

**RISKS ANALYSIS FOR INSURANCE COMPANIES  
- AREA XXI -**



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# AREA XXI - Introduction

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The company's name is formed by two parts, which introduce to the company itself and its aim.

The first part is an acronym for *Análisis de Riesgos para Entidades Aseguradoras* (Spanish for Risks Analysis for Insurance Companies) highlighting our aim to measure risk and propose cost saving risk management enhancements.

The logo and the second part of the name refer to the challenges arising in the 21st century in a globalised world, hence A21's international focus.

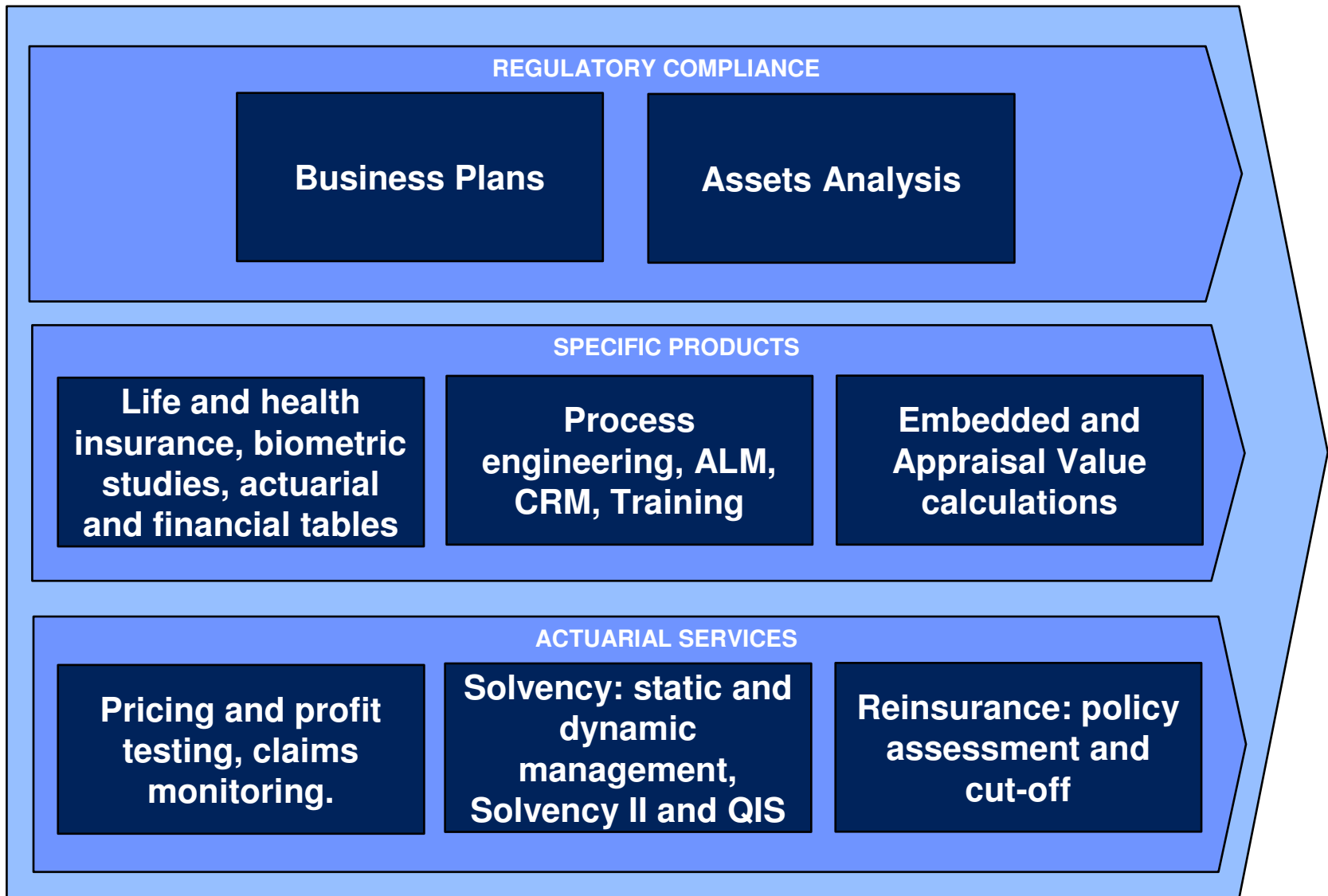


A21 is formed by a group of senior freelance consultants, with a wide range of skills and experience, including Direct Insurance, Reinsurance, Brokerage, etc.

Our clients include domestic and international insurance companies, reinsurers and brokers as well; leaders in their markets or small niche players.

The company is lead according to its business values, making it an adaptable and agile organisation that can easily adapt to its clients' projects and necessities.

# 1. ACTIVITIES



## 2. VALUES

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# AREA XXI'S BUSINESS VALUES

KNOW-HOW	
1	SUPRA-DEPARTMENTAL STANDPOINT
2	BENCHMARKING
3	EXPERIENCE
PROJECT	
4	ADAPTABILITY
5	HONESTY
6	CONFIDENTIALITY
7	PRAGMATISM
8	QUICK RESPONSE
9	PROMPT TO LISTEN TO CLIENT'S REQUIREMENTS
10	MODESTY
11	UNDERSTANDING
PRICING	
12	COMPETITIVE FEE

## 2. BUSINESS VALUES

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### KNOW-HOW

1

**SUPRA-DEPARTMENTAL STANDPOINT**, taking into account the necessities of the entire company instead of those of single departments.

2

**BENCHMARKING**, our expertise enables us to offer market-wide comparisons.

3

**EXPERIENCE**, our consultants have significant experience in the Insurance market. See resumes for more information.

## 2. VALUES

### PROJECT

4

**ADAPTABILITY**, we do not offer a 'one-size-fits-all' solution. Our experience advises and enables us to adapt to each client's circumstances.

5

**HONESTY**, milestone of consultancy.

6

**CONFIDENTIALITY**, paramount in consultancy.

7

**PRAGMATISM**, neatly and directly to the core of the project to save client's time and money.

8

**QUICK RESPONSE**, allowed by A21's flexible structure.

9

**PROMPT TO LISTEN TO CLIENT'S REQUIREMENTS**, we think it is for us to listen to our client rather than the opposite.

10

**MODESTY**, which enables us to listen first and understand the client's circumstances.

11

**UNDERSTANDING**, we speak in plain English.

## 2. VALUES

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### PRICING

12

**COMPETITIVE FEE, allowed by our agile structure.**





## 3. STRUCTURE

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Independent, self-employed staff, responsible for:

- ✓ IT Systems
- ✓ Finance
- ✓ HR
- ✓ Recruiting and training
- ✓ Logistics
- ✓ Legal

Office: Fitzwilliam Business Centre  
77 Sir John Rogerson's Quay  
Dublin 2  
Ireland



[www.area-xxi.com](http://www.area-xxi.com)

## 4. RESUMES

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Wide ranging, we have expertise in every aspect of the insurance market, we are ***NOT just Actuaries.***

We have a pool of less experienced consultants for when it better suits our client's needs.



# AREA XXI



<b>Name</b>	<ul style="list-style-type: none"><li>▪ <b>Santiago Romera Igea</b></li></ul>
<b>Position</b>	<ul style="list-style-type: none"><li>▪ Founding partner of AREA XXI.</li></ul>
<b>Education</b>	<ul style="list-style-type: none"><li>▪ Degree in Actuarial and Financial Sciences by the Universidad Complutense de Madrid. Member 1,948 of the Instituto de Actuarios Españoles.</li><li>▪ Masters Degree in Actuarial Practice by the Fundación Mapfre Estudios.</li><li>▪ Masters Degree in E-business by Instituto Cibernos.</li></ul>
<b>Work Experience</b>	<ul style="list-style-type: none"><li>▪ KPMG, Actuary and Insurance Senior Manager. Responsible for Insurance Business in FRM Department.</li><li>▪ BBVA, six years as Controller of Technical Management in both life and non-life business. Head auditor at Internal Audit Department.</li><li>▪ CASER, responsible for Product Analysis.</li><li>▪ Direct Seguros, Actuarial department.</li><li>▪ Reddis, AEGON, Actuary for both life and non-life business.</li></ul>

# AREA XXI



Name	<ul style="list-style-type: none"><li>▪ Paul Dixon FIA</li></ul>
Position	<ul style="list-style-type: none"><li>▪ Consultant</li></ul>
Education	<ul style="list-style-type: none"><li>▪ Fellow of the Institute of Actuaries.</li><li>▪ Fluent in Spanish, French, German, Italian and Portuguese.</li></ul>
Work Experience	<ul style="list-style-type: none"><li>▪ Published numerous economics articles.</li><li>▪ Actuary in Celtic International Insurance Co and Eureka.</li><li>▪ Actuary in TransRe, Zurich.</li><li>▪ Consulting Actuary with a large variety of clients.</li><li>▪ Experience adapting existing IT systems to deliver data required by actuaries.</li><li>▪ Non-life reserving and pricing, direct and reinsurance, all major business lines.</li><li>▪ M&amp;A, Reinsurance strategy, Regulatory and Solvency II.</li></ul>

# AREA XXI



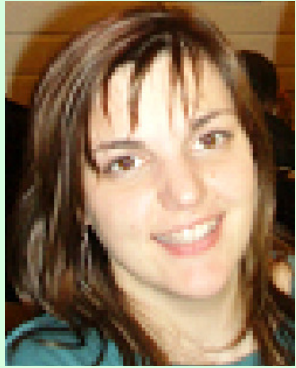
<b>Name</b>	<ul style="list-style-type: none"><li>▪ <b>Manuel Granado Sánchez</b></li></ul>
<b>Position</b>	<ul style="list-style-type: none"><li>▪ Head-Consultant, project responsible.</li><li>▪ Lecturer in Actuarial and Financial Sciences at Universidad de Extremadura.</li></ul>
<b>Education</b>	<ul style="list-style-type: none"><li>▪ Degree in Actuarial and Financial Sciences by Universidad Complutense de Madrid. Member 2,306 of the Instituto de Actuarios Españoles.</li><li>▪ Masters degree in Insurance Management by Icea.</li><li>▪ PhD in Business and Insurance Sciences by Universidad de Extremadura (to be completed).</li></ul>
<b>Work Experience</b>	<ul style="list-style-type: none"><li>▪ Reale, five years as Responsible for non-life Actuarial department.</li><li>▪ Axa, two years in Non-Life Risk Management department.</li><li>▪ Independent consultant for insurance companies, advising in a wide range of topics, including the setting up insurance brokers.</li><li>▪ Génesis and BSCH, Non-Life Actuary.</li></ul>

# AREA XXI



<b>Name</b>	<ul style="list-style-type: none"><li>● <b>Angel Hoces Navarro</b></li></ul>
<b>Position</b>	<ul style="list-style-type: none"><li>● Consultant AREA XXI</li></ul>
<b>Education</b>	<ul style="list-style-type: none"><li>● Graduated in Law - Universidad Complutense de Madrid.</li><li>● Master of Insurance Direction - ICEA.</li></ul>
<b>Work Experience</b>	<ul style="list-style-type: none"><li>● Prosegur, four years as European Insurance Manager, collaborating in design, implementation and management of International Programs</li><li>● Willis, 8 years as Account Executive, Claims Executive and Internal Auditor.</li><li>● Previa Vida and Commercial Union, Commercial Executive.</li></ul>

# AREA XXI



Name	▪ <b>Ana Rodríguez García</b>
Position	▪ Collaborator Junior
Education	▪ Degree in Actuarial and Financial Sciences by the Universidad de Extremadura. ▪ Graduated in Business Studies - Universidad de Extremadura.
Work Experience	▪ AREA XXI, collaborating in several projects. ▪ MAPFRE – Caja Madrid Holding, Agent. ▪ Caja de Extremadura, Internship.



# AREA XXI – INTERNATIONAL EXPERTISE

AREA XXI's framework goes beyond Spain's boundaries, taking into account the work experience developed in the past in Latam most of all, and international expansion of several Spanish Insurers.

Besides that experience, we are undertaking Collaboration Agreements with two very reputed European independent firms, in order to allow us to offer the Best Service to our clients, and we are planning to spread out through South and Central America, keeping our agile and modular management system.

This is the list of countries where we have had work experience:

## AREA XXI



### • Europe:

- ✓ United Kingdom
- ✓ Ireland
- ✓ France
- ✓ Portugal
- ✓ Germany
- ✓ Turkey

### • Latam:

- ✓ Mexico
- ✓ El Salvador
- ✓ Dominican Republic
- ✓ Puerto Rico
- ✓ Colombia
- ✓ Venezuela
- ✓ Brazil
- ✓ Argentina
- ✓ Chile
- ✓ Peru
- ✓ Bolivia



# CHARITY COLLABORATION

AREA XXI collaborates with OPERACIÓN 10, a Non Governmental Organization that gives support to disadvantaged children in Bolivia and El Salvador. It also manages projects of social insertion in Spain.



[www.odiez.org](http://www.odiez.org)