



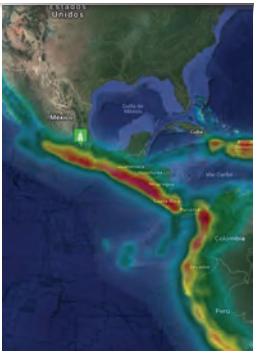
## Transforming the risk management modeling

**ERN** is the Latin American leader in risk assessment models evaluating natural and man-made phenomena that impact people, buildings, and infrastructure.

We strive to provide a solution to the needs of our clients by extending our reach through studies and projects in different parts of the world.

Our avant-garde products and services are the result of an experienced team that is always committed to offering the most advanced as a result of our interest in research and technology.

## Value offer



We are **leaders in Latin America** in solutions for the management of natural risks. Our growth has achieved projects on **5 continents**



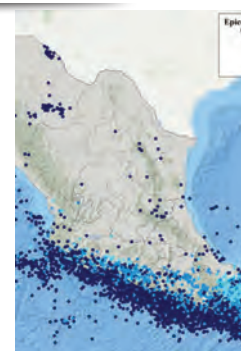
Our models are used in projects worldwide financed by the **World Bank and the IDB**



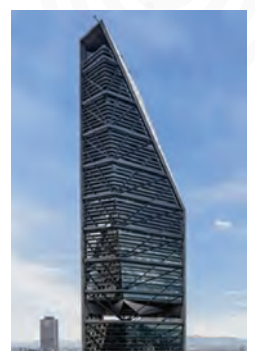
Our human team stands out for its **high commitment, impeccable ethics and specialization**, where more than 80% of the staff have master's and doctorate degrees



**Risk Modeler of the Year Award in Latin America 2019**



**100%** of the Mexican insurance market uses the **ERN** platform



We have carried out **more than 1,000 engineering projects** for leading companies in the construction sector that have the **highest prestige in the industry**

# Why ally with ERN?

Our Engineering and Risk Management departments offer state-of-the-art knowledge and solutions for the best understanding and evaluation of natural and anthropogenic risks for both, public and private sectors. ERN provides decision makers with the necessary information in the fields of land-use planning, urban development, disaster prevention, risk evaluation and civil protection.



## RISK ADMINISTRATION

### INSURANCE SECTOR

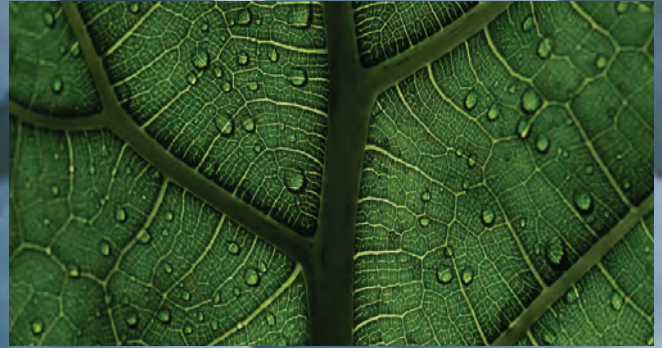
Products and services that support the calculation of the economic losses of buildings, contents and infrastructure before phenomena.

### GOVERNMENT AND CORPORATE SECTOR

Protection, risk transfer and asset management for natural and anthropogenic risks.

### INTERNATIONAL PROJECTS

Hand in hand with international organizations such as the World Bank, the United Nations and the Inter-American Development Bank, we have developed projects on the five continents of Comprehensive Risk Management Strategies for countries or regions with high vulnerability.



## STRUCTURAL HEALTH

Comprehensive evaluation of the different hazards and their associated risks, helping to create safe, functional, economic and sustainable works.

Our evaluations translate into project specific design criteria that fine tune the balance between safety and cost.

### R-HEALTH

Structural health monitoring

Evaluate in real time the structural health of buildings, bridges and industrial facilities after earthquakes, extraordinary loads, settlements and landslides.

Among our main groups of clients are:

- ◆ Insurance Sector: Insurance and Reinsurance Companies, their Intermediaries, Supervisory Institutions, Controllers and Risk Managers
- ◆ Construction and real estate
- ◆ Civil Engineering design offices
- ◆ National, State and Municipal Governments
- ◆ Multinational Institutions: World Bank, Inter-American Development Bank

# Solutions



## Insurance sector

- ◆ Expert systems to estimate losses from any threat
- ◆ Risk assessment for individual structures and portfolios
- ◆ Inspection and assessment of property risk
- ◆ Evaluation of business interruption and proposals to reduce it
- ◆ Technical support
- ◆ Online and telephone advice
- ◆ Comprehensive training programs
- ◆ Workshops, seminars and conferences
- ◆ Newsletters

## Construction sector

- ◆ Studies for new and existing works
- ◆ Geophysical studies
- ◆ Studies in structures
- ◆ Vulnerability estimates
- ◆ Hazard or threat estimates
- ◆ Risk estimation

## Government sector

- ◆ Risk Atlas
- ◆ Financial risk management
- ◆ Advice and support in natural and anthropogenic risks

## Business and industry

- ◆ Economic loss studies
- ◆ Evaluation of business interruption and proposals to reduce it
- ◆ Identification of natural hazards and vulnerability in engineering works
- ◆ Advice on making decisions and estimating the danger for specific works



**Present in more than 50 countries, analyzing the risk threats and helping prevent losses**



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**Evaluación de Riesgos Naturales**

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