



**AFS & PARTNERS**  
ADJUSTING AND CONSULTING

**We always  
go the extra mile**



# The Company

AFS AND PARTNERS was established in 2008 by a small, highly qualified team of professionals having more than 25 years experience in the insurance market, with the firm objective of providing additional value to the Insurers by way of the group's experience, professionalism and quality of service.

Our team's versatility and its in-depth knowledge of the insurance market, risk management and loss adjustment, acquired through working in first class multinational companies, was our point of departure and are a guarantee that provides added value to the work we are commissioned to perform.

With considerable **knowledge** and **experience** of the Spanish market, we provide services to foreign insurance and reinsurance companies with interests both in the **Spanish and Latin American markets**.

At AFS & PARTNERS **we do not act**, either directly or indirectly, for Insureds.



**“We work without rushing, taking firm steps, and justifying all our arguments”**

# our Objective

We are a solid and trustworthy alternative for insurers and reinsurers when it comes to difficult and complex cases

# area Managers

**Antonio Fernández** is a Technical Industrial Engineer and M.B.A. Dip CILA y Cert CII with more than 25 years experience in loss adjusting. In recent years he has held management posts in international companies and prior to that he was the coordinator of a large network of adjusters in an insurance company. He has a considerable knowledge of and is highly regarded thanks to his work in Material Damage, Business Interruption, C.A.R. and Third Party Liability claims in the industrial, energy and construction sectors.

**Victoria de Andrés** holds a Higher Diploma in Insurance Studies and after developing her professional career in insurance companies she has spent the past 15 years as an Account Executive in international firms of adjusters. She specialises in work on JB, Fine Art, Species and Contingencies both surveys and claims. Also she can provide Management Audits relating to the insurance sector.





# what do we Do?

## LOSS ADJUSTMENT

We work on the investigation and adjustment of all type of claims, especially those in technical areas such as Industry and Energy involving Material Damage, Liability, Loss of Profits, Machinery Breakdown, etc., and with Jewellery, Contingency and Fine Art insurances.

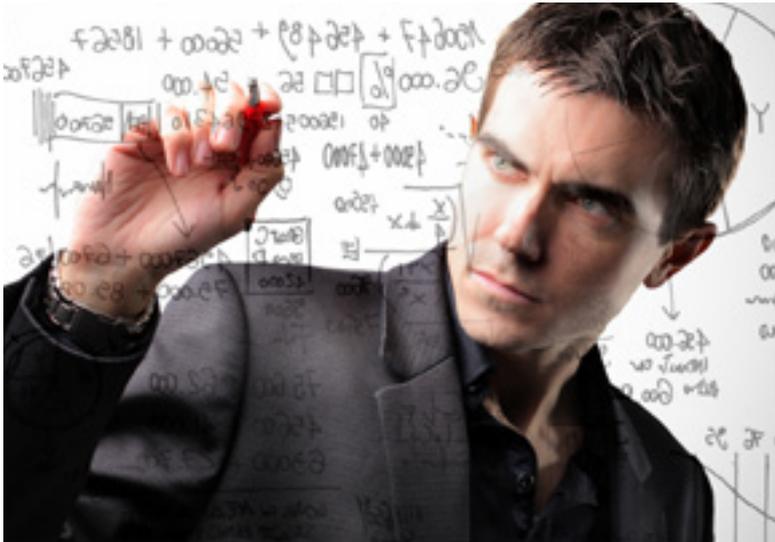
## SURVEYS

We carry out surveys on assets and produce an extensive report that allows our clients to have real knowledge of the risk before insuring it, pointing out any deficiencies which we detect and that could lead to higher exposure if an incident were to occur.

## TECHNICAL ASSISTANCE TO CLAIMS DEPARTMENTS AND LEGAL PRACTICES

Technical advice to law firms in preliminary procedures or on claims related to incidents in our areas of work, whilst maintaining a close relationship with the Claims Departments of Insurers.





# OUR EXPERIENCE

We have taken part in the loss adjustment of incidents related to the following areas of work and specialisation:

## Construction and Engineering

- > The construction and operation of electricity generating plants
- > Construction / Erection All Risks
- > Delayed Delivery / Start-up
- > Loss of Profits
- > Machinery Breakdown and associated Loss of Profits

## Industrial Processes

### Generation

- > Hydroelectric: Pelton, Kaplan and Francis Turbines
- > Natural Gas: Combined Cycles, Gas turbine-compressor groups.
- > Thermal: Coal-fired power stations
- > Wind: Aero-generators
- > Solar energy: Thermal Solar Power Plants

### Electricity Transmission

- > Step-up, transmission and distribution sub-stations both in the open and cooled by sulphur hexafluoride.
- > Aerial and subterranean high and medium tension transmission lines
- > Electricity distribution Networks

### Cogeneration

- > Steel furnace gas cogeneration plants
- > Organic waste cogeneration plants
- > Gas turbine cogeneration plants

### Gas

- > Regasification plants (Marine Terminals)
- > Primary and Secondary Distribution Networks

### Mineral extraction and primary processing

- > Open- cast mining
- > Coal and other mineral mining

### Cement Plants

- > Quarries

### Iron and Steel Plants

### Manufacturing, Transformation and Assembly

- > Foodstuff bottling and canning plants
- > Passenger train wagon assembly plants
- > Wood and foodstuffs drying plants
- > Vehicle assembly plants





## Third Party Liability

- > Product removal following a manufacturing defect
- > Product removal due to an error in design
- > Personal Injuries
- > Property Liability
- > Professional Indemnity

## Jewellers and Fine Arts

- > Raids and robberies on premises
- > The theft of samples
- > Robberies from armoured cars
- > Disappearance or damage in transit, at exhibitions, etc.
- > Employee Infidelity

## Contingencies

- > Concerts: Indoors and in the Open Air
- > Theatrical performances
- > Sporting competitions and activities
- > Weather Day
- > Film making and advertising shoots
- > Over Redemption
- > Contractual bonuses
- > Personal Accident

## Surveys

We perform risk surveys on industrial property and assets, in particular those with an increased exposure where Insurers need to have detailed information prior to accepting the risk.

We have considerable experience in identifying problems and offering possible solutions and improvements, as we detail below:

### Industrial

We perform surveys principally on:

- > Generation and Cogeneration plants
- > Mines
- > Manufacturing plants
- > Cement factories
- > Alfalfa gins and drying plants
- > Cork transformation plants
- > Chemical plants

### JB and Fine Arts

We provide technical advice to Insurers on the actual risks to be insured in accordance with Spanish legislation from August 2011, principally studying the following aspects

- > Physical protections
- > Electronic installations
- > Systems and Procedures

After an analysis of the risks, we submit our recommendations on improvements or corrective measures to minimise the loss exposure, whilst suggesting any necessary corrective measures.

### Contingencies

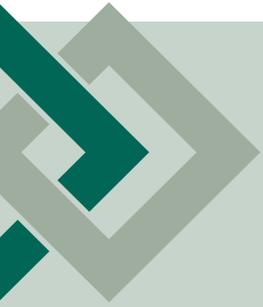
At the request of our clients we monitor the setting-up and performance of musical and sporting events, filming, etc. when situations occur that could put the normal progress of the same at risk (adverse weather conditions, delays due to transport problems, artist's/director's/production technician's illnesses, etc.).

One of the most important challenges that we decided to take on when establishing our Company

was to be able to provide **TECHNICAL ASSISTANCE TO CLAIMS DEPARTMENTS AND LEGAL PRACTICES.**

We collaborate with the most prestigious law firms in the writing up of Technical Reports and through our advice during legal proceedings as loss adjusters appointed under Article 38 of the Spanish Act on Insurance Contracts of the Law on Insurance Contracts.

Our experience is backed up by the success achieved by our clients in the satisfactory resolution of judicial proceedings (90 percent of civil trials won by our clients in the last five years), thanks to both our technical skills and our team work with legal practices and insurance and reinsurance companies.



# practical Cases

## Electricity Generation

- > Damage and Loss of Profits due to the breakdown of a Gas Turbine.
- > Damage due to fire in the generator of a Hydraulic Sub-station.
- > Damage due to fire in the transformer of a Distribution Sub-station.
- > Damage and Loss of Profits due to fire in the generator of a Reversible Hydraulic Station.
- > Damage and Loss of Profits due to an engine breakdown in a Cogeneration Plant.
- > Damage due to an engine breakdown in a Cogeneration Plant.
- > Damage due to machinery breakdown in a Wind Turbine.

## Electricity Transmission

- > Breakage of a high tension 220 kV transmission line due to the impact of a helicopter.
- > Breakage of a subterranean high tension transmission line in an Airport.
- > Fire at an Electricity Sub-station which cut off the supply for various hours.
- > Fire at a transmission and distribution Sub-station, with more that 100,000 people affected.

## Industrial Processes

- > Damage and Loss of Profits in a Thermal Treatment Plant.
- > Damage and Loss of Profits due to a fire in an engine of a Cement Plant.
- > Damage due to flooding in a Cement Plant.
- > Damage and Loss of Profits due to fire in the Just-in-Time warehouse of a Vehicle Assembly Plant.
- > Damage and Loss of Profits in a train manufacturing plant.
- > Damage due to fire in a wood warehouse during welding work.
- > Damage and Loss of Profits due to an explosion in a processing plant.
- > Fire in a Meat Processing Plant.
- > Fire in a Cosmetics Distribution Warehouse.

## Construction

- > Damage to a residential building due to the collapse of a concrete structure.
- > Delay in the Start up of a Regasification Plant (DSU).
- > Collapse of a Hotel's structure whilst under construction (CAR).
- > Over-turning of an air tank due to the piercing of the foundation plate.
- > Fissures in a residential building to the foundation's settling.

## CAT

- > Damage and Loss of Profits due to the flooding of Cement Plants.
- > Material Damage to installations and machinery due to tropical storms in Latin America.

## JB and Fine Arts

- > Risk Surveys of jewellers and assembly workshops.
- > Robberies, hold-ups, ram raids, etc.
- > Theft from Travellers and robberies from armoured cars.
- > Risk Surveys in art galleries.
- > Damage to works of art (in transit, impact by vehicle, water, etc.)
- > Loss of value assessment.
- > Support to recover from responsible Third parties.

## Contingencies

- > Supervision of the setting up of alternative venues.
- > Supervision of performances under threat of cancellation due to adverse meteorological conditions.
- > Investigation and adjustment of concert cancellations.
- > The adjustment of additional costs claims for International Tours.
- > The adjustment of losses due to accidents to sportsmen.
- > The adjustment of Third Party Liability claims at sporting events.
- > Shooting interruption/delay due to adverse climatology or non-appearance.

## Surveys

- > Survey of cork transformation plants in Spain and Portugal.
- > Risk Surveys of Cotton Dehydrating plants.
- > Risk Surveys in a number of Alfalfa Drying plants.
- > Risk Surveys of Historical Buildings.
- > Risk Surveys of Hydroelectric Plants.
- > Pre-risk Surveys of shows and sporting assemblage.
- > Fire Protection surveys for a pyrotechnic products factory.
- > Risk Survey of mining plants in Mexico.
- > Survey of Fire Protection installations in electricity sub-stations.
- > More than 250 risk surveys in SMEs.

## Liability

- > Liability due to river pollution through the spillage of concrete.
- > Liability due to an oil spill in Mexico.
- > Liability and food product withdrawal from the Spanish market.
- > Liability Claims Management for a multinational tyres manufacturer.
- > Product Withdrawal and Liability due to a faulty automobile component.
- > Liability due to fire in an Electricity Sub-station.
- > Liability due to a failure of steam supply in a steel plant.
- > Liability due to the failure of the electricity supply in mining activity.
- > Liability due to the non-fulfilment of an electricity supply guarantee.
- > Employers' Liability for injuries or death at work.

## Marine – Ports and Terminals

- > Ports and Terminals Property and Liability.

## Arbitration and Judicial

- > Work in various Arbitration procedures.
- > Work as the Insurer's Loss Adjuster on numerous claims ranging between 10 and 100 million Euros.



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