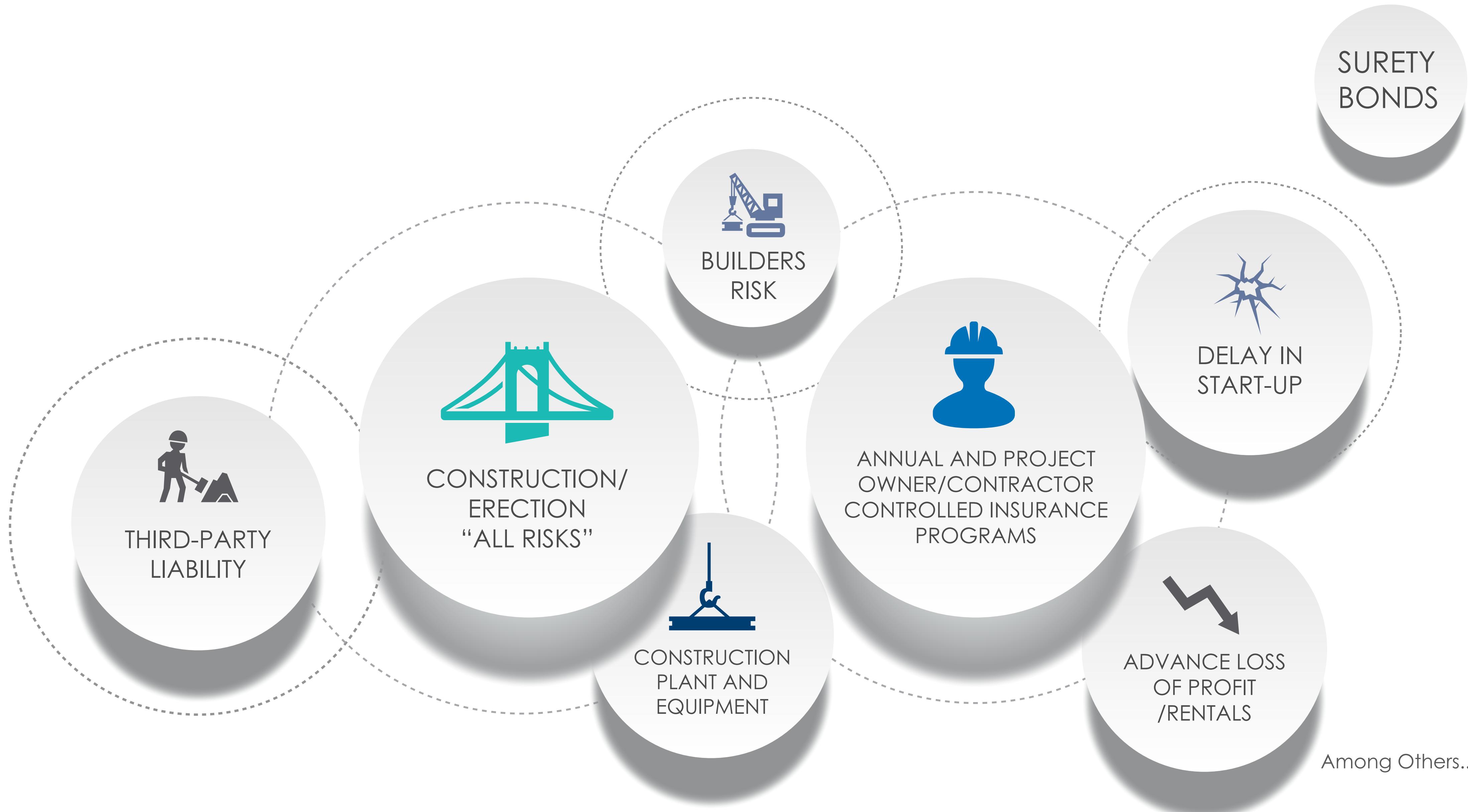
INSTALLATION

OPERATION

CONSTRUCTION

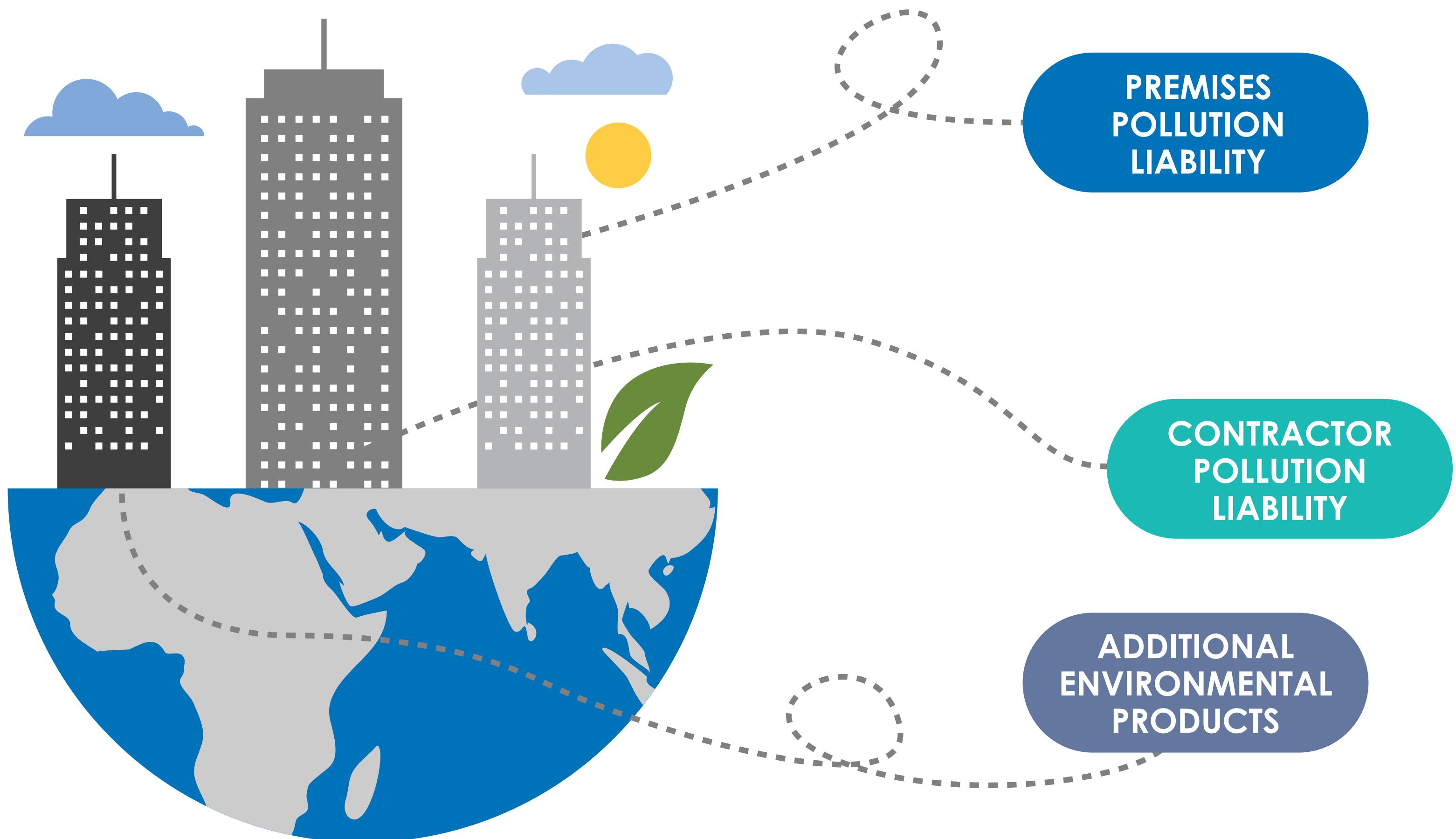


# CONSTRUCTION – LINES OF BUSINESS

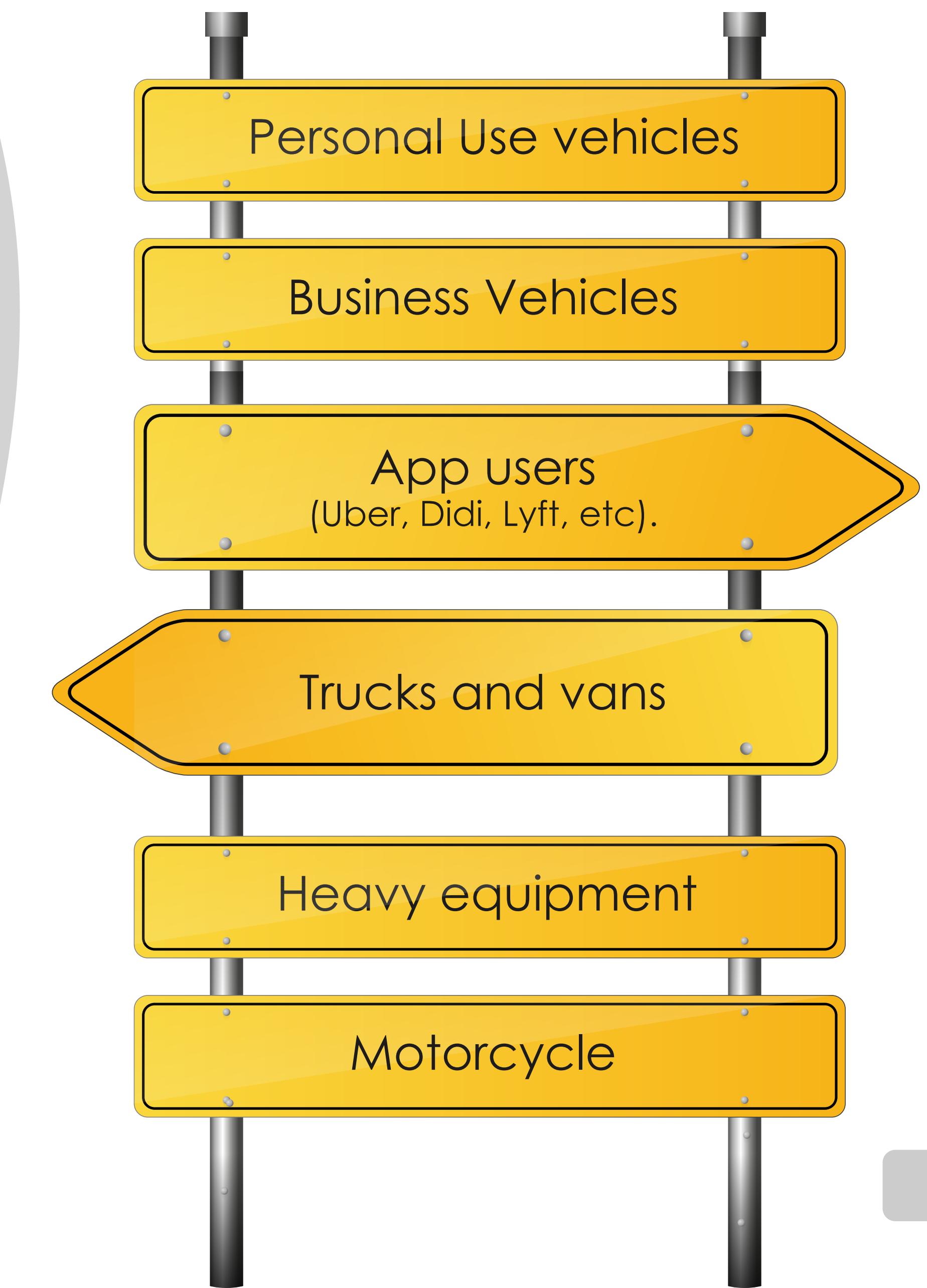
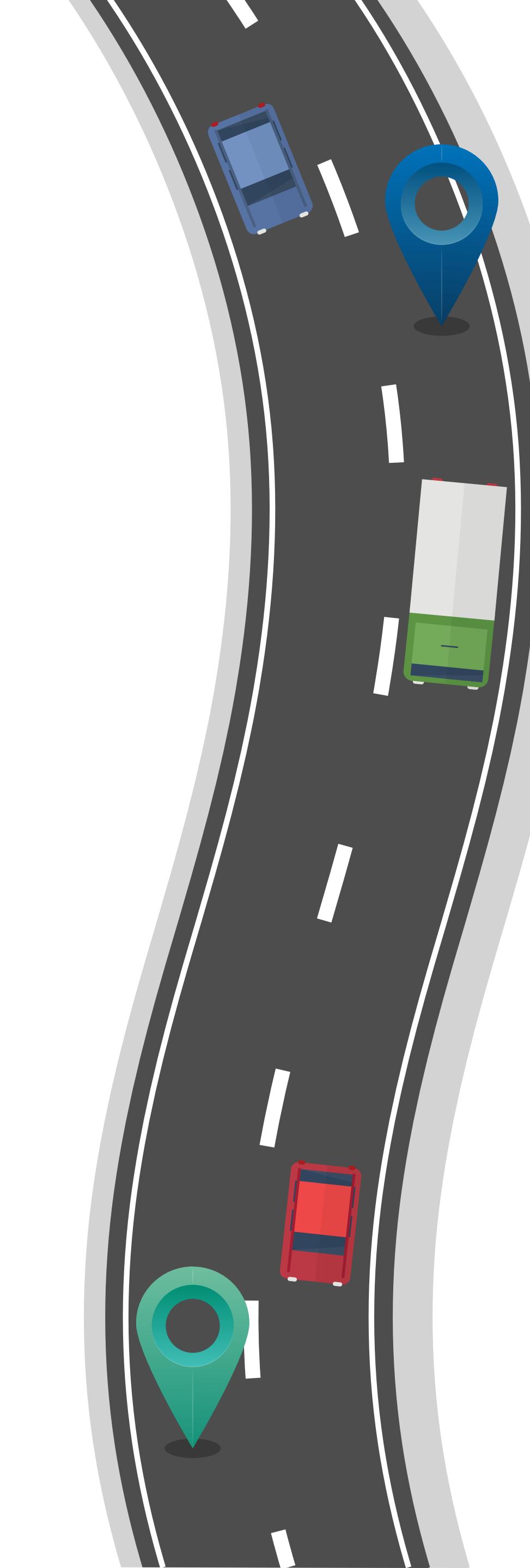
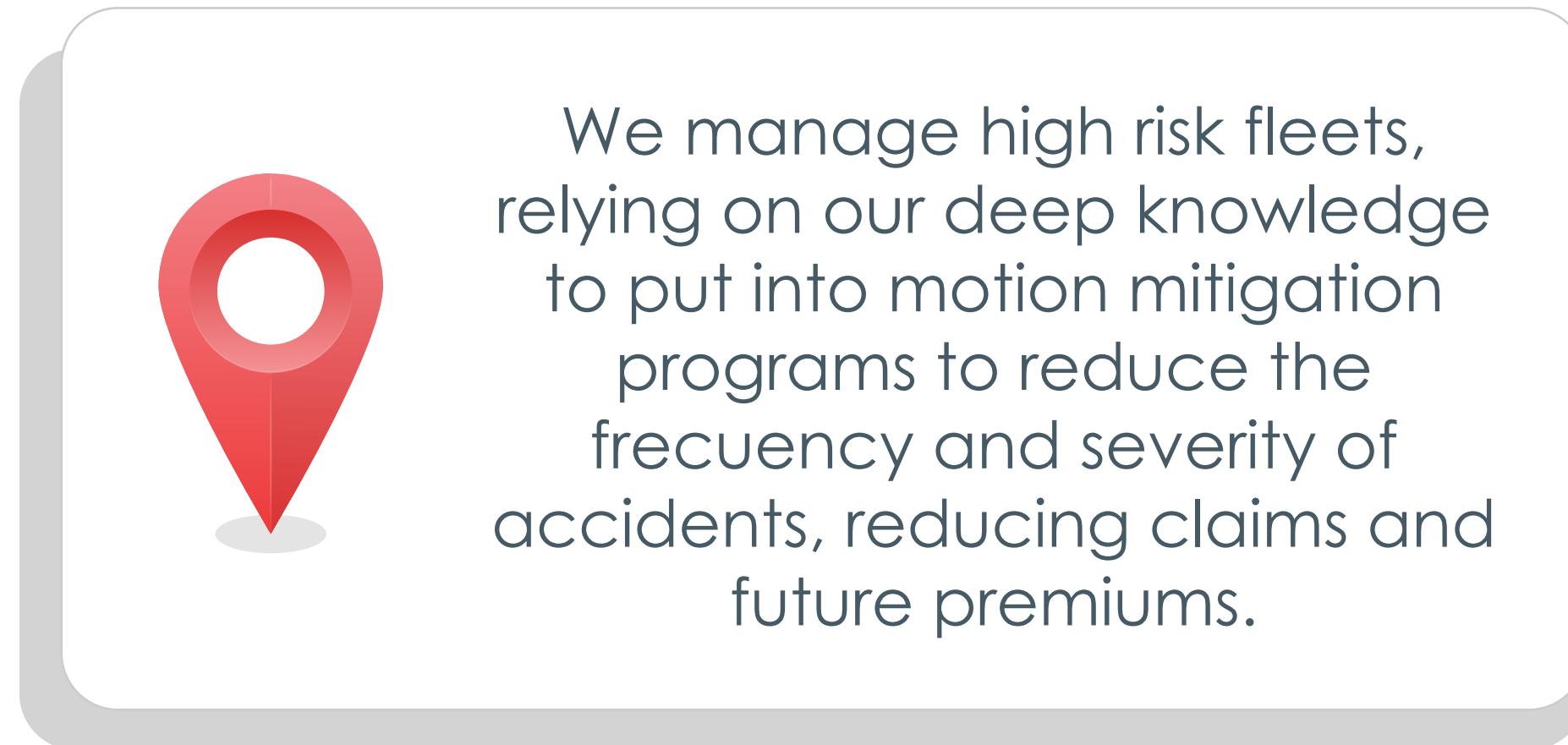


# ENVIRONMENTAL INSURANCE

- Broad definition of pollution conditions, including illicit abandonment and medical, red bag, infectious and pathological wastes.
- Third-party Property Damage coverage, including natural resource damage.
- Emergency Response costs
- Transportation coverage
- Non-owned disposal site coverage
- Business Interruption and Delay
- Expense coverage
- Catastrophe Management costs
- Products Pollution coverage
- Off-site operations coverage



# AUTOMOTIVE



# LIFE & HEALTH - EMPLOYEE BENEFITS



01

## OWN MEDICAL STAFF

We're one of the few brokers that has it's own staff of doctors, in charge of claims handling from the very beginning in order to help and asses all our insureds through the whole process.



02

## CONTENT GENERATION

Through our alliance with Universidad Panamericana Department of Medicine (Ranked No. 1 in Mexico), Clínica Universidad de Navarra (Ranked Best Private Hospital in Spain and one of the best in Europe), our medical committee generates exclusive content for all our insureds.



03

## WELLNESS

We help increase health awareness and knowledge to our clients, assess insureds with their own health by creating awareness of targeted behaviors that they can adopt or change, as necessary. Encourage potentially asymptomatic individuals to know their own risk of getting certain diseases, and targeting specific individuals who have been diagnosed with certain targeted disease, helping them minimize the negative consequences of their condition.



04

## BENEFLEX

We offer and operate tailor-made employee benefit programs, customizing the coverage to every insured within the company.



05

## CASH FLOW PLANS

Feasibility studies, actuarial projections, placement and operation of Cash Flow Plans (Self Insured Programs). We help deliver insurance solutions for the Cash Flow such as Stop-Loss and Excess coverage.



06

## MULTINATIONAL POOLING AND CAPTIVES

For companies with operations in more than 1 country, we can deliver centralized insurance solutions through our partners with multinational networks, combining local benefits programs into an international pool through reinsurance, leveraging your purchasing power, delivering stronger risk management, better global governance and potential dividends.



07

## PRODUCTS



Group Life & Health



Total/Temporary Disability



Personal Accident



Widowhood/Orphanhood Insurance



Travel /Business Accident



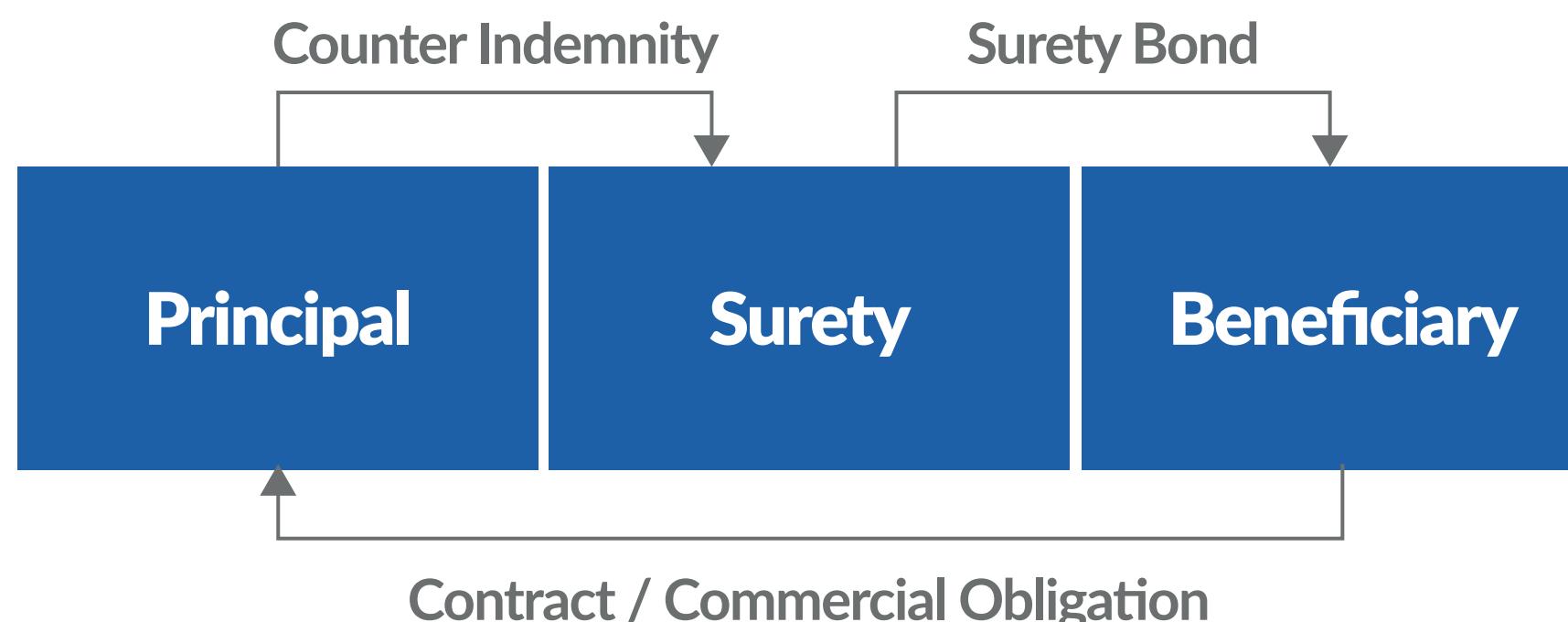
Unemployment

# SURETY



Surety is an obligation by a financial institution (Insurance Company or "Afianzadora") to guarantee the contractual or commercial obligations of one party, the Principal, to another, the Beneficiary.

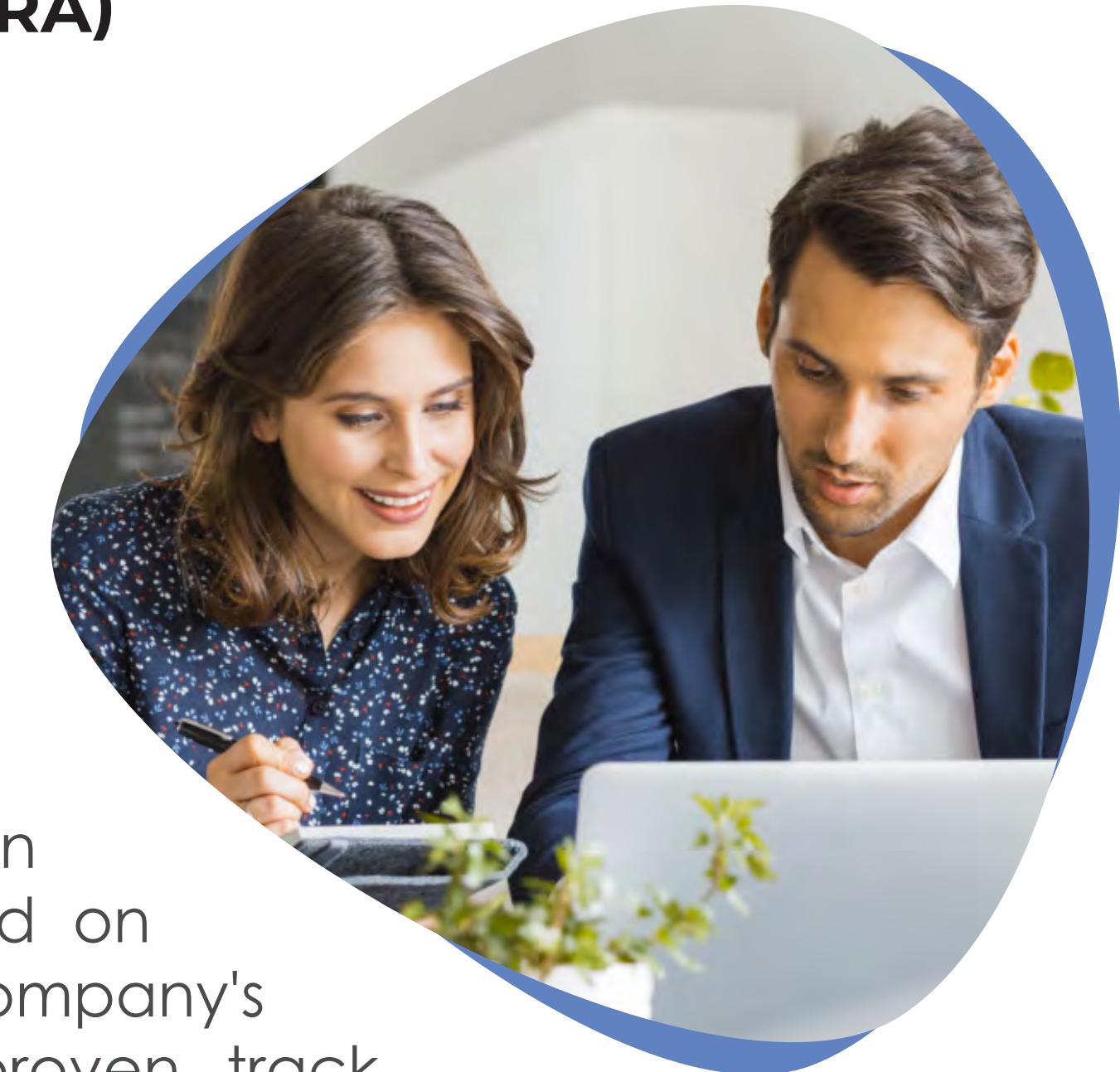
A counter-indemnity is taken from the Principal (and potentially its parent company) allowing the Surety to seek reimbursement in the event the Surety has to pay a claim under the surety bond.



## INSURER (AFIANZADORA) VS BANK

Bonds issued by a bank diminish available headroom under lines of credit and can limit opportunities for growth.

Insurers generally issue surety bonds on an unsecured basis, provided on the assessment of a company's financial strength and proven track record. The issuance of surety bonds by an insurer does not impact working capital or bank borrowing capabilities and therefore can provide a useful boost to a company's liquidity.



# SURETY BOND TYPES

Surety is usually divided into two categories:



- Performance Bond
- Advance payment guarantees
- Retention bonds
- Warranty bonds
- Local government pension scheme (LGPS) bonds



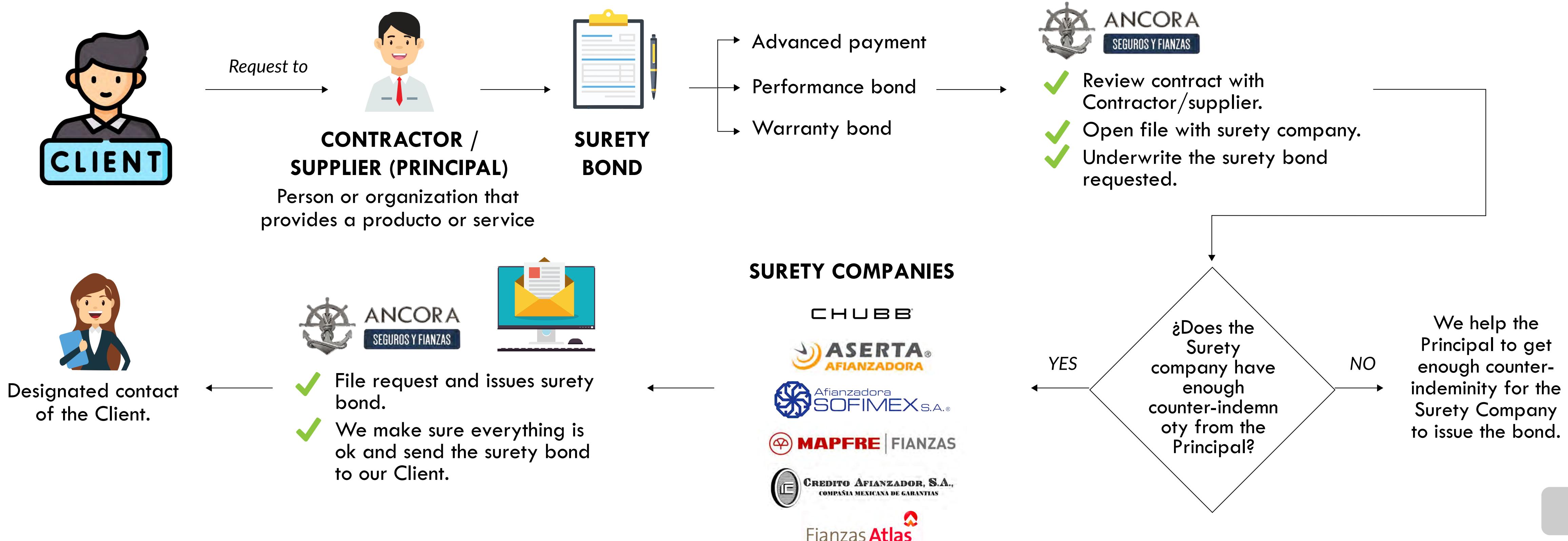
- Pension deficit guarantees
- Decommissioning bond (Oil&Gas, Mining)
- Appeal Bonds
- Environment agency guarantees
- Section guarantees (developers)
- Customs/import guarantees

# WORKFLOW

## SURETY – GLOBAL CONTRACTORS AND SUPPLIERS PROGRAM

The Global Contractors/Suppliers Program has no cost to the client, and it centralize all the guarantees issued by a Surety Company with one broker. Doing this, as your broker, we negotiate all surety bonds have a standarize wording and claims protocol, making it easier to file a claim and control all your guarantees in place.

- 01** Define Surety Companies which will participate in the Program (Sign Contract)
- 02** ANCORA provide within the contract, wording of each bond and claims protocols.
- 03** Training of Procurement and Legal staff of the client





# **INTERNATIONAL INSURANCE PROGRAMS**

**ANCORA INTERNATIONAL  
PROTECTION**





# CENTRALLY MANAGED INSURANCE PROGRAMS

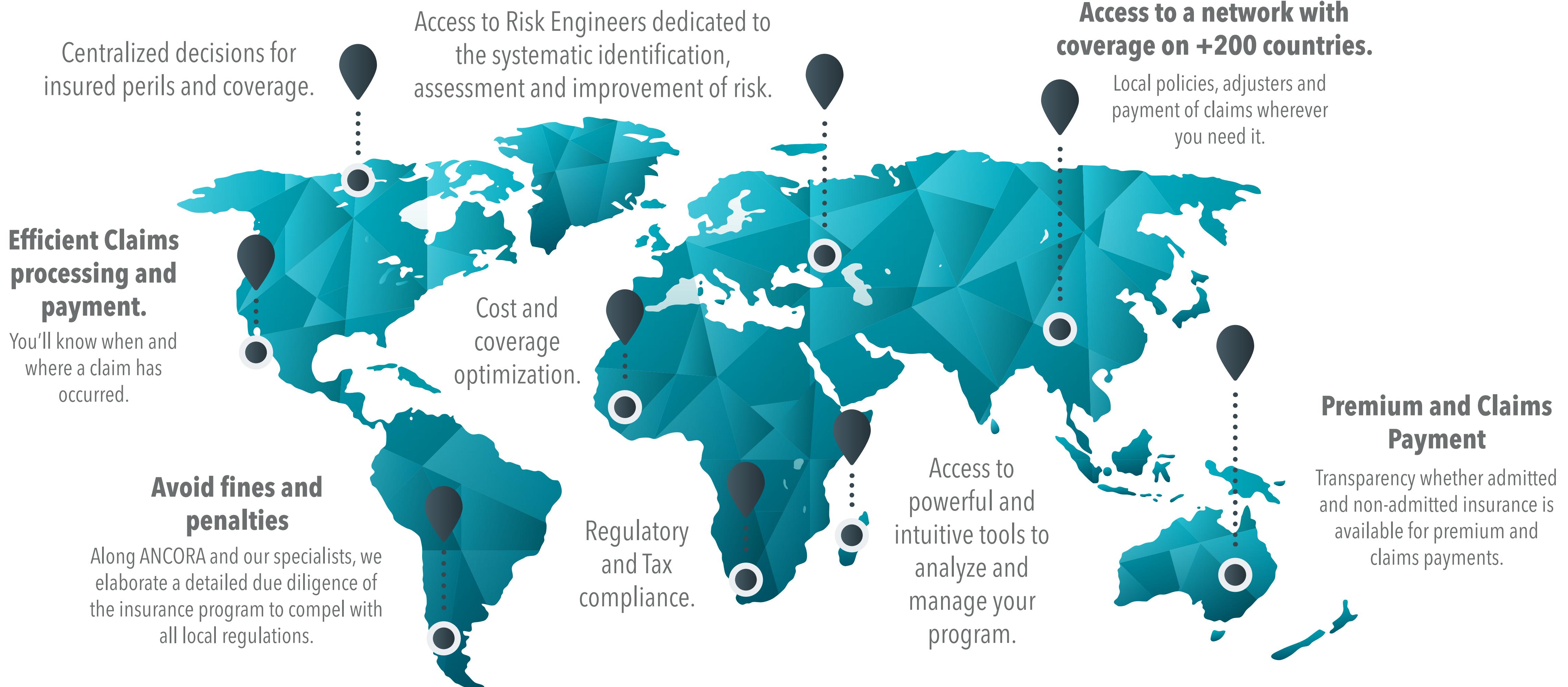
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Focus on Companies which due to their expansion or strategy, require operations overseas.

Overseas assets and liabilities are subject to local regulations and different legislations, which need to be aligned to the Companie's centralized risk strategy, leading to a variety of complex products that need to be correctly understood in order to have a controlled master program.

**ANCORA INTERNATIONAL PROTECTION** asses you to understand the key factors and advantages of a Multinational Program, helping you during the whole process. We have profound knowledge through our partners and carriers of the local environment, regulations and requirements that need to be taken into account to successfully deliver a centralized, custom-made global insurance program.

# ADVANTAGES OF A CENTRALIZED MULTINATIONAL PROGRAM



# ANCORA – APPROVED BROKER DE UNIBA PARTNERS



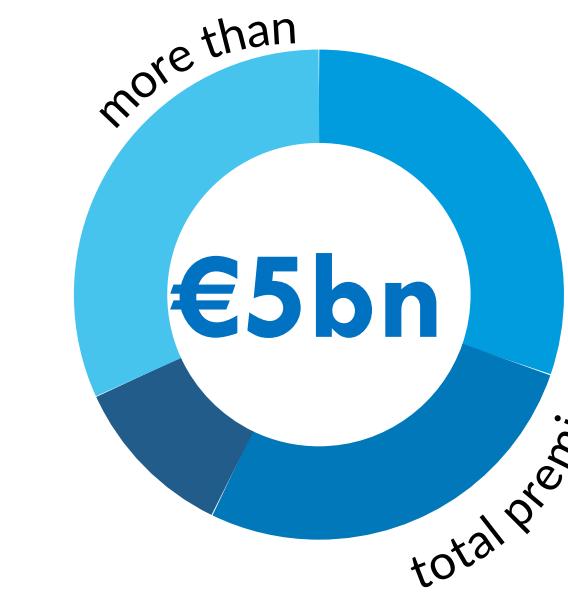
**130+**  
countries served



**72+**  
partners



**5,500+**  
combined staff



based in  
**BRUSSELS**  
Belgium



**WATCH VIDEO IN THE FOLLOWING LINK:**  
<https://vimeo.com/259832751>

**01**

ANCORA is a member of UNIBA Partners, an owner-led, client-centric global network that provides insurance broking.

**02**

With our more than 70 partners around the world, we ensure we are everywhere you need us. (More than 130 countries)

**03**

We provide a complete infrastructure for working internationally . A state-of-the-art Extranet, an efficient reporting system, clear standards and procedures mean you get results rapidly.

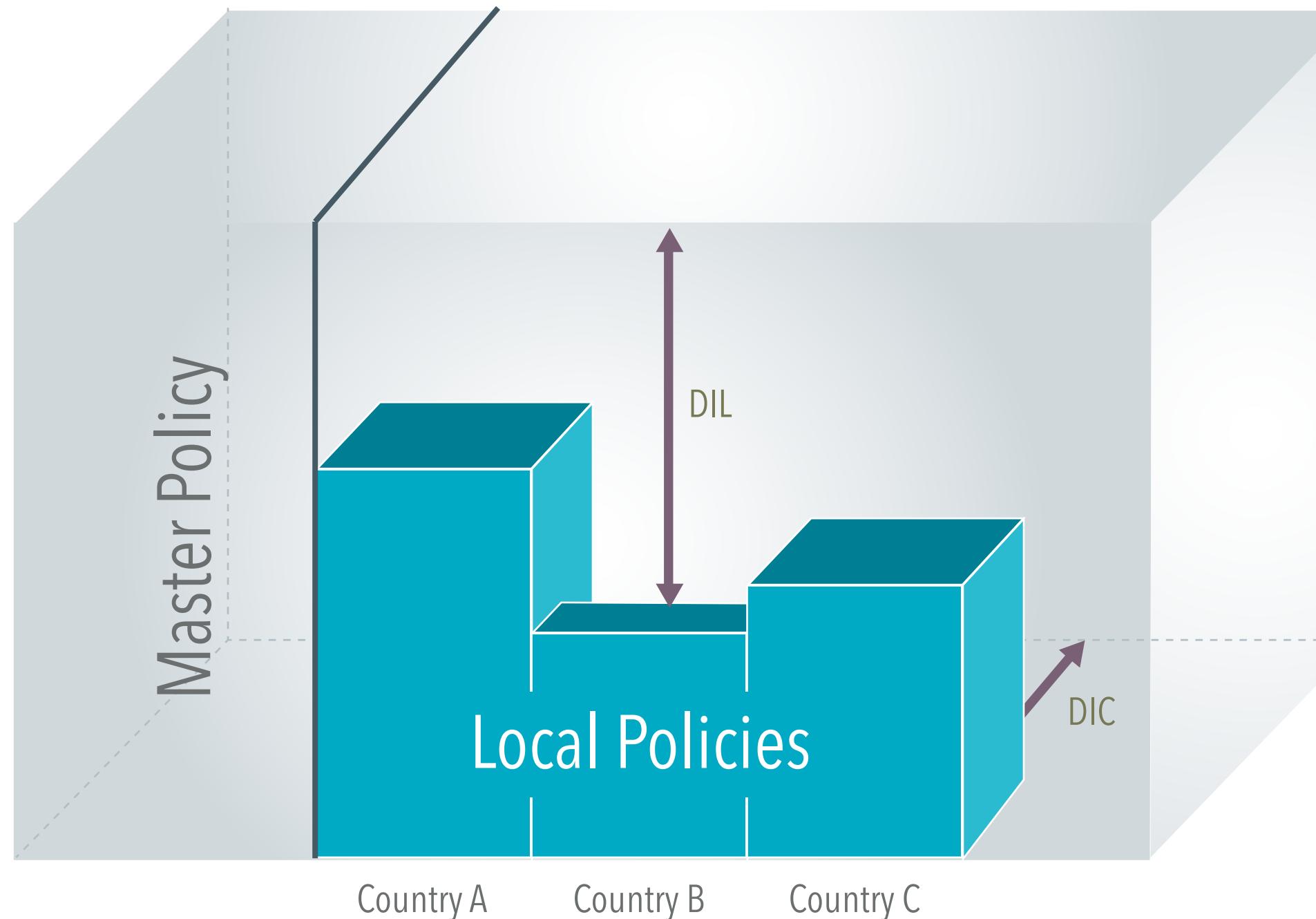
**04**

We work together with our clients' Headquarters and their risk management team, involving local and international markets in the understanding of the risk, seeking transparency and efficiency in the underwriting, issuance and claims processes, delivering top notch service to all of our clients.

**05**

We offer the possibility to hold Roadshows with the international market, giving openness and access to our clients with the underwriters responsible for each line of business.

# KEY ELEMENTS OF A MULTINATIONAL PROGRAM



With a Multinational Program, you have a master policy which provides coverage in all territories where your company operates, issuing local policies where necessary.

Special coverage through Difference in Limits (DIL), Difference in Conditions (DIC) and Financial Interest (FI) endorsements, allows your multinational program to operate on the base of the master policy in territories where certain coverage does not exist or can't be insured, and where the sum insured might not be enough to cover a local claim.

A Multinational Program can include a Controlled Master Program, a Captive, Multinational Pooling, Reinsurance, etc.

# OUR MULTINATIONAL PROGRAMS INCLUDES



Property &  
Casualty



Financial  
Lines



Kidnap &  
Ransom



Credit  
Insurance



Life &  
Health

*Among others...*



# CONTACT

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MANAGING PARTNER

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