
HISPANIA

Corporate presentation

Contents

- Who we are
- Our customers, goals and approach
- A few key figures
- How to do business with Hispania in five steps. Advantages for our customers
- Placing business at Lloyd's
- The team

Who we are

- Hispania is the brand shared by two companies with their own way of understanding insurance brokerage:

HISPANIA | RISK
BROKER

Insurance and reinsurance brokers

Broker at **LLOYD'S**

HISPANIA
GLOBAL UNDERWRITING

Coverholder

Coverholder at **LLOYD'S**

- We are a team of 12 people and a group of independent shareholders with expert knowledge of the insurance sector.
- We focus mainly on providing backup for our placements on the Lloyd's market, in the customer's own language.
- We started out in 2008 with the sole objective of providing insurance solutions in Spain and Portugal.
- Today, we are operative in other European countries (Italy, UK and Sweden) and since 2012, we have been expanding to Latin America.



Our customers

- We are currently working with over 650 customers under mercantile collaboration agreements:
 - Insurance and reinsurance brokers
 - Coverholders
 - Insurance and reinsurance companies.

Our goals

- Show all our customers that they can look beyond the usual market players to find insurance solutions hitherto considered to be out of reach.
- Do away with the preconceived idea that administration and service are complicated. Allay local fears of pure international placement.
- At the very least, ensure for our customer traditional average margins on local placement.
- Step up the international vision of insurance, along with its possibilities and alternatives on the market within its scope.

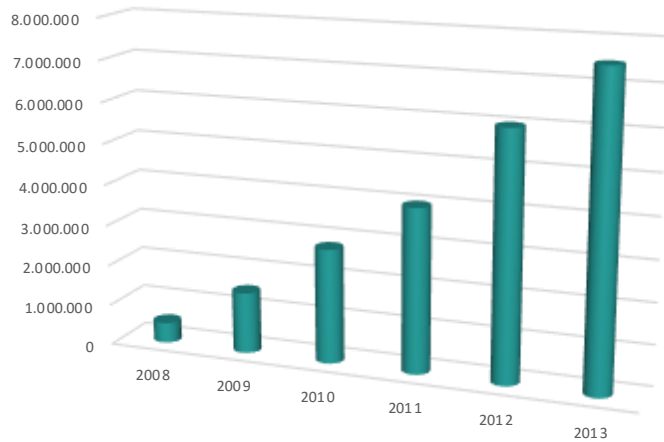
Our approach

- Our project is built on three central pillars: a young, dynamic, highly-trained team; our values; and quality in the service provided to both our domestic and international customers.
- In our approach to the market, we abide by **two clearly-defined, unshakable principles**:
 1. We act solely as **wholesalers**: we never address the end-customer.
 2. We place business solely on **International markets**: we do not go to local markets.

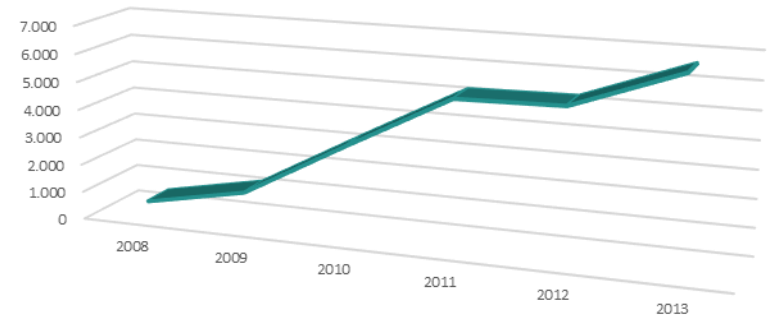
– *“Summing up, it’s insurance with a difference, both original and highly-specialised. A brand-new concept combining both the traditional and cutting-edge features of the Anglo insurance market with our markedly Latin character to converge at a first-rate point of encounter: Lloyd’s.”*

A few key figures

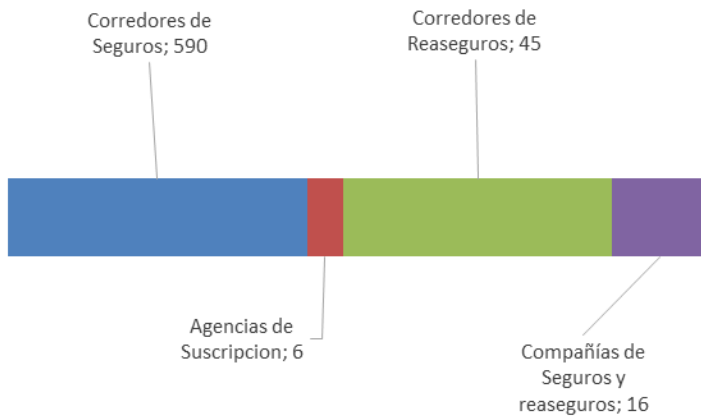
Premiums (€)



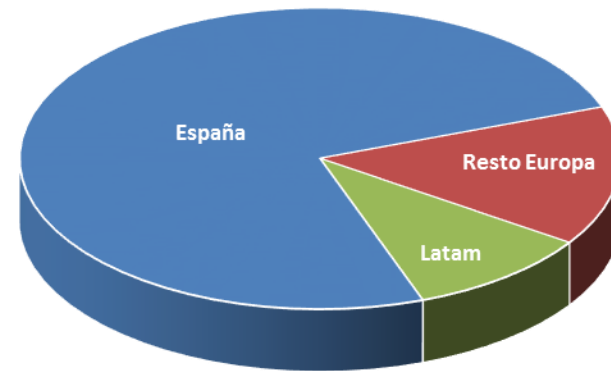
Performance by number of operations



Business source: our customers



Business source: premiums (€)



How to do business with Hispania in five steps

1. Send the quotation enquiry concerning the business in question to the email address of the underwriter in charge of the product. [See Presentation of Team, Products and Services.](#)
2. Quotation enquiry response times vary in accordance with the type of risk to be placed. In some cases, an answer/quote may be given in a matter of hours but in others, it may take longer. It will depend to a large extent on the information provided in the enquiry and on the complexity of the risk to be placed.
3. Presentation of the quotation, designed to meet the customer's needs.
4. Policy terms and conditions will be in Spanish or English, as the customer prefers.
5. Premiums, claims and fees will be paid in euros, US dollars or pounds sterling.
 - Claims will be processed in compliance with the usual rules and the appraisals of local loss adjusters, solicitors, etc. Claims must be addressed to Hispania, which will follow the entire process through with the pertinent syndicate.

Advantages for our customer

- Greater competitiveness against the big brokers.
- Enhances his standing in the eyes of the end-customer by providing access to new, hitherto exclusive markets.
- Freedom from the barriers and limitations of the international market..
- Benefits from a climate of transparency and clarity, as laid down in our Code of Conduct.
- No great cost. He can even improve his margins.
- Gains direct access to Lloyd's and therefore, to the ENTIRE Lloyd's market.
- As we act solely as wholesalers, there will never be any competition.
- We aim for a long-term relationship with our customers.

Placing business at Lloyd's

1. The **customer** (a broker, a coverholder or an insurance company) provides the Lloyd's broker (Hispania Risk Broker) with information on the risk to be underwritten.
2. The Lloyd's broker presents the risk to underwriters specialising in the type of business in question so as to arrange the premium and the terms and conditions. If the underwriters are interested in the risk, they will make an offer for all or a percentage of it.
3. Hispania submits the offer(s) to the customer (the broker) and waits for the order.
4. Hispania then prepares a slip with the details of the insurance, to be signed by the underwriter. If necessary, the slip is submitted subsequently to the other underwriters so as to complete 100% of the risk.
5. Next, the policy is drawn up, along with the wording, the schedule and, as applicable, the special conditions, to be signed by the underwriter and delivered to the customer as documentary support of the insurance contract.
6. The premium is paid by the customer (the broker) to Hispania, which in turn pays it into the Lloyd's Central Account (LCA). From there, it will be transferred to the syndicate in question.
7. Subsequently, certificates, supplements, etc. may be issued, just as with any policy issued on the traditional market.



Our goals

- All the syndicates may draw on Lloyd's resources, including the brand, the network of licences and the Central Fund. This fund is available to satisfy any claim that cannot be met by a syndicate. As all policies at Lloyd's are backed by this fund, the same rating is applied to the entire market:
 - A (Excellent), A.M. Best
 - A+ (Strong), Standard & Poor's
 - A+ (Strong), Fitch Ratings

The team

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