

UNISONTIMES

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A large, vibrant purple sail dominates the center of the image. On the sail, the number '20' is printed in a large, bold font. The '2' is white with a blue outline, and the '0' is blue with a white outline. The sail is set against a clear blue sky and a dark blue sea. To the right, a portion of a white sail is visible.

20

UnisonSteadfast turns 20!

From a great idea to the world's
largest independent broker network



Welcome!

MURIEL MERCIER, WOLFGANG MERCIER

Dear Members and Business Partners,

Before we focus on the current UnisonTimes Edition, we would like to once again highlight our 20th Anniversary, which we were proud to celebrate with you in a beautiful setting at our IDC in Munich. There will be a separate special UnisonTimes issue reflecting on our anniversary conference. However, we would like to already touch on the conference motto “Secure the Future”. This guiding principle continues to inspire all our joint efforts. Our journey is far from complete, and we rely on your skills, dedication, and connections to achieve this shared goal.

Thanks to your trust, our committed partners, and our exceptional employees who consistently go the extra mile to deliver on our global promise — service at eye level — we have already achieved significant milestones. At this point, we would especially like to recognize Rolf Diekhoff, who has been with us from the very beginning and whose contributions have been instrumental to our success. Our heartfelt thanks go to him once again.

In this issue, we welcome many new members, including members who we believe will play important strategic roles in our network in the future.

The main topic in this issue is the global changes in social systems, particularly in the area of health insurance. Health insurance is becoming increasingly important internationally, opening up significant business opportunities for our members. We will therefore continue to drive this topic internally and will come back to you with a specialist and sales concept by the beginning of November at the latest.

Beyond health insurance, we are also seeing promising developments in trade credit, surety bonds, and marine insurance. We encourage members with expertise, contacts, or interest in these areas to reach out — whether to collaborate, share knowledge, or request support.

Muriel and Wolfgang Mercier

Some words from our Members...

“We love to celebrate these first 20 years of working together at UnisonSteadfast!!

During these years we have built a strong mutual trustworthy relation with the management team and our colleagues around the world. There is nothing more important for any of our clients than being in the good hands of those we rely on. Thanks Wolfgang, Rolf and Team for this friendship”

MARCELO RODRIGUEZ, PRESIDENT, RISKGROUP

Table of Contents

4	NEW MEMBERS
9	UNISONSTEADFAST NEWS
9	20 years of IDC - A look back
14	“We’re Not Just a Network — We’re a Family” - an interview with Rolf Diekhoff
18	Looking Back, Looking Ahead: Oliver reflects on his time at Unison
21	MARKET AND PRODUCT INFORMATION
21	Asian Risks Management: Global Medical Trends
23	Gracher: The Achilles’ Heel of Trade Credit: Navigating Risk and Creditworthiness in Challenging Times
26	TGC Asia: The Future of Marine Cargo Insurance in a Digital-First World
28	COUNTRY UPDATE
28	Italy - CSA: Italian Insurance Market Report
30	France - Roederer: Increase in Health Insurance Tax
32	China - Asian Risks Management: New regulatory measures to enhance the insurance sector’s stability
33	Colombia - Social Reforms - Key Impacts
35	UnisonAcademy - Country Briefings
36	Imprint

New Members



Fuchs & Partner GmbH

Graz, Wien and Leibnitz - Austria

www.fup.at

Year of Establishment: 2001

Key Services: Insurance Consulting and Risk Management, Claims Management

Industry Expertise: Automotive, Manufacturing, Real Estate

Introduction:

With FUP Group UnisonSteadfast won a fully independent and owner-managed midsize broker company founded in 2001 and headquartered in Graz, Styria with an additional Vienna branch and a third company in Graz focusing exclusively on private clients.

FUP Group offers expertise in all relevant lines of business with core strengths in Property & Casualty and Financial Lines and is highly trusted by clients across sectors such as real estate and property management, industry (wood, steel, construction), tourism (hotels, spas, ski lift operators), trade (wholesale and retail), healthcare and public institutions.

FUP Group looks forward helping UnisonSteadfast members build long-term, reliable partnerships with their local clients in Austria and is excited about the future opportunities and projects this new collaboration will bring.



Trust-Consult.at Versicherungsmakler GmbH

Stockerau - Austria

www.trust-consult.at

Year of Establishment: 2001

Key Services: Insurance Consulting and Risk Management, Claims Management

Industry Expertise: Construction, Logistics, Manufacturing, Real Estate

Introduction:

Trust-Consult.at is an Austrian insurance brokerage company with over 20 years of experience, specializing in tailor-made solutions for commercial and industrial clients, collective solutions for associations and organizations as well as private clients. The managing directors, Wolfgang Wahle and Florian Nemeth, bring extensive expertise to the company. An enthusiast of classic cars, Wolfgang Wahle has established the premium car and classic car insurance division. Florian Nemeth founded the environmental protection association Nature4Generations in 2019, which is committed to preserving biodiversity. Together with their team, they offer their clients bespoke consulting and a broad range of services.

AFU ASSEKURANZ
CORRETORA DE SEGUROS

AFU Assekuranz Corretora de Seguros Ltda.

Sao Paulo - Brazil

<https://afuseguros.com.br/>

Year of Establishment: 2004

Key Services: Risk Management; Affinity, Climate Change and ESG Risk, Claims Management, Multinational Programs, Employee Health and Benefits, International Placement Services

Industry Expertise: Automotive, Construction, Logistics

Languages: Portuguese, Spanish, German, English

Introduction: Founded in 2004, AFU is an independent insurance brokerage firm with over two decades of experience and a strong international presence. Over the years, the company has built solid partnerships with independent brokers and in-house broker teams across Germany and various other countries.

AFU specializes in complex risk placements, with proven expertise in the areas of engineering, logistics, renewable energy, and the automotive supply chain. In EB, the firm manages over 150,000 lives, always combining technical rigor with a focus on the client experience.

What sets AFU apart is its ability to combine the technical excellence of global players with the agility and personalized service typical of mid-sized brokerages. Its team is composed of professionals with over 20 years of market experience, many of whom have held leadership roles in multinational companies both in Brazil and abroad.

AFU's mission is clear: "We take care of the risks so you can focus on the results." They achieve this with a transparent, proactive approach focused on cost-efficiency.

NORDIC BROKER

NORDIC BROKER NB OY
Helsinki, Kuopio - Finland
www.nordicbroker.fi
Year of Establishment: 2020

Key Services: Insurance Consulting, Claims Management, Risk Management, Full-service P&C and EB

Industry Expertise: broad

Languages: Finnish, English, Swedish, and German

Introduction: Nordic Broker is a Finnish, partner-led insurance brokerage with offices in Helsinki and Kuopio, serving clients across Finland and world-wide. With combined experience of over 90 years and a multilingual team of specialists, we provide tailored insurance solutions in both Employee Benefits (EB) and Property & Casualty (P&C).

Founded just four years ago with two full-time brokers, Nordic Broker has grown organically to a team of 12 experts—80% of whom are licensed brokers—and expects to reach 20–25 employees by 2026. We remain fully independent and family-owned, certified under the Finnish Financial Supervisory Authority (Finanssivalvonta).

Our services include: Ongoing broker support and claims handling, Risk assessments and legal advice, International insurance programs, Captive management and reinsurance as well as M&A and bespoke solutions for banks and private equity clients.

We support clients across every continent, working with some of the world’s largest insurers. Our portfolio includes large Finnish corporations in technology, manufacturing, defense, and even niche exporters—like a global distributor of Finnish licorice and Salmiak.

Moi! We will help you and your clients with all your needs in Finland and would also like to use you for our outgoing clients.



Patrona Versicherungsmakler GmbH
Stuttgart - Germany
www.patrona.de
Year of Establishment: 1989

Key Services: Risk Analysis, Contract Analysis, Active Claims Management, Consulting and Insurance Placement in: Cyber insurance, Technical insurance, Liability insurance and property insurance, Tailor-made Development of Insurance Concepts and Solutions.

Industry Expertise: Construction, IT, Small Business, Technology

Introduction: We are delighted to be part of the international Unison Steadfast network. For over 35 years, we have been a successful, independent, owner-managed insurance broker in the market. Our focus is on advising and supporting commercial and industrial clients, with particular expertise in construction, cyber risks, and new technologies.

Our philosophy is shaped by long-term thinking, collaborative partnerships, and a commitment to practical, tailored solutions. We see ourselves as a strategic partner to our clients-independent, dedicated, always aligned with the broader vision.

By joining Unison Steadfast, we aim to offer our clients comprehensive support in the international arena - whether it’s about expanding cross-border activities or managing complex international risks.

We look forward to engaging with the network, making exciting new connections, and working on joint projects!



Edme Insurance Brokers Limited

Mumbai - India

www.edmeinsurance.com

Year of Establishment: 2003/2024 (rebranding)

Key Services: broad spectrum of services, including:

- Corporate Broking – customized solutions for businesses
- Retail Broking – insurance offerings for individuals and families
- Reinsurance Broking – leveraging deep expertise and global partnerships to place complex risk solutions
- across multiple lines: general, life, motor, health, liability, employee benefits, reinsurance and niche sectors like energy and aviation.

Industry Expertise: deep sectoral expertise across 25+ industries

Introduction:

With roots dating back to 2003, Edme—formerly Aditya Birla Insurance Brokers and as such already a UnisonSteadfast member since 2015 —has emerged as a leading IRDAI-licensed composite broker following its 2024 incorporation under the new name. The firm offers a comprehensive suite of solutions spanning corporate, retail, and reinsurance broking, including specialty and risk advisory services.

Backed by a strong team of 300+ professionals serving clients across 1,000+ cities, Edme pairs deep sectoral expertise with digital innovation to simplify complex insurance needs. Recent strategic moves—including the acquisition of UIB India—further boost its reinsurance capabilities and presence in sectors such as energy and aviation. Poised for growth, Edme is also expanding internationally and among others, launching operations in GIFT City (=Gujarat International Finance Tec-City).



Japan Risk Specialist Ltd.

Tokyo - Japan

https://japanriskspecialist.com/

Year of Establishment: 2006/2009 (rebranding)

Key Services: Insurance and Reinsurance, Captive Solutions (owns PCC facility in Labuan), Insurtech Distributed Ledger, New Product Design

Industry Expertise: broad

Introduction:

Japan Risk Specialist, Ltd. is an Insurance Solutions and Risk Management company that ensures the protection of our clients', their businesses and community assets. Headquartered in Tokyo, we ensure that our service levels meet our clients' expectations in today's rapidly evolving risk environment. Founded in 2006 and licensed under Japan's Kanto Local Finance Bureau (License No. 48), we bring nearly two decades of focused expertise to the market. Our team of qualified general and life insurance brokers delivers tailored solutions spanning SASTI setup, captive formation, mutual aid and cooperative structures, and reinsurance/insurance arrangements, backed by both domestic and international networks.

Our capabilities extend into deep risk advisory services, such as policy review and redesign, integrated risk framework assessments, global product sourcing, strategic risk transfer design, and full contract administration—even with foreign reinsurers.

We serve a diverse clientele—including insurance and reinsurance firms, community-based insurance entities, and mutual aid associations—and hold affiliations with the Japan Insurance Brokers Association, SASTI Association, and the Japanese Society of Insurance Science, along with holding Privacy-Mark certification.



SEGUP Corretores Seguros SA

Braga – Portugal

<https://www.segup.pt/>

Year of Establishment: 2013

Key Services: Insurance Consulting

Industry Expertise: Automotive, Construction, Energy & Environment, Logistics, Real Estate

Introduction: We are proud to announce that SEGUP Corretores Seguros SA has joined the UnisonSteadfast network, one of the world’s largest and most respected global broker alliances.

Headquartered in Braga, with additional offices and agents in Lisbon, Porto, and other cities across northern Portugal, SEGUP has been serving clients for over a decade. Our firm is built on the belief that strong, personal relationships are the foundation of effective risk management. That’s why we work closely with each client to create insurance solutions tailored to their specific needs.

With a multidisciplinary team and deep sector knowledge, we specialize in construction, logistics, textile, retail, and real estate. Our approach is hands-on, client-focused, and driven by a commitment to trust, transparency, and long-term partnership.

Becoming part of the UnisonSteadfast network marks an important milestone in our journey. It expands our capabilities, allowing us to offer clients access to international markets and cross-border insurance solutions—while continuing to deliver the attentive, personalized service SEGUP is known for. We are excited about the opportunities ahead and look forward to working closely with our fellow network partners.



Alpina Group B.V.

Amsterdam, ‘s-Hertogenbosch, Rotterdam etc. – Netherlands,

Turnhout - Belgium

www.alpinagroup.com

Year of Establishment: 2021

Key Services: Insurance brokerage & financial advice, Occupational Health & Safety, Service provision & insurance proxy operations

Industry Expertise: retail clients and businesses, ranging from SMEs to large enterprises, offering custom solutions via specialist brands within the group, including yacht insurance (Eerdmans), bicycle insurance (Kingpolis), luxury and exclusive property insurance (Assicuro), large or complex risks (Claeren), and solutions for niche markets such as education travel, sports clubs, and international clients (Insure To Study, Zeker in Sport, International Insurances). The labels Claeren in the Netherlands and Hillewaere in Belgium handle all of Alpina Group’s complex and international risks that cannot be placed within the MGAs.

Introduction:

Alpina Group Insurance Brokers is a pan-European financial services firm born in 2021 from the merger of two venerable firms—Voogd & Voogd (est. 1909) and Heilbron Group (est. 1932)—bringing over a century of combined proficiency. We deliver comprehensive brokerage and financial advisory services to both private and business clients, from insurance and pensions to mortgage solutions. Our services extend to occupational health & safety via Alpina@Work, and we support more than 3,000 independent advisors through renowned brands like Voogd & Voogd, Mandaat, and Upiva. With more than 1 billion Euro in gross written premium, over 1 million end customers, a network of 3,500 broker partners, and nearly 80 branches across the Netherlands and Belgium employing around 2,000 professionals and serving 1.5 million retail and 100,000 business clients, Alpina is ranked among the top three insurance distribution platforms in the Netherlands, combining deep local presence with advanced digital capabilities.

UNISONSTEADFAST, HAMBURG

20 Years of IDC— A look back

MELINDA KELLER, ANNIKA HÖFLICH AND POLINA BALKO

This year marks a milestone we’re incredibly proud of: 20 years of growth, innovation, and community. As we reflect on this journey, we’re also celebrating two decades of the Independence Day Conference (IDC.) What began in 2006 as a gathering of like-minded professionals has become a beloved tradition in our network. It is a celebration of ideas, partnerships and the vibrant spirit of independent brokerage.

Over the past nearly two decades, IDC has become much more than a conference. It is the time of year when we reconnect and build relationships. It’s a gathering of peers, a platform for innovation, and a showcase of memorable experiences that connect us across borders.

Here are some of the defining moments that have shaped IDC’s legacy:

2006 – Hamburg, Germany

The inaugural IDC, held on the terrace of our own office in Hamburg, brought together 62 guests from Germany and international partners, laying the foundation for everything that followed.

2008 – Rome, Italy

Our first conference abroad – which was a bold step that took IDC international and set the tone for future events.

2009 – Istanbul, Turkey

A city that bridges Europe and Asia - perfect for our aim to connect with our global community.

2010 – Chicago, USA

IDC crossed the Atlantic, landing in the U.S. for the very first time. In the same year, we established our office and presence in the US market.

2011 – Hamburg, Germany

There is always something special about returning home. Our third IDC in Hamburg brought together familiar faces, proving that sometimes the strongest connections are made in familiar places.

2012 – Hong Kong, Hong Kong

Another milestone year as IDC entered Asia for the first time. In the vibrant metropolis of Hong Kong, we dove into new market insights and expanded our network.



2009, Istanbul



2010, Chicago



2011, Hamburg

2013 – Budapest, Hungary

This IDC included a scenic cruise around the city and the visit of the Hungarian Parliament building. It was a celebration of culture and the importance of perspective in our evolving industry.

2014 – Hamburg, Germany

Our fourth return to Hamburg showed how much IDC had grown. As our community expanded, so did the importance of our roots.

2015 – Miami, USA

A glamorous Anniversary Gala Dinner at the iconic Versace Villa, known for its opulent design, intricate mosaics, and timeless luxury—an evening we will always remember.



2012, Hong Kong

2017 – Berlin, Germany

A glimpse into the future: a robot welcomed our guests at the legendary Hotel Adlon, combining tradition and innovation.

2018 – Havana, Cuba

A vintage dream: over 50 classic Cuban cars transported all our guests to our Farewell Party at the Hotel Nacional de Cuba.

2019 – Vienna, Austria

Elegance at its finest where our guests danced the night away at the Opera Ball with traditional Viennese Waltz dance at Palais Ferstel.

2020 – Digital

The pandemic forced us to cancel our NYC plans

and brought about the first (and only) fully digital conference.

2021 – Prague, Czech Republic

A step into the future: IDC went hybrid, connecting on-site and online participants for the first time.

2022 – New York City, USA

In the Big Apple and back in style, with a Gala Dinner at the Rainbow Room atop Rockefeller Center, echoing classic Frank Sinatra vibes.

2023 – Dublin, Ireland

A colorful celebration of Irish spirit, complete with a charity tombola supporting Butterfly Children.



2014, Hamburg



2015, Miami

2024 – Barcelona, Spain

We set sail with the UnisonSteadfast Cup Sailing Regatta, a perfect blend of competition and camaraderie.

2025 – Munich, Germany

From the Heart of Munich, to the Heart of the World: A memorable 20th Anniversary Celebration of our global network in Bavaria.