

A wide-angle aerial photograph of a city, likely Santiago, Chile, with a dense urban landscape of buildings and greenery. In the background, a range of dark mountains is partially covered in snow under a clear blue sky with a few wispy clouds.

SPECIALISTS IN INSURANCE

LARGE & COMPLEX • HULL • TPA • MARINE & CARGO • ENGINEERING
PROPERTY & CASUALTY • CATASTROPHE • AGRICULTURAL AND FORRESTRY • PXP

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ABOUT US

OUR MISSION IS TO PROVIDE LOSS ADJUSTMENT SERVICES IN A FAST, PROMPT AND FAIR MANNER.

SGC is a holding, whose mission is to provide loss adjustment services in a fast, prompt and fair manner. The company takes on a commitment with the different stakeholders of the insurance and reinsurance market in order to prepare claim adjustments and prevent losses with the highest professional level, which is proof of the more than 100,000 claims served as of to date and the catastrophic ones, such as those from February 27th; 2010 and the landslides in the north of Chile in March 2015.

The companies that are part of the holding of SGC are separated by specialty: SGC Ajustadores, SGC Transporte, SGC Recursos Naturales and SGC Líneas Personales – Masivos. They all have a shared purpose

of offering a total coverage of adjustment services in the different lines of insurance, such as engineering and construction, mining, energy, manufacturing, ports and airports, fixed assets, catastrophes, fires, contingency and sundry (Theft, mobile equipment, electronic equipment, etc.), hull, casualty, marine, air and land transport, aquaculture, forest risk, agricultural insurance, personal accidents and multiple-risks in general.

OUR SERVICES AREAS



Engineering and Energy



Massive



Property



Natural Resources



Marine Cargo, Hull & STP



Miscellaneous Risks



Casualty



Marine Services



ENGINEERING AND ENERGY

IMPORTANT PROJECTS IN THE MINING, ENERGY PORTS,
CONSTRUCTION AND ROADS INFRASTRUCTURE INDUSTRIES.

As part of the economic growth of our country, investors, both from Chile and abroad, developed and are developing important projects in the mining, energy ports, construction and roads infrastructure industries.

The services of the area involve the following types of risks:

- Machinery breakdown in turbo-generators, boilers, foundries.
- Business Interruption (B.I.)
- Anticipated Loss of Profits (ALOP)
- Construction All Risk (CAR) in respect of n infrastructure, energy and chemical plants
- Mounting All Risk (MAR)
- Cybernetic Attack



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PROPERTY

ATTENDING THE INCIDENTS INVOLVING THE INDUSTRIAL COMPANIES,
CONSTRUCTION, MANUFACTURING AND SERVICES.

The Property area handles the claims affecting the industrial, construction, manufacturing and service companies, as well as large retailers and businesses.

Industrial and Commercial Claims

- Fire and additional risks
- Business interruption (b.i.)
- Construction all risk (CAR)
- Erection all risk (EAR)
- Machinery breakdown
- Contractors' mobile equipment
- Agricultural mobile equipment



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MARINE CARGO, HULL & STP

IT SPECIALIZES IN ALL KINDS OF TRANSPORTATION RISKS.

SGC Transport specializes in all types of transport risks. We have a staff of professionals with broad experience and a deep technical knowledge on insurance.

Our principles are:

- Professionalism.
- Technical analysis.
- Interpretation of coverage in different policies.
- High quality reporting.
- Claim reduction, among others.

Our area offers the following services:

- Cargo transport (Marine – Air – Land)
- Stock Throughput
- Air and marine hulls
- Special investigations (High-value cargo robbery and potential frauds)

- General inspections
- Surveyor services

We have a network available to serve the national and international market.



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CASUALTY

LAWYERS WHO ARE ABLE TO MANAGE AND ANTICIPATE DIVERSE LEGAL AND JUDICIAL SCENARIOS.

The area of casualty and legal risks of SGC is comprised of experienced lawyers who are able to manage and anticipate diverse legal and judicial scenarios associated to complex legal matters in order to suggest appropriate and timely solutions to reduce losses. We have a staff of professionals with a robust legal training, specialized in insurance and many years of experience in the local and international market.

Our principal areas of expertise:

- General Casualty
- Corporate Casualty
- Product Casualty.
- Medical malpractice
- Professional liability.

- Environmental Casualty.
- Employer's liability.
- Construction's Casualty.
- Corporate government, D&O insurance
- Financial risks.



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MASSIVE

LONG EXPERIENCE IN CASUALTY CARE, SHAPING PROCESSES TO RESPOND TO THE DEMANDS OF THE MARKET

It focuses on the management and adjustment of claims related to personal lines and distribution products through mass channels. For such purpose we've put together teams with vast experience on this type of claims designing processes that respond to the demands of the insurance market for an adequate and expedite service, within the service parameters offered to the policyholders.

Our MULTI-RISK AREA is involved in claims related to home insurance, fire risks and the additional coverage related to home and community or condominium risks, risks associated to mortgages, fire risks and the corresponding additional coverages for small and medium size enterprises. We participate in the loss adjustment of policies related to some specific segments such as pet theft and accidents, bicycle protection and others resulting from the constant market innovation.

Our AREA OF PERSONAL ACCIDENTS AND MEDICAL EXPENSES specializes on individual and collective policies related to personal accidents and specific products related to medical expenses and

SOAP (personal accident mandatory insurance). We have broad experience on the design of brief, expedite and reliable loss adjustment processes with the support of professional in the areas of health and technology.

Our UNEMPLOYMENT AND FRAUDE ARE aims at contributing with expedite and abbreviated processes and the use of high-quality technological standards to transfer information for this type of claims, protecting the technical quality of the assessment.



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NATURAL RESOURCES

TEAM OF PROFESSIONALS LOCATED IN PUERTO MONTT, WHICH PROVIDE PERMANENT SUPPORT TO THE DIFFERENT SPECIALTIES OF THIS AREA

In the area of aquaculture, SGC has consolidated a team of professionals located in Puerto Montt, which provide permanent support to the different specialties of this area. Along with the staff of the head office they have positioned SGC as one of the firms specialized in the loss adjustment of aquacultural claims in Chile.

As regards to the agricultural area, with the launch of the Agricultural Insurance in 2001, SGC started a rising career and has positioned itself as the main loss adjusting firm in this specialized market.

In the forestry area SGC Recursos Naturales is the most important loss adjuster in the country, with 3 forestry engineers of plant and with presence in the different Latin-American markets.

The support and experience of SGC Ajustadores and the professionalism of SGC Recursos Naturales make this firm an important contributor to the Chilean insurance market. We'd like to invite you to learn more about our work in the other sections of our web site.



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MISCELLANEOUS RISKS

UNIT FOCUSED ON THE MANAGEMENT AND ADJUSTMENT OF DIFFERENT TYPE OF CLAIMS

MISCELLANEOUS RISKS is a unit focused on the management and adjustment of different type of claims, such as theft, robbery and financial losses either as part of a robbery policy or in general as part of any other policy covering such risk; for example, electronic equipment, mobile equipment, all risk valuable objects, construction all risk, erection all risk, fixed assets all risk, comprehensive bank policies and employee loyalty policies.

This unit has a team of professionals with vast experience in this type of claims, with high accounting and financial analysis skills that allows them to execute high-quality investigations and follow-up the judicial proceedings.

We highlight our capacity to service claims related to electronic equipment and valuable object policies for all sort of events by which they may be affected. We work with professionals from different areas for an adequate understanding and resolution.



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MARINE SERVICES

CREATED WITH THE AIM OF PROVIDING THE GLOBAL MARINE INSURANCE COMMUNITY A COMPREHENSIVE AND HIGH STANDARD SERVICE.

SGC Marine Services was created with the aim of providing the global marine insurance community a comprehensive and high standard service of commercial correspondents for P&I Clubs, Defense Club (F&DD) and Marine underwriters in general, including local and international carriers operating in Chile, as well as Argentina and Peru, through our associates Vega & Co. Trade & Shipping Lawyers in Argentina.

Our firm offers comprehensive claims and defense handling service, including marine hull and cargo surveys and loss investigation, as well as loss control activities. The latter includes loss prevention assistance, including but not limited to holds and tanks inspections, draft surveys, sealing of hatches, pre-loading and off-loading surveys as well tallies.

We provide assistance in the handling of a wide variety of losses, involving not only P&I coverage but H&M, Loss of Hire / freight, FDD cover, amongst others. Additionally, the firm also collaborates with the main container ship owners providing operational surveys arrangements.

Last but not least, our firm offers advice on insurance, legal and claim matters for the local owners and maritime operators here in Chile, on the basis of the experience obtained by the SGC group in many years of handling marine insurance claims and surveys.



MARINE SERVICES

CREATED WITH THE AIM OF PROVIDING THE GLOBAL MARINE INSURANCE COMMUNITY A COMPREHENSIVE AND HIGH STANDARD SERVICE.

We are completely aware of the importance of loss prevention, as a result of which we are in regular contact with all the local entities and authorities, in order to have a comprehensive knowledge of national ports & marine facilities. This allows us to keep our clients and the shipping community in general continuously updated on any circumstance that may be of interest to them. In this respect our firm issues circulars, notices or interesting publications on a regular basis, which are circulated through the shipping community, both locally and internationally.

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- 📍 Viña / Valparaíso
- 📍 San Antonio / Algarrobo

- 📍 Talca / Curicó
- 📍 Concepción
- 📍 Temuco / Valdivia
- 📍 Osorno
- 📍 Puerto Montt
- 📍 Chiloé - Palena
- 📍 Punta Arenas



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Asia

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