



Annual Report THB Chile 2020



An Amwins Group Company

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THB and Amwins
around the World

General Information

Company Name:

THB Chile Corredores de Seguros S.A.

Legal Address:

5400 Apoquindo Avenue, Office 1201,
Las Condes, Santiago

RUT (Tax Payer ID Number):

77.508.900-8

Head Office:

5400 Apoquindo Avenue, Office 1201,
Las Condes, Santiago

Contact:

Telephone: +56 2 2498 6500
Email: contacto@thbseguros.cl

Web Page:

www.thbchile.cl

Social Media:

LinkedIn: THB Chile
Instagram: @thbchile
Facebook: THB Chile

Company Name:

THB Chile Corredores de Reaseguros S.A.

Legal Address:

5400 Apoquindo Avenue, Office 1202,
Las Condes, Santiago

RUT (Tax Payer ID Number):

76.541.880-1

Head Office:

5400 Apoquindo Avenue, Office 1202,
Las Condes, Santiago

Contact:

Telephone: +56 2 2498 6500
Email: contacto@thbseguros.cl

Web Page:

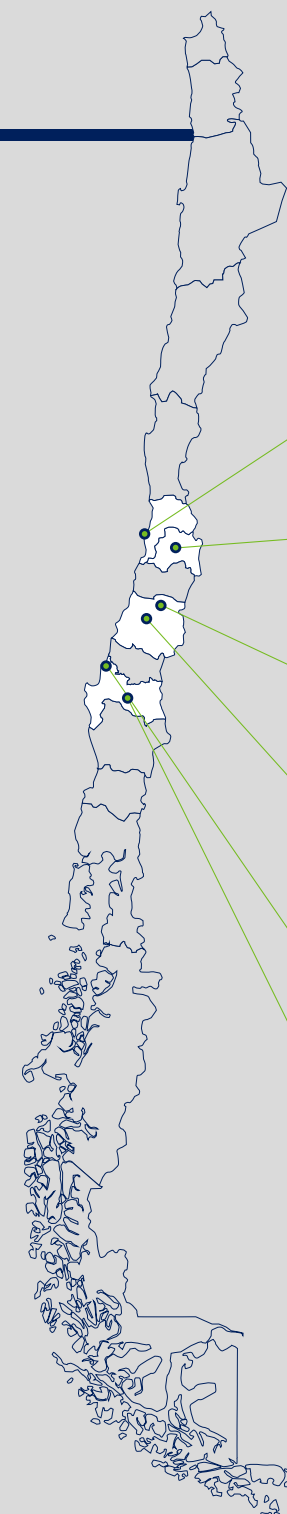
www.thbchile.cl

Social Media:

LinkedIn: THB Chile
Instagram: @thbchile
Facebook: THB Chile

Our Offices

Due to the COVID 19 pandemic, all THB Chile offices are closed until further notice for in-person services.



Viña del Mar

Remote Branch Office
Telephone: +56 9 8502 7085
Email Address: drisopatron@thbseguros.cl

Santiago

Address: 5400 Apoquindo Avenue, 12th Floor, Las Condes
Telephone: +56 2 2498 6500
Email Address: contacto@thbseguros.cl

Curico

Address: 241 Merced, Tower A, Office 303, Curico
Telephone: +56 75 254 4142
Email Address: mpcerceda@thbseguros.cl

Talca

Address: 1546 Circunvalacion 30 Oriente, Office 813, Talca
Telephone: +56 71 246 0910
Email Address: tschorr@thbseguros.cl

Concepcion

Remote Branch Office
Telephone: +56 9 6249 3488
Email Address: mpoch@thbseguros.cl

Los Angeles

Address: 250 Almagro 250, Office 707, Los Angeles
Telephone: +56 43 253 5375
Email Address: pcampos@thbseguros.cl



“I would like to express my gratitude for their dedication, commitment, empathy and even enthusiasm to face with the best possible spirit a series of changes that we introduced in our traditional day-to-day work in order to preserve our productivity during the health contingency”.

I would like to express my gratitude for their dedication, commitment, empathy and even enthusiasm to face with the best possible spirit a series of changes that we introduced in our traditional day-to-day work in order to preserve our productivity during the health contingency. All this in the face of the uncertainty, anxiety and stress of switching from face-to-face customer service to tele-working, using digital platforms that, at least until then, did not enjoy the usage and popularity that they have today.

As a company, we made an effort to provide all the technological and work safety requirements to make this new environment as close as possible to the usual conditions in our offices. We all did our best to achieve this and, judging by the figures, I believe that we were well above the expectations we set for ourselves in facing this challenge, which was an unprecedented experience for all of us.

I would also like to underline that, despite the pandemic, we managed to successfully articulate extremely important projects with a view to the future. I am referring to the design of the Strategic Plan, also known as MOVE Insurance to 2025!, where we clearly set out our navigation route on the basis of definitions of where we want to go, what we dream of and what we do. Thanks to the aforementioned strategic pillars, we defined macro-trends and transversal courses, in addition to specific actions inspired, of course, by our corporate values. All of the above, together with the implementation of new software that has allowed us to work in a coordinated way and with objective productivity indicators.

Our customers, with whom we see ourselves more as advisors, have perceived our efforts favourably, as revealed by the quantitative NPS studies carried out through surveys, the results of which have been steadily improving over time. As you know, this tool is applied every month, allowing us to carry out comparative analyses with respect to previous periods and, at the same time, shedding light on our strengths and opportunities for improvement.

During the past year, we also hired a number of persons to strengthen specific areas of our company, always striving to improve ourselves in order to provide outstanding service and become an undisputed benchmark in the insurance and reinsurance industry. In line with this, we have, for example, invested heavily in training our staff to update their knowledge of leadership and technology, both of which are essential aspects for us. We have also sought to strengthen our regional branches in order to have a presence throughout the country, bringing the best available resources to the services we provide.

Finally, I would like to highlight our alliance with THB Latam, as we have managed to articulate an ambitious strategic plan (One Region, One Team) with Argentina, Brazil, Colombia, Ecuador, Mexico and Peru, which we started working on last year and the objectives of which include strengthening the network of offices between 2021 and 2025.

Hopefully, this year, we will continue to advance along our path towards the materialisation of the dreams we have at THB, where the contribution of each one of you has an unquantifiable value.

Thank you very much.
Yours sincerely,

Rafael Pereira Ochagavía
Executive Director THB Chile

Letter From The Executive Director

Dear customers, partners, collaborators and friends:

Without a doubt, the most significant event of the past year was by far the COVID-19 pandemic that affected the whole world alike, generating dire consequences not only on people's physical and psychological health, but also on the economy and quality of life. Many families have been socially debilitated and uncertainty does not allow us to envisage an effective recovery in the medium term.

Fortunately, the market in which THB Chile operates was less affected, and this has allowed us to face our responsibilities with the same efficiency, promptness and seriousness on which we have built our business reputation. And by this I mean, in particular, our collaborators.

Board of Directors

The Board of Directors of THB Chile is composed of the following executives, all of whom have extensive experience in the insurance and reinsurance industry. Since 2017, the Board of Directors of the company includes.



Rafael Pereira Ochagavía
EXECUTIVE DIRECTOR

He has been part of THB Chile since 2003 when he became General Manager of the then Fusion Corredores de Seguros. He led the operation that made it possible for this broker to join the global network of THB Group and Amwins (formerly Colemont Global Group), creating THB Corredores de Reaseguros in 2006. Since May 2017 - and to date - he leads THB's operations in Chile as Executive Director and is part of the Group Support Team for THB Latam.

Previously, he worked in prestigious companies in the insurance market such as Andueza y Segdwick Corredores de Seguros; Compañía de Seguros UAP; Compañías de Seguros Continental; Ossa, Pereira y De Aguirre Corredores de Seguros and Compañía de Seguros Security, in the latter as Commercial Manager.

He holds a degree in Commercial Engineering from Diego Portales University (UDP in Spanish) and has more than 30 years of professional experience.



William M. Phillips A.
INDEPENDENT DIRECTOR

In 2017, as an Independent Director, he joined THB Chile to accompany and advise the company's management, participating in strategic matters in the different committees of the commercial, financial, operational and human resources areas.

He also participates in the board of directors of several companies in the areas of service, agribusiness, marketing and non-profit foundations.

He was Vice President of Prince of Wales Country Club (PWCC) for three years and, at the same time, he was a professor of Marketing at the Universidad del Desarrollo (UDD) for 20 years. Before this, he held various positions such as Executive Director of ACHEE, General Manager of Megavision, Marketing Communications Manager at Shell Chile, Corporate Marketing Manager at CTC S. A. and Advertising Manager at Falabella, among others.

He holds a degree in Commercial Engineering from the University of Santiago (USACH in Spanish), a specialisation in Marketing from the Adolfo Ibañez University and is a graduate of the Senior Marketing programme at the Kellogg School of Management at Northwestern University, Strategic Leadership at Green Templeton College of Oxford University and Executive Development at the Wharton Business School of the University of Pennsylvania.



Steve DeCarlo
EXECUTIVE CHAIRMAN AMWINS GROUP

Since joining Amwins Group in 2000, he has been a member of the Board of Directors of this company, first as CEO for 17 years, taking the lead through the merger of several brokers, and then as Executive Chairman, a position he holds to this date. He has been a member of the Board of THB Chile since May 2017.

He began his professional career at Crum & Foster and continued as CFO at The London Agency (now part of Chubb). He was also a founding partner of Royal Specialty Underwriting (RSUI), where he served as Executive Vice President and CFO; he later became Vice President at Royal & Sun Alliance USA (RSUI's parent company).

A graduate of East Tennessee State University with a degree in Accounting, he is a member of the East Tennessee State University Foundation, where he also serves on its Board of Directors. He has received several awards in recognition of his career from prestigious institutions.



Skip Cooper
VICE CHAIRMAN AMWINS GROUP

W. H. "Skip" Cooper joined Amwins 11 years ago, serving to date as President. Most recently, he took over as Vice President. Through his client experience and market knowledge, he has helped position Amwins as a leading organisation specialising in brokerage and underwriting. He has been a member of THB Chile's Board of Directors since May 2017.

Previously, "Skip" served as Executive Vice President of CRC Insurance Services, which he joined in 1985, serving in various leadership roles, and where he created the Property Department together with AmRisk Underwriting. Throughout his 35 years of professional experience, he has held various positions such as underwriting at Fireman's Fund and internships at Lloyds of London.

He holds a Bachelor of Science degree in Finance from the University of Alabama.



Scott Purviance
CEO AMWINS GROUP

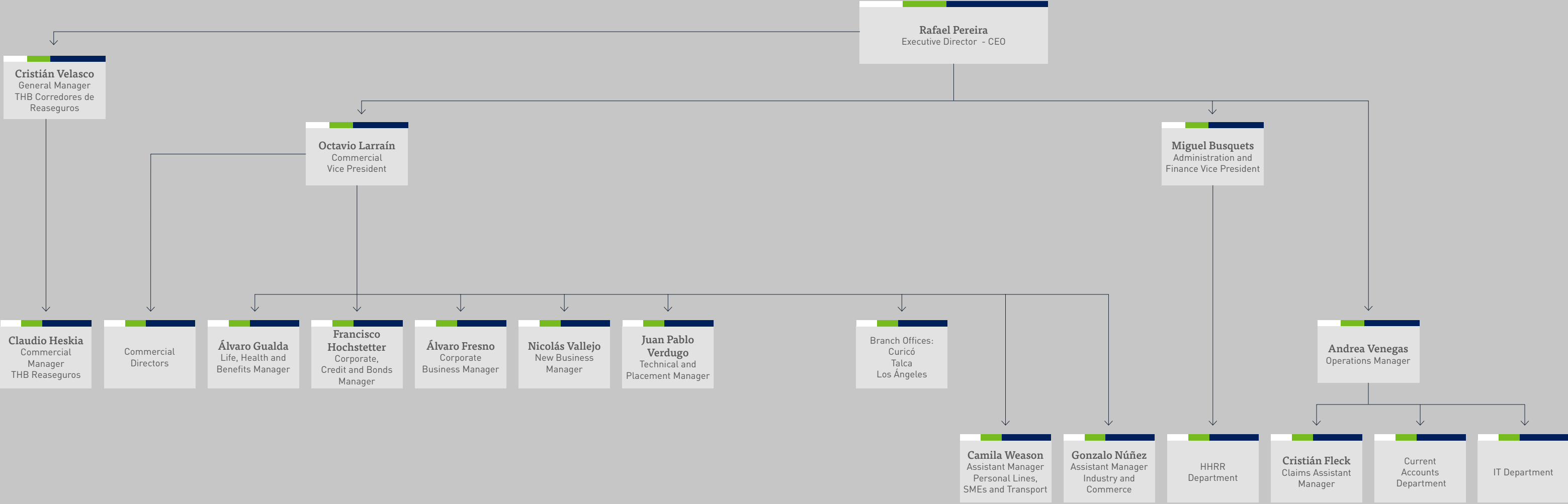
In 2001 he joined Amwins as CFO, being one of the first employees of the company. Later, between 2012 and 2018, he held the additional position of COO. Since 2018 and to date, he has been the CEO of the company, and has also been a member of the Board of Directors since 2015. He has been a member of the Board of THB Chile since May 2017.

He began his professional career in the area of insurance services at PricewaterhouseCoopers, where he worked for 7 years. Then, in 1999, he joined Royal & Sun Alliance USA as Vice President of Finance in the Commercial Insurance Division.

He holds a Bachelor of Science degree in Accounting from Wake Forest University.



Administration



Our Vision and Mission

According to THB Chile's Strategic Plan, the name of which is MOVE Insurances to 2025! (Motivation for Excellence, Service Orientation, Customer Value and Risk Specialists), some fundamental guidelines related to their vision and mission were defined.

Our dream

We want to be recognised by our clients as their strategic partners, a point of reference in the insurance and reinsurance market, with global presence.

What we do

We reduce the uncertainty of our insureds, providing advice on the management of their risks through a thorough understanding of their business, with an excellent, personalised and agile service.

Our Corporate Principles

What we believe in

Our determination to continuously find a better way of doing things is based on five fundamental pillars, related to our customers and collaborators, which are also defined in the MOVE Insurance to 2025! Strategic Plan:



COMMITMENT AND CLOSENESS TO OUR CUSTOMERS

Our actions focus on advising our clients and satisfying their protection and prevention needs, providing them with value propositions, with an agile and personalised service.



TEAM WORK

We are a team characterised by our professionalism, service excellence and agility in our responses. We are committed to our organisational goals, motivating our collaborators and promoting a real commitment to customer service.



RESPECT FOR PERSONS AND COMMITMENT AS REGARDS THEIR WELLBEING

We are a team of happy collaborators and we are in an organisation that values their skills, experience and commitment, always taking care of their needs and development.



HONESTY, INTEGRITY AND RESPONSIBILITY

Our decisions and actions are subject to upholding the values of integrity, rectitude, honesty, seriousness and compliance with commitments, based on building long-term relationships and mutual collaboration. Committed to society and the environment, so as to grow and increase the value of our business in a sustainable way.



INNOVATION AND TECHNOLOGY

We believe it is essential to constantly modernise our processes with the incorporation of new technologies and innovative solutions.

The Company's History

The history of THB Chile goes back more than 20 years. It was created in Santiago under the name of Fusion Corredores de Seguros Limitada on October 3, 2000, from the union of five medium-sized brokers who, faced with the need to grow in the national market, made an agreement to deliver a better value proposition to their clients, strengthen their power of negotiation and make their operation more efficient. In those days, their offices were located in the municipality of Providencia.

Among the founding partners who continue in the company to the present day - although not as natural persons - are Jose Pedro Merino Salas, Andres Montes Valderrama and Juan Luis Calvo Fernandez. In 2003, Rafael Pereira Ochagavia, Ignacio Olivares Torres and Daniel Spoerer Varela joined the company under this same typification. This was also the case of Patricio Ortiz Castro and Sergio Ariztia Fernandez, who passed away in 2013 and 2014, respectively. Also among the founding partners were Rafael Achondo Labbe (2000-2005) and Cristian Errazuriz Shönthaler (2000-2005), although only for a period of time.

At the time, there were two areas, Non-Life Insurance and Life and Health Insurance, the latter of which is still in operation today with more than 30 collaborators. With the aforementioned incorporation of new partners in 2003, both areas were strengthened, maintaining the same organisational structure. By then, they had offices in the municipality of Providencia (at 43 Orrego Luco and 72 Nueva de Lyon), adding another office on the same street in 2006. This coexistence continued until 2008, when the entire company moved to a new address (160 Las Urbanas).

A significant milestone occurred in 2005 when the corporatisation process began, which involved the change of type of business from Private Limited Company (Sociedad Limitada) to Public Limited Company (Sociedad Anonima), becoming Colemont Fusion Corredores de Seguros S. A., of which 51% was acquired by Colemont Global Group through its company in Chile, Colemont Inversiones Ltda. In the same year, the Commercial Managements were strengthened, in particular with the contribution of two commercial managers in the Non-Life Insurance area, Jaime Risopatron (who continued with the company for a few more years) and Francisco Krumm (now passed). In this same context, the Operations Management was created. On the other hand, five of the founding partners went on to form the company Managers.

Between 2007 and 2008, service quality upgrades were carried out to establish more streamlined and efficient processes in the Non-Life Insurance Production and Collection areas. This allowed us to identify opportunities for improvement in processes and procedures in use until then, which were implemented immediately.

In terms of technology, in 2007 the Microsoft Exchange account and servers were renewed, making communications more agile not only within the company, but also externally, particularly with customers. The following year, a partial upgrade of equipment (workstations) began, which continued until 2014. In the meantime, Millennium Plus (CORE system) and virtual servers were enabled (2011 and 2012, respectively).



Another important milestone took place on January 16, 2014, when Colemont Fusion Corredores de Seguros S. A. changed its corporate name to become the current THB Chile Corredores de Seguros S. A. Along with this change of name, the company also changed its address, as they moved to the current address, in the municipality of Las Condes (5400 Apoquindo Avenue).

In terms of the constitution of the company, in 2018 the equity grew with the incorporation of the management team in the ownership of the company.

During this last period, the company was strengthened with the integration of other insurance brokers, as in 2014 with LS Asesorías en Seguros Limitada (made up of partners Macarena Spoerer and Silvia Loyarte), which resulted in the arrival of 8 new executives in the Life and Health Insurance area. This was also the case of Blanlot Corredores de Seguros, based in Talca, thereby becoming the company's first branch office in regions (in this case, the Maule region). In 2015, Corredora de Seguros Undurraga, based in Curico (second branch office in the same region) and Fellay y Asociados Corredores de Seguros, in Los Angeles (third regional branch office, this time in Bio Bío) joined the company. The most recent integration occurred in 2017, with Montealto Corredores de Seguros, in Santiago, which contributed 13 new executives. The presence in regions was strengthened with the integration of two new branches, Concepcion and Viña del Mar (Bio Bío and Valparaíso regions).

Always in line with introducing improvements in favour of customer service quality, between 2016 and 2020, the Evolution Plan was implemented, where for the first time the need to generate our own organisational culture was raised, through the Mission, Vision and Corporate Principles. In practice, this resulted in two customer satisfaction surveys or NPS (Net Promoter Score), in 2016 and 2018, the latter with an 8% improvement over the previous one. The 2019 NPS ratified the measurements with an average customer satisfaction score that placed THB Chile well above the ranking of companies in the national and even international market (59.4%). Since then, the NPS has been carried out every month, with the help of an external consultant. This Plan also generated the first internal work climate survey, with very good results.

In addition, during the last five years, significant progress has been made in the digital transformation process, such as the implementation of the Transportation Portal in 2017; the upgrade of the telephone plant to IPBX in 2019; and the incorporation of teleworking technologies (VPN, Teams, Mobile Internet) in 2020, as a result of the COVID-19 pandemic.

In the last four months of 2020, work began on the company's new Strategic Plan, known as MOVE Insurances to 2025, where the Vision, Mission and Corporate Principles were updated.

Today, THB Chile has eight commercial lines in the Non-Life Insurance area (Corporate Business, Companies, Industry and Commerce, SMEs, Personal Lines, Transportation,



Bonds and Credit and Engineering and Financial Lines), plus the Life and Health Insurance area. There is also an area that specialises in generating new business and another Technical and Placement area, focused on the correct placement of new risks and renewals.

Likewise, the number of employees has increased significantly since 2005, when there were only 48 employees, increasing to 63 in 2010, to 104 in 2015 and finally to 140 in 2020. Of these, three have been with the company for a long time, with 21 years; five have been with the company for 15 years; and 20 have been with the company for between 10 and 15 years.

As for the client portfolio, many are emblematic because they have been with the company since its origins, while others have been added as the company has grown significantly in its more than 20 years of existence.

THB REINSURANCE

The history of THB Chile Corredores de Reaseguros dates back to 2006, when it was created under the original name of Colemont Chile Corredores de Reaseguros, also known as Colemont Re. The following year, on December 19, it changed its type of business from Limited Liability Company (Sociedad con Responsabilidad Limitada) to Private Limited Company (Sociedad Anonima Cerrada).

Following the purchase of the THB Group in 2011 by Amwins (the same firm that, in 2010, had purchased Colemont Global Group, which until then owned 51% of Colemont Fusion), another important milestone occurred when, on April 17, 2013, Colemont Chile Corredores de Reaseguros adopted the name THB Chile Corredores de Reaseguros, which remains unchanged to this date. The use of the fantasy name THB Re was also authorised. THB Re's offices are located at the same address as THB Chile Seguros, in the municipality of Las Condes.

In the early days, THB Re focused on facultative business, especially Fire and Earthquake insurance, as well as Mobile Equipment, Transportation and Stock Throughput and Aviation, the latter until 2014. Later, they branched out into financial insurance, Liability, Political Risks, Fruit Transport, Cyber, Personal Accident, Construction All Risks and Energy. Since 2018, they have even entered the treaty arena through various banks' mortgage portfolio businesses.

In terms of service quality improvements, since 2014 they have implemented surveys to measure client satisfaction using the NPS methodology, which since 2017 has been applied to suppliers, i. e. reinsurers in Chile and abroad.

On the other hand, last year it began to redefine its processes through prioritization thereof, with the objective of simplifying them in order to improve customer service, a policy on which they have persevered ever since. Similarly, in response to invitations from major clients abroad, more than twenty THB Re executives and underwriters from the main insurance companies have travelled for training both to Miami and to THB's head office in London. The idea is to train them so that they get to know in detail how the reinsurance market works, as well as to familiarise them with the team and the company's offices outside the country, and to create connections with the most important reinsurers in the world in the main insurance classes.

In this context of improvement, progress was made in 2014 with the implementation of the In Broker Re reinsurance technology platform, which is in use to this day and has played a key role in the quality of service provided to clients.

In line with the above, THB Re implemented a very robust compliance process from the outset, which was strengthened in 2015 through the hiring of a Head of Compliance, who reports directly to the General Manager. In this way, the processes and protocols that each business and endorsement must meet, as well as the thorough review of each operation, were clearly defined in order to transfer risks as appropriate to reinsurers, a policy that has been in place since 2006.

Closeness to clients has also been a focus of attention, which is why actions such as sending regular information on the reinsurance market or birthday greetings have been adopted.

For all these reasons, THB Re has now become a very strong reinsurance broker in banks and financial institutions, an industry where they have emblematic and leading clients, whom they have insured for various financial risks through Directors' and Executives' Liability, Professional Liability, Bankers' Blanket Bonding and Cyber insurance. Many of these clients are characterised by their loyalty to the company, staying with it for several years. In short, they now have more than 250 end customers through 14 insurance companies.

The confluence of all the above-mentioned aspects meant that revenues multiplied between 2012 and 2020, equivalent to a 10.1-fold increase.

Incorporation of the Company

THB CHILE CORREDORES DE SEGUROS

Fusion Corredores de Seguros Limitada was incorporated by public deed on October 3, 2000.

Subsequently, on October 13, 2005, it was modified and transformed from Private Limited Company (Sociedad Limitada) to Public Limited Company (Sociedad Anonima), which also entailed the change of name to Colemont Fusion Corredores de Seguros S. A., when the company joined the globalised world of insurance through their association with Colemont Global Group.

Later, on January 16, 2014, the company's name was changed again to THB Chile Corredores de Seguros S. A., after Colemont Global Group acquired THB in London, and from then onwards used this name for its international operations, including Chile.

As at December 31, 2020, THB Chile Corredores de Seguros y Filial was formed by 129 collaborators, whose management positions and functions are described below:

Number of Collaborators	Positions
5	Partners
10	Managers
125	Administration

With regard to the shareholder composition, in relation to the paid-up capital, it is distributed as follows:

RUT (Tax Payer ID No.)	Name of the Partner	Total Participation (in %)
76.371.280-K	Colemont Inversiones Limitada	51,00
Several	Managers	26,00
Several	THB Chile Executives	23,00

THB CHILE CORREDORES DE REASEGUROS

In turn, on March 30, 2006, Colemont Chile Corredora de Reaseguros S. A. was incorporated by public deed before the Eleventh Notary of Santiago, when the association with Colemont Global Group had already been finalised.

The following year, on December 19, 2007, the partners agreed to transform their Private Limited Company (Sociedad de Responsabilidad Limitada) into a closed corporation (Sociedad Anonima Cerrada).

Later, at the Fifth Extraordinary Shareholders' Meeting, held on April 17, 2013, the partners of Colemont Chile Corredores de Reaseguros S. A. agreed to change its name to THB Chile Corredores de Reaseguros S. A., also allowing the use of THB Chile RE S. A. as a fantasy name. This move was in line with Colemont Global Group's name change to THB Group for its international operation, including Chile, following the purchase of THB in London.

As at December 31, 2020, THB Chile Corredores de Reaseguros S. A. had 13 collaborators, whose management positions and functions are described below:

Number of Collaborators	Positions
5	Partners
2	Managers
11	Administration

With regard to the shareholder composition, in relation to the paid-up capital, it is distributed as follows:

RUT (Tax Payer ID No.)	Name of the Partner	Total Participation (in %)
76.371.280-K	Colemont Inversiones Limitada	51,00
Varios	Managers	21,00
Varios	Executives of THB Chile	28,00



Significant Events

Below are a number of events that were of particular relevance during 2020 for both **THB Chile Seguros** and **THB Chile Reaseguros**.

WORKPLACE CLIMATE STUDY

It was carried out between 20 and 27 July and was characterised by a successful response rate, with 153 employees responding, representing a 98.1% participation rate. This measurement tool yielded a Loyalty Index of 6.42 (on a scale of 1 to 7) and a Net Loyalty Index of 77.12%. Regarding the Loyalty Index, the comparative analysis showed an improvement of 14.8% compared to 2018, when a 5.59 (on a scale of 1 to 7) was obtained. As for the Net Loyalty Index, there was a very significant increase compared to the 2018 measurement of 29.46%, which represents a variation of 47.67%.

360° LEADERSHIP COMPETENCY ASSESSMENT

The study was carried out in July and resulted in a feedback report based on 4 sections: self-evaluation and evaluations by Bosses, Peers and Collaborators. The objective was to identify competencies and strengths as persons, as well as areas requiring development. As in the workplace climate results, the results were very favourable, with a significant improvement compared to the previous one, increasing from 7.60 to 8.61. The competencies measured in the four sections were: Clarity of Purpose, Objective Analysis Skills, Focus on the Customer, Leadership, Developing Others, Influencing Others, Teamwork, Integrity and Self-Confidence and Learning from Experience, of which the highest scores were obtained in Objective Analysis Skills and Integrity and Self-Confidence (first place), followed by Teamwork (second place) and Clarity of Purpose (third place). The evaluation was expressed using a scale of 1 to 10.

DESIGN OF THE MOVE INSURANCES TO 2025! STRATEGIC PLAN

During the second half of 2020, work began on the design of the company's Strategic Plan, also known as the MOVE Seguros al 2025! (MOVE Insurances to 2025!) (which synthesises THB Chile's concepts of Motivation for Excellence, Service Orientation, Value for Customers and Risk Specialists in Spanish), the goals of which include reaching a position of leadership in the national market. To achieve this, emphasis was placed on the 3P Model of commitment with the customer (Partner-Payer-Preventer) and the 5 Corporate Principles. The plan is based on the company's four Strategic Pillars (Strategic Partners of our Customers and Personalised Service, Profitable Growth including our Being Part of an International Company, Innovation and Modernisation and Our Collaborators and Culture), with a total of 20 transversal strategies and 8 macro-trend strategies.

TRAINING

During the past year, a total of 17 courses were offered, equivalent to 7,462 hours, with 1,153 participants enrolled in the following courses: IT, English, Excel, Effective Communication, Insurance School and Management Tools and Customer Service Techniques. The interesting part is that most of these training sessions were carried out by the same members of THB Chile, who provided tools and updated knowledge to the rest of the collaborators, thus giving evidence of a coordinated and joint team work, where even one person carried out more than one training session.

CHATTING SESSIONS

Due to the change in working style from face-to-face to remote, because of the COVID-19 pandemic, and in order to accompany collaborators in this transition, a total of 14 chatting sessions were organised between May 26 and June 3, in which 129 collaborators took part. The objective was to offer emotional support not only to them, but also to their families. Among the initiatives were yoga workshops and virtual coffee breaks. Follow-up was considered for those who showed more signs of being affected by the situation.

TRADITIONAL CELEBRATIONS FOR THE FIRST TIME IN A NEW FORMAT

Last year brought a new approach to the way in which various events, which until then had been celebrated in person, were celebrated. In this way, the Fiestas Patrias (Independence Weekend), Insurance Day and Year End Celebrations were redefined from a digital perspective, motivating other forms of recreation.

IMPLEMENTATION OF THE BROKERIS SYSTEM

In the context of becoming strategic partners of its customers, delivering a service of excellence characterised by innovation and modernisation, the digital transformation was strengthened to make it a differentiating and efficiency factor in THB Chile. Hence, the decision was taken to migrate to the Brokeris system, which is 100% accessible through the Web (either from computers or mobile devices), with features that include integrated workflow, process time alerts and dashboards according to the user profile, integrated e-mail and logs; it also allows integration with the systems of insurance companies and adjusters. As important as the above is allowing customers to have a 360° view of the products and services they have acquired with THB Chile.





TECHNOLOGICAL IMPROVEMENTS FOR DIGITAL TRANSFORMATION

- **Implementation of additional backup units (NAS-PST):** NAS is a storage unit connected to THB's network where there is a script backing up the information of the MASTER server, a measure that was adopted after the most recent cyber attack on the company. NAS updates the changes made in MASTER, in order to update the files and expedite their delivery to the collaborators.
- **Enablement of teleworking system** initially via TeamViewer and, subsequently, by VPN.
- **Enablement of a new corporate website:** an institutional site was generated with a more editorial and graphic line with respect to those of the regional offices of the former THB Group and THB Latam, with the objective of reinforcing the brand's identity, while preserving the company's own identity in our country. In line with the above, general criteria were established with regard to the content and graphic design of social media, which are fed from the site.
- **Implementation of Zoiper, telephone software available in Santiago and Talca:** Zoiper is a system that uses the annex assigned in the office to make and receive calls, operating via VPN and also making it possible for employees not to use their personal mobile phones for work calls.
- **Enablement of PCs in collaborators' homes:** 68 PCs were distributed (some were delivered to the homes of collaborators, while others were picked up at the main offices), each of which was configured with their respective VPNs. In addition, permits were given to each user to improve their work experience.
- **Migration of desktop computers to notebooks:** this decision was taken because some collaborators did not have the option of using desktop computers, so they had to use their personal computers, which had restrictions due to a security issue. This measure was implemented quickly and came into effect for several collaborators (it is important to mention that the criteria for assigning a notebook to a user in the future will depend on the work methodology adopted, i. e. mixed or Home Office).
- **General and continuous support to home office users:** the IT Department has provided support to all users who have requested it, who have expressed their support needs by telephone, email or the application WhatsApp. The response is generated by a meeting using the TeamViewer application to advise users in a better way.
- **Brokeris project training and certifications:** the certifications were led by Andrea Venegas, Alonso Cruz, Jorge Rivas and Luis Pino, following the criteria of including an area manager and a collaborator assigned by the area manager, thus allowing for the review of each Brokeris module. This made it possible to detect aspects to be developed or improved in the following areas: Corporate, Companies, Industry and Commerce, Placement, New Business, SMEs, Credit and Bonds, Transportation. In the Operations area, the following areas were included: Collection, Claims and Dispatch. The Talca, Curico and Los Angeles branch offices were also considered. The process continued with training, carried out separately by area and including all collaborators in each area. Commercial Directors were also trained on this subject.
- **Support in the implementation of Wholemeaning in the Life and Health Insurance area:** the objective of this tool is to measure the response time of certain emails catalogued according to priority, thanks to measurements carried out by a previously trained AI (Artificial Intelligence), which allows not only the observation and improvement of customer service, but also the performance of collaborators.

THB Chile Seguros

NPS (NET PROMOTER SCORE)

Application of the monthly NPS survey at THB Chile (except in February) and which, in the specific case of last year, was determined by the conditions generated by the COVID-19 pandemic and by the transition from in-person work to teleworking, which entailed a series of challenges in digital innovation and collaborator training. All in all, the results were on average much better than in 2019, comfortably reaching the target set for 2020, based on the 1,529 surveys completed, equivalent to 20% of the customer portfolio. In light of these results, the NPS has increased from 59.4% to 61.2%, with Promoters increasing to 70.8% and Detractors dropping under double digits. According to the general conclusions of the study, these figures were based on the variables of Agility and Compliance in the Delivery of Answers/ Requests/ Solutions, Ease of Contact and Personalised Service, which is evidence of the efforts made jointly to adapt to the new working conditions imposed by the health contingency at national and international level. Special mention should be made of the Life and Health Insurance area, which ostensibly raised its NPS from less than 50% to 62.7%.

CLAIMS

During the past year, 4,405 claims were handled, reflecting the impact of the COVID-19 pandemic on the industry. Of these, 2,870 were in Miscellaneous Classes, of which almost 800 cases were related to the events of the so-called “social outbreak”. Of these, most were closed or indemnified or have an adjustment report issued, while only 2% were rejected. On the other hand, the pandemic was also felt in the vehicle sector, which showed a notable reduction compared to the figures for 2019. At the same time, although the year began with a good evaluation by customers, the remarkable thing is that this was maintained during the following months, even with the pandemic already underway, ending 2020 with a score even higher than the score at the beginning, which shows the excellent work carried out by the Insurance team.

RISK MANAGEMENT AND STRATEGIC ALLIANCES

Creation of a Risk and Strategic Alliances Sub-Management in the Technical and Placement area, with the purpose of strengthening our prevention role in the company’s operations. Its objective is to lead the development of solutions that allow THB Chile’s customers to meet their strategic objectives and maintain operational continuity, through the identification of risks derived from the knowledge of their operations. The above, by means of improvement plans through which valuable information is provided so that the company’s technicians can seek the best terms and conditions of coverage in the market.



THB Chile Reaseguros

PERCEPTION OF OUR CUSTOMERS AND SUPPLIERS

CONDUCTING THE NPS

Annual quantitative study carried out between 14 and 24 December 2020, which entailed sending a survey by email to the company's customers and suppliers. Its objective was twofold: on the one hand, to know the current perception of customers regarding the service provided by THB Re and, on the other hand, to compare the results with the previous measurement in order to detect future improvements that will have an impact on the satisfaction and recommendation of products and services. A very high response rate (27%) was obtained, resulting in an NPS of 53.1%, 11.8 percentage points higher than the measurement in 2019 (which produced a score of 41.2%). This confirms a steady and growing positive trend in customer perception of the service, as evidenced by the figures since 2016. Reasons for the increase include: positive relationship, professionalism, response time, quality of service, quality of information, experience, communication and trust.

TEAM

STRENGTHENING OF THE TEAM THROUGH THE ADDITION OF 3 NEW EXECUTIVES TO REINFORCE THE FOLLOWING AREAS

- Construction, Energy, Cyber and Parametric Insurance
- Property (Fire) and Mortgage Portfolios
- Issuance, Compliance and Claims

GLOBAL REINSURANCE MARKET

IMPACT OF NATURAL DISASTERS

Globally, the reinsurance market has been in a process of price adjustment since late 2017 and early 2018 as a result of major catastrophic losses from natural disasters such as Hurricanes Harvey, Irma and Maria in the North Atlantic, as well as the earthquake in Mexico. Similar events were recorded over the next two years, accentuated by the strongest hurricane season on record in 2020 and the COVID-19 pandemic, leading to record low interest rates by central banks almost everywhere in the world as a way to reactivate their economies. As a consequence, the profitability of reinsurers' investments was hit hard, intensifying price increases and, in some cases, the hardening of coverage conditions. Like any other pandemic, COVID-19 corresponds to a systemic risk that cannot be diversified geographically and thus becomes uninsurable, so it is excluded by default from all policies.

IMPACT OF THE SOCIAL CRISIS

The cost of reinsurance also went up as a consequence of the social crisis that began to affect our country on October 18, 2019, generating losses and a negative impact on the results of companies that, until then, had the risks of Strike, Riot and Civil Commotion (SRCC) covered under their fire policies. However, since the outbreak, this policy has changed, as companies now hardly underwrite political risks (such as strike, riot and civil commotion) within fire policies except for some very small sub-limits, thus encouraging the purchase of reinsurance through a specific and separate policy for political risks. This policy is highly priced in response to the large insured losses that affected Chile, valued at around USD 2.5 billion. The main reinsurers are Lloyd's of London and some of the more specialised Political Risk markets based mostly in Miami.

CYBER ATTACKS

The pandemic was accompanied by the emergence of cyber attacks which, according to data from the US-based multinational company Fortinet, amounted to around 1.5 billion attempts in Chile alone in 2020. This fact reactivated the sale of cyber insurance.

POLITICAL RISKS

The increase and magnitude of terrorist acts in our country, especially in the Araucanía Region, led to an increase in the demand for this type of insurance, also increasing risk rates. As was seen after the attack to the Twin Towers on September 11, 2001, in the United States, political risk generates confusion and alterations at the social and political level, which then translate into an increase in the value of the policies.



Commercial Management

Both THB Chile Seguros and THB Chile Reaseguros implemented or strengthened some insurances in 2020 as a result of international and national events, including the COVID-19 pandemic and the terrorist attacks in the Araucania area.

Undoubtedly, the key to THB Chile's success is explained by its strategy of viewing the customer comprehensively, from their needs for both local coverage and complex structures that require reinsurance. Thus, from the outset, both teams meet to analyse together the unprotected aspects of the customers or of the different industries in order to design innovative and tailor-made solutions.

Among these successful projects, the following stand out:



- **Fruit Transportation Insurance:** for the second consecutive year, there was a very successful season for taking out fruit export insurance (both fresh and dry). This resulted in the addition of more than 20 new customers to THB Chile's portfolio, which now totals close to 50, doubling production in this line of business. Every day more and more customers trust in our company and we expect 2021 to be a very successful year again.



- **Cyber Insurance:** The threat of cyber attacks has become an exponentially growing risk during this pandemic period. Those affected include large corporations, banks, governments and, in general, various institutions that manage confidential databases of their own clients. Although it is not a coverage of massive acquisition, there is a manifest and growing interest on the part of customers, which translates into a sustained increase of quotations and policy designs adapted to their particular realities. For this reason, THB Chile has developed a policy that, in addition to its very complete coverage, it includes services that focus on both the prevention of the attack and the mitigation of the associated costs.



- **Mobile Equipment:** Another very interesting line that has grown - and once again achieved as a result of the two companies working together - is mobile equipment insurance. THB Chile is a very important player in the regions through its multiple branch offices, where the focus is on both the forestry and agricultural industries. The continuous arson attacks in the south of our country have made it increasingly difficult to obtain coverage for this line of business. In this respect, THB Chile has had access to new markets with very good capacities, achieving, particularly in 2020, a large number of important closings at very competitive prices. This is, by the way, a line of business in which THB will remain very active during this year.



- **Political Risks Insurance:** this is a very specific coverage for high-risk contingent events, such as the terrorist attacks in the Araucanía area, generating political instability, or the COVID-19 pandemic, which caused a social and economic crisis that has affected not only our country, but the world in general, prompting clients to seek protection. Undoubtedly, part of the growth of the Non-Life Insurance area in 2020 was based on the taking out of political risks coverage, which in the past was provided through the Fire policy and is now provided and priced as a stand-alone policy. It is important to note that THB Chile gained access to very good markets that supported the company greatly since last year, both in renewals and in the quotation of new accounts. All the actions described above have allowed a strong increase in political risks coverage.

IN ADDITION, THB CHILE IS CURRENTLY DEVELOPING OTHER NEW LINES OF COVERAGE, INCLUDING: PARAMETRIC INSURANCE FOR THE AGRICULTURAL AND FORESTRY INDUSTRIES, PANDEMIC INSURANCE AND BUSINESS INTERRUPTION INSURANCE WITH NO PHYSICAL DAMAGE, AMONG OTHERS.

Production

This chapter describes the historical evolution of the Production of both THB Chile Seguros and THB Chile Reaseguros for the period from 2016 to 2020.

In the case of **THB Chile Seguros**, Premiums and Revenues have registered a behaviour that shows continuous growth.

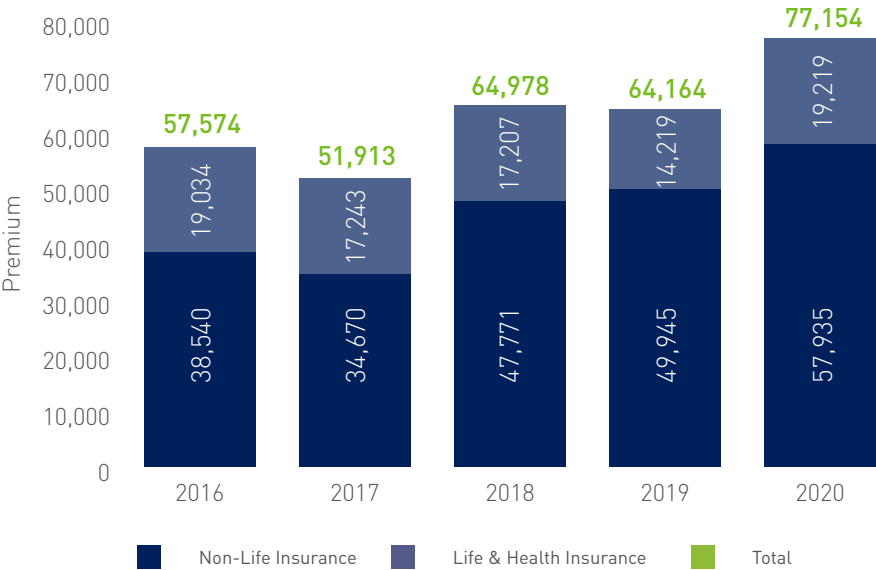
Something similar occurs, meanwhile, in **THB Chile Reaseguros**, the income of which has multiplied 2.5 times in the last 5 years.

Below are the charts associated with both cases, which show the positive numbers that the company has shown as a whole and in the period described.

THB CHILE SEGUROS

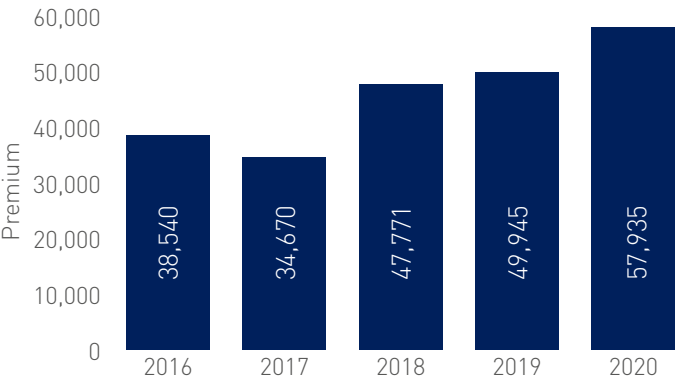
All figures are in millions of pesos

Historical Evolution of Production THB Chile Seguros

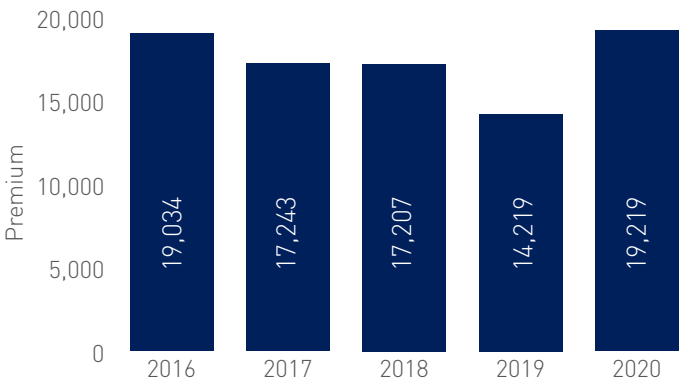


In the specific case of **Non-Life Insurance**, premiums generally show an upward trend. Meanwhile, in the area of **Life and Health Insurance**, a similar trend is observed, where 2020 slightly exceeded the figures for 2016.

Historical Evolution of Non-Life Insurance



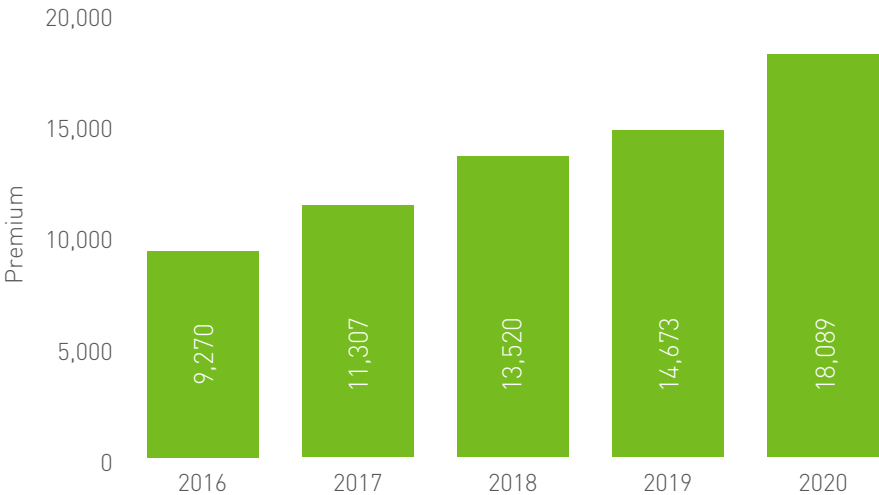
Historical Evolution of Life & Health Insurance



THB CHILE REASEGUROS

All figures are in millions of pesos

Historical Evolution of Production THB Chile Reinsurance



Composition of the Portfolio

The production portfolio of THB Chile Seguros is made up of Non-Life Insurance and Life and Health Insurance. In terms of premiums, the former represents 75.09% of the total, while the latter represents 24.91%. In terms of income, Non-Life Insurance represents 78.49% of the total, while Life and Health represents 21.51%.
See infographic on the next page

Specifically, Non-Life Insurance is made up of the following 8 lines, of which their shares in terms of premium are indicated: Fire and Additional Perils (58.7%), Vehicles (10.7%), Hull and Transportation (5.3%), Liability (9.9%), Bonds and Credit (5.4%), Contractor Equipment (4.1%), Construction All Risks (2.7%) and Other Non-Life Insurance (3.3%).

In terms of income, the same 8 lines are distributed as follows: Fire and Additional Perils (51.5%), Vehicles (12.3%), Hull and Transportation (6.9%), Liability (11.1%), Bonds and Credit (5.5%), Contractor Equipment (4.4%), Construction All Risks (3.2%) and Other Non-Life Insurance (5.1%).
See Non-Life Insurance Types chart 2020

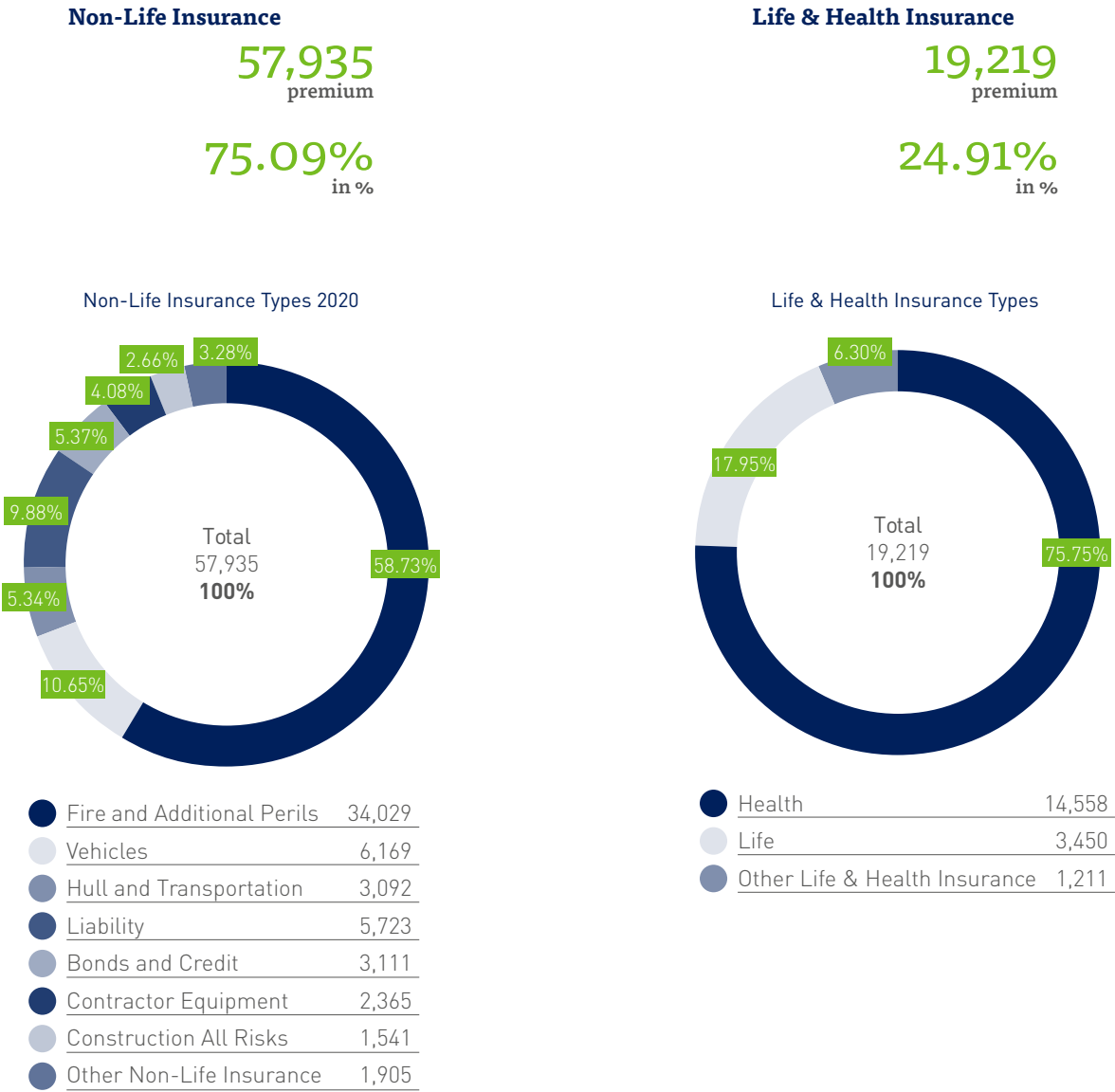
In turn, Life and Health Insurance is made up of three lines, of which their premium shares are as follows: Health (75.7%), Life (18.0%) and Other Life and Health Insurance (6.3%).

The income from these same lines are distributed according to the following percentages: Health (75.4%), Life (18.6%) and Other Life and Health Insurance (6.0%).
See Life and Health Insurance Types chart 2020

THB CHILE SEGUROS

All figures are in millions of pesos

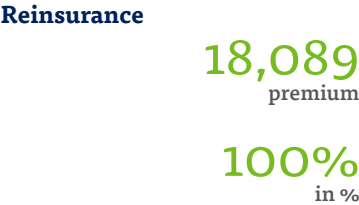
Composition of THB Chile Seguros' 2020 Portfolio
(Types of Insurance)



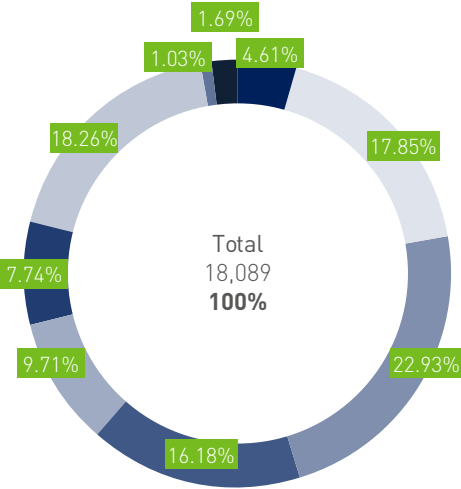
THB CHILE REASEGUROS

All figures are in millions of pesos

Composition of THB Chile Reaseguros' Portfolio 2020



Types of Reinsurances 2020



Aviation	835
Transportation	3,228
Financial Insurance	4,148
Fire	2,927
Mobile Equipment	1,756
Liability	1,400
Political Risks	3,303
Construction	186
Others	306

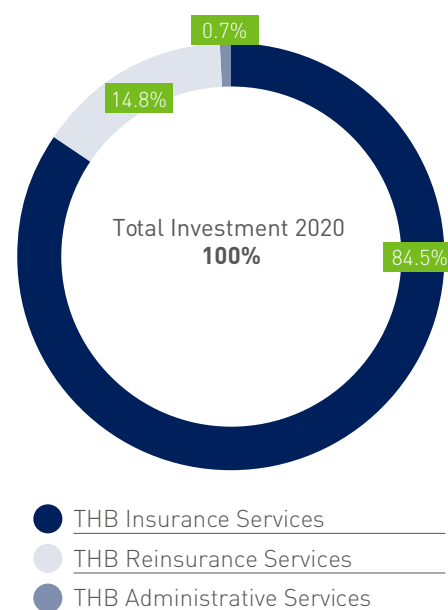
Investments

This chapter shows the investments made jointly by THB Chile Seguros, THB Chile Reaseguros and THB Servicios Administrativos, in 2020, considering the following 6 areas: Assets, Software, Computer Equipment, Systems, Training and Marketing and Advertising. Thus, of the total investments, THB Chile has the largest share (84.5%), followed by THB Chile Reaseguros (14.8%) and then THB Administrative Services (0.7%).
See chart *THB Chile's Total Investments 2020*

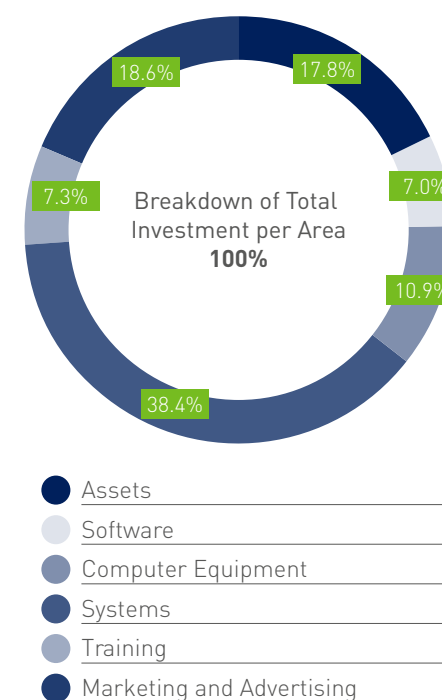
When analysing the investment made by THB Chile, considering the breakdown into each of the areas mentioned above, the following indicators are obtained with respect to the total: Assets (17.8%), Software (7.0%), Computer Equipment (10.9%), Systems (38.4%), Training (7.3%) and Marketing and Advertising (18.6%).
See chart *Total Investments per Area 2020*

Finally, a chart is included that shows the types of instruments in which the company's Remaining Cash was invested (local currency, UF and USD), indicating the profitability of the company's investments.
See Chart of *Remaining Cash Investments Instruments 2020*

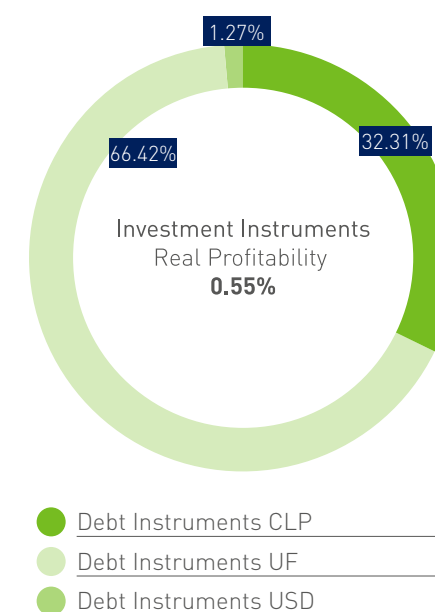
THB Chile's Total Investments 2020



Total Investments per Area 2020



Remaining Cash Investment Instruments 2020

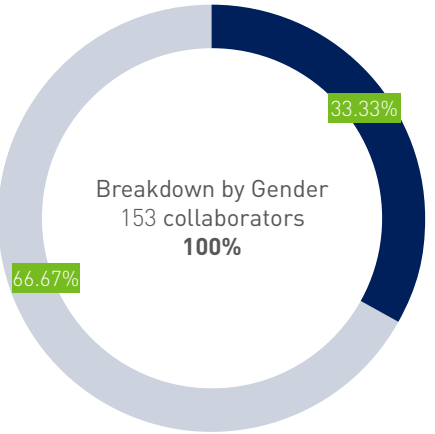
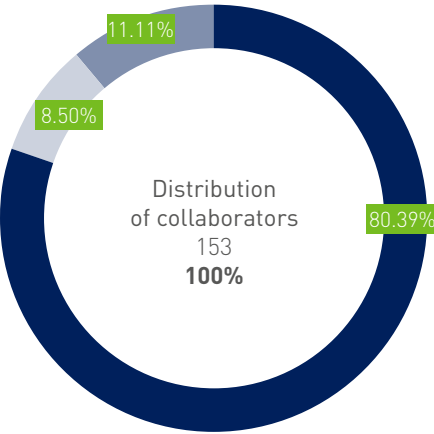
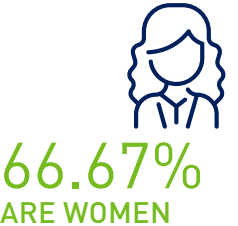


People Management and Corporate Social Responsibility (CSR)

PEOPLE MANAGEMENT

The collaborators of THB Chile (Seguros, Reaseguros and Servicios Administrativos SpA) are distributed as follows:

THB Chile is characterised by a high number of women among its collaborators.

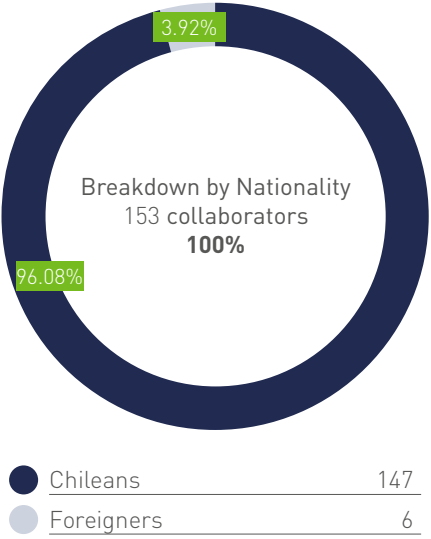


THB Insurance	123
THB Reinsurance	13
THB Branch Offices	17

Men	51
Women	102

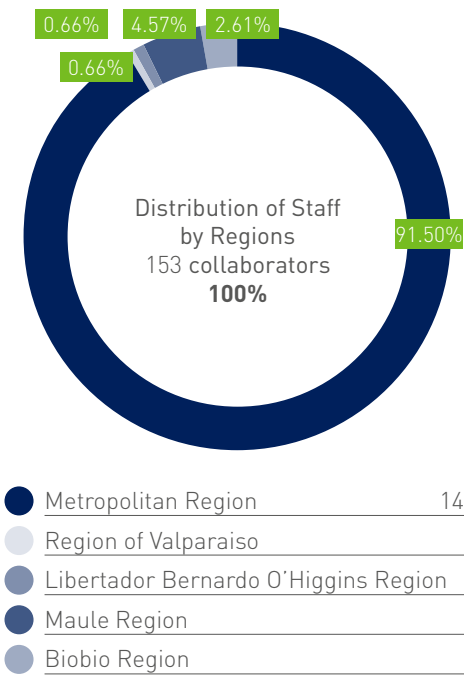


Regarding the nationality of its employees, most of them are Chilean, although there are persons of other nationalities.

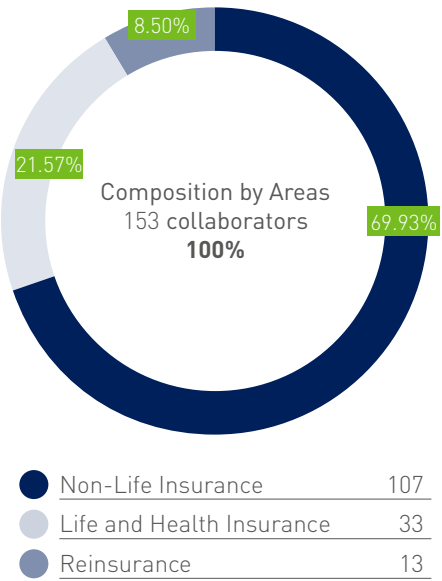


Regarding geographical location, most of the collaborators are concentrated in Santiago (Metropolitan Region), followed by Talca and Curico (Maule), Concepcion and Los Angeles (Biobio) and, lastly, Viña del Mar (Valparaiso) and Rancagua (Libertador Bernardo O'Higgins).

91.50%
IS CONCENTRATED IN THE MR
(Metropolitan Region)



When considering the distribution of THB Chile's staff by type, it is clear that Non-Life Insurance (commercial and operational areas) accounts for a significant part of the total, followed by Life and Health Insurance and, farther behind, Reinsurance, as the latter is well below the first two.





CORPORATE SOCIAL RESPONSIBILITY (CSR)

Regarding the CSR actions undertaken by **THB Chile**, it should be mentioned that they were conceived as a solidarity response to the difficult economic situation that affected millions of Chileans as a result of the COVID-19 pandemic.

These actions were concentrated in four proposals, which were selected by the Executive Committee based on a query on the subject made to the collaborators themselves, who provided arguments in each case.

Finally, it was decided to support the paediatric ward of the Dr. Sotero del Rio Hospital (Instagram: @hospitaldr.soterodelrio), which has the highest demand in the southeast area of Santiago; the social project Sueños de Niñez (Childhood Dreams), focused on assisting socially vulnerable children (Instagram: @suenosdeninezchile); the neighbourhood support network “Pedro Aguirre Cerda Solidario”, which provides assistance to residents of this municipality located south of Santiago; and the people of Pomaire, a town near Melipilla, which is known for its traditional clay handicrafts and which was one of the hardest hit during the past year.

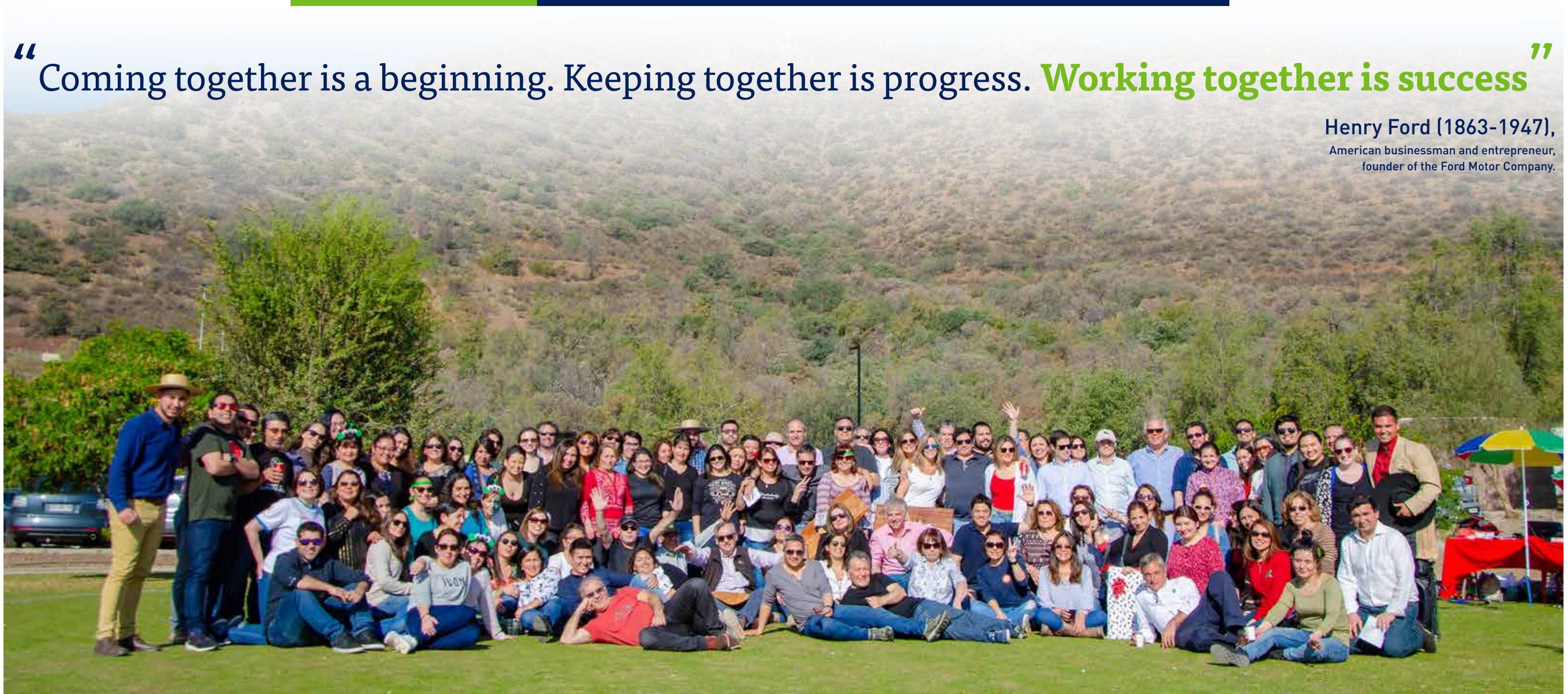
In each of the aforementioned cases, two contributions of equal size were made, thus fulfilling the objective of executing concrete actions aimed at supporting the most vulnerable sectors of our society.



Our People

“Coming together is a beginning. Keeping together is progress. **Working together is success**”

Henry Ford (1863-1947),
American businessman and entrepreneur,
founder of the Ford Motor Company.







THB and Amwins Around the World



AMWINS GROUP

With a 23-year history, Amwins Group is currently the undisputed leader in the United States specialty insurance market, a fact recently confirmed by its recent acquisition of Worldwide Facilities, the fourth largest wholesale broker in the United States, which recently won the 5-year Award of Excellence, considered one of the top honours in Insurance Business America magazine's annual ranking of wholesale brokers and MGAs.

Amwins Group's expertise is supported by 10 niche industries and several specialty classes, plus five types of coverage solutions geared towards meeting the evolving needs of the insured. This is complemented by 52 dedicated underwriting programmes and practice groups, as well as brokers and underwriters with a long and proven track record. All of this is backed by the company's knowledge and relationships.

The Solutions they offer are supported by 5 business units: Brokerage, Small Accounts, Underwriting, Global Risks and Group Benefits.

Industries include Construction, Energy, Environmental, Healthcare, Hospitality and Entertainment, Manufacturing and Distribution, Public Entities, Real Estate, Emerging Risks and Transportation.

Amwins Group has offices in the United States, United Kingdom, Europe (Netherlands and Portugal), Asia Pacific (South Korea), Latin America (7 countries including Chile) and Bermuda.

AMWINS GROUP'S NUMBERS AT THE END OF 2020:

- USD 22 BILLION IN PREMIUMS PLACED ANNUALLY.
- 22,251 UNDERWRITER RELATIONSHIPS.
- 25,047 RETAIL AGENCY RELATIONSHIPS.
- 5,349 COLLABORATORS WORLDWIDE.
- 858 SHAREHOLDERS ARE COLLABORATORS.
- 1.1 BILLION REQUESTS FOR QUOTATIONS RECEIVED ANNUALLY.
- BUSINESS LINES: PROPERTY, FINANCIAL AND PROFESSIONAL LINES, CARGO/MARINE, ENERGY, ACCIDENTS/LIABILITY, AVIATION, REINSURANCE AND TRANSPORTATION.

AMWINS GLOBAL RISKS

Founded in London in 1968 and now with a global presence in over 150 countries, Amwins Global Risks (formerly THB Group) has established itself as one of Lloyd's ten independent and specialist reinsurance broking operations and is now considered one of the largest in the UK market. It provides close, specialist advice that begins with the design of the reinsurance programme through to ongoing contract support, with an analytical team dedicated exclusively to reviewing data and providing information for decision making.

As a global specialty reinsurance broker, Amwins Global Risks offers its clients reinsurance coverages, drawing on its strong market presence and global reach, delivering solutions for the most complex risks in the world.

In Latin America, its capabilities are enhanced by the support of the Latam network, where a leadership team was created comprising the General Directors of the regional offices in Argentina, Brazil, Colombia, Ecuador, Mexico and Peru, as well as Chile, strengthening the exchange of knowledge to deliver more personalised and tailored solutions to its clients.

THB CHILE

Is part of the THB Latam group of companies (with presence in six other major Latin American countries), which in turn is linked to Amwins Global Risks (formerly THB Group), based in London, considered one of the largest brokers in the UK market and endorsed by more than 50 years of experience. Through it, THB Chile is also related to Amwins Group, which is currently the number one wholesale broker in the United States and owner of 51% of THB Chile.

IN THIS WAY, THB CHILE RATIFIES ITS LEADERSHIP AND SOLVENCY IN THE INSURANCE AND REINSURANCE SECTOR, THANKS TO ITS OWN TRAJECTORY AND EXPERIENCE IN OUR COUNTRY, BACKED BY THE PRESTIGE OF ITS INTERNATIONAL PARTNERS.

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