

UNISONTIMES

HAMBURG, GERMANY, FRIDAY, AUGUST 5TH 2022, IDC EDITION



THIS IS US

Insights from
this year's IDC



UnisonSteadfast members with families in the Rainbow Room at the Rockefeller Center, IDC 2022



UNISONSTEADFAST

Welcome

WOLFGANG MERCIER

Dear IDC Attendees, Dear Members and Business partners,

Since it had already been three years ago that we hosted our last big Independence Day Conference in Vienna, we were more than happy to welcome back more and more participants at our IDC 2022 in New York City. It was like a rebirth after three years of pregnancy with lots of “contractions” in between. However, to our joy and relief, it finally worked out well. At this point, I would like to personally thank our members taking part in the conference, all sponsors who have been supporting us for several year’s, the excellent speakers, and last but not least our employees, especially the dedicated IDC project team led by Polina Balko. This year’ IDC would not have been possible without all of you.

A lot has happened during these past three years. Therefore, it was a great pleasure for me to particularly highlight the further development of our close partnership with Steadfast with all its opportunities. The presentations of the first conference block under the motto “Next Level” held by Samantha Hollman and her team give you a preview of the path we would like to go with

you in the next couple of years.

It is therefore all the more important that all the members are aware of our new strategy and the associated steps and that our new path is supported by the network. In addition to the conference and our publications, we also plan roadshows and town hall meetings in various regions. Only if we make the best possible use of the opportunities arising from our joint strength and scale as a network, we will have a successful future as medium-sized insurance brokers.

Besides the presentations on the developments within the UnisonSteadfast community, inspiring speakers were invited to share their insights and knowledge as well as corporate approaches to “Intelligent Insurance” and “Sustainability”. The conclusion that we could draw from these speeches is that we are still far away from real implementation in both fields. That is why we must never lose sight of these topics!

I think, we don’t have to say much about the evening receptions. Numerous great photos and video recordings speak for themselves. However, I would like to take this opportunity to thank our

INTRODUCTION

co-host Foa & Son, and especially Conrad Foa, for his musical interlude during the Frank Sinatra show by Eddie Sessa in the memorable Rainbow Room. These are the personal moments that define the partnership, friendship, family bonding within our network.

We very much hope that we will be able to welcome those members who could not attend the IDC 2022 due to COVID, costs, private appointments or for other reasons to our conference next year (exact date to be announced shortly). And that we increasingly resume personal communication also in our daily business. From my point of view, a real connection and openness in the partnership is not possible without face-to-face meetings.

I hope you all enjoy reading our UnisonTimes IDC 2022 Edition.

Yours



Wolfgang Mercier
President & CEO



UnisonSteadfast Team at the IDC 2022 in New York

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IDC 2022 Speakers & Sponsors



Ingrid Anderson

Executive Director, Steadfast
Placements Pty Ltd.

Executive Director- Facultative & Wholesale,
Steadfast Re Pty Ltd.

[LINKEDIN](#)



Todd Cheema

SVP and Senior Structurer, Innovative
Risk Solutions

Swiss Re Corporate Solutions

[LINKEDIN](#)



Rolf Diekhoff

Director Account Management
UnisonSteadfast AG

[LINKEDIN](#)



Phd Joachim ten Eicken

Business Coach
M/A/C/S

[LINKEDIN](#)



Samantha Hollman

Chief Operating Officer
Steadfast Group

[LINKEDIN](#)



Ralph Ganzenmüller

Advisor to the Board
UnisonSteadfast AG

[LINKEDIN](#)



Denis Jacob

Chief Audit Executive
Compliance ESG & Investigations
General Electric Company (GE)

[LINKEDIN](#)



Florian Gude

Account Manager
UnisonSteadfast AG

[LINKEDIN](#)



Dhakshina Moorthy Kasthuri

Vice President Information
Technology
N2G Worldwide Insurance
Services

[LINKEDIN](#)



Allen Kirsh

Sr. Vice President –
Head of Claims Judicial
and Legislative Affairs
Zurich North America

[LINKEDIN](#)



Peter Koßmann

Head of Broker Sales P&C,
ERGO GROUP AG

[LINKEDIN](#)



Shawn Lichacz

Assistant Vice President
Travelers Global Accounts

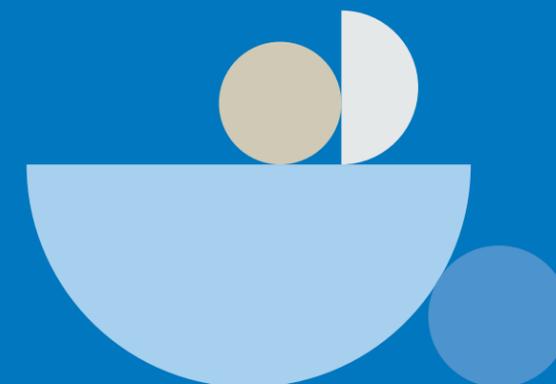
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Ruth Manka

Executive Director
Intersure Partners

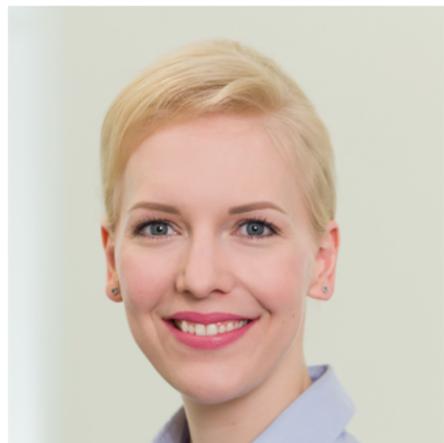
[LINKEDIN](#)



Spring Uphoff Neely

Vice President - Head of
Strategy and Execution,
International Programs
Zurich North America

[LINKEDIN](#)



Muriel Mercier

Director Business Development
UnisonSteadfast AG

[LINKEDIN](#)



William Porter

Head International Programs - Americas
Swiss Re Corporate Solutions

[LINKEDIN](#)



Wolfgang Mercier

President & CEO
UnisonSteadfast AG

[LINKEDIN](#)



Niek Post

Chairman of Strategic Council

[LINKEDIN](#)



William Skapof

CEO
N2G Worldwide Insurance
Services

[LINKEDIN](#)



Daniel Vetter

Head North America
Descartes Insurance Solutions Agency Inc.

[LINKEDIN](#)



Faith Taylor

Sustainability Officer
Kyndryl Inc.

[LINKEDIN](#)



Tim Violet

Executive Director
The Harmonie Group

[LINKEDIN](#)



Martyn Thompson

Executive General Manager
Steadfast Group

[LINKEDIN](#)



Andrew Zoller

Head of International & Captive
Solutions - US Commercial
Insurance
Zurich North America

[LINKEDIN](#)

IDC Sponsors

We would like to express our sincere appreciation to our sponsors who made our IDC 2022 with the motto “Advancing together” possible. Thank you for your trust and support! It is a great pleasure working with every sponsor team these months and we look forward to partnering with you in the future.





Business

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IDC 2022 – Professional Program

BY MELINDA KELLER

After the event opening on the rooftop terrace of 1Hotel Brooklyn Bridge, the official conference program started with a welcome greeting by Wolfgang Mercier and co-host Justin Foa of NY-based member Foa & Son.

In their speeches, both highlighted the current global as well industry developments, followed by the transition to UnisonSteadfast's additional service offer, in co-operation with Steadfast Group.



Samantha Hollman at the IDC 2022

UNISONSTEADFAST

Conference Block I – Next Level

What if we could take UnisonSteadfast to the NEXT LEVEL?

Wolfgang Mercier (UnisonSteadfast) and **Samantha Hollman** (Steadfast Group) revealed the recent strategic plans to focus more on joint market power by creating strength and scale, allowing each member to remain competitive.

A new addition to UnisonSteadfast's service portfolio is the London Market access. **Ingrid Anderson** (Steadfast Group) presented "London Placements" that – in co-operation with Steadfast Group - provides several facilities for hard-to-place risks such as Hospitality and Recycling as well as access to special markets like Aviation.

Martyn Thompson (Steadfast Group) reported on the launch of iSurveyRisk as a further risk management tool in addition to iProfileRisk, which was introduced last year. With iSurveyRisk, brokers can conduct on-site property surveys via mobile devices. Further details as well as demo videos can be requested from risk@unisonsteadfast.com.

Muriel Mercier spoke about further recent developments such as the launch of the new CI and website, the design of a new broker portal currently being in process, the newly formed sales alliance, to offer member brokers a joint strategy to compete mega-brokers, She also mentioned the feedback address hey@unisonsteadfast.com where our

members are invited to direct any feedback, concerns or ideas to the management of UnisonSteadfast directly. When reaching out to this address, our members can be sure their emails will be processed with high attention and are treated strictly confidential.

The last item on the agenda for this conference block was the presentation of our new members, which is traditionally **Rolf Diehoff's** part. He also took great pleasure in introducing **Ruth Manka** of the US broker network Intersure Partners to the audience and announced that there would be a new USA strategy, focusing on the Intersure network partners and US producing brokers to grow USA business.

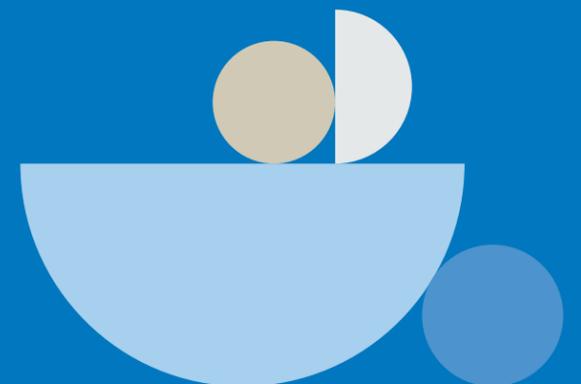
More information on the "NEXT LEVEL" approach and services can be found in this magazine.

International Programs from Zurich

Whether you're new to foreign markets or well established abroad, Zurich is ready to help you navigate the complexities of international risks.



Learn more about how Zurich can help you craft a global solution for today and as your company grows.



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Conference Block II – Intelligent Insurance

We are surrounded by smart technology that is claimed to make our lives easier. Also in insurance, one embraces the new opportunities that technology offers. But is AI really that intelligent? Are the new solutions adaptable and flexible enough to promptly react to market fluctuations and sudden changes in risk exposure? Is there any intelligence in insurance? These questions were raised right at the beginning of the conference and the speakers and panelists did their best to provide an answer, sharing their experience and insight in this field.

Daniel Vetter (Descartes Underwriting) explained what parametric insurance is and what capabilities the company has to offer. The term parametric insurance usually appears in connection with natural catastrophes and agricultural risks. It's an index-based insurance in which covers are based on pre-defined parameters (e. g. distance to epicenter of earthquakes, burnt area in case of wildfires) and pre-agreed indemnity sums. Without the loss adjustment, policies become more affordable and payments are quicker and hassle-free.

Swiss RE Corporate Solutions' William Porter and **Todd Cheema** presented the group's digital advancements as well as capabilities in parametric Nat Cat and virtual captive solutions and introduced their PULSE portal –an all-in-one digital platform covering program, policy, claims, risk engineering services (RES) and natural catastrophe (NatCat) exposure, which is also offered for use to

Swiss Re's co-operation partners.

William Skapof (N2G Worldwide Solutions) reported on the evolution of the multinational marketplace and named the trends currently influencing the market situation: technology, uncertainty, changing client needs and preferences, sustainability and climate risk as well as competition convergence and collaboration. The key takeaway is that insurance companies need to spend more on technological solutions and data analytics to be able to build new products and services that meet the changed client needs and the enormous demands of a digital world.

PhD Joachim ten Eicken described the transition from traditional to smart/AI-driven insurance as well as the ten most severe risks on a global scale over the next decade according to WEF being Climate action failure, Extreme weather, Biodiversity loss, Social cohesion erosion, Livelihood crises, Infectious diseases, Human environmental damage, Natural resource crisis, Debt crises and Geo-economic confrontation. He underlines the great importance of risk modelling and its results as an added value for risk calculation. Sophisticated models that include relevant data and sources on Nat Cat, supply chain, ESG, legal requirements, sustainability, further new developments etc. may contribute to better risk assessment and evaluation.



PhD Joachim ten Eicken at the IDC 2022



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Spring Uphoff Neely at the Panel Discussion, IDC 2022

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Panel Discussion

A Panel Discussion moderated by **Ralph Ganzenmüller** (Advisor to UnisonSteadfast) complemented the afternoon. The panelists **Spring Uphoff Neely** (Zurich), Dhakshina Moorthy Kasthuri (N2G Worldwide Solutions), **William Porter** (Swiss Re Corporate Solutions) and **PhD Joachim ten Eicken** (M / A / C / S) discussed the impact of digitalization on insurance, what technological innovations may facilitate business as well as the advantages and downsides of the new generation of data collection. The experts representing insurance companies gave a short glimpse of their digitalization efforts, technological capabilities and a few ongoing projects - among them data collection and modelling tools as well as currently trending technologies like Blockchain (which is inter alia tested for use in premium collection) and APIs. Through an API, systems can be connected to facilitate and streamline data transfer processes.

Everyone agrees that nowadays we deal with a massive amount of data. To get control of the clutter, it is important to have an ingenious data strategy. The panelists pointed out that although collecting as much data as possible, one had to be clear about the specific purposes – if only for the complex data protection laws that had been adopted in recent years in various jurisdictions. Secondly, this should be a requirement to further develop data processing tools that at the end of the day facilitate the day-to-day work also in the insurance industry.

The question was raised why in insurance market players do not collaborate and work on common innovations on a large scale. Ralph pointed out that unlike in other industries like automotive, one got the impression that every company did its own things rather than joining forces to develop future-proof solutions. Indeed, there are several approaches of market players like e. g. Zurich, Generali and Swiss Re to share their knowledge and technological capabilities with other market participants and even other carriers.

In the end, both the representatives of the carriers as well as of UnisonSteadfast realized that there is a huge interest and a lot more hidden potential for both insurers and brokers in intensifying their co-operation to jointly develop advanced 360° solutions for their insurance clients. The goal is to be at least three steps ahead when it comes to rapidly changing market conditions and ever-increasing clients' needs.

Technology helps getting all the questions answered necessary to place a risk, when used adequately. With the right solutions in place, account executives can concentrate on their core task: making the client feel comfortable. Thus, our key takeaway from this Panel Discussion is that despite the technology, human interaction and personal communication.



Faith Taylor at the IDC 2022

IDC PROFESSIONAL PROGRAM

Conference Block III – Sustainability

Climate change is no longer a future scenario predicted by a group of scientists - it has already become reality. We see an increasing number of natural catastrophes, extreme wet and dry periods and organisms having a hard time adjusting to these changes. The direct correlation of global warming and growing emissions is hardly debatable anymore.

What options do we have to reduce the impact of human actions on the environment?

What is the path forward in the short time we have? **Faith Taylor** (former Global ESG Leader at Tesla and current Sustainability Officer at Kyndryl Inc.) in her convincing and thought-provoking opening statement on environmental sustainability pointed out the importance of achieving “net zero” for mitigating the consequences of human-induced global warming.

Denis Jacob (General Electric) taught us how we can structure our internal processes to achieve our ESG strategic goals and achieve disclosure credibility. He defines “Sustainable insurance is a strategic approach where all activities in the insurance value chain, including interactions with stakeholders, are done in a responsible and forward-looking way by identifying, assessing, managing and monitoring risks and opportunities associated with environmental, social and governance issues.” Sustainable planning involves a number of internal and external factors that need to be considered. According to Denis, internal audits usually take the following factors into consideration: Learning curve (change management), Knowledge and skillset, Advisory or assurance or Both, Goals and commitments (plans reasonability), Resource availability and Relationship with external auditors.

Allen Kirsh (Zurich North America) explains that Social inflation in insurance is the trend towards increased liability losses over and above general economic inflation as well as what drives this trend. In the beginning of his presentation, Alan ran two surveys in which he described a real use case and let the audience guess the respective value and scope of liability of the jury verdicts. The results left most people astonished: The sums and scope of liability were much higher than expected. In case you thought the defendant could in any case not be held liable for criminal actions by third parties to other third parties on their

property, you were proven wrong! To combat social inflation, Zurich created, among others, a working group for a lawsuit abuse reform and invites industry partners as well as external organizations to join this initiative.

Another legal perspective on sustainability in business relationships was given by **Tim Violet** of the invitation-only international law-firm network Harmonie Group, who in his speech focused on “Vetting, Success & Metrics in the Legal Landscape” as well as Harmonie’s own sustainability measures.

UNISONSTEADFAST

Conference Block IV – Market Place

The Marketplace sessions started off with a presentation by **Peter Koßmann** (ERGO Versicherung AG) and **Shawn Lichacz** (Travelers) on their international capabilities as initiator and members of the global INI network of insurers. There are 126 INI partner companies, operating in about 130 countries, in the network - among them well-known names such as ERGO, Baloise, Ping An, Santam and Travelers. The INI service portfolio includes international insurance programs, risk control and claims services. Two weeks prior to the conference, we at UnisonSteadfast conducted a survey to determine the needs and possible scope for a more intensive co-operation between UnisonSteadfast and the INI Network. The results are currently being evaluated and we will inform you about further steps shortly.

Strategic Council Chairman **Niek Post** presented the recent changes regarding the members of the SC – new member for Australia-Oceania is Ingrid Anderson of Steadfast Group and Tom Bartleet (United Kingdom) was amicably discharged from his seat in the SC due to different obligations.

An update on the UnisonSteadfast Practice Groups Employee Benefits by **Florian Gude** and Trade Credit by **Wolfgang Mercier** followed. Read more about what is planned in the EB Group in the section Roundtable Discussions.

The Trade Credit Practice Group is a relatively new

addition to the Practice Groups of UnisonSteadfast. Prior to the installation of the group, we conducted a survey to find out which partners have special expertise in this field. The initial group meeting took place in April with a core group of brokers defining the framework and goals of this group. The next step is adding further members with trade credit insurance background to this group to create a worldwide trade credit insurance network within the UnisonSteadfast network.

Martyn Thompson (Steadfast Group) presented the new Captive Management capabilities of UnisonSteadfast in co-operation with Steadfast. After he described what a captive is as well as the different types, he presented the newly established Ochrona PCC Ltd. The Guernsey-based captive is available to all UnisonSteadfast member clients.

The last item on the agenda was, to the pleasure of our attendees, an interactive one: The Roundtable Discussions invited them to share ideas and knowledge on the topics Market Power, Broker Support, New Generation, Employee Benefits and Captives. Read more in the section “Roundtable Discussions”.

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UNISONSTEADFAST

Roundtable Discussions



UNISONSTEADFAST

Market Power

Advancing Together!

With the increasing M&A activities and challenges in connection with succession as well as business orientation planning, it is now high time to come up with new strategies to protect the UnisonSteadfast community and the interests of the network.

Whereas the former unisonBrokers network was created more as a coordination hub for international broker contacts, providing support when it comes to handling international accounts, UnisonSteadfast is now no longer acting in the background. The new business approach includes demonstrating market power as a key player in the market and adding value to the network by embracing innovation and change in the insurance world.

Size and scale create strength. Therefore, we would like to prove to our (potential) members and clients that with our joint appearance and capabilities, we are all stronger together. The “Next Level” strategy allows for our member brokers to continue to act as individual businesses with the benefit of additional tools and measures at hand. The main objective behind this strategy is to provide our members with market power and market access to major global carriers, plus deliver a range of products and services that allow them to grow their businesses, providing a competitive edge in an ever-changing market.

NEXT LEVEL: Top 5 Priorities

1. Market Impact & New Markets
2. Placing Solutions & Technical Solutions
3. Grow global distribution platform
4. Acquisition / Equity / Succession
5. Operational Efficiencies

As a first step, we are conducting a survey among our members to identify the needs and to define the possible scope of an exclusive UnisonSteadfast wording only available to members of the network. On this basis, we can intensify our negotiations with interested insurance carriers. It is our goal to establish special conditions for the top 5 product lines of the respective country. We will inform you about the progress in due course.

Be excited for the launch of this unique product!



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UNISONSTEADFAST

Next Generation

MURIEL MERCIER

How can we reach young talents and how can we have an influence in having the bad image of the insurance industry changed? These were the two main questions that have been discussed during the roundtable discussion "Next Generation".

All of the participants were facing the same challenges in their brokerage firms: The great talents you were able to win are difficult to protect - and this is the global challenge. They are the jewels on the market and therefore often have certain expectations with regard to benefits at work. The challenge for employers is to keep the balance within their team and at the same time provide as many interesting and challenging tasks to keep these talents motivated. Especially, the chance to handle international accounts and interact with various cultures is what makes our field of activity within the insurance industry that special.

Where is it that we need to start looking for new talent? To be honest, I never expected Instagram to be a potential channel for promoting businesses, but I learned from our broker colleagues from the USA that they do already use it. On their Instagram and LinkedIn profile, you will not only find the pure description of the company and its services.

The posts give you as a potential client or employee some real insights into daily business, like meetings with clients and cooperation partners, site inspections or presence at international trade fairs and conventions like the IDC. All these activities show especially to potential applicants how many different facets the international insurance world has on offer. All of us agreed that we need to change our mindset about the new opportunities these channels present to us. Then we might get the chance to reach people we would not have reached if we had stuck to traditional methods.





UNISONSTEADFAST

Broker Support

For the first time, we decided to set up one Roundtable Discussion focusing on how we can be more supportive to our member brokers. We figured it might be a good opportunity to give some room for brainstorming at the IDC, to get as much feedback on our service portfolio and quality of services as possible.

When discussing with various brokers at this table, it became quite clear in the beginning that one of the bigger challenges in their daily work is the completion of the Policy Summaries in UniNet. They advised not all of them or their colleagues feel comfortable with the tool UniNet. Further, the participants of the group asked for the layout as well as the information we request within the forms to be modified. Policy Summary forms should only provide the main information on the policies - such as main limits and financial data. Details can be obtained from the

original policy document that will be linked to each Policy in UniNet. We have already received sample formats from our member brokers and are currently developing our templates. Thus, we will be able to simplify the process of making data available to our network.

Preparation turns judges into fans.

Find out more about the Olympic and Paralympic Movements.



UNISONSTEADFAST

Employee Benefits

Following the update by Florian Gude on the recent developments within the UnisonSteadfast Employee Benefits practice group, a separate roundtable discussion on this front-page area of personal insurance attracted numerous conference attendees.

All participants of the roundtable agreed that it was crucial to mention and “push” Employee Benefits right from the start during the client production process.

The reason is simple: Only if the parent company ensures centrally that the topic is present in negotiations and discussions with the clients’ subsidiaries, the implementation of Employee Benefits policies can be successful.

Furthermore, it is of high importance to promote Employee Benefits capabilities within our broker community. Our members traditionally focus on the industrial insurance sector and do not have that many points of contact with personal insurance. There simply was not such a great demand for additional covers in the past. As a result, there

is still lots of room and potential within the UnisonSteadfast community to explore and expand “Employee Benefits”.

We would like to support the above by the following measures:

- “Employee Benefits” section within the “Services” tab on the UnisonSteadfast website
- Publication of a bi-annual Employee Benefits newsletter, starting in October. This will cover general country information as well as news and legal changes from relevant markets in this important field.
- Training and raising awareness within the AM team with respect to directly addressing Employee Benefits and to emphasizing its importance for every new as well as existing account.

For more information, please contact Florian Gude: florian.gude@unisonsteadfast.com

STEADFAST

New services for UnisonSteadfast broker members

Recently at the Independence Day Conference, Steadfast Group representatives, Samantha Holman, Martyn Thompson and Ingrid Anderson presented various risk management and placement services available to UnisonSteadfast broker members.

These new offerings are part of a suite of products and services developed to allow UnisonSteadfast broker members to extend their service offering for their clients and provide a competitive edge.

Here is an overview of what is on offer:

Placement Solutions

Steadfast Placements London (SPL) is a Lloyd's wholesale broker offering UnisonSteadfast broker members access the London insurance markets for risk placements.

With a proven track record of international risk placement into the London market, Steadfast Placements London has established relationships with Lloyd's syndicates to offer UnisonSteadfast broker members assistance with risks including property, general liability and financial lines, as well as other miscellaneous classes of business (subject to any local regulatory requirements in the relevant jurisdiction.)

These services are available now for broker members from Australia, New Zealand, United Kingdom, United States, Canada and Singapore, with European services available in the coming months.

If you are having difficulty placing certain lines of business in your local jurisdictions, we can help your clients and you. Contact us to talk about your placement needs.

Contact us about Placement Solutions
enquiries@unisonsteadfastlondon.com

Also stay tuned for a workshop in London early September to learn more about the market and placing business into Lloyd's.

Risk Management Solutions

UnisonSteadfast have partnered with Steadfast Group to provide broker members with a suite of risk management solutions based on the internationally recognised ISO 31000 standard. These solutions have been developed to give broker members a way to add additional value to new or existing client relationships by assessing risks more holistically and offering products and services that complement existing insurance programs or insurance alternatives.

iSurveyRisk™

iSurveyRisk™ allows brokers to conduct on-the-spot property risk surveys before an engineering survey takes place. The tool aims to give broker members the added confidence to discuss risk remediation and achieve better exposure accuracy, loss control and risk prevention.

iProfileRisk

With iProfileRisk, broker members can quickly and easily identify and understand a client's unique risk landscape simply by searching over 550 industries and any location. Broker members are supplied a detailed list of risk hazards and NatCat summaries to support risk management advice and instil confidence in clients when faced with critical risk and insurance decisions.

Alternative Risk Transfer (ART)

Our alternative risk transfer options provide



Martyn Thompson at the IDC 2022 in New York

broker members with avenues to address risks without relying on traditional insurance markets. These avenues can be beneficial for organisations that wish to undertake non-traditional insurance solutions such as discretionary mutual funds and captives, including protective cell company (PCC) agreements.

Enterprise Risk Management (ERM)

Enterprise Risk Management solutions provide bespoke enterprise risk consultation services to help broker members for their clients detect, determine and effectively track strategic and operational risks. Our ERM consultants can help broker members for their clients understand risks in greater detail, and to provide strategic insight for continuous improvement and business growth opportunities, particularly for large scale organisations with complex operational risks.

Our risk management team is ready to help, please contact us at the below details and keep an eye out for upcoming risk management webinars.

Contact us about Risk Management Solutions

risk@unisonsteadfast.com

Please visit www.unisonsteadfast.com/services/more-info/risk-management for additional information and resources.

Also stay tuned for a workshop in London early September to learn more about the market and placing business into Lloyd's.

Risk Management Solutions

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risk management solutions based on the internationally recognised ISO 31000 standard. These solutions have been developed to give broker members a way to add additional value to new or existing client relationships by assessing risks more holistically and offering products and services that complement existing insurance programs or insurance alternatives.

London Placement Workshop

Interested in learning more about our London Placements Facilities?

The exact date and details on the location will follow shortly.

DESCARTES

Parametric Insurance

COMPANY DESCRIPTION:

Descartes Underwriting was born out of the conviction that climate change calls for a revolutionary approach in insurance to better protect corporations and governments.

We offer a new generation of parametric insurance products: fully transparent, providing swift claims payment and bespoke covers.

Utilizing Machine Learning and real-time monitoring from satellite imagery & IoT, our state-of-the-art technology helps businesses bounce back faster against natural catastrophes and emerging risks.

WHY IT MATTERS:

Climate change and contracting balance sheets - property brokers poised for a next generation insurance solution.

A succession of record breaking extreme weather events in all corners of the globe serve as a reminder of the expanded exposure of all trade sectors to climate risks. The increasing occurrence of spring frost, wildfires, flash floods, devastating hurricanes, severe drought and other extreme weather events limits, and even prevents, the insurability of climate risks.

As corporate budgets and market capacity tighten amidst mounting year-after-year extreme weather and Nat Cat losses, parametric insurance is gaining ground as a preferred alternative to traditional insurance products. An increasing number of brokers and their clients are finding parametric products to be more relevant to their needs due to cost-efficiency, structuring flexibility, certainty and reliability of what is covered under a policy.

DESCARTES

Discover a new generation of parametric insurance against Nat Cat & climate risks

Descartes collaborates with brokers around the world to protect their corporate & public sector clients against the full spectrum of natural catastrophe & extreme weather exposures.

HURRICANE & CYCLONE



Coastal asset resilience against named windstorm & related perils

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DESCARTES

Parametric Insurance in a nutshell:

Unlike traditional insurance, which relies on lengthy loss adjustment procedures, parametric insurance pays out when a predefined event (i.e. flood, cyclone, earthquake, etc.) occurs as measured by a specified parameter or index such as rainfall or wind speed. Driven by objective data and real-time monitoring from ground-based sensor technologies, radar, and satellite imagery, parametric insurance provides a means to guarantee liquidity via swift and direct payout, following a qualifying event.

This new generation of products complements or replaces traditional insurance at a premium that fits within contracting budgets, not on-top. With no on-the-ground loss adjustment required, a parametric cover keeps costs low while offering precise protection. Its approach empowers clients to new levels of risk management, providing a number of advantages.

- **Nat Cat covered with full certainty:**

Parametric policies and their straightforward structure provide unveiled transparency that builds confidence for clients in ‘what they see is what they get’. This is core to the value proposition of parametric insurance - the ability to increase the certainty between a loss event taking place and a pay-out being made, quickly, accurately and without friction costs.

- **Wider coverage with reduced basis risk for buyers:** Parametric insurance is more effective at covering these exposures as it can cover all financial losses caused by a NatCat event, including cases of indirect rev-

enue losses, contingent business interruption and additional costs of working.

- **Game-changing speed of payment:** Unlike traditional covers where business interruption elements in particular can take an average of 18 months or more to be settled, parametric claims are paid in the same accounting year as the loss, often even just days following the event. This swift liquidity reduces volatility of the Insured’s balance sheet, with loss and receivables both occurring in the same accounting period.
- **Reduced cost through the use of data:** By making better use of technology parametric insurance can cut administrative costs and make products more affordable. Allowing infinite customization, parametric structures can be made to match a wide array of budgets and exposure means.

Parametrics to cover the previously ‘uninsurable’

Throughout global markets we see capacity continuing to diminish for some assets and risks carriers exiting markets entirely that are deemed “uninsurable”. As such, loss stricken accounts are much harder to place in the traditional market, but for which the parametric market has a continuous and high risk appetite. With a growing and extensive product offering against all Nat Cat perils, parametric insurance provides a means to supersede gaps in the traditional marketplace and better protect public entities and businesses against natural risks and the adverse impact of climate change.



Daniel Vetter at the IDC 2022



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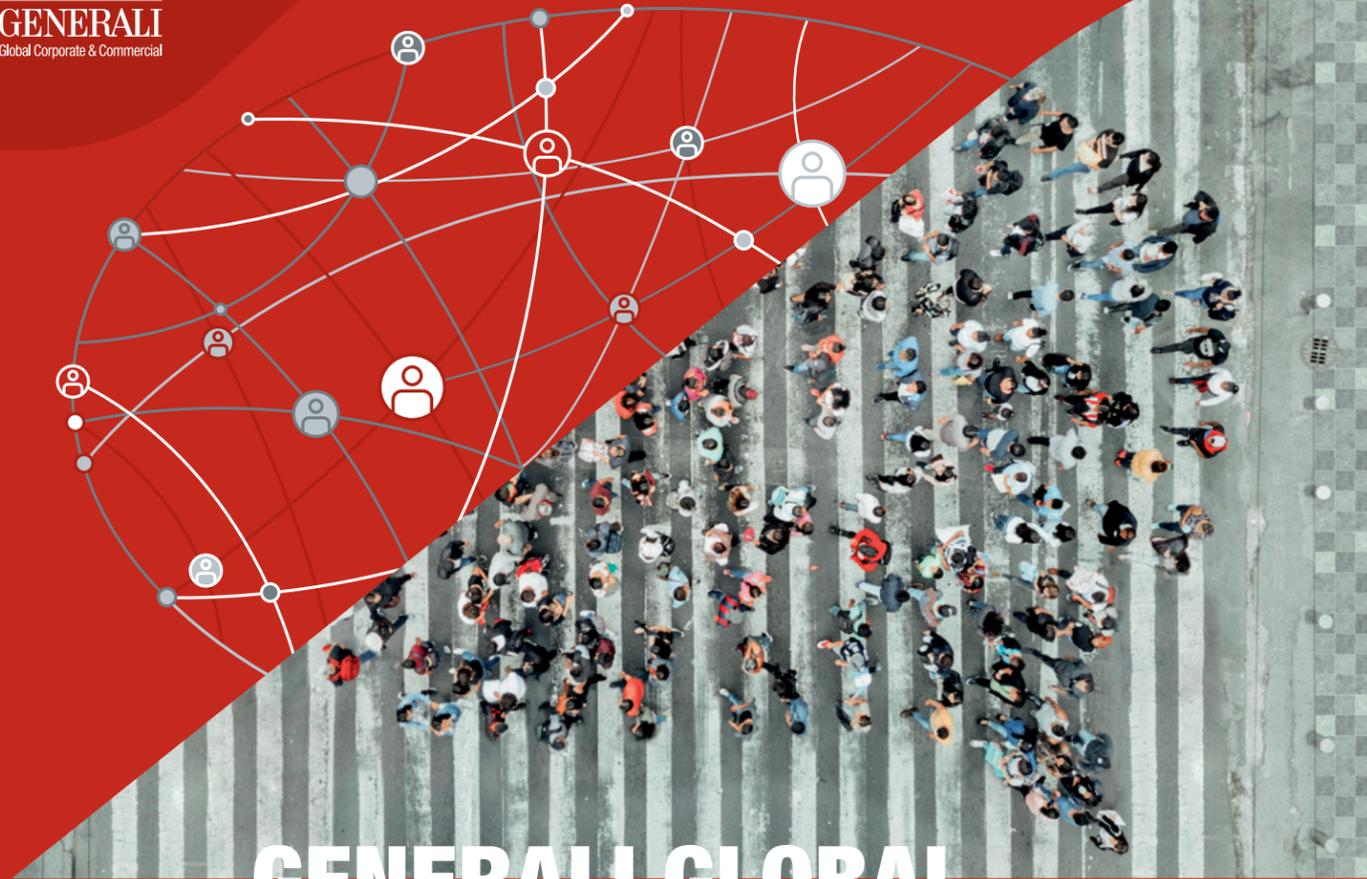
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FOA & SON

A Vendor's Endorsement for Products Liability is probably not sufficient in the USA

In the USA, a Vendor's endorsement does not insure what you probably assume that it insures.

Non-USA insurance brokers whose clients are mother companies with USA subsidiaries are lulled to sleep because they incorrectly think:

the Mother Company client has a Products Liability Vendor's Endorsement on its European Products Liability insurance policy, so therefore, products liability claims occurring in the USA will insure the Mother Company.

the Vendor's Endorsement on a European Products Liability insurance policy is much cheaper than a USA Products Liability insurance policy. YES, because the Vendor's Endorsement provides very, very little protection for the European Mother Company.

Following are some of the many important and critical reasons why a Vendor's Endorsement to the Products Liability policy of a non-USA Mother

Company is not sufficient in the USA:

Contractual liability arising out of a contract between the USA Subsidiary and its USA Customer is excluded. It is very typical for a USA Customer to issue, and for the USA Subsidiary to accept a Purchase Order. Most Purchase Orders in the USA create contractual liabilities. The Vendor's Endorsement does not insure such Product Liability for the USA Subsidiary or the USA Customer.

USA Customers are not insured by the non-USA Mother Company's Vendor's Endorsement. It is usual for USA Customers to require Vendor's Insurance from a USA admitted insurer using an ACORD form Certificate of Insurance, in English, to protect the USA Customer. The Vendor's Endorsement of the non-USA Mother Company does not insure the Customer of the USA Subsidiary.

- The USA Subsidiary is not insured for Product Liability if the Items are repackaged or



Justin Foa at the IDC 2022

IDC 2022 – PROFESSIONAL PROGRAM

changed in any way. There is no coverage under a Vendor's Endorsement if the USA Subsidiary is expected to inspect the items, and Product Liability arises because the items are not inspected by the USA Subsidiary.

- Product Liability is not insured if the USA Subsidiary demonstrates, installs, services, &/or repairs items away from the USA Subsidiary's premises. It is quite usual that a USA Subsidiary will go to a USA Customer's premises or USA Prospect's premises to demonstrate an item, or to repair or do minor installation at a USA Customer's premises; but, there is no coverage under a Vendor's Endorsement for Product Liability arising out of the product during these activities by USA Subsidiary.
- Injury or damage caused by the sole negligence of the USA Subsidiary, its employees, or anyone acting on behalf of the USA Subsidiary is excluded. If the occurrence was not caused solely by the product itself, there is no coverage. If an employee or agent of the USA Subsidiary causes injury or damage while demonstrating the product at the USA Customer's premises, or the USA Prospect's premises, Vendor's Endorsement coverage is excluded. Contributory negligence by the USA Subsidiary or its agent[s] excludes coverage by the Vendor's Endorsement.
- The USA Subsidiary is only insured for Items sold by the non-USA Mother Company to the USA Subsidiary. The non-USA Mother Company's Vendors Endorsement does not insure the USA Subsidiary for Product Liability from any

product or accessory, or add-on not furnished to the USA Subsidiary by the non-USA Mother Company.

- The Vendor's Endorsement does not insure the premises of the USA Subsidiary nor does it insure the Completed Operations of the USA Subsidiary, nor any other peril insured by a USA General Liability policy.
- If the USA Subsidiary is an "Active Vendor" that gets involved in the design or manufacture of its Mother Company's product, there is no coverage for the USA Subsidiary under the non-USA Mother Company's Vendor's Endorsement. Typically, the USA Subsidiary is very involved with its non-USA Mother Company to produce the product desired by the USA Customer.

It is Best Professional Practice to place a properly negotiated USA Products Liability insurance policy to insure any sales into the USA.

To protect and insure your non-USA Mother Company against Products Liability occurring in the USA, it is essential to work with an insurance broker that is knowledgeable about multinational insurance negotiations and sophisticated placements with international insurance companies.



DDW GROUP

EST. 1940



**It was great seeing you in NYC,
see you at the IDC next year!
Warm regards,**

Fabrice de Waal

*CEO DDW Group
Amsterdam - Rotterdam - The Netherlands*

**30 years at DDW Group
and still going strong.
Best regards,**

Michel Zwaneveld

*Director DDW Group
Amsterdam - Rotterdam - The Netherlands*



UNISONSTEADFAST

Supporting Reforestation

Instead of our traditional conference giveaways, we supported the Eden Project in Nepal by “Tree-Nation” – a European non-profit organisation with a mission to reforest the world and fight climate change.

“Tree-Nation” gives people and companies the opportunity to plant trees all around the world from the comfort of their home. Latest technology allows you to choose the right spot for your tree. You can decide where it is needed the most and at the same time support the reduction of carbon emissions.

1,000 Japanese Cedar trees (CO2 compensation: 40 kg/year) were planted in Nepal on our behalf.

Every tree planted helps maintain and restore forests - our most precious resources.



<https://tree-nation.com/de>



Kelly Zebrowski and Sunil Gaur

UNISONSTEADFAST

Interview with Kelly Zebrowski

POLINA BALKO

Why did you choose to attend this year’s IDC in New York City and what were you hoping to take away from the experience?

Quite frankly we wanted to send somebody to the IDC if nothing else just because it was held in our country. How could we not send someone when it was so close to our operations.

Did the IDC fulfill your expectations and how useful was this event for our organization?

I feel this type of event is integral to our organization due to members being from many different countries. Something is needed to bring the membership closer and together and this type of event achieves that need.

What was your favorite experience or moment of the event?

New York City is a place where stars are made and Muriel and Polina looked like stars in the Rainbow Room.

What topics would you like to see more of at our IDC 2023?

How to engage more business opportunities amongst members.

Any thoughts or recommendations you would like to share with us?

Make it more accommodating for first timers or people in attendance by themselves. Maybe somehow integrate a first timers’ reception prior to the main reception. It was difficult to get to know people when everyone else knew each other.

Kelly Zebrowski, Client Executive Property & Casualty Division at The Fedeli Group



IDC 2022

IDC Charity

Within the scope of this year's IDC Charity, we decided to support "Emergency aid for children in Ukraine" organized by the ChildFund Deutschland e.V. aid organization through this fundraiser. We heartily thank you for your donation to promote this great project!

Your UnisonSteadfast Team

Ukraine still needs our help! Please feel free to send your donation via the link below:



<https://www.betterplace.org/de/fundraising-events/42143-idc-2022-charity>

UNISONSTEADFAST

IDC 2022 Networking Events

POLINA BALKO

UnisonSteadfast IDC conferences are famous for their exclusive networking events hosted at unique venues and locations, carefully chosen by the organizers' team.

After two years of virtual conferences and endless Zoom calls, the IDC finally returned to its original in-person format allowing for an array of networking opportunities, including a number of beautiful networking receptions. It is needless to say that the energy at the IDC 2022 was simply amazing, proving once again that no virtual experience would be ever able to replace the personal conversations and connections.



Welcome Reception at Harriet's Rooftop Bar, IDC 2022

UNISONSTEADFAST

Day I - The perfect postcard view

The IDC 2022 started with the Welcome Reception hosted at probably the most spectacular rooftops in NYC. Located on the 10th floor and rooftop of 1 Hotel Brooklyn Bridge, Harriet's Rooftop & Lounge offers picturesque panoramic skyline views - from the famous Brooklyn Bridge to the iconic Statue of Liberty. The more than 2,800 square foot rooftop bar and outdoor area, which is extremely popular among New Yorkers, is not only a delight at night with the Manhattan lights in the background but also during the golden hour. The Welcome Reception was a great start of this year's IDC, setting the stage for an unforgettable event. After so much waiting, our members and partners enjoyed seeing each other again, which created an atmosphere of incredible warmth.

Time flew by very quickly, and, while the last sun-rays of the day were crawling through the ocean of skyscrapers, the delegates were enjoying cocktails and pleasant conversations with their fellow Unison-Steadfast members.



Rolando Kam, Rolf Diekhoff, Lynn Mosely, Dana Glenn, Frank Glenn and Greg Mosely



Wolfgang Mercier, Mark McKay and Antonio Souvannasouck



Avrilia Terzi, Stavros Papagiannopoulos



Emilio McIntyre and Mailin Mülheim



Jean-Luc Verbaet, Evelyne Delen and Andrea Foa

Franziska Hartmann, René Zeindler, Uwe Hartmann, Sandra Burth and Christian Hartmann



Sara Rego, Pedro Rego, Sofia Scatena, Juan Buendia, Juan Del Nido and Jenny-Annett Kubina



Marc Jori, Ferran Jori and Janet Poorter-Klein Teselink



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Prudent Insurance Brokers Pvt. Ltd. is one of the leading brokers in the Indian market providing risk management, insurance, and reinsurance solutions to leading commercial organisations in India. Through our international network partners, we have placement and servicing capabilities in over 120 countries. We are around 900 professionals, working across seven cities to deliver TCOR (Total Cost of Risk)-driven insurance programs, risk management solutions, essential client claim advocacy, and thought leadership in P&C, Employee Benefits, Financial Lines, Private Equity & Mergers & Acquisitions Transactions, Affinity, and self-insured programs. We lead the market in offering our clients full transparency on their insurance programs, premiums, and claims through our digital platforms Prudent 360 and Prudent Plus.

PRACTICE AREAS & INDUSTRIES SERVICED

Since inception, we have strategically and professionally developed practice areas that include Property, Casualty, Marine, Employee Benefits, Enterprise Risk, Fine Art and Specie, Multinational Client Services, Private Client Services, Financial and Professional Liability, Management Liability, Affinity, Motor Fleet, Reinsurance and speciality solutions:

Speciality Solutions

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- Aviation
- Cyber Crime
- Enterprise Risk
- Environmental
- Fine Art & Specie
- Kidnap & Ransom
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- Political Risk Insurance
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- Industrial Packaging
- Shipping
- Exim
- Textile
- Aviation
- Management
- Consulting
- E-Commerce
- Energy/Power
- Housing Societies

TECHNOLOGY

At Prudent, we understand that with time, our technology, and the way it interacts with stakeholders, need a revamp. Our newly upgraded Prudent Plus Flex portal brings a well-designed and intuitive user interface to provide the best consumer experience to the employee on multiple devices, while Prudent 360 is a simple yet efficient and comprehensive interactive portal for commercial lines clients.

During the early days of the Covid outbreak, we worked with insurers as well as the ecosystem to ensure consensus was reached on settling claims based on soft copies of documents. Using our technology platforms, Prudent 360 for commercial lines and Prudent Plus for employee benefits, clients can upload claims documents to our systems, where they are reviewed for sufficiency and then sent to insurers and TPAs.



Prudent Plus Revamping the benefits experience

Our continuous investment in technology over the past 12 years has made everything virtually accessible when COVID forced the world to move to a WFH and hybrid model. Employee benefits value proposition & engagement is largely driven by the utilisation of updated benefits applications by employers.

Enhanced automation and improved user interface are at the core of any benefits application to provide a better employee experience, higher enrolment rates, and a better selection of flexible benefits by employees. Prudent Plus is the pivot of benefits administration that helps different stakeholders in multiple ways. It is scalable, thereby capable of hosting well-managed, complex plans that comply with set rules. It is intuitive and helps employers communicate and position the plan design effectively.

The tool can be customised to translate plan rules, propose benefits recommendations based on an employee's life stage, compare plans, calculate rates, address life-event changes accurately, and generate reports as per employers' and vendors' requirements.

CLAIMS SOLUTIONS

Our claims team uses its experience and established professional relationships in the market to best position every claim of our client. Starting with the decision of whether to put insurers on notice of a claim or a circumstance that may give rise to a future claim, and continuing through the structuring of a settlement agreement, we advise clients on how to optimise the potential for coverage.

Our claims team is hands-on and proactive, going the extra mile to ensure prompt and fair settlement, and advising clients on loss control so that their business keeps running. Prudent has the one of the largest P&C Claims Department of any broker or private insurer in India; a dedicated Liability Claims Department staffed by lawyers; and a dedicated Employee Benefits Claims Department staffed by medical doctors and claims professionals.

PRUDENT 360

Prudent 360 is an interactive portal that offers a host of features: upload clients' contracts, documents, and values; view upcoming renewals, active & pending policies, and MIS reports; and report & track claims. It ensures data security & privacy while offering bulk data & document upload facility. Prudent 360 is a simple-yet-comprehensive customisable portal with easy-to-use features. It offers instant access to policies, declarations, Cash Deposit Balances, and claims data & document consoles.

EMPLOYEE BENEFITS PRACTICE

Our Employee Benefits Practice is staffed by over 320 team members, including 16 medical doctors. Prudent is a market leader in responding to client needs by introducing new covers; adopting digital technology to empower clients in decision making and facilitating ease of service to end-users and creating a powerful in-house Wellness Department that has demonstrated capability to deliver value-added programs to clients cross India.

Prudent's proprietary benefits tools include:



BenchmarkPro is a decision-enabling analytics tool backed by benefits from more than 1,000 organizations, allowing for flexible and automated multi-variable benchmarking which supports optimization of benefit design and spend.



Our Employee Benefits portal, now in version 3, provides both employer and employee access to real-time information on every aspect of benefits, enrollment, claims, beneficiary nominations, and Wellness.



PruSper is our Well-being offering. We partner with clients to deliver relevant wellness program design, communication strategy, implementation, and analytics to further their organizations' well-being objectives. Staffed by medical doctors as well as specialists, PruSper offers 3,000 wellness programs covering over 200,000 participants annually.

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UNISONSTEADFAST

Day II - New York glamor at the iconic Rainbow Room

Panoramic cityscapes, historic prestige, sparking lights of the city that never sleeps and the legendary Sinatra classics combined to create the perfect atmosphere for a once-in-a-lifetime New York experience for this year's attendees. Rainbow Room, the prestigious venue overlooking New York City from 30 Rockefeller Plaza's lofty 65th floor, opened its doors for the first time during the Great Depression, on October 3, 1934. It was the first restaurant in the U.S. to be in a high-rise building and THE place to be seen for New York's upper crust. It remained that way for decades. Since its debut in 1934, the Rainbow Room has drawn the world's elite to its curated, elevated and glamorous luxury. Over the years, the biggest movie stars, entertainers and other notables - from Joan Crawford, Elizabeth Taylor, Frank Sinatra and Michael Jackson to New York City mayors Fiorello LaGuardia and Michael Bloomberg, to Al Pacino, Barbra Streisand and Muhammad Ali - all dined, danced and celebrated countless occasions at the

Rainbow Room. A downturn in the economy and corresponding decline in business resulted in the 2009 closure. In October 2014, after extensive renovations and a five-year absence from the New York City skyline, the famed Rainbow Room re-opened for business and continues to charm its guests with breathtaking views over Manhattan and New York City glamor. When planning the IDC, we felt that no New York experience would not be complete without the Rainbow Room and, of course, the beautiful Frank Sinatra classics. So why not bring these two legends together? Hardly anyone is associated with New York more than Frank Sinatra, whose impact on American culture is as striking today as it was during the height of his career. Known as "The Voice", Sinatra was and continues to be one of the outstanding American vocalists who have interpreted human emotion, the world in which we live as well as our dreams and hopes in the most elegant and memo-



Günther, Jessica and Selina Gentele



Rolf, Janine and Roswitha Maier



Marc Jori, Klaudia den Ouden, Judith Huisman and Ferran Jori



Antonio and Teodora Souvannasouck



Evelyne Delen, Silvia Novo, Ferran Jori, Marc Jori, Wolfgang Mercier and Andrew Zoller



Erich Burth, Hannah Burth, Lilli Burth, Christian Hartmann, Sandra Burth, Uwe Hartmann, Franziska Hartmann, Christian Pleschak and Elisabeth Schoemer



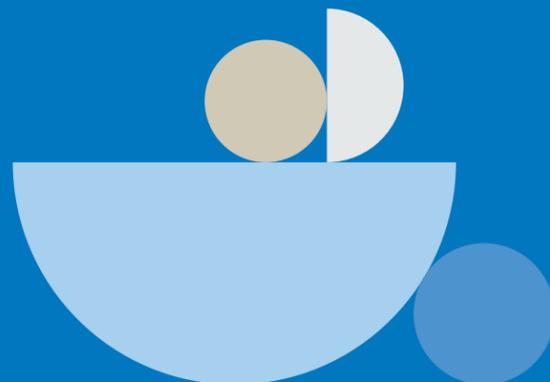


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American Guest Team



Conrad Foa



Andrew Zoller



René Zeindler, Sirpa Bitter-Helwe, Les Wilson, Rolf Diekhoff, Jessica Gentele, Nathaniel Troyer and Sunil Gaur

orable way. We invited Eddie Sessa (Frank Sinatra's tribute singer) and his band to sing for us and to give us an impression of New York's swing music history.

After the welcome speeches by Wolfgang Mercier and Andrew Zoller of Zurich Insurance, the main sponsor of the IDC 2022, the exquisite dinner event was all about music. It was amazing to see the couples dancing to the Sinatra classics on the world's most famous dancefloor. One of the very special highlights of the evening was the music performance by Conrad Foa of our valued NY-based member Foa & Son, who added a very personal touch to the event.

Shimmering crystals, endless cityscapes, Sinatra songs - could an evening be more New York?

Following a relatively new tradition at UnisonSteadfast which first implemented at the IDC 2018 in Havana, we also conducted a charity event during our Gala Dinner. This year, given the devastating situation for the people in Ukraine, we decided to support "Emergency aid for children in Ukraine" organized by the ChildFund Deutschland e.V. through this fundraiser. We heartily thank you for your donation to promote this great project. In case you still would like to support families in Ukraine, we will be happy to pass on your contribution to the aid organization.



Rainbow Room Rockefeller Center

UNISONSTEADFAST

Day III - On the water with style

After the busy conference days, we invited our delegates to enjoy an unforgettable New York City sunset experience and celebrate in style onboard the private yacht, setting the stage for an amazing networking event on the Hudson River. Most of us spent our days in NYC only seeing it from the streets and sidewalks. However, the whole perspective of New York changed once we stepped onboard the ship. Sparking city lights, the wind in the your hair - it was great to relax and unwind after the conference on the sundeck, while cruising the Hudson and East Rivers past the skyscrapers of Manhattan. The boat tour offered awe-inspiring views of some of the world's most celebrated landmarks: Empire State Building, Brooklyn Bridge, Statue of Liberty and more. Dining, dancing and reveling amidst the stunning beauty that the New York City skyline has to offer. It was a magic evening in New York and the perfect conclusion of the IDC 2022 in this amazing city.

We sincerely thank everyone joining the IDC for the great vibe and the wonderful conference experience. You are the ones who made this event so special and so personal.



Les Wilson, Julia Faludi, Paula Gonzalez, Tom Bartleet, Matthias Böhm, Christof Behrens



Spring Uphoff-Neely, Allen Kirsh, Renee Payton and Andrew Zoller



Julia Faludi, Mark McKay, Mike Arnoldi, Martin Weltje, Antonio Souvannasouck, Teodora Souvannasouck, Paula Gonzalez and Polina Balko



Franziska and Uwe Hartmann



Christian Hellner



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