

DR. IHLAS GMBH

MOST OUTSTANDING SPECIALITY BROKER
GERMANY

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Financial Lines Versicherungsmakler

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Every Award results in the past but is forward looking to encourage for a growing commitment. We are very proud of this recognition and thankful for it. Real appreciation is rare and the best reason to celebrate! We say "Thank You!" to those who gave us their vote.

As a niche player we have specialized in Specialties. They are called Financial Lines as well. This is Directors & Officers (D&O), Employment Practices (EPL), Pension Trust (PTL, Fiduciary), Criminal Legal Defence Cost Coverage (StrafRS), Commercial Crime (VSV), Cyber, Representations & Warranties (W&I, R&W), Initial and Secondary Public Offering (POSI, IPO, SPO) and Package Policies. Most of these lines are very young and started slowly within the last three decades. As a dedicated Specialty Broker we focussed on all Financial Lines from the beginning. The pick and choose strategy of insuring named perils but not insuring all types of financial losses and costs requires a combination of several policies. Losses nearly always trigger many policies and good advice is to avoid gaps as well as overlaps.

Financial Lines are Insurance Policies covering financial losses and costs. Financial losses are damages which are neither personal nor property damages nor consequential losses therefrom. This exposure is close to entrepreneurial risk. Business success and failure is measured in percent of profit and loss compared to revenues whereas insurance premiums are calculated and

purchased in per mil of insured sum. The strategy for insurers is to pick and choose. That requires intensive labor, communication and research on all sides and the careful management of expectations of the insured.

It is a B2B concept. We provide services to Risk Management, In-house Brokers, Procurement and Legal Departments. We operate as Wholesale Brokers and at the same time produce unique solutions made for one customer. Policyholder's don't want to be mentioned. The DAX Companies are sophisticated buyers. During the last decade we were proud to always have been trusted by a couple of them.

We try to find the right clients and people and then we let it go with know-how and passion. Research and development combined with long lasting answers that could take time are our approach. Old basic values guide us rather than short-term management slogans or mere number crunching. We practice hands-off management, open communication, fun at work, appreciation for clients and their needs and trust.

**M&A**
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