

UNISONTIMES

HAMBURG, GERMANY, WEDNESDAY, JULY 31, 2024, IDC EDITION



The Power of Network

Insights from
the IDC 2024



UnisonSteadfast members and partners with accompanying persons in front of Caves Codorníu



Dear members and partners,

This year’s Independence Day Conference in Barcelona was once again a great success. My sincere thanks go to all participants, sponsors, speakers and organizers, especially to our own organization team led by Polina Balko and our co-host Jori Armengol for this wonderful event.

This conference was designed to define how we can benefit from the energy and power of our network even more for our mutual success.

The first challenge was to strengthen the team spirit and reveal the network’s joint power. This time, we offered a very unique kind of teambuilding activity: our own sailing regatta with 16 boats, sailing on the same course as the contestants of the 2024 America’s Cup. This team spirit was then brought on to the entire conference.

Besides the wealth of specialist topics that we were able to cover at the conference, such as cyber risks, valuation of property risks, geopolitical risk management, art insurance, and technology through to digitalization processes, we again gave our brokers the opportunity to talk about their specialist expertise- this time in the areas of aviation, entertainment, and prepaid card guarantee.

In addition, we are developing new sales and product development strategies in various areas

via our Broker Roundtables. Our new trade credit insurance network TCIN by UnisonSteadfast was also launched based on a Broker Roundtable and we are working on comparable solutions in the fields of logistics, employee benefits and art technology. We will soon be approaching our valued members again with a few questions in order to query the specific interest within the network and develop a corresponding strategy.

In the future, we will use an individual dashboard solution for each UniNet user to map all information and communication processes as well as our service offer and opportunities for exchange among the UnisonSteadfast community. Furthermore, we also plan to set up a digitalization forum for all our members to get actively involved in mutual developments in this important field.

I hope you enjoy this review of our conference in Barcelona and that it motivates you to join and support us at our anniversary conference (20 years of UnisonSteadfast!) in Munich.

Yours
Wolfgang Mercier
(President & CEO, UnisonSteadfast AG)

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INDEPENDENCE DAY CONFERENCE 2024

Thank You!

Looking back on the successful Independence Day Conference 2024 in Barcelona, we would like to sincerely thank our Platinum and Main Sponsor Zurich Insurance Group, our Gold Sponsors AXA, Generali Global Corporate & Commercial, Kroll and Württembergische Versicherung Vertriebspartner GmbH, our Silver Sponsors Allianz Versicherungs AG and ERGO Group AG for their meaningful support and participation.

Thank you for investing your valuable time and resources to help us create an exceptional event, connect, recognize and appreciate our more than 200 broker members from over 40 countries and provide cutting-edge education for the industry.

Our special thanks go to our member broker JORI& Armengol for being wonderful co-hosts this year!

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ZURICH

CrowdStrike IT outage and cybercriminals: How secure is your organization?

Employees and teams who remain impacted by the outage are a prime target for cybercriminals. Here’s how to mitigate the risks.

The CrowdStrike crash in July 2024 left countless IT users paralyzed with a “blue screen of death.” While the outage caused chaos everywhere from office desks to airport check ins, it also left organizations exposed to an increased risk from cybercriminals. While CrowdStrike has since published a work-around, it is crucial to manage the immediate and increased risk of phishing and malicious cyber activity by reviewing and tightening each line of cyber defense.

Cybercriminals continue to take advantage through phishing and other means to trick users and distribute malicious content under the guise of offering technical assistance.

Both IT systems and people are vulnerable when it comes to preventing or controlling a cyberattack, and so these primary lines of defense should be tested for their effectiveness.

And, even if access has been restored for 100 per-

cent of employees, cybercriminals may also pose as IT helpdesk teams by referencing IT ticket numbers and sharing malicious URLs.

Line of defense #1: People

Your employees are your first line of defense against cyber criminals. Make them aware of the increased threat of phishing and instruct them to be on the lookout for suspicious activity. This could take the form of unexpected emails, emails with unfamiliar or fake domain names, or even using communications through other channels, such as social media (e.g., LinkedIn).

Running a simulated employee phishing exercise will help you assess how well your workforce manages the risk. It will highlight the level of defense you have in place through your employees, as well as exposing knowledge gaps or behaviors that can be addressed with additional training. With a workforce on heightened alert, as well as reinforcement of the messages many employees will have learnt through training modules, you will increase the chance of catching the threat at the first attempt: through your people.

Line of defense #2: Technology

People, however, do make mistakes. The right detection technology solutions will help to redirect malicious content away from your employees—or even to capture the threat after an employee mistakenly clicks on a malicious link.

Detection solutions should be in place at both the mail gateway—to filter messages before they arrive to the mailboxes of the users—as well as at the user endpoint when it’s almost too late and a malicious file has been executed.

Even with this technology in place, it is important to test its effectiveness periodically. This is especially advisable considering the increased cybersecurity threat following the CrowdStrike outage. A technical audit can identify any existing vulnerabilities in the detection technology— allowing for a so-called ‘technology hardening’ – i.e., a process that reviews configuration and reduces or mitigates these vulnerabilities.

A penetration testing exercise, which is another method of identifying vulnerabilities in your cyber security system, can also validate whether adequate

and efficient technical controls are in place. This testing exercise can even be extended for organizations that benefit from continuous monitoring of cyber threats and breaches via a Security Operation Center (SOC). This will assess the monitoring, alerting and blocking capabilities you your SOC.

CrowdStrike outage: lessons learnt

If this incident has been disruptive for your organization, then there is a golden opportunity for you to strengthen your defenses. Consider how you might enhance your crisis preparedness procedures and business continuity plans to manage major incidents in the future.

Whilst the CrowdStrike outage was not caused by a cyberattack, it serves as a reminder of the importance of top-down business resilience. In addition to taking the cyber security precautions mentioned earlier, below you can find a number of areas you may wish to consider in order to mitigate or reduce your exposure and/or the impact of a similar future event:

1. Review existing prevention, response, and support procedures for large-scale outages.

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2. Check and update downtime procedures for key operations. Revise crisis communication plans, incident response processes and business continuity management/IT disaster recovery plans, accordingly.
3. Ensure key employees within the organization have the necessary skills, training and resources with regard to response and recovery procedures and are involved in testing enterprise systems.
4. Collaborate with peers by joining threat intelligence networks and participating in industry-specific threat intelligence groups to share knowledge and stay informed about emerging threats and best practices.

Cyber Resilience at Zurich Resilience Solutions

We are here to help your business prepare and respond to events that can cause significant business disruption and financial loss, such as outages and cyberattacks. Our global Cyber Resilience team can help you establish, or optimize, your crisis management and business continuity plans by auditing existing processes and technologies, as well as providing 24/7 monitoring (SOC) solutions to defend against cyberattacks.

For more information on how we can help your organization to build cyber maturity, please contact us at: cyber.resilience@zurich.com

For more information about our solutions and expertise, visit our webpage.

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Cyber maturity starts with cyber security

Find out more →





Here,
there,
everywhere

AXA International Services
axa.de/ais

We are here to protect your
clients expanding overseas.

Know You Can

ERGO

Ergo at the Independence Day Conference 2024

ERGO is pleased to announce its continued support of the UnisonSteadfast global family

PETER KOSSMANN

ERGO Versicherung AG is the property-casualty insurer of ERGO Group AG and offers a comprehensive range of products and services to private, commercial and industrial customers.

With a premium income of 4.9 billion euros, ERGO Versicherung AG is one of the leading providers in the German market. Over the past five years, premium growth has outperformed the market.

ERGO’s strong growth in commercial lines is supported by recognition in the broker market.

ERGO Broker P&C continues to write its success story. One of our key objectives is to continue to grow with our strategic partners. Increasing broker satisfaction is crucial to this. We are therefore continuing to work on our positioning as a digital and modern broker sales organization. At the same time, it is important to strike a balance between digitalization and personal support. Our objective is to provide our brokers with a comprehensive digital

service while maintaining a reliable point of contact in person.

Our broker strategy encompasses four key areas of action. The foundation of our strategy is a clear focus on selected broker segments within the commercial and industrial business, with the goal of developing strong, productive relationships. Furthermore, we ensure that our actions are aligned with the needs of brokers.

Our goal is to provide our business partners with an excellent service process that is fast, digital and intuitive.

Furthermore, we make a clear value promise: we act as a reliable partner and in a binding manner at eye level. The implementation of our broker strategy has resulted in a significantly stronger profile in the market and an increase in broker satisfaction.

Our objective is to maintain our strong position in

Broker strategy shapes our profile



Mission Statement 1
We focus on selected broker segments in all P&C business lines with capable co-workers in Sales, Underwriting and Backoffice.

Mission Statement 2
We regard the complete value chain of our Broker clients, evolve and act as per their needs.

Mission Statement 3
We convince our clients and business partners with maximum customer centricity and an excellent service process (fast, digital, intuitive).

Mission Statement 4
We stand for sustainable and productive relationships. We generate added value for our brokers, accordingly & bindingly on an eye to eye level.

the markets where we currently operate. We are already engaged in collaborative efforts with leading brokerage firms in the region. The strategic partnerships are developing in a highly favorable manner. Production through our partnerships has increased significantly compared to the previous year. The portfolio has also expanded in line with this growth.

This demonstrates the effectiveness of our strategic approach. However, it is also important for me to emphasize that the value of strategic partnerships is only realized through a long-term, sustainable focus. This is not a short-term endeavor.

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KROLL

Insurable Value at Risk – Kroll’s capabilities create new opportunities

Kroll’s Fixed Asset Advisory Team were attending our very first UnisonSteadfast Conference in Barcelona and it did not fail to impress! From the opening Sailing Regatta to the amazing evening at the Caves Codorníu, where the tradition of castells - the Catalan art of building human towers showed the 200+ members a fitting symbol for why we were all there - to come together, demonstrate cooperation and build something bigger. It quickly became clear to all of us the importance of being part of this family community and the value Kroll can offer. That was the message we sought to bring to the conference.

Our Kroll team made up of Matthew Donahue, Ricardo Silva, Evzen Korner, Shreyasi Hait and Harry Randle arrived with the aim to understand more about the network, their members and ultimately how we could help add value through our services. Over the three days we met so many of you from all over the world and it was genuinely interesting to hear how underinsurance presents a serious challenge to your businesses and clients globally.

One clear theme was the lack of a consistent approach to making sure a client’s insurable values are accurate and up to date. Other than traditional, often expensive valuations or desktop appraisal work, there is no quick and cost-effective way for network members to address underinsurance either accurately or in a timely manner. Solutions to this issue were brought to life by Evzen and Shreyasi on Tuesday’s final presentation slot.

They took to the stage to present ‘Insurable Value at Risk’ – focusing on how Kroll can help. Our suite of services which includes traditional desktop, in-person/onsite valuations and our cutting-edge market leading Property Insurance Valuation Platform offers a three-tiered solution to making sure property and energy facility valuations are accurate and up to date. What sets our Platform apart is the strength of its global data with the essential input from real in-person valuation evidence. To draw a parallel from Barcelona - this combination, much like the human towers, offers cooperation to build something bigger for clients.



The presentation was warmly received and there were many questions relating to how exactly the Platform might be made available to the network. This was evident during the roundtable on Wednesday and resulting breakout sessions – it feels there is a genuine need for our services, in particular the Platform offering. We have the power to deliver cost-effective and the most accurate valuation reports in seconds, rather than days or weeks – all visually displayed on our Platform dashboard. If you would like to learn more about our services or receive a Platform demonstration, please do not hesitate to get in touch with any of the Kroll or UnisonSteadfast Team. It is our hope over the coming months to offer regional Platform demonstrations alongside a further presentation.

The Kroll team left with a lasting impression – the power of the network is clear. The mutual respect to listen and consider new and innovative ideas was incredibly humbling. You all understand the importance of trust and the sharing of ideas – this is crucial to what we do here at Kroll. We want to help make a change and resolve problems in an innovative and cost-effective way.

We would all like to take the time to thank those who attended our presentation, roundtable and those who took the chance to meet with us outside of the conference schedule. We are inspired by your energy and look forward to continuing communication throughout 2024 – we hope to see you all in person in Munich 2025!

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“I would like to extend a congrats to the entire team on a BIG win.

I thought the event went great and was of high value. I’m grateful I was able to be a part of it.”

Gary Kirshenbaum, ALERA Group

WÜRTTEMBERGISCHE

Interview with Rainer Gelsdorf

UnisonSteadfast and the broker sales department of Württembergische Versicherung (Württembergische) already have had a decades-long partnership. Most recently, Württembergische also supported and attended the Independence Day Conference (IDC) in Barcelona. What was your takeaway from Barcelona?

The partnership between UnisonSteadfast and the broker sales department of Württembergische Versicherung has grown steadily over the years and has been extremely fruitful. The participation in the IDC in Barcelona was a wonderful opportunity to look back on this successful cooperation and at the same time to focus on future developments and potentials. Shared experiences like this are the foundation for trust, understanding and long-term success.

At the IDC, we had the opportunity to exchange ideas and network. Thanks to the participants from all over the world, the conference has helped us grow closer together as a global insurance industry. Mutual insights, a lot of fresh ideas and impulses not only emphasized the current requirements, but also highlighted numerous opportunities and perspectives.

What significance do international programs have in an environment of complex risks and how is the area of international insurance programs

developing? What opportunities do you see in 2024?

We continue to see a growth market in the field of international insurance programs. More and more companies from Germany relocate their production sites abroad and find new sales potential there. Companies wish to record and manage their risks on a central basis. Interdependencies between locations, natural hazards, high compliance requirements and different local standards for policies, fire protection, compulsory insurance and tariffs play a key role here. This development offers Württembergische great potential.

For 2024, we see the opportunity to expand our offering accordingly in order to meet the growing requirements of our clients. Many policyholders already appreciate the benefits of such an insurance solution from their cooperation with Württembergische in their home country: comprehensive global coverage with the high German standard of cover.

In which insurance lines does Württembergische Versicherung implement international insurance programs and what are Württembergische's strengths?

In collaboration with its network partner Swiss Re Corporate Solutions, Württembergische relies on integrated international insurance programs, espe-



cially for business and product liability, property and, in the future, technical insurance. If the local basic coverages are already insured separately, Württembergische complements them with its master coverages for coordinated international insurance programs.

Württembergische's strengths lie in its many years of experience, its financial standing and its excellent ratings. Above all, it is the commitment and expertise of our employees that make the difference for our sales partners - through personal and partnership-based relationships. I am convinced that it is people who determine success.

What role does feedback from brokers play in the further development of your international insurance programs?

Feedback plays a crucial role. Given the complexity of this business area, effective communication is of great importance. Regular exchanges significantly increase the know-how and experience of both brokers and us. Württembergische's broker sales department acts as an important link between brokers and our specialist department, which ensures direct and efficient cooperation.

Württembergische describes itself as a rock in the waves and is a business partner to SMEs.

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How do you ensure that your processes and offers respond to the needs of brokers and their clients?

Württembergische is a reliable partner for SMEs and adapts its processes and offers to the needs of brokers and their clients in a highly flexible way. Through direct dialog during the risk assessment, we not only take into account hard facts, but also special requirements and consider hard facts that directly influence the quotation. The underwriting decision is not determined by data alone but is also shaped by the overall impression of the underwriter.

Digital tools play a key role in supporting the underwriting process and the technical implementation of the policy. Continuous process optimization and the further development of our digital processes are important to us in order to ensure efficient and client-oriented processing.

Digitalization is a great keyword. At the IDC, Württembergische provided insights into the status of its own development in this area by means of its keynote speech “Digitalization strengthens people’s business”. How was the presentation received?

The response was immense. With their presentation at the IDC, Mirjam Neu, Christian Wolf and Seat Sabani addressed exactly the topics that concern our sales partners and demonstrated with the new services and tools they presented that Württembergische has a lot to offer. With smart contracts based on blockchain technology, brokers, insurers and clients will be able to achieve considerable added value in the future through individual automation of the entire insurance settlement process. Brokers benefit from optimized processes that make account han-

dling more efficient, while insurers can introduce new practices and develop improved products through audit-proof customer blockchain accounts. While insurers can introduce new practices and develop improved products through audit-proof customer blockchain accounts. This enables brokers to offer their clients precise and customized insurance solutions, especially for industrial companies to protect their machines based on the respective detailed individual risk analyses.

And what exactly is the “Vincent” robot mentioned in the keynote speech all about?

Vincent has been providing process support to underwriters since September 2022 and ensures efficient collaboration between man and machine. Relevant data is recorded in a web application and transmitted to Vincent via an interface. Vincent continuously monitors updates via the interface, collects information and creates a “dashboard” for the order including the collected data. The underwriter receives an e-mail and can then access the file. Vincent is a great example of how Robotic Process Automation (RPA) increases process efficiency and allows underwriters to focus on strategic aspects of consulting.

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JORI ARMENGOL

Global but with local focus

As most of our UnisonSteadfast partners recently experienced at the IDC hosted in Barcelona - apart from the sun, the good weather, the local gastronomy and the friendly people - Spain is getting more and more an interesting investing target, thanks to a strong local market, a stable investment environment and the chance to become a first step to access the European market.

If we look at recent figures provided by the government, Spain was the fifth country in the world with more direct foreign investment in 2023, with a growth of 54%, compared with the same period in 2022.

This investment focuses on services, industrial and construction sectors, with relevant focus on the area of green energies with more than 32GW of installed renewable energy capacity, being the seventh country worldwide.

This is a great opportunity for UnisonSteadfast members to provide a unique solution to their local customers that can have a presence in our country, by leveraging their own expertise with JORI&’s.

JORI& is already participating in global tenders

through the UnisonSteadfast Account Management team and we really believe that this is the way to grow and compete with multinational brokers. With the power of the network, UnisonSteadfast members are also multinational but with better local market understanding and fit.

With the exclusive local solution for flexible compensation plans (Aporta platform) and our surety bonds expertise, we can jointly offer any customer a whole account solution to avoid any uncovered service that can tempt customers to include other carriers in the equation.

In conclusion, at JORI&, we are prepared to support all these new companies entering our local market, and to provide the best local risk consulting services with teams covering all lines of business (from Employee Benefits to Trade Credit, including corporate risk solutions) and speaking more than 5 languages to give a real close assistance.

Our aim is to treat international customers as our own, with our local legislation expertise and keeping the JORI& philosophy of knowledge, closeness and long-term vision.



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Thank you to all the Speakers of the IDC 2024

Markus Baier/ Swiss Re Corporate Solutions

Solomon Cai/ Navigator International

Annette Doms/ DTM Education

Rolf Diekhoff/ UnisonSteadfast AG

Alex Dolgoplov/ Malakut Dubai

Damian Falcone/ Upside Risks

Marta García/ AXA XL

Tim Higgins/ UnisonSteadfast Corp.

Shreyasi Hait/ Kroll

Michal Holzer/ Renomia

Ferrán and Marc Jori/ Jori Armengol

Evzen Körner/ Kroll

Samuel Martin Roblas/ Zurich Insurance

Wolfgang Mercier/ UnisonSteadfast AG

Muriel Mercier/ UnisonSteadfast AG

Mirjam Neu/ Württembergische Versicherung AG

Jonathan Newbery/ Zurich Insurance

Julia Ries/ ARTE Generali

Seat Sabani/ Württembergische Versicherung AG

Christian Steinmayr/ Steinmayr & Co

Tim Thornhill/ Tysers Live

Christian Wolf/ Württembergische Versicherung AG

Kai Zeh/ 4ARTechnologies



UNISONSTEADFAST

IDC 2024 – Professional Program

BY MELINDA KELLER

The Power of Network

This year’s professional conference program was filled with many interesting insights and educational speeches on various topics - not only fully focused on and limited to the insurance industries. We thank all the speakers of the IDC for presenting their companies as well as their innovative products, services and market overviews.

Here is an overview of the presentations and topics discussed during the conference:



Rolf Diekhoff (UnisonSteadfast)



Muriel Mercier (UnisonSteadfast)

Development of UnisonSteadfast Network

Wolfgang Mercier opened the IDC 2024 and presented the motto “The Power of Network”. After experiencing the spirit of Meitheal - an ancient Irish tradition of a community coming together for a common purpose – at our IDC 2023 in Dublin, the time has come to demonstrate the network’s joint power and market impact to further promote our brand and create new business opportunities. Within the scope of his presentation, he gave a retrospect on the recent projects and the new approach of UnisonSteadfast as well as an outlook on what is planned for the near future (e.g. the development of UniNet 4.0 with extensive functions and a customized dashboard for each user).

Last but not least, the members of the Executive Board of the newly founded TCIN by UnisonSteadfast trade credit insurance network were finally revealed. Viktor Margaritopoulos (Gracher Kredit- und Kautionsmakler GmbH & Co. KG – Germany), Esperanza Montobbio (JORI& Credit), Marc Burban (Asian Risks), Troy Brownrigg (Brownrigg LLC) and Mariusz Peplowski (Mentor S.A.) were appointed for the board.

Muriel Mercier presented the numbers and growth of new business compared to the previous year, where there has been a slight shift in the ranking of receiving and producing countries. There have been several new members that joined

the network in the recent months. Rolf Diekhoff introduced the new additions to the audience. Representatives from the following new members were present and seized the opportunity to present themselves and their companies: Alliance Insurance Brokers (India), APO Plus (Serbia), Gracher Kredit- und Kautionsmakler GmbH & Co. KG (Germany), Söderberg & Partners (Sweden), Zoom Insurance Brokers (India).

Tim Higgins informed about the recent developments in the USA and the current UnisonSteadfast USA strategy.

Broker and Client Expertise

For this conference block, we again invited our member brokers to share their expertise and experience with the entire network. The following UnisonSteadfast members presented on their various specialist expertise, products and services:

- Tim Thornhill (Tysers Live, UK): Entertainment and Sport Events
- Solomon Cai (Navigator International, China): Prepaid card guarantee insurance public
- Michal Holzer (Renomia, Czech Republic): Insurance/Reinsurance capabilities for difficult/hard-to-place risks
- Alex Dolgoplov (Malakut, Dubai): Aviation Insurance

The client expertise part with titled “Approaching and winning new larger clients. Strong Sales Strategy for international Tenders” focused on the recent experience in tenders. Muriel Mercier presented the “pain points” and typical pitfalls that have an impact on the successful performance in international tenders/RFPs, such as pricing, missing flexibility, transparency, information or the impression of being a “B-level client” etc.

To underline the enormous potential of our network, she emphasized once again the strengths of a joint global presence, above all the number of qualified brokers with different expertise in one region, strong relationships, high global quality standards, flexible working processes, one point of contact as well as unified and transparent reporting.

If you would like to discuss how to move forward with your international opportunities, please reach out to muriel.mercier@unisonsteadfast.com.

May we jointly make the UnisonSteadfast brand more visible in the market.



Tim Thornhill (Tysers Live)



Solomon Cai (Navigator)



Alex Dolgoplov (Malakut)



Michal Holzer (Renomia)

“It was an absolute pleasure to meet the UnisonSteadfast team. Over the years I have attended a number of conferences and networking events, and most offer more than just a chance to swap business cards and small talk. Well organised events provide valuable opportunities to establish connections, cultivate relationships, and explore potential collaborations.

Sometimes you attend an event which is truly first class which leaves you building strong working relationships, immediate access to opportunities and a vast amount of knowledge and insight. The UnisonSteadfast Independence Day Conference is that event. Thank you for making me feel so welcome. The best networking event I have attended in my 20 years in insurance.”

Matthew Winter, Berns Brett (Jensten Group)

“Congratulations on another brilliant Unison Conference! Each year, you seem to be able to raise the standard and this was no exception. Venue and content of the conference were excellent and a pleasure to attend, the whole event running to the highest standards of professionalism. Already very much looking forward to next year’s conference.”

Andrew Smyth, Tysers

“It was a great conference. I got to meet many colleagues and have conversations with them. It’s always enriching to learn about business elsewhere. Also, I liked the presentations. I probably asked too many questions, but it’s better to ask than stay with the doubt.”

Alfredo López, Protec

Specialized Expertise – Art Insurance: Between Passion and Risk

Digitalization is transforming the art market and the art insurance sector. With the advent of digital tools and platforms, art collectors can now access comprehensive services online.

The ARTE Generali app and ARTE Pro Collect3 platform, briefly presented by Julia Ries, exemplify the digital transformation of the art insurance market. By integrating advanced technologies such as AI, these tools offer art collectors comprehensive and efficient management solutions, enhancing the value and protection of their collections.



Julia Ries (ARTE Generali)



Marta Garcia (AXA XL)

AXA XL – Protect the Unique

AXA XL specializes in protecting unique artwork, addressing various types of risks and offering specific clauses tailored for art insurance. Coverage includes protection against accidental damage, water damage, fire, and theft. Damages resulting from natural catastrophes and terrorism are covered by Consorcio in Spain. Standard exclusions typically apply; specifics depend on policy clauses.

Most claims involve accidental damage. Selected real cases illustrate incidents of accidental damage, water damage, fire, and theft, demonstrating the comprehensive coverage provided by AXA XL.



Kai Zeh (4ARTechnologies)

4ARTechnologies – Digital Immortality: A Revolutionary Approach to Artwork Identification and Value Preservation

Kai Zeh introduced 4ARTechnologies specialized tools for authenticating the unique fingerprint of artworks and for detecting and reporting changes in the condition of a painting, enabling the identification and documentation of potential damages. Further, the app provides an all-in-one solution: agreement with the insurer, certificates, tracking etc.

We are aware that the art insurance market is a niche market, however, the target group is not only composed of art galleries and auction houses and the like, but high-net-worth individuals that can be

found among the owners and shareholders of our corporate clients. This circumstance can serve as a gateway to the need for extensive individual coverage in private and commercial lines. Therefore, UnisonSteadfast plans to establish a co-operation with 4ART and to participate in the further development of the 4ART app as well as an exclusive local insurance cover for all registered artworks.

Interested in this solution? Please get in touch with us: muriel.mercier@unisonsteadfast.com

Risk Management: Emerging Risks and Opportunities

UpSide Risks – Geopolitical risk management

The geopolitical risk index is at its highest level in 20 years, with global conflicts becoming more frequent and intense. This environment requires businesses to adopt robust macro and political risk management strategies to enhance their value propositions.

Four of the top ten global business risks fall under macro and geopolitical risks: business interruption, changes in legislation and regulation, macro-economic developments, and political risks and violence. Global operations face increasing international threats from multiple fronts.

Effective risk management involves identifying key indicators of geopolitical and macroeconomic disruptions. Businesses should develop response strategies, including contingency planning and stakeholder engagement, to stay ahead of potential threats. Proactively managing risks leads to competitive advantages and opportunities in volatile environments. In conclusion, unlocking the power of macro and political risk management is crucial for businesses to enhance resilience and value in an uncertain world.



Damian Falcone (UpSide Risks)



Shreyasi Hait and Evzen Körner (Kroll)

Kroll - Valuation

Shreyasi Hait and Evzen Körner of Kroll, the leading provider of global risk and financial advisory solutions, gave the audience an insight into property insurance valuation and shared their research that, among others, the majority of buildings in the UK were underinsured by an average of 64%.

For these cases, among others, Kroll has developed a Property Insurance Valuation platform to receive an initial estimate to highlight where clients are over- or under-insured.

As we found that this tool could be a useful addition to our service portfolio, we will get in touch with you shortly to find out whether there is any interest in using the platform.

Please get in touch with muriel.mercier@unisonsteadfast.com to learn more.



Samuel Martin Roblas (Zurich)

Embracing Digital

Zurich - Focus on Digitalization and Cyber Threats

Our Platinum sponsor Zurich Insurance fully dedicated their speeches and workshops to the area of digitalization and related cyber threats.

Jonathan Newbery once again presented his workshop on “Digital Enablement in Risk Management & Insurance” – this time as an in-person workshop – to interested attendees.

Keynote speaker Samuel Martín Roblas revealed some staggering facts about cyber crime - there is, among others, a huge ransomware service network in the dark web and it is not only large corporations, but above all medium-sized companies that are particularly threatened by cyber attacks.

Within the scope of our strategic co-operation with Zurich Resilience Solutions, there will be more webinars on cyber risks and further risk management topics. More updates coming soon.



Christian Wolf, Seat Sabani and Mirjam Neu (Württembergische)

Württembergische – Digitalization strengthens people’s business

Seat Sabani, Christian Wolf and Mirjam Neu in their speech highlighted the key factors for success, namely knowledge, relationships, experience and trust.

Thanks to their co-operation with Swiss Re for using the PULSE Platform, as well as further tools, the insurer jumped on the digitalization train on time and is now fully equipped to offer Blockchain-enabled insurance services.

With the help of its robot “Vincent,” Württembergische could automate parts of its process for its clients – from buying insurance to assessing risks.

Rainer Gelsdorf in his interview on [page 13](#) gives further details on Württembergische’s representation at our IDC as well as its digital strategy.



Annette Doms (DTM Education)

Keynote Speaker II Annette Doms – The Dynamic Dance of Web 3 in the Business World

Annette Doms in her keynote speech explained the evolution of the Internet from Web 1.0 to nowadays’ Web 3.0 with its respective features – for Web 3.0 being AI, Metaverse and Blockchain – a decentralized and forgery-proof technology – among others. She illustrated where this advanced technology has already been introduced and in what form and showed some surprising examples of what has already become reality – personal avatars, virtual fashion shows and digital wearables – just to name a few.

However, besides the enormous opportunities Web 3.0 has to offer, there are also some hurdles and major challenges for us all: fast progress in technologies, adapting user experience, rising costs, creating a global infrastructure and compatible standards, regulatory challenges as well as questions of ethics, psychology and sociology.

It was very astonishing to see how a whole digital parallel universe has developed and there is still more to come.



Markus Baier (Swiss Re) and Wolfgang Mercier (UnisonSteadfast)

Swiss Re - PULSE Platform

Markus Baier presented the new PULSE Platform - a fully digital international insurance program solutions suite for brokers and carriers - with further capabilities such as stand-alone policies as well as an enhanced task management.

We are about to roll out the latest version of the platform to our members shortly. Interested? You will receive more details in the coming weeks.

Please get in touch with muriel.mercier@unisonsteadfast.com to learn more.

WE SPEAK YOUR LANGUAGE

10 YEARS OF GLOBAL EXCELLENCE, TOGETHER

We speak your language, partner with your company, and use our decade-long global experience, local knowledge, and sector insights to promote your company's interests: our shared commitment to excellence and strong relationships across the industry.



Trade Credit Insurance Network

Following the official launch of the UnisonSteadfast Trade Credit Insurance Network (TCIN) last year, we welcomed over 20 members who now build the core of the first specialists' network under our brand.

TCIN Workshop at Jori Armengol

On June 5, after the official closing of the IDC 2024 in Barcelona, the doors of the historic offices of Jori Armengol opened for the first in-person workshop hosted by Jori & Credit and UnisonSteadfast for the members of the TCIN.

The workshop offered the members of the TCIN a great opportunity to connect with partners from all over the world, foster discussions on the future strategy and steps as well as to explore mutual business opportunities.

We sincerely thank everyone attending for the great energy and valuable thoughts as well as the team of Jori Armengol for being wonderful hosts and making this meeting possible.

For more information please contact
Wolfgang.Mercier@unisonsteadfast.com

Trade Credit Insurance Network by UnisonSteadfast

“Thank you for the professional guidance and organization through the Conference and the good feeling with you and the whole UnisonSteadfast family. People have been so happy, including me.”

PhD Annette Doms, DTM Education



IDC 2024

Supporting families and children at risk

POLINA BALKO

We only achieve great things in life by giving back. Following our tradition, we organize our annual events to celebrate our strong network, whilst offering attendees the chance to support local communities and to donate to worthy and life-changing charity projects of our hosting countries.

€ 7,000 were raised at the IDC charity tombola this year for the charity organization ALDEAS INFANTILES SOS (SOS Children Villages) in Spain to support local projects helping families at risk and children growing up without parental care.

The main tombola price - two VIP tickets for the IDC 2025 in Munich – went to Günter, Jessika und Selina Gentele of our German member broker Genetele & Kollegen.

If you missed your chance to make your donation during the conference or would like to support ALDEAS INFANTILES SOS (SOS Children Villages) beyond the IDC, please kindly use the following bank details:

Aldeas Infantiles SOS
BANK ACCOUNT:
ES7900490001532110033332
BIC/SWIFT: BSCHESMM
or contact

Ms. LUCÍA SÁNCHEZ ABAD
Responsable de Alianzas Corporativas y RSC
Aldeas Infantiles SOS
C/ Angelita Cavero, 9
28027 Madrid
Tel: +34 91 388 45 49
lusanchez@aldeasinfantiles.es

We sincerely thank everyone for your generous donations and for helping ALDEAS INFANTILES SOS make a difference.

Broker Roundtables

Following up on the success of our Broker Roundtables and the valuable feedback and ideas we could collect during these sessions, we again decided to give room for discussions on the future strategic orientation and focus of the network as well as further means to demonstrate joint market power.

We offered Broker Roundtables on the following topics:

- Art Insurance
- Employee Benefits: Updates and Discussion
- Insurance Valuations
- Logistics Broker Network
- PULSE Platform
- Value Proposition – Learn how UnisonSteadfast can support your business

The documentation of thoughts and ideas developed during the Roundtable sessions as well as potential further steps will be published and sent to the respective participants in due course.



Emilio McIntyre (Brown & Brown Canada)



Karim Barbara, Amro ElMais (NASCO), Jörg Sekora (Aktiv Assekuranz)



James Breck (Alera Group)



Julia Ries (ARTE Generali) , Nathan Pezewski (M3 Insurance)



Mailin Mühlheim (UnisonSteadfast), Yordan Velez (Balkan Broker), Ian McNeil, Jonathan Newbery (Zurich)

“It was not only good to be part of the community and meet you and all the partners, but also a pure pleasure to connect with new ones and share new ideas and market updates. And all of it in beautiful surroundings of Barcelona bay. Much appreciated for choosing the spot and even more “bravos” for an opening gig “Barcelona” during the Reception Party. Thank you all for all the effort put in organizing the event.”

Joanna Stypułkowska, Renomia Group

“I think the way you are developing the network is excellent and inspiring. Your organizational skills are impressive. You can be sure the efforts are absolutely worthwhile! I have a strong sense of belonging to your team and you can count on me going forward.”

Alex Dolgopolov, Malakut Dubai

“IDC 2024 is already some time ago, and even though the world is moving fast, this event will remain a fond memory. You created a wonderful conference and once again excelled yourselves with the choice of locations, the organization and your presence. It was a wonderful event, thank you once again for allowing us to be part of it. We are already looking forward to what you will set up in Munich next year and how many of the participants will appear in traditional costume.”

Patrick Gelsdorf, AXA

IDC 2024 Networking events

MELINDA KELLER, POLINA BALKO

UnisonSteadfast IDC conferences are famous for their exclusive networking events hosted at unique venues and locations, carefully chosen by the IDC team. Following our tradition, the IDC 2024 included a number of beautiful networking events. They not only paid tribute to the hosting country, but also helped build and strengthen the relationships that make our global family so special.



Juan Carlos Duhne (Eikos)

Teambuilding Activities

Ready, Set, Sail!

We cannot direct the wind, but we can adjust the sails. –
Bertha Calloway

With this in mind, we started our very own Sailing Regatta under the Spanish sun. It was a real team building event: 16 boats sailing under the flags of our sponsors and the largest producers of our network with eight participants per boat, having different levels of sailing experience, competed in our very own UnisonSteadfast Cup. At the venue where the Americas Cup will take place starting in August, we were able to test the course in advance. And what a great experience it was! All hands were needed on deck to keep the course and compete successfully in the race. With a great team spirit and joint powers, each team reached the finish line. Everyone was overwhelmed by this unique experience – some participants even discovered their affinity to water sports and nautical talent. 200 glasses of sparkling cava were raised to celebrate the winners of the race:

- Jori Armengol
- RVM
- Steadfast Group





Jori Armengol Sailing Team



RVM Sailing team



Steadfast Sailing Team

First-Timers & Welcome Reception

For the second time, we hosted a “First-Timers Reception” for all members and partners attending the IDC for the first time. This exclusive event served to familiarize the new attendees with the general program of the IDC and to introduce the “newbies” to the organizers and other attendees. Directly prior to the Welcome Reception, first contacts could be made.

The Welcome Reception with its theme “Mediterranean White Party” was nothing short of spectacular, setting the perfect tone for our conference. Almost everyone attending the official welcoming event on the terrace of the W Barcelona, adhered to the recommended dress code - a stunning sea of white against the beautiful backdrop of the dark blue W Hotel. The venue, with its infinity pool, offered a breathtaking view of the beach and the city. And even the sun reflecting off the hotel windows showed its enormous power, shining brightly and fitting perfectly with the motto of our conference: “The Power of Network”.

The epic sounds of Queen’s “Barcelona” filled the air, adding to the festive mood just before the opening speeches by President & CEO Wolfgang Mercier and Tim Olfenius of the event sponsor Allianz.

As our guests mingled, they enjoyed a culinary feast: Gigantic pans filled with traditional seafood, vegetable, and chicken paellas stood out as the highlight of the menu, complemented by a selection of exclusive as well as traditional tapas and – of course – a fine selection of drinks, including the famous local “Cava”. The combination of delicious food and drinks, stunning views, and atmospheric live music by a great female guitar duo created the backdrop for an unforgettable reception, perfectly embodying the spirit of our network. It truly felt like the best way to start off our IDC 2024.



Michael Friebe (RVM), Franziska Hartmann (DVM), Markus Schulze (Generali)





Gerd Kunert (RVM)



First-Timers' Reception - Introducing the UnisonSteadfast team



Daniella Rijkes (DDW Group), Sneha Shah (UNISON Insurance Brokers India)



Julia Ries (ARTE Generali)



Alejandro Herrera, Muriel Christiansen (both PROTEC), Arthur Martini (Contrust)



Scott Robinson (Jensten Group), Claudia Sedlacek-Dechert (VSMA), Matthew Winter (Jensten Group)



Sneha Shah (UNISON Insurance Brokers India)



Paula González (Lilienfeld), Julia Faludi (GreCo Hungary), Emil Rakanovic (NordWest Assekuranz), Oliver Koops (UnisonSteadfast)



Wolfgang Mercier (UnisonSteadfast)



Luis Herrera (PROTEC), Ferrán Jori (Jori Armengol), Marcelo Rodriguez (RiskGroup Argentina)



Kirk Cheesman (NCI), Anita Patterson (LHK), Natalia May (Steadfast IRS)



Jessica Gentele (Gentele), Diane and Marius Friebe (RVM), , Selina Gentele (Gentele)



Gala Dinner at Caves Codorníu

The Gala Dinner at Caves Codorníu, the esteemed home of Cava, was an evening of elegance and celebration. Guests were welcomed into an opulent wine cellar, surrounded by the rich history and ambiance that only such a venue can offer. The lovingly designed gardens provided a serene and picturesque setting, enhancing the evening’s charm. From the gardens, there was a spectacular view of the Montserrat mountain range, adding a majestic backdrop to the festivities.

The event commenced with a toast of cava and a delightful array of appetizers. The lively atmosphere was further amplified by the impressive display of “Castells”, symbolizing team spirit, commitment, loyalty, and cooperation - all values that resonate deeply with our UnisonSteadfast community. The festive dinner menu was created by one of the best Catalan caterers, working only with local products and providers – an homage to the Catalan culinary traditions.

Throughout the evening, passionate rhythms of flamenco filled the air. Musicians played soulful tunes, a singer with a powerful voice captivated the audience, and dancers performed with lively and expressive movements, bringing the spirit of traditional Spanish

culture to life.

Adding a heartwarming touch to the night, the winners of the charity tombola was held to support Aldeas Infantiles. The generosity of the guests ensured a successful and meaningful contribution to the cause.

This Gala Dinner at Caves Codorníu was not just a feast for the senses but also a celebration of community and humanity, making it a memorable highlight of this year’s IDC.





Michal Holzer (Renomia), Christian Steinmayr, Michael Perlornigg (Steinmayr), Lenka Rickova (Renomia), Fabian Köll-Kleon (Steinmayr), Armin Fazlic (Fortius BH), Tobias Längle (Steinmayr), Joanna Stypulkowska (Renomia)



Florian Gude (UnisonSteadfast), Jessica Gentele (Gentele), René Zeindler (R.I.C.), Günther Gentele (Gentele), Frank and Dana Glenn (McGriff), Selina Gentele (Gentele), James Breck (Alera Group)



front row: Christian Hellner (Hellner), Szymon Szmak (Mentor), Sushil Gupta (Preferred Partner)
back row: Sofia Scatena (Sanyuu), Mark McKay (Brown & Brown Canada), Pedro Rego (F.REGO), Polina Balko (UnisonSteadfast), Nika Kitiashvili (Nikoloz Group)



Viktor Margaritopoulos (Gracher), Claudia Sedlacek-Dechert, Patrick Römer (VSMA), Tim Olfenius (Allianz), Sjarel de Bondt (induver), Lando te Molder (VLC & Partners), Philipp Taha (Swiss Re CorSo), Gerd Kunert (RVM)



Prashant Gupta, Parul Behal (Zoom), Samuel Martin Roblas (Zurich), Annette Doms (DTM Education), Claudia and Wolfgang Mercier (UnisonSteadfast), Peter Davis (Zurich)



Marco Steffano and Laura Sapelli (Steffano)





Muriel Mercier (UnisonSteadfast), Rainer Gelsdorf (Württembergische), Matthias Böhm (NWA)



Jordi Pou, Marc Jori, Ferrán Jori (Jori Armengol), Marcelo Rodriguez, Gabriela Barbeito Rodriguez (RiskGroup Argentina), Silvia Novo (Jori Armengol)



Frank and Dana Glenn (McGriff), Ashok Jain (Firstpolicy), Matthew Donahue (Kroll), Alessandro Griffith (Asigest), Shreyasi Hait, Harry Randle (Kroll)



Sandra Wagner (riskcona), Amanda Han (Asian Risks)



INDEPENDENCE DAY
CONFERENCE 2025

16–18 June, 2025

Save the Date!

Munich

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