



**A Brief History Celebrating
The First 25 Years:
From 1989 to 2014**

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Background

The principal objective of The European Union (EU) when first instituted as The European Economic Community was to make war in Europe impossible by developing both a common system of law and making member states' economies completely inter-dependent.

This objective, the creation of a single market and a single European currency and monetary policy, was accomplished by the coordinated conduct of economic policy and by joint action in international trade negotiations.

Internal tariffs and quota barriers within the EU were abolished in 1968, but it was not until 1992 that the Single Market was deemed to have been completed.

In 1985 a white paper was produced and subsequently adopted in the Single European Act 1987 – identifying some 300 measures that would need to be addressed to complete the Single Market by the deadline of December 1992.

It was against this background that many businesses in Europe began to think about their strategies for this new economic environment. Quite independently, Alec Finch in UK and Manfred Karle in Germany arrived at the same conclusion that to serve corporate clients in the Single Market they would need to have representation and that the key to achieving this objective was to find like-minded firms of similar size, profile and culture in each of the then nine member states.

By mid-1988 the Finch group, by this time called 'Eurorisk', comprised firms in England, Scotland, Belgium, France, Ireland, Netherlands and Spain, and were seeking a German partner. The Karle group had Germany, Austria, France, Ireland, Italy, and Netherlands and were seeking a British partner. By a series of contacts, the two groups were introduced and met for the first time in London's Great Eastern Hotel. The meeting was attended by Jenny Brewin, Wolfgang Deppenmeier, Alec Finch and Wolfgang Koppitz. The next step was an invitation in October 1988 to the official opening of Suedvers' new office in Mannheim. At a pre-opening meeting it was agreed that the two groups should merge their activities and, where they had duplication, select one firm.

That selection process was conducted during the winter of 1988/89 and in April the founding meeting of what eventually became the Worldwide Broker Network took place around the Karle kitchen table in Raitbach. The participants were:

Keith Chapman	K.R. Chapman Sage , Spain
Thierry de Montjoye Crab	Jean Crab et ses Fils , Belgium
Olivier Favre	Favre Maurer , France
Alec Finch	Alec Finch Group , England
Frank Glennon	Frank Glennon , Ireland
Manfred Karle	Suedvers Gruppe , Germany
Erich Kiefhaber	I.V.Kiefhaber , Austria
Wim de Schwarz	Graffner , Netherlands
Douglas Smith	Corporate Risk , Scotland
Rudi Weichert	Sao Paolo , Brazil

The principal points agreed were:

- The name would be International Broker Network
- Future meetings would be held in English, French and German alternately
- The participants agreed to cooperate going forward and to take advantage together of any opportunities as and when they arose
- There would be a follow up meeting in Manchester in October

Inter-Continental

By 1994, IBN had acquired additional members:

France (North)	Dujardin
France (North West)	Verlingue
Italy	Assirein
Netherlands	Meiers (replacing Graffner)
Spain	Filhet Allard Espana (replacing Chapman)
Sweden	Assurans Selector

... and correspondents in Denmark, Portugal, Canada, Central and South America, South Africa, Australia, Japan, Hong Kong, and throughout Asia via a link with Global Insurance Alliance. Certain of those correspondents subsequently became full members: **Median Corretores de Seguros (Portugal), Proteccion Dinamica (Mexico) and Mojumdar & Co. (Japan).**

The priority was to expand this nascent network into the USA marketplace. By the standards of the day, IBN was delivering an efficient and effective resource to its current membership, but our current contacts in the US market were few. Mid-market companies were starting to establish facilities abroad and their Insurance Brokers needed partners around the world in order to be a competitive global alternative.

Expansion into USA

From 1993, for three consecutive years, Alec Finch and Douglas Smith, armed with a copy of the June 1993 edition of 'Business Insurance' and its list of the Top 100 U.S. brokers, travelled to the USA to 'cold call' independent brokers serving the mid-market. While always well received, the message was depressingly consistent – those Insurance Brokers with international client requirements were content with their existing relationships, and those who had not yet experienced the need would keep the *IBN* name and contact details on file. At that time, Assurex had not begun to build its international operation, the CIAB had no international members and the only European group with a presence in the USA was Funk Diot Greco (FDG) Alliance, which was subsequently disbanded.

At this very time, Bruce Basso's ABD was a young growing firm and, with its roots in Silicon Valley, had a growing need to fulfill the global requirements of their rapidly expanding Technology client base. They had no formal global network and had worked to date through various channels, none of which offered a strong lasting competitive solution. Faced with losing clients to competition, Bruce Basso and George Jaynes, the leader of ABD's employee benefit department, ventured off to London to interview two firms and find a solution to their problem. The first firm to be interviewed, HSBC/Retail, was recommended by a sister division, HSBC Wholesale, the latter being one of the current Wholesale Brokerage firms used by ABD for their entry into the London Marketplace. The second firm to be interviewed was recommended to Bruce Basso by the CFO of a client prospect, Optical Coating Laboratories, who mentioned the name of Douglas Smith, a person they had once used in a UK licensing dispute and who had solicited their global account. Contact was made, interviews were completed, and a final choice of Douglas Smith/*IBN* was the decision. Pending the next *IBN* General Meeting, where ABD would have a chance to meet the current members, they had the beginnings of a global solution.

In May 1996, however, ABD was disappointed to learn that Douglas Smith's firm had been acquired by Johnson & Higgins, and their short lived global solution was gone. Soon after, Bruce Basso was contacted by Alec Finch, who was coming to the West Coast of the USA and wanted to introduce himself and hopefully convince ABD that *IBN* was still a viable alternative. Bruce agreed and soon Alec found himself in the offices of ABD. A long discussion centered on the remaining *IBN* network, its future viability and the strong desire to build out the USA membership. Upon review of the current *IBN* US membership listing of single one off transactions, Bruce Basso accepted on the one condition that ABD have the rights to build out the entire USA membership network and that all existing USA relationships in *IBN* were to be terminated. It was agreed and at dinner with Bruce, Doug Alburger and Fred de Grosz, the remaining principals of ABD sealed the deal. In addition, it was agreed that not only would their firm join *IBN* but ABD would host the following year's conference in San Francisco and invite a select and regionally diverse group of USA based firms of similar size to attend.

Through ABD's position as a member of the Council of Insurance Agents and Brokers in Washington D.C. (CIAB), Bruce Basso selected a geographically diverse mix of strong growing firms to come to the San Francisco meeting and evaluate the opportunity.

That group was comprised of WM Gallagher (Boston, Massachusetts), Hylant McClean (Toledo, Ohio), Walter Kaye (New York, New York), RCM&D (Baltimore, Maryland), Palmer & Cay (Savannah, Georgia), and Summit Global Partners (Dallas, Texas). Alec Finch also invited Hays Group (Minneapolis, Minnesota), where there were prior relationships and whose profiles were similar to the USA candidates. Each candidate was a large regional player in its own marketplace, had the need of a global network, and the desire to learn the global marketplace which to date was mostly confined to the London market.

At the end of the two-day meeting it was agreed that this group would comprise the new USA *IBN* network and the formal application for membership began. With this very dramatic expansion it was also necessary to formalize a number of practices such as Board of Directors membership, name and design trademark, committee heads and membership, and general announcement to the Insurance marketplace. Everyone assumed an area of responsibility with an eye towards our next *IBN* Owners meeting to be held in October in Quimper, France, hosted by our new French partner Verlingue.

The meeting at Quimper had a new energy, with focus given to the new and increased financial profile and the governance changes brought on by the arrival of the US contingent of *IBN*. It was also agreed after much debate that an Executive Director needed to be hired to run the day to day activities of the network and that the “volunteer” nature of *IBN* would now change with its new profile and global reach.

It was also at this time that we learned that the trademark name *IBN* was not available and WBN, The Worldwide Broker Network was to be the new name of our global operations. This process was begun and followed to completion by Ruffin Branham, of Palmer & Cay, Savannah, Georgia, one of the new USA members.

Technology

In 1998, the first website, a rather simple design, was created by ABD and a team of WBN member firms who recognized the changes that technology would bring to the world of global insurance and global client management. This version existed for a few years until Stefan Thurnherr, now chief executive officer at VZ, our Swiss Partner, took it upon themselves to use their internal staff to build a state-of-the-art website, with both members’ and public access, featuring WBN member profiles, access to global information, WBN Owner conferences, white papers on various global subjects, and member announcements. With Stefan’s leadership, they did a wonderful job.

It was also recognised that to keep pace with the owned multinational brokerage networks it would be necessary to develop a global collaboration and communications tool as a key selling point as WBN members competed for multinational accounts. A discussion topic within WBN since 1998, this goal eventually brought WBN into contact with Riskclick, a global collaboration tool which was thinly funded and developed by a group of former Insurance Brokers. Its adoption by WBN began a multi-year, somewhat tumultuous relationship as Riskclick struggled with financial survival while WBN struggled with a technology system that created the perception of global management but fell somewhat short on performance. Upon Riskclick's demise, WBN purchased the code for \$100,000.00 USD and took the system to Vertafore, a known industry leader in US Insurance Brokerage management technology systems. Convinced they could develop the necessary global collaboration system for WBN and a somewhat less customized model for sale to their existing US Insurance Brokerage clients, Vertafore agreed to trade the technical support to build the system for the existing Riskclick code and a global users group team supplied by WBN. An agreement was made and WBNet was born.

The CIAB Years

The original group of US firms who joined WBN in 1997 were all members of The Council of Insurance Agents & Brokers (CIAB), Washington D.C. CIAB represented the top 250 US Insurance Brokerage firms and had a strong desire to develop a global network for their existing and future members. In addition, through introductions by the US WBN members, one third of all WBN members had joined the CIAB as the foundation of their attempt to build a global network. A natural consequence of this collaboration was a strategy to combine these two organisations into a global force delivering value to everyone involved.

A proposal was developed at the May 2004 Oaxaca, Mexico conference and approved by a majority vote in Barcelona in October 2004 whereby WBN and CIAB would form a trial joint venture for two years, leading to a full merger in January 2007 if both parties remained in agreement. The key features of the proposal were:

- CIAB to develop an international network for their large US-based members
- CIAB's fully resourced back-office would take over WBN's membership development, accounting, conference planning and other activities which, until then, had been carried out by members on a voluntary basis
- WBN gains access to and becomes the global distribution network for CIAB members

The relationship worked well from the beginning although there was some friction around the position of the WBN CEO in the overall organisation. Our first CEO, George Worsley, had been hired in 1998. His absence through illness, starting in June 2005 until he left his post in January 2006, placed an unanticipated burden on CIAB staff who, nevertheless, stepped-up and helped to keep WBN functioning during that period. The joint venture agreement stipulated a final merger on 1 January 2007, with notice to be given by either party by 1 September 2006 should they prefer not to proceed. Timing issues under this scenario forced a one-year extension based on the following issues.

- For the WBN membership: independence of the network and the recruitment of a successor CEO to George Worsley.
- For the CIAB: internal concerns that Council staff were spending disproportionate time on WBN affairs and having some difficulty in mastering the management of a diverse group of markets, customs and economies.

In April 2007, both organisations independently concluded that they would not go forward with the merger initiative and the formal agreement expired on 31 December 2007. In order to ensure a smooth transition, the CIAB continued to support WBN's administrative needs under a transitional arrangement for a further six months.

WBN remains grateful to Ken Crerar, CEO of CIAB, his management team, and Coletta Kemper, our liaison to the CIAB, who worked hard to ensure a successful outcome. It was a visionary project, and a period of learning for both WBN and the CIAB who, today, still continue an independent and supportive working relationship.

Executive Office

As discussed above, George Worsley was the first CEO. He had been an employee of The St. Paul Companies, headquartered in Minneapolis, Minnesota, USA. George had an extensive background in the international insurance world, an English wife and a desire to return to London, a perfect solution for everyone involved. During his tenure traveling the world, George greatly enhanced the name of WBN as a growing organisation, increased membership from 23 to 50 members and established an office in London. George worked extensively with our then current Chairman, Jaap Meijers, our partner from Netherlands, and his successor, Jacques Verlingue, our WBN partner from France. Unfortunately, however, ill health forced George's retirement in January 2008 and the process began again for a new Executive Director.

In order not to disrupt operations, it was decided to appoint David Harper, who had been the CEO of WBN's South African partner, Glenrand/MIB, Johannesburg, South Africa, as interim CEO while we completed the global search. David had begun his retirement from Glenrand and was looking for something challenging on the global stage. It was also discussed that, should this be a favorable result, David could apply for the permanent position as full time CEO of WBN during the recruiting process. David did a wonderful job as CEO, building a strong administrative team and managing the eventual separation from the CIAB. It was, however, in the end not to be as the geographical distance of South Africa made the ability to manage the network much too difficult and, sadly, David did not pursue the permanent position. He was a great leader and would have been a strong CEO of WBN.

In 2008, the WBN Board appointed a recruiting consultant to aid in the search for a new CEO, resulting in the appointment of David Hokanson, who had a background in the international insurance world with Johnson and Higgins and Assurex. David served with energy and continued to build the WBN name globally until his departure for another industry position in 2011.

Frequent management changes and the rapid growth began to show as WBN strained its finances and internal controls and operations. The Board moved quickly and persuaded Bruce Basso, formally of ABD, to come out of retirement to manage the network on a part-time basis, restore its global presence and continue its growth.

Bruce has built a U.S.-based Executive Office, restored WBN's financial integrity, revamped all internal processes and governance, doubled annual revenues, and increased global membership 40%. An Associate membership was created to increase information and a new Owners' Meeting structure, and a new WBN website was developed. Global sponsorships flourished, providing support and educational seminars to the WBN regions with a focus on expanding the global franchise and multinational client base. With the addition of an International Employee Benefits Consulting group, Starboard Consulting, WBN expanded its membership services, and a formal Public Relations strategy was established. WBN's increased attendance and speaking engagements at global conferences are a direct reflection of its position today as the Number 1 Global independent Insurance Brokerage Network.

Conferences

From its inception, the founders recognized the importance of direct, interpersonal communications between partners and the international experts within member firms. As a result, one of the most important decisions at that first meeting was that the group should meet twice annually to build upon relationships and knowledge transfer within the various markets. The first subsequent conference was held in Manchester in October 1989. The business session took place at Manchester United's Old Trafford stadium and was sponsored by Sun Alliance who, as RSA, remains a good friend of WBN and joined with us 24 years later at our Rome, October 2013 Conference.

That first conference was marked by our first international misunderstanding with the original prospective member for Italy, who was unable to attend at Raitbach, walking out and flying back to Milan early after taking offence at what he considered intrusive and unnecessary due diligence type questioning.

WBN has gone on to hold Owners' conferences every six months with the single exception of October 2001 following the September 11 terrorist attack in New York, which disrupted most international travel.

Over time the original "Owners' Council" has been replaced by a General Meeting which addresses the governance of the network, supplemented by a number of committee meetings. A Commercial Committee was split into Property Casualty/Employee Benefits, Technical, Technology, Sales & Marketing, and most recently the 'Young Professionals', who represent the future of WBN.

In the early days, the priority of the Commercial Committee was to study and compare policy wordings in respective countries and languages so as to ensure that terms were properly and consistently interpreted. Over time, however, the international insurance market has become considerably more sophisticated and integrated as the multi-national insurance carriers, aided by global technology, have expanded their base of information.

In the past four years, the first of the annual WBN conferences has been aligned with the RIMS annual conference in North America at which WBN hosts an opening night welcoming reception enabling WBN members from across the globe to interact with their attending clients and prospects. The second WBN conference in October each year is in a city outside North America rotating through the WBN regions of the world.

The complete schedule of conferences to date includes:

April 1989	Foundation meeting – Raitbach	October 1989	Manchester, England
May 1990	Vienna, Austria	October 1990	Edinburgh, Scotland
May 1991	Madrid, Spain	October 1991	Dublin, Ireland
May 1992	Turin, Italy	October 1992	Sao Paolo, Brazil
April 1993	Freiburg, Germany	October 1993	Vienna, Austria
March 1994	Amsterdam, Netherlands	October 1994	Paris, France
May 1995	Edinburgh, Scotland	October 1995	Manchester, England
April 1996	Brussels, Belgium	October 1996	Stockholm, Sweden
May 1997	San Francisco, USA	October 1997	Quimper, France
May 1998	Lisbon, Portugal	October 1998	Dublin, Ireland
May 1999	New York, New York	October 1999	Berlin, Germany
May 2000	Copenhagen, Denmark	October 2000	Zurich, Switzerland
April 2001	Boston, USA	October 2001	cancelled
April 2002	Johannesburg, South Africa	November 2002	Manchester, England
April 2003	Dallas, USA	October 2003	Rome, Italy
May 2004	Oaxaca, Mexico	October 2004	Barcelona, Spain
April 2005	Montreal, Canada	October 2005	Schwangau, Germany
April 2006	San Francisco, USA	November 2006	Amsterdam, Netherlands
May 2007	Washington, USA	November 2007	Prague, Czech Republic
April 2008	Miami, USA	October 2008	Brussels, Belgium
April 2009	London, UK	October 2009	Melbourne, Australia
May 2010	Lucerne, Switzerland	October 2010	Philadelphia, USA
April 2011	Vancouver, Canada	October 2011	Athens, Greece
May 2012	Chicago, USA	October 2012	Shanghai, China
April 2013	San Francisco, USA	October 2013	Rome, Italy
April 2014	Denver, USA	October 2014	Santiago, Chile

The “WBN Speaker Series”

Established in 2012 and already a popular event opening each Global Conference, the “WBN Speaker Series” features high profile experts addressing issues affecting the worldwide insurance marketplace or the economic and cultural trends affecting Members and clients alike.

Speakers to date have included:

Chicago	Robert Benmoshe, Chief Executive Officer, AIG
San Francisco	Thomas Motamed, Chairman & Chief Executive Officer, CNA
Shanghai	John Nelson, Chairman, Lloyd’s of London
Rome	Luigi Giuso, AXA Professor of Economics & Household Finance, Einaudi Institute for Economics and Finance
Denver	David Stills, Vice President-Risk Manager, Wal-Mart Stores, Inc.

Sponsorship

Since the first conference in Manchester in October 1989, WBN has been fortunate in the support it has received from the insurance marketplace.

Most conferences attract support from a host of International Insurance Carriers who work with WBN. We also strive to attract local carriers, often based around the WBN host member’s local market, in order to better understand the marketplace and its nuances. In addition, WBN has a number of longer term strategic relationships in which joint efforts are combined in the sales and service of existing and new products driving value to both parties, as well as to clients.

Our sponsors at this writing include:

AIG Companies	Mapfre
AEGON	Metlife
Allianz	Navigators
Aviva	One Beacon
Allied World Assurance	RSA
CNA Companies	CV Starr
Chubb Group	Travelers Companies
Generali	United Health
Insurope	UNUM
Lloyd’s of London	XL Group
HDI Gerling	Zurich Group

Associate Memberships

At its core, WBN is a sophisticated global information distribution system delivering insurance and benefits products and information to its members and their multinational clients. Increasing the flow of information and training to the WBN membership brings additional value to WBN Members and improves the performance of the Network.

It was with this in mind that WBN created a new Associate Membership class, defined as “any company in the business of providing goods and services, other than retail insurance brokerage, to the insurance industry.”

The new classification brought important resources in:

- Worldwide Captive (Kane Group)
- Global Engineering Services (Global Risk Consultants)
- Risk Management Services (Hanover Stone)
- Insurance Brokerage Management, Analysis and Merger & Acquisition (MarshBerry)
- International Legal Services (Mayer Brown)
- Actuarial Services (Milliman)
- Forensic Accounting Services (Navigant Consulting)
- International Employee Benefits (Starboard Consulting)

Board of Directors/ Chairmen

WBN’s Board of Directors has evolved over time to become a global body with broad representation. The Chairman, serving a two-year term in a regionally revolving position, becomes the face of WBN to the Industry, often being quoted and speaking at various industry functions.

In 2014, the WBN Board is comprised of the following representation for 3-year terms: 4 Europe, 5 North America, 3 Asia/Pacific, 2 South/Central America, 1 Middle East/Africa, 3 Employee Benefits and Corporate Secretary.

Our history of honored Chairmen includes:

1989-90	Olivier Favre/France	2002-05	Jacques Verlingue/France
1990-91	Eric Kiefhaber/Austria	2005-07	Alec Finch/UK
1991-93	Alec Finch/UK	2007-09	Gary Griffiths/US
1993-94	Manfred Karle/Germany	2009-10	Damien Honan/Australia
1994-96	Douglas Smith/Scotland	2010-12	Neil Morrison/Canada
1996-98	Wolfgang Koppitz/Germany	2012-14	Florian Karle/Germany
1998-02	Jaap Meijers/Netherlands	2014-15	Markham McKnight/US

Partners By Region

Europe

Albania | Balkan JSC
Austria - Vienna | Koban Südvers
Azerbaijan - Baku | CINCo Group
Belgium - Heverlee | ADD NV
Bulgaria - Sofia | Balkan JSC
Croatia - Zagreb | KSGZ d.o.o.
Cyprus - Nicosia | Comergon SA
Czech Republic - Prague | Renomia
Denmark - Aarhus | Ensure
Estonia - Tallinn | IZI Kindlustusmaakler
Finland - Helsinki | IZI Firstbrokers Oy
France - Paris | Verlingue Insurance
Germany - Au bei Freiburg | Südvers Gruppe
Greece - Athens | Comergon SA
Hungary - Budapest | Potter Broker Limited
Ireland - Dublin | Frank Glennon
Italy - Milan / Bologna | Andrea Scagliarini
Italy - Rome / Milan | Di Besi Di Giacomo
Kazakhstan - Astana | CINCo Group
Latvia - Riga | IZI SIA
Lithuania - Vilnius | IZI Kindlustusmaakler (Estonia)
Luxembourg | ADD NV
Macedonia | Balkan JSC
Netherlands - Amstelveen | Meijers Assurantien B.V.
Norway - Lysaker | Quality Brokers AS
Poland - Torun | Mentor SA
Portugal - Lisbon | Median Corretores
Romania - Bucharest | London Brokers
Russia - Moscow | CINCo Group
Russia - Moscow | Malakut Insurance Brokers
Serbia - Beograd | AGD d.o.o.
Slovakia - Bratislava | Renomia
Slovenia - Ljubljana | AGD d.o.o.
Spain - Barcelona | Cogesa
Sweden - Stockholm | Factor Insurance Brokers
Switzerland - Zurich | VZ Insurance Services
Turkey - Istanbul | Gras Savoye Sigorta
Ukraine - Kiev | CINCo Group
U.K. - London, England | AFL Insurance Brokers
U.K. - Manchester, England | Alec Finch
U.K. - Bristol, England | Jelf
U.K. - London, England | Price Forbes
U.K. - Aberdeen, Scotland | Kudos Financial

North America

Bermuda - Hamilton | Price Forbes
Canada - Toronto / USA | HKMB Hub Int'l
Mexico - San Pedro Garza Garcia | Fidex
Mexico - Mexico City | Protección Dinámica
USA - San Mateo, California | ABD Insurance
USA - Philadelphia, Pennsylvania | Addis Group
USA - Oakland, California | Dealey, Renton & Associates
USA - Baton Rouge, Louisiana | BancorpSouth
USA - Houston, Texas | Ascende
USA - San Francisco, California | Equity Risk Partners
USA - Cincinnati, Ohio | The Hauser Group
USA - Minneapolis, Minnesota | Hays Companies
USA - St. Louis, Missouri | HM Risk
USA - Des Moines, Iowa | Holmes Murphy
USA - Chicago, Illinois | HUB International
USA - Toledo, Ohio | Hylant Group
USA - Wichita, Kansas | IMA, Inc.
USA - Erie, Pennsylvania | Insurance Management Company
USA - New York, New York | Integro
USA - San Diego, California | Intercare Ins. Sol
USA - Dallas, Texas | IPS Advisors
USA - West Point, Georgia | J. Smith Lanier
USA - Duluth, Georgia | McCart Group
USA - Alexandria, Virginia | Rutherford
USA - Seattle, Washington | Servco Ins. Servs.
USA - Valhalla, New York | USI Holdings
USA - Boston, Massachusetts | William Gallagher

Middle East & Africa

Africa - 22 countries excl Angola, S. Africa | Ascoma
Angola - Talatona | Allied Insurance Brokers
Bahrain - Manama | Insure Direct
Egypt - Cairo | Comergon SA
Israel - Tel Aviv | B. Litay Risk Management 2011 Ltd
Israel - Tel Aviv | Madanes Insurance Agency Ltd
Lebanon - Beirut | Holland Insurance Group s.a.l.
Oman - Sultanate of Oman | Risk Management Services
Pakistan - Karachi | Risk Management Services
Qatar - Doha | Insure Direct
Saudi Arabia - Riyadh | Daman Insurance Brokers
South Africa - Johannesburg | GIB Holdings
U.A.E. - Dubai | Insure Direct

South & Central America

Argentina - Buenos Aires | **Makler SA**
Bolivia - San Jorge | **Kieffer & Asociados S.A.**
Brazil - Sao Paulo | **Harmonia Corr**
Chile - Providencia, Santiago | **Lilienfeld**
Colombia - Santa fe de Bogota | **Correcol**
Dominican Republic - Santa Domingo | **Franco Fernandez**
Ecuador - Guayaquil | **Ecuaprimas**
Panama - Panama City | **Corporación Continental**
Peru - Lima | **Gabel Corredores**
Puerto Rico - San Juan | **Aegis International Ins**
Puerto Rico - San Juan | **Popular Risk Services**
Uruguay - Montevideo | **Makler SA**
Venezuela - San Bernardino | **Asegure SA**

Asia Pacific

Australia - Victoria | **Honan Insurance Brokers**
China - Shanghai | **Chang Cheng Ins. Brokers**
China - Beijing | **Sino Insurance Brokers**
Hong Kong | **Worldwide Ins. Svs. Enter**
India - Mumbai | **Prudent Insurance Brokers**
Indonesia - Jakarta | **KBRU PT Kali. Raya**
Japan - Tokyo | **Mojumdar & Company**
Korea - Seoul | **Ace Risk Management**
Korea - Seoul | **HIS Insurance Services**
Malaysia - Kuala Lumpur | **Anika Insurance**
New Zealand - Auckland | **Honan Ins Brokers**
Philippines - Makati | **Lacson & Lacson**
Singapore | **Sterling Knight**
Sri Lanka - Colombo | **Senaratne Assoc.**
Taiwan - Taipei | **Worldwide Ins. Svs. Enter**
Thailand - Bangkok | **Chaz Ltd.**
Vietnam - Moscow | **Malakut Insurance Brokers**

Associate Members

United Kingdom - London | **Kane Group**
USA - Clark, New Jersey | **Global Risk Consultants**
USA - New York, New York | **Hanover Stone Partners**
USA - Willoughby, Ohio | **Marsh Berry**
USA - Palo Alto, California | **Mayer Brown**
USA - Broomfield, Wisconsin | **Milliman, Inc.**
USA - Chicago, Illinois | **Navigant Consulting, Inc.**
USA - San Mateo, California | **Starboard Int'l Consulting, Inc.**



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