ARM Services

PROPERTY RISKS

ARM Services, your partner in LATAM for Risk Assessment, Risk Management and Loss Adjustment solutions.

We have been providing services to the insurance ecosystem and their insured parties since 2010.

ARM Services

Our services:

PROPERTY RISKS

- Risk assessment
- Risk management
- Loss adjustment
- Asset protection and private security

CARGO RISKS

- Risk assessment
- Risk management
- Loss adjustment
- Logistics monitor for clients
- Driver verification

MOTOR TELEMATICS

- Telematics for car insurance

Resources 7/24

Offices in Argentina and Chile;
and a network of correspondents in LATAM

PROPERTY RISKS

Risk Assessment

Fire or All Operational Risks (Property), STP

Goal

Our intervention adds value because we assess the risks, we evaluate them and then share recommendations for improvement so that all the parties involved in the potential risk commit themselves to mitigating the exposure to risk. Higher exposure and low frequency risks require the coordination of actions that are only viable in the mid- or long term. In this sense, ARM facilitates the process by sharing valuable information that benefits the parties involved and becomes the basis for long-term relationships.

Risk matrix

AssessRisk®

Our exclusive proprietary matrix, AssessRisk®, assesses the exposure to risk in relation to different root causes:

- Risk Management
- Construction /Facilities
- Surroundings/ Location
- Vandalism/ Malicious Attacks
- Protection Systems

- **AssessRisk® Matrix**
- **A team of engineers with proven expertise**
- **A network of inspectors throughout the country**
- **Monitoring of improvements**
- **Visualization of hidden risks and opportunities for improvement**
- **Service recognized and valued by Insurance and Reinsurance companies**

PROPERTY RISKS

Risk Management

Risk Management Programs (RMPs) / Monitoring of improvements

Fire fighting:
- Reservoirs of Fire-Fighting Water
- Pump Rooms
- Fire Hydrant Network
- Sprinkler Network
- Central Alarm Panel and Detection Systems
- Fixed Automatic Fire Suppression Systems
- Fire Extinguishers (recharges, regular controls, maintenance, sale of new equipment).

In every case, the scope covers:
Design of fire detection and suppression systems / Project, provision, installation and commissioning of fire detection and suppression systems / Maintenance of fire detection and suppression systems according to standard / PPE, signage, and industrial clothing.

Electrical / Thermomechanical Engineering
Design of project and/or assembly of electrical and/or thermomechanical engineering equipment based on design; project execution up to maintenance; thermography tests; measurement of ground connection and study to classify explosive atmospheres.

Asset Security
Review of security protocols / Physical surveillance / Electronic security (alarms, cameras, perimeters, etc.)

Asset Appraisal
Buildings / Contents / Goods / Machines

Safety and hygiene
- Review of emergency plans
- Hoisting equipment / bridge cranes / certifications
- Review of procedures, processes and protocols that entail risks for the contractors
- Flammable materials: engineering study for their treatment

- **Compliance with fire insurance requirements**
- **Fire fighting systems (design, installation and maintenance)**
- **Asset valuation to avoid underinsurance**
- **Electrical / thermomechanical engineering**
- **Asset security including facilities and sites**
- **Security, safety and hygiene services**

PROPERTY RISKS

Loss Adjustment

Claim Management | Inspections | Account Administration | Risk Prevention

ARM | Adjusters

Risks
All operational risks, contractors, electrical equipment, technical insurance, fire (building, general contents, machinery, facilities, goods), P&I / H&M.

Objectives
ARM Adjusters implements a proactive approach to claims management with the objective of avoiding disputes by addressing pain points swiftly, always seeking a fair solution in accordance with terms that reflect the practice in force and the jurisdiction of the claim.

Culture
Loss adjustment solutions based on prevention.

Philosophy
Our core values are communication, transparency and technical excellence. The core of our claim management philosophy is to gather the parties in order to reach an amicable resolution.

Human Capital
Our Loss Adjustment team is made up of a multidisciplinary team of engineers, legal experts, public accountants and inspectors, among other highly qualified professionals, who keep all the parties involved informed throughout the claim process.

Quality
Proactivity, transparency, professionalism.

- Multidisciplinary team
- Solving conflicts with impartiality and independence
- Highly experienced professionals
- Proprietary management platform

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