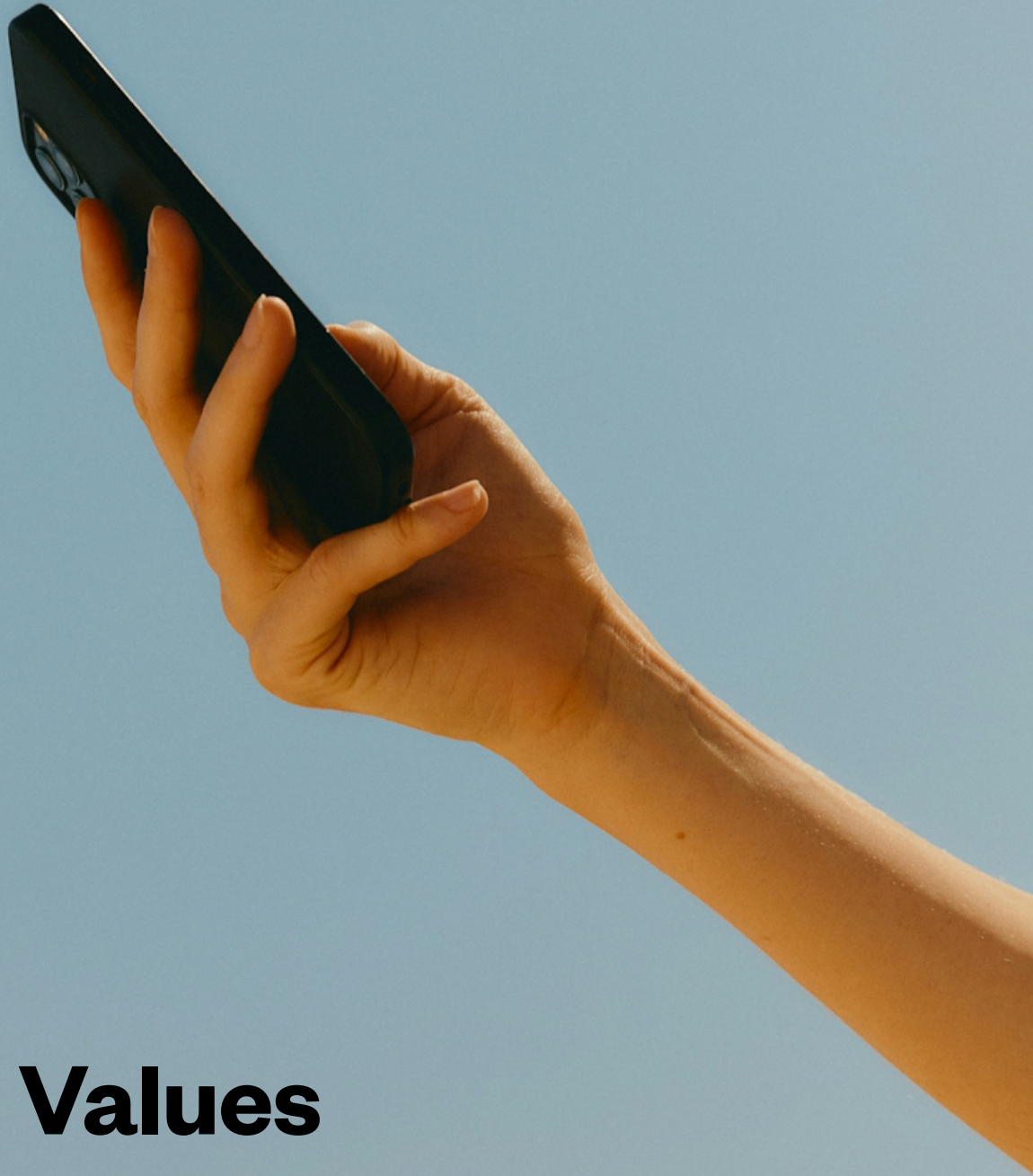


UNISONTIMES

HAMBURG | GERMANY | TUESDAY- 1 OCTOBER 2024 | THIRD EDITION 2024



Human Values in a Digital World

The Vital Role of Personal Connections



Welcome!

MURIEL MERCIER

Dear Members, Business Partners and Business Friends,

Now that the autumn season has officially begun, we take great pleasure in sharing our 3rd UnisonTimes edition of 2024 with you.

Within this issue, we provide you with an update on how we can assist you with servicing your corporate clients globally with one joint approach, taking our EB capabilities as an example.

Please welcome three of our new member broking firms from India, Mexico as well as from Germany to our community, who provide a short overview of their core capabilities.

Our sub-network TCIN by UnisonSteadfast has already reached a substantial global presence. Therefore, we would like to make you aware of where we can assist our clients with competence centers as well as additional points of contact around the globe. Please also get to know our TCIN board members, all with long-standing experience and expertise in this field, as well as its newly elected Chairman Viktor Margaritopoulos. And last but not least: an overview of the developments on the German surety insurance market.

Our members F. REGO (Portugal), DDW (Netherlands) and Balkan (Bulgaria) are providing a great insight into their broking firms' history and growth, as they are celebrating their anniversaries, expansion and success stories.

In France, we are expecting some changes to the national Nat Cat system and we learn that the consolidation in the Italian insurance market does not seem to have reached its maximum.

Besides the updates of our members and details about the expansion of our portfolio, we would like to draw your attention to the upcoming anniversary conference in 2025, which will mark UnisonSteadfast's 20 years of existence.

Please save the date for our IDC 2025 in Munich!

We hope you enjoy reading this issue and look forward to seeing you in person.

Yours
Muriel Mercier

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New Member

Zoom Insurance Brokers Pvt. Ltd.

Based in (City, Country):	Gurugram, India
Foreign subsidiaries:	NA
Website:	www.zoominsurancebrokers.com
No. of employees:	180
Year of establishment:	2008
Contact Person:	Parul Behal
E-Mail:	parul.bahal@zoominsurancebrokers.com
Languages spoken:	English and Hindi
Key services:	Structuring and Placement of Insurance solutions for multinational and local clients across all lines of insurance business.
Industry expertise:	Employee Benefits, Agriculture Insurance and Reinsurance, P&C and Specialty Lines (Liabilities, Trade Credit and Surety Bonds)
Industry leadership:	Agriculture Insurance, Employee Benefits and Mass Policies
In-house services:	Wellness, Risk Engineering, Claims Advocacy and Loss Prevention
Distinction– what are you proud of?:	We pride ourselves on having vast experience of servicing hundreds of multinational and local clients through our 15 years of existence for all lines of insurance. Each of our practice is led by individuals having deep domain expertise and rich experience in their respective areas of specialisation. We have adopted events, special programmes dedicated only to Nord Partner clients sector, we are servicing international losses for our clients and we supervise the international recourse claims, risk analysis, administration and development of the insurance programme.
Personal greeting to the network:	Zoom Insurance Brokers is one of India’s leading composite (both direct and reinsurance) brokers. We pride ourselves on an exemplary track record of more than 15 years of delivering world class service and insurance solutions across all lines to our clients. Our leadership team comprises experts with deep domain expertise and vast experience across areas such as employee benefits, P&C lines, agriculture insurance and specialty lines. With a commitment to exceptional service and industry expertise, we seek to establish meaningful partnerships within the Unison Steadfast network to enhance our offerings and extend our reach in delivering comprehensive insurance solutions to clients worldwide.

BEST Assekuranzmakler GmbH (BEST GRUPPE)

Based in (City, Country):	Düsseldorf, Germany
Foreign subsidiaries:	none
Website:	www.bestgruppe.de
No. of employees:	75
Year of establishment:	2010
Contact Person:	Dr. Burkhard Zimmermann
E-Mail:	burkhard.zimmermann@bestgruppe.de
Languages spoken:	German, Englisch
Key services:	Insurance brokerage and consulting, MGA, Claims Management
Industry expertise:	Food/Agriculture, Real Estate, Plastics
Industry leadership:	Food/Agriculture, Real Estate, Plastics
In-house services:	full service
Distinction – what are you proud of?:	customer satisfaction, growth, top employer
Personal greeting to the network:	Happy to join, let us grow the network together!

Eikos Agente de Seguros y de Fianzas

Based in (City, Country):	Mexico City, Mexico
Foreign subsidiaries:	none
Website:	www.eikos.com.mx
No. of employees:	80
Year of establishment:	2001
Contact Person:	Juan Carlos Duhne
E-Mail:	jcduhne@eikos.com.mx
Languages spoken:	English, German, Portuguese, Spanish
Key services:	P&C, Financial Lines, Motor, Surety Bonds, International
Industry expertise:	Companies in a diverse range of industrial, commercial and service activities, OEMs and satellite autoparts industry
Industry leadership:	OEMs and satellite autoparts industry, Pharmaceutical and Hospitality
In-house services:	Risk Management, Placement, Policy Issuance, Account Management, Client Training, Data Analysis, Engineering
Distinction – what are you proud of?:	our service, our in-house IT development and our international expertise
Personal greeting to the network:	We are very proud to become part of UnisonSteadfast great network and happy to become active in both producing and servicing business for you all.

INDEPENDENCE DAY CONFERENCE 2025

Bavaria is still quiet,
but the registration is
opening soon!

Save the Date!

June 16–18, 2025
Hotel Bayerischer Hof,
Munich, Germany

UNISONSTEADFAST

TCIN by UnisonSteadfast: Your Trade Credit Experts

POLINA BALKO

Over recent years, international and domestic trade have undergone significant changes, influenced by the impact of COVID-19, evolving regulations, and ongoing geopolitical uncertainty and tensions across various regions. In today's climate, it is more important than ever for businesses to carefully assess the risks of customer insolvency or default. Trade Credit insurance offers crucial support to companies, helping them navigate these business challenges by providing protection and facilitating trade.

Currently, there is a strong interest and demand for trade-related insurance solutions within the UnisonSteadfast network. The global trade credit insurance market is growing rapidly, having reached

\$12.3 billion in the last financial year, according to the numbers obtained by data analytics company Expert Market Research (Trade Credit Insurance Market Size, Share, Analysis Report by 2032 (expertmarketresearch.com)). The market is expected to become a \$25.23 billion industry over the next decade for a compounded annual growth rate (CAGR) of 8.6%. According to the analysts' estimates, the projected growth will be primarily driven by the emergence of new markets, and rising awareness about the benefits of trade credit insurance during times of economic uncertainty.

The specialists of the Trade Credit Insurance Network ("TCIN by UnisonSteadfast") provide the members of our global network with access to a



shared pool of expertise in the Trade Credit sector, allowing our brokers to enhance their offering both locally and globally, while growing their book of business.

Since the official launch of the UnisonSteadfast Trade Credit Insurance Network last year, we have welcomed over 50 members, including over 20 “Competence Centers”, who now build the core of the first specialists’ network under the TCIN brand. This year, the network has further expanded to include distinguished brokerages specializing in surety bonds.

In June 2024, UnisonSteadfast announced the appointment of the following members to the TCIN Executive Board as our first step towards our commitment to growth and development of the Trade Credit Insurance Network:

- [Viktor Margaritopoulos \(Gracher, Germany\)](#)
- [Esperanza Montobbio \(Jori Armengol, Spain\)](#)
- [Troy Brownrigg \(Brownrigg LLC, USA\)](#)
- [Mariusz Peplonski \(Mentor, Poland\)](#)
- [Marc Burban \(Asian Risks, China\)](#)

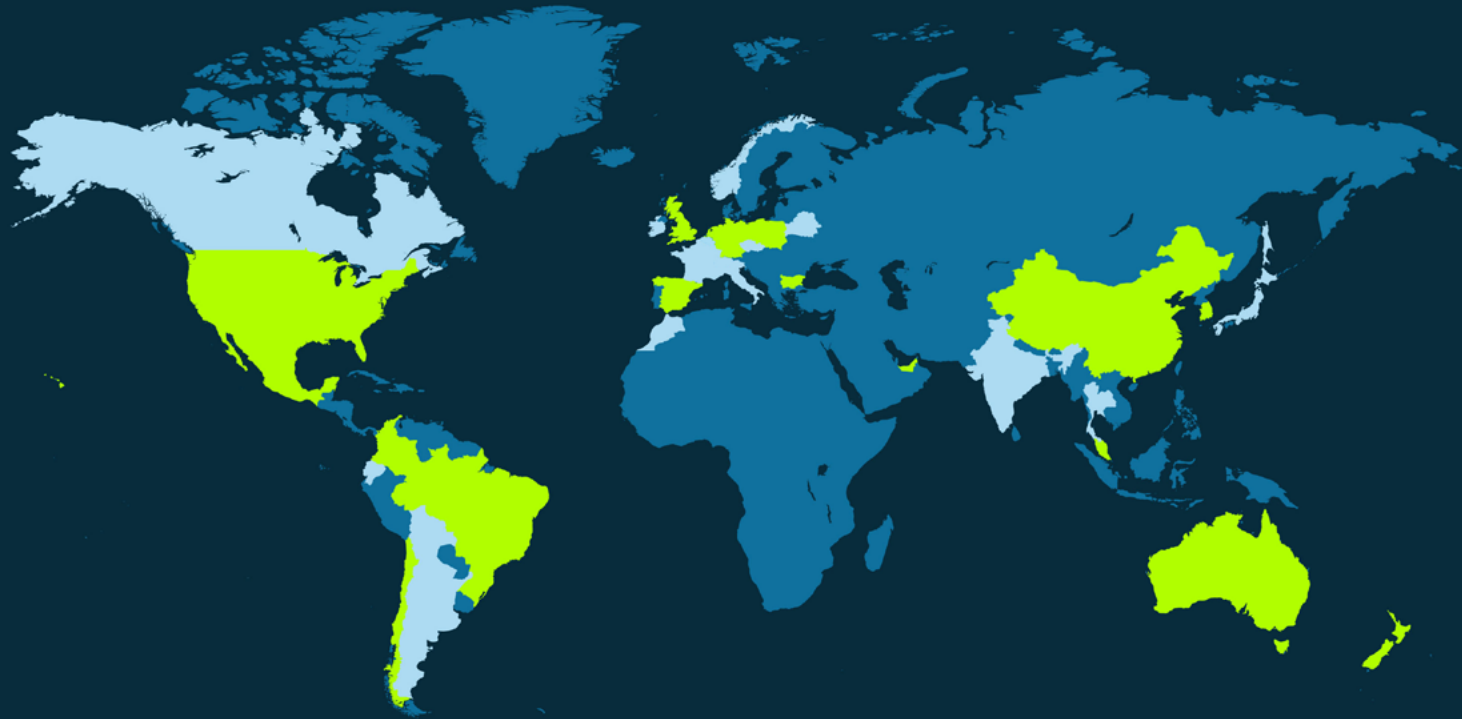
The Board should serve as the highest strategic entity of the “TCIN by UnisonSteadfast” network and is comprised of broker members who represent their region and leadership in a special expertise. This role entitles the Board members to actively contribute to the decision-making processes and strategic orientation of the TCIN.

Grow your portfolio with TCIN

The trade credit market is a highly specialized field

that requires strong expertise and deep market knowledge. The TCIN members are committed to exploring mutual local, regional and global business opportunities, while assisting the member brokers of the global UnisonSteadfast network with placements globally. By collaborating with our TCIN members, your brokerage can benefit from the unique access to the trade credit market, the specialized expertise and the market power the TCIN members can offer. Further, Trade Credit insurance is a door opener for medium and large clients and can therefore be beneficial for your sales activities. We are pleased to announce that a quarterly TCIN newsletter is now available to all our members, offering insights into the latest developments on this lucrative market. Training/Upskilling webinars focused on Trade Credit and Surety Bonds are currently in planning to further enhance your expertise. Interested in Trade Credit insurance solutions?

Please contact our team at tcin@unisonsteadfast.com
Source: <https://www.expertmarketresearch.com/>



Competence Center:
Australia, Austria, Brazil, Bulgaria, Chile, China, Colombia, Germany, Malaysia, Mexico, Netherlands, New Zealand, Poland, Singapore, South Korea, Spain, UAE, UK, USA

Point of Contact:
Argentina, Belgium, Bolivia, Canada, Croatia, Czech Republic, Denmark, Ecuador, Finland, France, Hong Kong, Hungary, India, Ireland, Italy, Japan, Morocco, Portugal, Switzerland, Thailand

UNISONSTEADFAST

Meet the TCIN Executive Board

POLINA BALKO



Viktor Margaritopoulos/ Head of Trade Credit Insurance DACH / Gracher Kredit- und Kautionsmakler GmbH & Co. KG/ Germany, recently voted Chairman of TCIN by UnisonSteadfast

Viktor Margaritopoulos currently leads the Trade Credit Insurance division for the DACH region at Gracher Kredit- und Kautionsmakler GmbH & Co. KG. As a recognized expert in structured solutions, his focus areas include trade credit insurance and processes, investment goods credit insurance, fidelity insurance, and cyber insurance. He began his professional career by earning a degree in Business Administration. His career path includes positions at Deutsche Bank and today's Allianz Trade. His extensive expertise spans over 18 years of successful consulting in sales and advising across the insurance, industrial, banking, and finance sectors.

He regularly shares his knowledge as a mentor and lecturer in insurance and business administration at institutions such as the Baden-Württemberg Cooperative State University in Mannheim. He is a member of the Insurance Committee of the Saarland Chamber of Commerce and Industry and a supporting member of the Association of German Treasurers (VDT).



Esperanza Montobbio/ Trade Credit Director **Jori & Credit** (Jori Armengol)/ Spain

Esperanza joined Jori Armengol in 2020 after several years being the responsible for Solunion (Euler) in Catalonia and before in AON Spain. Her expertise is focused on Trade Credit, having both visions, as insurance company and as a broker.



Mariusz Peptoński/ Head of Financial / MENTOR Poland

Mariusz is a graduate of Journalism and Political Science at the University of Warsaw and post-graduate Business Insurance Studies at the SGH Warsaw School of Economics. Since 1999 he has worked in Insurance Companies - Zurich Group, Generali Poland - positions mainly related to customer service.

Since 2004, he has specialized in financial insurance, working for KUKA SA and Atradius. For 12 years he has been working at Aon, managing the Sales Department in the Financial Risk Department for over 4 years.

Mariusz joined the Financial Risk Department at Mentor SA over 2 years ago. He advises, services and implements credit insurance programs for approximately 200 Clients in Poland. An expert in the field of credit risk management, he mainly focuses on Trade Credit, Surety Bonds and Factoring.



Marc Burban/ Founder and General Manager Asian Risks Management Services/ China

Marc spent more than 30 years in the insurance and reinsurance industry. He started his career in 1990 as business developer at Matmut, a French insurance company, in charge of developing a general insurance book of business of mainly SME-SMI accounts. Then, he was property, liability underwriter in insurance and reinsurance companies in France.

He came to China in 2003, he was a free-lance loss adjuster for about 7 years. Then in 2010, became insurance broker specialized in property and liability insurance. At the end of 2017, he founded Asian Risks Management Services, an insurance broker providing insurance services mainly to SME-SMI. Marc holds degree in Economy and Actuary.



Troy William Brownrigg / President & CEO/ Brownrigg LLC

Troy William Brownrigg is a Licensed Property and Casualty Agent and is the President of Brownrigg LLC with offices in Oregon City, OR and Detroit, MI. He recently developed a target market business strategy to navigate small to medium business risks and help educate the community in evaluating insurance programs using modern tech platforms. Brownrigg LLC specializes in providing niche coverages for entrepreneurs and SME business in the Pacific Northwest and East Coast. Troy developed and led a new international business strategy at Brownrigg LLC to navigate trade risks and help U.S. companies facilitate exports. He represents the Export-Import Bank of the United States, U.S. Commercial Service, District Export Council and U.S. Department of Agriculture. He has worked with automotive and aerospace companies to mitigate their products liability and manufacturing risks to meet the contractual requirements of tier I & II suppliers and OEMs.