



Local Knowledge. Global Service

International Insurance Solutions · Risk Management
Employee Benefits · Credit Insurance



Reinhard Riehl, Florian Karle, Jürgen Kropp

For more than 50 years...

Being in the top ten of Germany's leading corporate insurance brokers, SÜDVERS-GRUPPE has been servicing clients from the manufacturing and service industries, the trade sector and municipalities since 1948. Still 100 per cent privately owned, the company has successfully developed from a pure insurance broker into a financial servicing company.

Working closely with our clients, SÜDVERS-GRUPPE devises solutions which are specifically tailored to meet individual needs and help safeguard the long-term existence of middle-sized to large business. In 1987 SÜDVERS-GRUPPE founded the Worldwide Broker Network WBN together with independent, foreign corporate Insurance Brokers. For our international clients WBN offers the same worldwide high standard qualification as SÜDVERS locally does. Outstanding service and high quality are our mission.

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

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 at least twice a year. 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.

SÜDVERS-GRUPPE: Staff 290 / Premiums € 218 Mio.



Manfred Karle, Florian Karle

SÜDVERS
GRUPPE

Algeria
 Argentina
 Azerbaijan
 Australia
 Austria
 Bahrain
 Belarus
 Belgium
 Bermudas
 Bosnia
 Brazil
 Bulgaria
 Canada
 Chile
 China
 Columbia
 Costa Rica
 Croatia
 Cyprus
 Czech Republic
 Denmark
 Ecuador
 El Salvador
 Egypt
 Estonia
 Finland
 France
 Germany
 Greece
 Guatemala
 Hong Kong
 Hungary
 India
 Indonesia
 Ireland
 Israel
 Italy
 Japan
 Kazakhstan
 Latvia
 Lebanon
 Lithuania
 Malaysia
 Malta
 Morocco
 Mexico
 Mozambique
 Namibia
 New Zealand
 Norway
 Panama
 Paraguay
 Peru
 Philippines
 Poland
 Portugal
 Puerto Rico
 Romania
 Russia
 Serbia
 Singapore
 Slovakia
 Slovenia
 South Africa
 South Korea
 Spain
 Sri Lanka
 Sweden
 Switzerland
 Syria
 Taiwan
 Thailand
 The Netherlands
 Tunisia
 Turkey
 Ukraine
 United Arab Emirates
 United Kingdom
 Uruguay
 USA
 Venezuela
 Vietnam
 Zimbabwe

The WBN Mission:

"To be the premier worldwide insurance broking network which through its members and resources delivers outstanding global business growth and to its customers the highest quality global insurance services."



WBN 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.

www.wbnglobal.com

How to profit from WBN

WBN is a Web-based data management communication system that supports global risk management projects, insurance programs and data transmission with international locations.

24 hour access to WBN includes:

- Master program details
- Technical survey information
- Local policies, overviews and summaries
- Claims details and client specific reports
- Collaboration messages on a project level
- Message board and blogs

Our expertise – your benefits

- Understanding the client's risk, insurance and benefit philosophy
- Well established network procedures and communication
- Global IT database, accessible for WBN brokers and clients
- Local expertise in combination with global purchasing power
- Compliant insurance program and insurance tax solutions

WBN: Staff 15,000 / Premiums US\$ 28 Billion



Property and Casualty lines are the field of expertise of SÜDVERS-GRUPPE. A clearly structured organization provides our clients with global services and know-how. Twelve locations in Germany and Austria as well as our partners around the globe ensure that SÜDVERS-GRUPPE is close to its customers all times.



Profion and its Employee Benefit Consultants are responsible within the SÜDVERS-GRUPPE for the transition of foreign Multinationals international Employee Benefit philosophies into a plan design and funding, that fit together with the German Company Pension Law and the respective Labour and Tax Law stipulations.

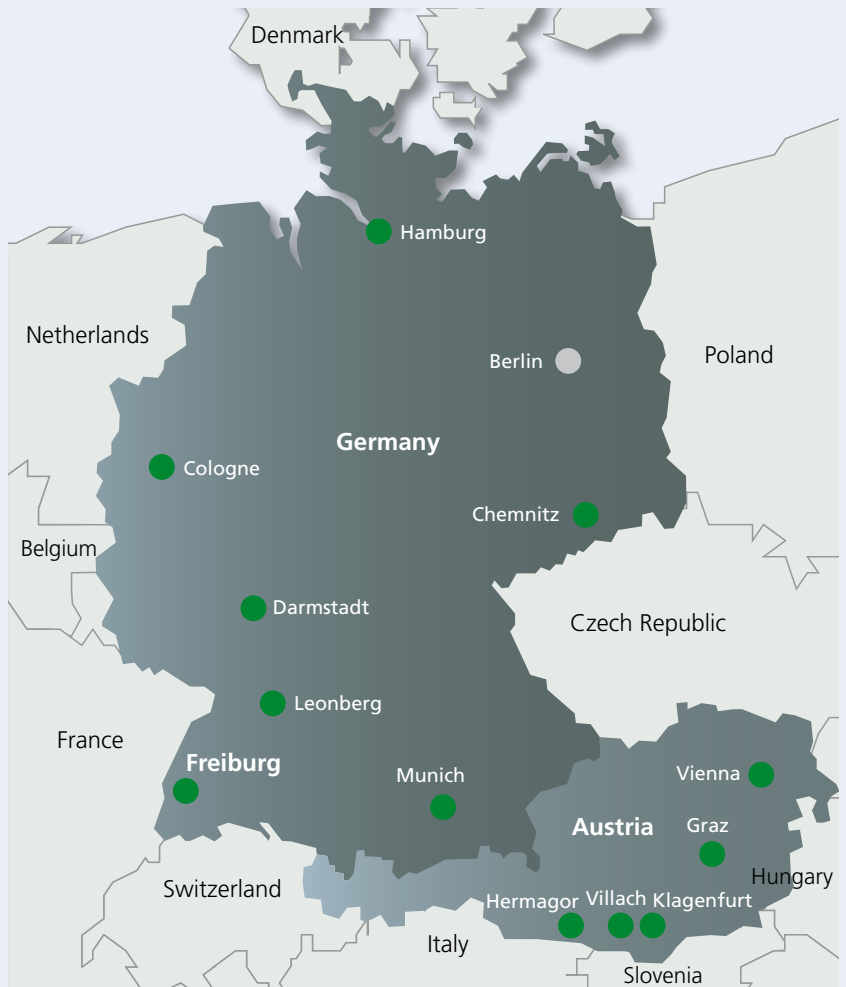


SÜDVERS Kreditversicherungsmakler GmbH is the specialist for optimizing your order-to-cash-cycle and therefore the working capital of your company. Our major goals



Carlo Ries

for our clients are to avoid bad debt losses, to reduce the Daily Sales Outstanding (DSO), to optimize the Daily Payables Outstanding (DPO), and to improve financial structures by implementing alternative types of financing like factoring, forfaiting and leasing.



KOBAN & KIEFHABER
VERSICHERUNGSMAKLER GMBH
KOBAN SÜDVERS GROUP AUSTRIA

Kiefhaber was founded in 1920 as one of the first insurance brokers in Austria. Since then Kiefhaber has become a significant broker for commercial lines and employee benefits. The company has international expertise since the early 70's and was one of the founding members of WBN. Since April 2006 Kiefhaber is part of the SÜDVERS-GRUPPE. In 2010 SÜDVERS-KIEFHABER was integrated into KOBAN GROUP AUSTRIA which is among the top ten industrial insurance brokes in Austria.



Dr. Klaus Koban

one of the founding members of WBN. Since April 2006 Kiefhaber is part of the SÜDVERS-GRUPPE. In 2010 SÜDVERS-KIEFHABER was integrated into KOBAN GROUP AUSTRIA which is among the top ten industrial insurance brokes in Austria.



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