

Institutional Presentation  
**July - August 2017**



**GAMASI**  
ASESORES DE SEGUROS

# GAMASI TODAY.

Gamasi was founded by **Tomás Sinclair** in August 1951 in order to provide solutions to corporate clients' insurance needs, being today one of the main independent insurance brokers in the market, specializing in risk management and property and casualty insurance.

Today, the second generation headed by **Tomas A. I. Sinclair**, the founder's son, runs the company maintaining the foundational values, while focusing on a policy of continuous innovation, by providing the expertise required to meet today's challenges, and leading an emerging **third generation** that will be next in charge to keep the spirit of the company alive.

We are characterized by our services policy, being our main goal to provide tailor-made solutions to each of our clients, combining an ongoing advice in the purchasing of insurance with specialized consulting services in Engineering, Health & Safety, and professional assistance in the follow-up of claims. Thus, we look to be chosen by our clients -given our track record in the insurance market, the reliability of our professional team, and our commitment and customer service in each of the stages of our service-, by insurance companies -for our professionalism and efficiency in the managing of insurance -, and by our co-workers -for providing a relaxed working environment that fosters team work and personal projection.

We validated our long presence in the insurance market, by recertifying **ISO 9001:2008** for our Claims Handling Department in 2015, ratifying an unconditional commitment to our Clients and Partners by providing an excellent customer service.



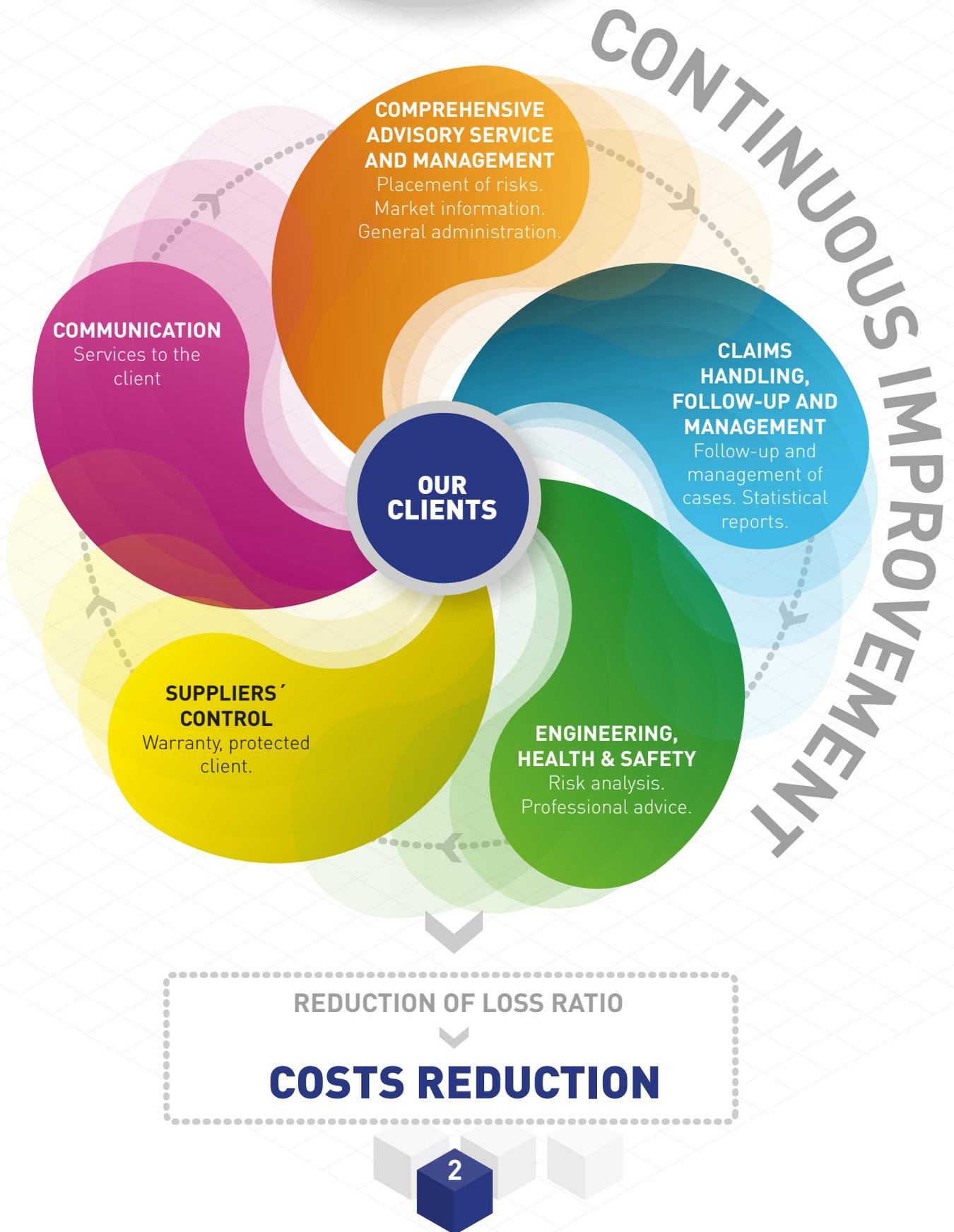
We work alongside our Clients with the purpose of managing risks. Our main concern is to understand their business and the related exposures, **thus becoming their ally and partner in insurance**



# ADVISORY AND RISK MANAGEMENT PLAN



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## COMPREHENSIVE ADVISORY SERVICE AND MANAGEMENT

### Placement of risks. Market information. General administration.

We offer customized insurance advisory services. We carry out a thorough analysis of each of our client's exposures, evaluate their risks and, with the aim of minimizing their exposure and to reduce costs, we offer our advice on the purchase of the most suitable coverage in view of their specific needs.

We work hard to satisfy our clients' special requirements and to permanently exceed their expectations. Our professionals aim at creating trustworthy relationships, offering tailor-made solutions and maintaining a service of excellence at all times.

A key differential in **Gamasi**'s service is the overall handling of insurance needs, so as to minimize exposures.

#### Our service includes:

- The development of risks prevention plans and training.
- The design of efficient insurance programs
- Claims handling and follow-up.

Thus, **Gamasi** represents the client in a comprehensive manner, obtaining higher negotiation power for the purchase of policies, an optimization of the allocated resources, and advice in claims handling.

#### Service characteristics:

- Comprehensive knowledge of the insurance market products in the different lines of business, with the aim of presenting to each client the most

suitable company and coverage based on their needs.

- Analysis of insurance companies' financial situation and permanent monitoring of their quality of service within an economic/financial framework. Therefore only those insurers that stand out for their creditworthiness and fulfillment of payments in the event of a loss are offered.

- Wide network of international representations to address all coverage needs anywhere in the World.

- Direct access to the main international reinsurers.

- Risks assessment and search of minimum balanced costs for the client. Selection of the best cost-benefit equation.

- Advice to clients regarding their suppliers, contractors, subcontractors and own customers in order to achieve the design of policies most according to their businesses.

- Ethical business behavior and full professional reliability.



## CLAIMS HANDLING, FOLLOW-UP AND MANAGEMENT

Working with **Gamasi**, our clients have at their disposal a team highly specialized in **Claims Handling, Follow-up and Management**. The effectiveness in claims settlement is the very reason for the existence of insurance. Hence, this area of the company was **ISO 9001:2008** certified in January 2005, to seal our commitment to continuous improvement of the service rendered to our clients.



### Detail of the Services:

**Registration and intensive follow-up of cases,** reducing the time of settlement.

**Control in the appointment of claims adjusters,** verifying that their suitability and experience adjust to the celerity and professionalism required by our clients.

**Negotiation with Insurers** regarding aspects and decisions that may influence on time, manner and amount of the compensation.

**Immediate assistance upon the occurrence of a loss,** providing customized advice over technical and legal aspects that may influence the result.

**Upon the repetition of events (frequency), we undertake to assist our clients** to carry out an analysis of the causes that generate them and to outline proposals aimed at correcting these problems. We will work as a team to design work plans elaborating tailor-made courses to train employees and raise their awareness.

**Delivery of periodic information** on the recorded claims ratio.

**Control of the loss settlement,** verifying that all losses and rights of the insured are covered in full.

**Delivery of the settlement to the insured** and verification of the final closure of the proceedings.

**Our Claims, Commercial, Engineering, and Health & Safety Areas interact constantly,** given that the occurrence of each loss gives rise to the analysis and investigation of the facts involved, with the aim of preventing and reducing all possibility of their recurrence.

**We have** a thorough knowledge of the difficulties posed by our market and of which are the most suitable solutions at the time of filing a claim before the Insurance Companies.

We carry out the analysis and submit the status statement of **those claims that may be pending adjustment.**



# ENGINEERING, HEALTH & SAFETY

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## Program of Risks Control Engineering Services

### General Aspects

The axis of our service is centered in the performance of periodic visits for the thorough inspection of your company's premises with the aim of suggesting corrective measures

and prevention programs to prevent property damage and occupational accidents risks. By implementing the suggested improvements, a higher level of protection is achieved, thus reducing exposure, which will inure in the obtainment of relevant costs reductions.

Our main goal is to mitigate those risks that threaten your company's assets.

### Details

Studies and recommendations to progressively modify the premises against fire in order to adjust them to the most optimum internationally recognized standards, such as NFPA (US National Fire Protection Association) in areas of production and storage risks.

Periodic and permanent evaluation of the replacement cost value of assets (buildings, plant & machinery, general contents) in order that, in case of a loss, they are compensated according to the actual monetary value of the damages.

Formulation of hypothesis of losses in the most dangerous areas and their valuation in monetary terms in order to verify the effectiveness of the limits of P&C coverages and the insurance policies in force purchased through Gamasi.

Site inspection tour and evaluation of the working environment in terms of physical evidences that give rise to unsafe conditions, workers' behaviors that give rise to unsafe actions and documentary verification of files related to Health, Safety and

Environmental studies (lighting, noise, thermal load, waters, pressure vessels' trials, electrical trials, waste disposal, effluents treatment, gaseous emissions, etc.).

Study of the occupational loss ratio in order to formulate specific prevention programs to eliminate said losses and cooperate with the mandatory annual training plan set forth by the Health & Safety at Work and Occupational Hazards Laws.

Cooperation in the elaboration of the risk factors map to assess the scope of the corresponding periodic exams.

Contribution of specific material for the training of workers in Health & Safety at Work issues related to the requirements of the previous paragraph.

Thermography service: Through the use of a thermographic camera the study of specific areas (electricity switchboards, electrical installations and machines) is performed, to identify possible sources of heat and thus being able to prevent possible losses.

NFPA Standards: The full manual translated into Spanish is available to the client.



# SUPPLIERS CONTROL

## Warranty, protected client.

Nowadays, corporate risk is being increased by an inadequate control on the work carried out by contractors.

Said risk manifests itself by affecting concepts like quality, safety and profitability, among others. The positive trend of companies outsourcing services, production and specific works must be accompanied by a process aimed at professionalizing and standardizing the tasks carried out by contractor firms.

### **Gamasi has developed a new service: Suppliers' Control.**

#### **What is our solution about?**

In view of the increasing complexity and volume of controls on contractors and subcontractors demanded by the regulations in force, **GAMASI** places its expertise, trajectory, knowledge and technology at the disposal of the different companies. Thus, these companies may focus their resources in activities more directly related to their mission, and leave the concern for the controls of contractors and suppliers in experienced hands.

We provide an auditing service of your company's current situation, to verify whether your contractors and service suppliers comply with the regulations in force, which may be useful to detect contingencies and focus on the solutions as well.

With the periodicity that is necessary for each requirement in each contract, we manage all documents that are necessary, controlling and evaluating their fulfillment.

Through our technological solution, we design -jointly with the company- control instances so that corrective measures may be adopted in the suitable time and with the utmost immediacy.

In order to classify controls, three different areas of behavior are identified with their suitable indicators:

- Tax matters.
- Issues related to insurance.
- Issues related to the payroll of employees.



## COMMUNICATION, SERVICES TO THE CLIENT (CRM / ERP)

**Gamasi** places at your disposal a team of professionals specialized in each of the phases conforming the Risk Management and Advisory service. This team is available 24/7, 365 days a year.

### Customer Relationship Management System (CRM):

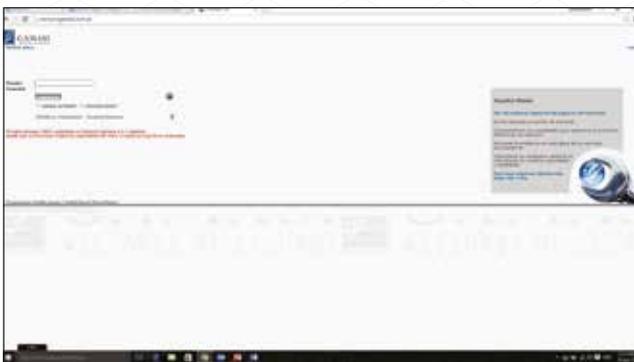
This is an in-house system developed with the aim of handling all information related to clients to create, develop and strengthen new or existing relationships.

#### This system:

- defines standards and procedures, unifies formats and sources of information.
- reduces administrative work, thus increasing productivity.
- creates synergy among the different areas of the company.

**E-gamasi:** allows the clients to have access to the information on their valid policies, on collections, and to contact their accounts executive.

Access screen to [www.e-gamasi.com.ar](http://www.e-gamasi.com.ar)



This system reflects our commitment to the continuous improvement of the services we offer to our clients, documenting each of the inconven-

iences identified and their corresponding analysis and containment, corrective and preventive measures.

Thus, any existing disagreement will be received directly by our head of Quality for the corresponding follow-up and resolution.

### Warranted Service

**Contingency Plan:** Gamasi has a Contingency Plan specially designed by our Engineering and IT Areas that allows, in case of an eventual inoperability of our main offices, to operate without delays from an office prepared to such end. This plan ensures the continuity of the service rendered to our clients.

**Continuous improvement policy:** We have implemented the Opportunities system, operative since July 2014. This system records and keeps accurate control of all business opportunities held by Gamasi. Through reports and automatic alerts, this tool is of great use to evaluate both performance and results of the commercial area. We have also implemented other interfaces with the main insurance companies for Motor Vehicles and Surety risks, both in Issuance and Claims. This allows us to sensitively improve the times consumed in data-entry tasks, reducing the possibility of errors.

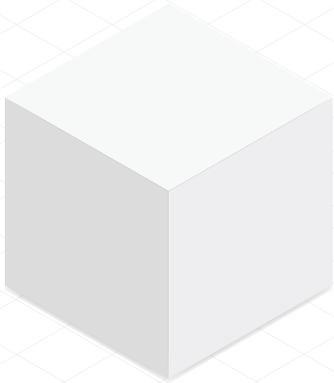


## OUR OFFICES



# GAMASI

ASESORES DE SEGUROS

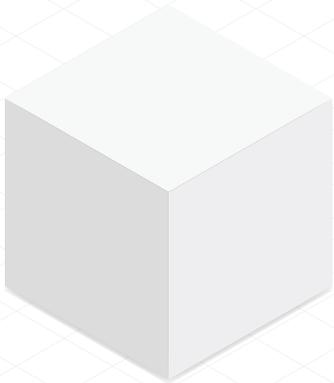


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