

ANÁLISIS DE RIESGOS PARA ENTIDADES ASEGURADORAS

2017



MARKET ENVIROMENT

1. 231 Insurance companies, which only 10 have 60% of the premiums.
2. Important regulatory Changes due to Solvency II
3. Expected changes for the Supervision Model, the DGS (Insurance General Direction) and the positive impact in Market and in Business
3. Crisis in the Insurance Financial and Actuarial Department Model and in the Consulting services Business Model:
 - ✓ The Main Insurers are wondering what to do with the Financial and Actuarial department... Pluralism versus its location.
 - ✓ Department view, not enterprise vision.
 - ✓ Many *Freelance* after the Pension Exteriorisation. “Individual” Business Model, not giving a plural vision.
 - ✓ Markets and products that go above the national frame.
3. Coming:
 - IFRS 17
 - REGULATIONS ON PROTECTION OF PRIVACY / PRIIPS (Packaged Retail and Insurance-Based Investment Products) / INOVATION AND PROFESSOR DEVELOPMENT
 - M&A
 - NEW PRICING MODELS
 - CIBERISKS / DIGITALIZATION
 - INTERNACIONALIZATION... LATAM

AREA XXI - PRESENTATION

The name of the firm is composed of two parts, and it reveals who it is and its vocation.

The first part is an acronym and defines who it is: **Analisis de Riesgos para Entidades Aseguradoras** (Risk Analysis for Insurance Companies) and proposes improvements to reduce and avoid these risks, also reflecting the potential costs saving.



The other part of the company name and the logo, state the vocation: Teh XXI, in relation of the actual century, with the ambition of being formed and informed of all updates related to Insurance Sector; the logo strengthen the experience and capability national and international.



It is a company composed by a team of senior multidisciplinary consultants, that develop projects of Risk Analysis and Management in the Insurance Sector, including among its clientes Insurance and Reinsurance Companies, Insurance brokerage, both international leaders and small mutula insurers. etc

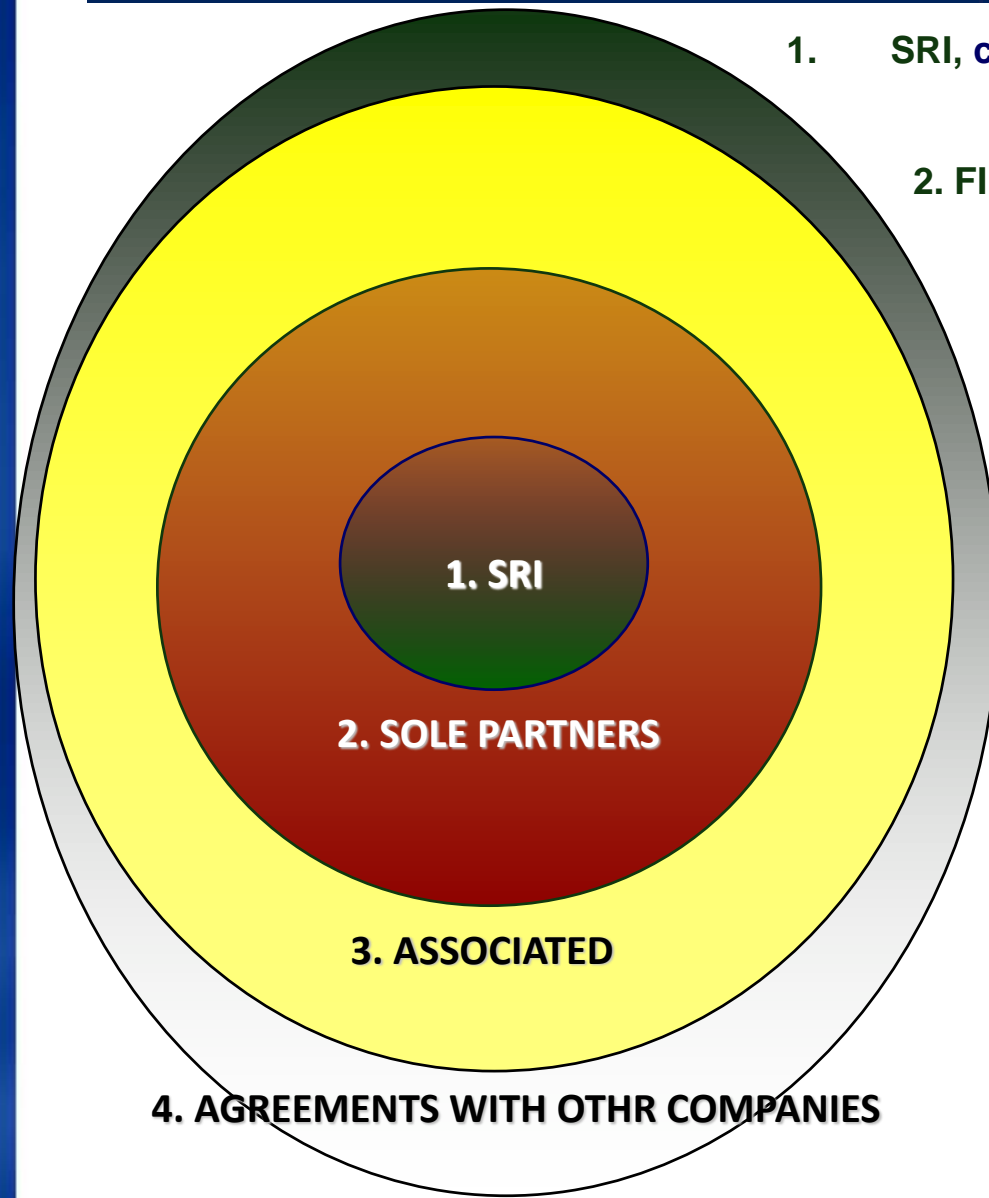
The firm is also organised in accordance to its vocation, which gives it a nimble and modular nature, it adapts to the Projects and Needs of its clients, with Technical Experience and Efficient.

AREA XXI - PRESENTATION

Milestones, 0317, X Anniversary:

- 46 Active Associates, more than 100 has collaborated along the firms life.
- 48 Business Partners.
- 30 Spanish provinces in which we have worked.
- 36 Countries in which we have delivered projects. To highlight Latin America, when you first step the continent a fly bites you... Which makes you love it or do not want to return, ... I even felt the bite.
- 230 Clients
- 2.034 Comercial approaches, resulting in 709 Projects, 35% Transformation projects. 1/5 outside Spain.
- Almost 1.000 Students, thanks to ICEA for the costant support.
- Price “Venture Day” from IE in 2009 as model of business management.
- More than 200.000 website visits
- 3 Board Members
- Club AREA XXI, A group of 13 friends, that from years ago meet for a dinner every month and a half.
- A Foundation that has inserted 12 youth into the labour market in two years.

CONCENTRIC CIRCLES



1. **SRI, currently AREA XXI FOUNDING PARTNER
-DIRECTOR SOCIO-DIRECTOR,**

2. **FIRST LAYER- SOLE PARTNERS, There is
no Capital exchange as company -
(PARTNERS)**

- o AL, Catalunya Office
- o MG, South Office// General Insurance
- o Youth resources with experience, a bet done by the company - RE / GA -
- o Colaborators decentralized with local presence - PA / LLG/CB -
- o JLP // Operational, AUDIT

3. **SECOND LAYER - ASSOCIATED -. By
Projects. Higher Mind Set.**

- o JP, PENSIONS
- o CEDDED Resources- PM, DM, JM -
- o SEGUROS RED

4. **THIRD LAYER - AGREEMENTS WITH
OTHR COMPANIES -. By Projects**



Análisis de Riesgo para Entidades Aseguradoras

DEMAND:

Insurance Sector, mainly
medium and small
companies.

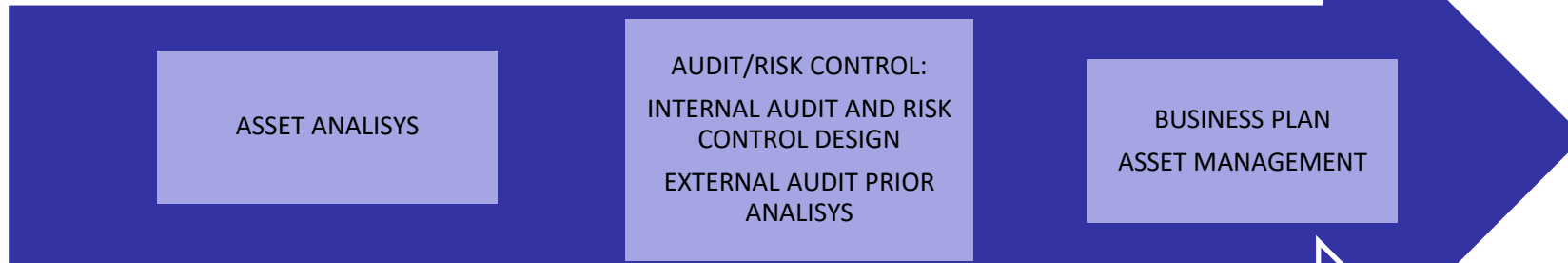


OFFER:

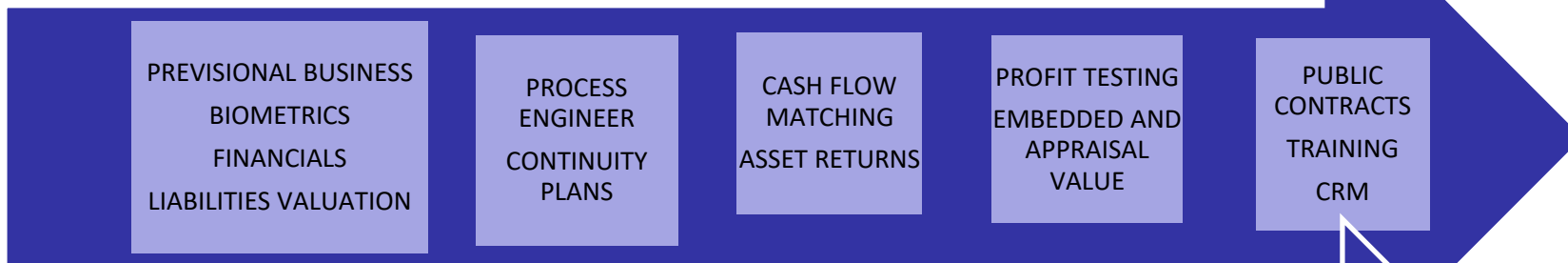
Qualified Professionals
entrepreneurial profile
and high skills and
specialisation

ACTIVITY

REGULATION



ESPECIFIC PRODUCTS



ACTUARIAL SERVICE

