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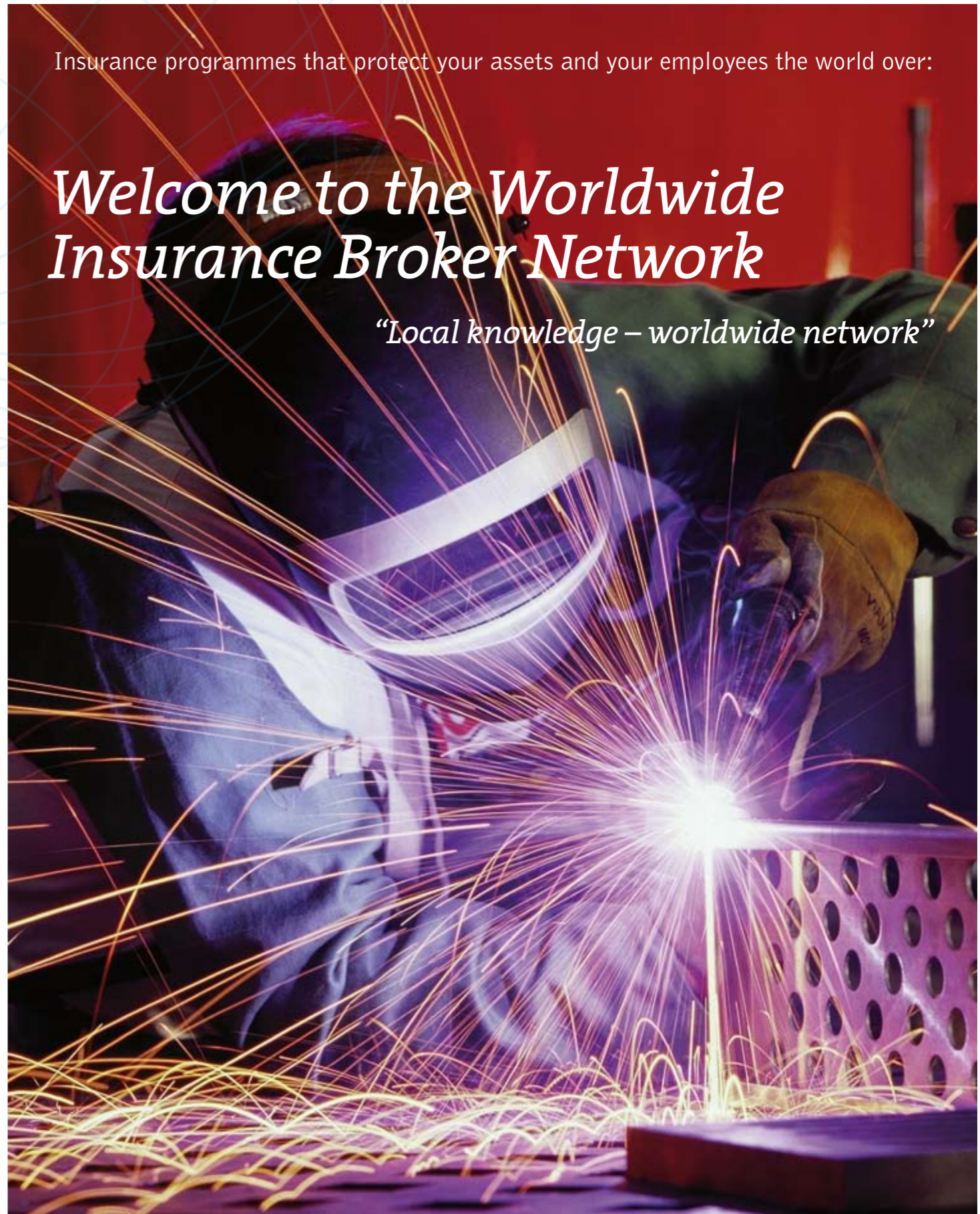
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Insurance programmes that protect your assets and your employees the world over:

Welcome to the Worldwide Insurance Broker Network

“Local knowledge – worldwide network”





Worldwide Service with a Local Understanding



JIŘINA NEPALOVÁ
RENOMIA, CZECH REPUBLIC

“Production chains for industrial goods know no borders. Even a short interruption at one of our customers’ factories can entail major disruptions in several countries. We rely on our international network in order to manage all the associated risks.”



AJIT SINGH DHINGRA
PRUDENT, INDIA

“Indian merchandise and services worth billions of dollars are sold abroad every day, most importantly in the USA, UAE and China. Together with our partners, we can guarantee that the exporting companies are insured against material damage and liability claims the world over.”

Insurance and liability matters do not stop at country borders. How do you insure your production lines in countries with legislation as foreign to you as the language spoken there? The answer is to rely on a partner who not only speaks the language, but knows all the rules inside out. WBN has the capacity to design international insurance and employee benefit programmes, arranging all classes of insurance cover and providing risk management services to satisfy your requirements.

_ GENERAL INSURANCES

International companies need to protect their assets across countries and continents. WBN insurance and broking specialists help you to control your risks, evaluate alternative risk financing, place your insurance cover and manage your claims in respect of:

- Property Damage/Business Interruption
- Casualty
- Marine/Cargo
- Construction/Erection

_ EMPLOYEE BENEFITS

International occupational benefit schemes are amongst the most complex insurance concepts. WBN benefit professionals offer a wide range of consulting capabilities to meet challenging human resources, benefit and compensation needs globally. These services include:

- Employee Benefits
- Executive Benefits
- International Benefits
- Mergers & Acquisition
- Compensation & Human Resources

CONSISTENT STANDARDS

To ensure it achieves its objectives and maintains the highest standards, WBN members adhere to written constitutional and servicing guidelines. These are managed through committees which also develop and supervise WBN's risk management approach around the world.

A Reliable Business Partner Wherever You are

INFORMATION SECURELY SHARED WORLDWIDE

WBN clients enjoy online access to all coverage and claims data relating to their worldwide risk and insurance management. A central, globally accessible database gives them a real-time view of insurance data. This solution ensures that all employees use a single, uniformly valid version of all relevant data.

WBN partner firms have a lot in common. They are independent, they are owned by respected entrepreneurs, and they are run by experienced insurance experts and brokers. Members provide excellence in insurance solutions, risk management, employee benefits and financial services to clients around the globe.

WORLDWIDE NETWORK

Since it was founded in 1989, WBN has become the world's largest network of privately owned insurance brokers. Wherever your products, your production lines and your employees are, you can count on our associate partners. WBN has members throughout Europe, North and South America, Asia/Pacific and Africa/Middle East. Our organisation represents more than

- 70 members
- 60 countries
- 15,000 employees



JOSE ROBERTO CONDUTA
HARMONIA, BRAZIL

“Nowadays, all major construction projects are transnational. Without the reciprocal support within the WBN, it would be impossible for each of us to evaluate all the possible risks and to cope with the local requirements.”



JACK SHA
WISE, CHINA

“China is involved with construction projects on all continents. They range from small and medium sized manufacturing to huge power plants and infrastructure projects. Our customers rely on the local knowledge that we can tap into via WBN.”



A Network of International Experts

Central to WBN's success is the streamlined structure of the network with the strong involvement of owners and their international specialists alike.

_ OWNERS

The network is driven by its owners, the principals of all WBN member firms. They hold a general meeting twice a year, hosted by a member firm in changing locations around the globe. This is where they agree on the network's strategic direction, admit new members and resolve matters concerning all members. The owners appoint the directors, who monitor the network's development.

_ BOARD OF DIRECTORS AND WBN PROFESSIONALS

The Board of Directors undertakes the background work and prepares decisions to be taken by the owners. Member firms from all regions are represented on the board. Its subcommittees focus on new business and members, commercial, marketing and technical issues. The members of the board serve in the executive committee on a rotating basis. The directors appoint a CEO. The CEO and his office support the network all year round.

_ INTERNATIONAL EXPERTS

The commercial and the employee benefit committees bring together the international specialists from all fields and all regions. The members of these forums meet twice a year at the occasion of the general meeting. Among other things, they discuss market practice and developments, review the network's guidelines and agree on procedures to satisfy their customers' needs. An important benefit for the participants is the opportunity to exchange ideas and to build relationships with their peers from all corners of the world.

MEMBERSHIP

WBN only admits members who demonstrate the highest standards of quality, service and professionalism in their business. Before joining WBN, members are rigorously reviewed to ensure they meet these standards. They must be committed to maintaining the highest levels of broking expertise at all times and they are required to be experienced and respected brokers and consultants in their local business communities.

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MICHEL SCHAFT
MEIJERS, NETHERLANDS

“Many of the executive employees working in the Netherlands come from countries outside the EU. The know-how and the close support of my WBN partners are essential for drawing up employee benefit programmes that meet all the diverse standards and requirements.”



NEIL MORRISON
HKMB HUB INTERNATIONAL,
CANADA

“Canadian and American enterprises often send expert teams on site around the globe. Thanks to our worldwide network, we are able to negotiate international insurance packages that allow these short and long-term expats an almost seamless transition between their workplaces.”

