

Operating globally
and at home in **Düsseldorf**
for **generations**.



ADDED VALUE INSURANCE SOLUTIONS

Breffka & Hehnke is more than just a classic insurance broker. As a family business we place importance on personal, honest and reliable advice. Medium-sized companies across a broad range of sectors as well as private clients appreciate first-class service in all matters related to insurance products, risk management, and retirement solutions.

On-site meetings at our clients allow us to provide comprehensive consulting and customized insurance concepts. We focus particularly on bespoke analysis and continuous optimization of risk prevention solutions to avoid losses in the first place. Our long-term employees based out of our Düsseldorf office are also operating on an international scale for you. Both commercial and private clients have a personal advisor—sometimes even over decades.

100 YEARS OF PROFESSIONALISM AND RELIABILITY

For a century and now in the fourth family generation, we have been collaborating with all renowned insurance underwriters of the German and international market in our capacity as a multiple agent. Although we no longer travel 32 kilometers by bike to participate in negotiations in Wuppertal — like Alfred Hehnke did during his day — many aspects have remained unchanged: continuity and reliability continue to be the key pillars of our medium-sized family business and shape the relationship to our clients. That is not going to change in the future.



Dr. Thomas Werthmüller, **CEO**

COMPANY HISTORY

1922: The company is founded in Düsseldorf by Constantin Breffka and Emil Hehnke. Right from the beginning clients come from a broad range of sectors, including industrial, trade and commerce companies.

1973: Alfred Hehnke takes over the management and turns the company into an international broker for transport, property, liability and personal insurance.

2008: After Alfred Hehnke's death, his son-in-law continues to manage the company in its third generation. Dr. Thomas Werthmüller has been instrumental for the company since 1984 and takes over as the company's managing partner.

Today: After 100 years and in our fourth generation, the clients of Breffka & Hehnke continue to be the top priority. The company wants to further expand services and enhance the customer experience through digital solutions.



CUSTOMER CENTRICITY STARTS WITH INDUSTRY KNOW-HOW

As a renowned insurance partner, we tailor all our services to our clients' needs:

- » Risk analyses for business and private clients
- » Assessment of causes of loss and risk potentials
- » Development of customized insurance solutions
- » Conception of coordinated risk coverage
- » Consulting on risk minimization and loss prevention
- » Ongoing information and adaptation to developments in the insurance market
- » Fast policy management and claims adjustment
- » Continuous personal consulting and support

BUSINESS INSURANCE

Our product portfolio includes insurance concepts for a broad range of verticals, including but not limited to, industrial companies, trading houses, craftsmen, self-employed persons, as well as freelancers. Our

client base consists primarily of medium-sized companies which we generally serve across all lines of insurance. We are constantly looking to elevate our standards and be thought leaders in what we do. This approach enables us to think outside the box when developing customized solutions for your company.

Customized risk management for SMEs

From general property and liability insurance to coverage for your machines and vehicle fleet to business interruption insurance and company pension schemes for your employees – Breffka & Hehnke provides you with exactly what you need, comprehensively from A to Z and from a single source.

Being future-oriented, we also advise you on cyber risks and offer modern and innovative solutions for companies in the IT, renewable energy or electric mobility sector.



Ihr Spezialist für innovative Versicherungslösungen
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und Vermögensschadenversicherung (Financial Lines).

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TRANSPORT INSURANCE

Ever since our company was founded, transport insurance has been a key focus of our business. Due to our long-standing expertise in this field, we can offer your company a service that is second to none. Our differentiated positioning in this field allows us to provide unparalleled services, including our ability to independently adjust certain transport claims directly.

A safe berth for globally operating companies

Our activities in this sector include:

- » Cargo insurance
- » Freight forwarders liability insurance (carriers, shippers, etc.)
- » Transport business interruption and contractual penalty insurance
- » Exhibition insurance
- » Charterers liability insurance
- » Transport insurance of valuables
- » Art and gallery insurance

STEEL INDUSTRY AND TRADE

Breffka & Hehnke has exceptional expertise in insuring clients that are active in the steel industry. Our client base includes two of the world's largest steel trading houses as well as steel producers and pipe manufacturers.

Thanks to a network of specialists and employees with special expertise, we offer our clients specific solutions with added value.

Comprehensive insurance concepts from a single source

In addition to a comprehensive analysis of the causes of loss and risk potentials, we offer complete security throughout the whole supply chain by means of a tailored transport and storage insurance. We guarantee fast handling in the event of loss but are equally as focused on risk prevention to minimize the occurrence of damages in the first place. Existing insurance policies are constantly optimized.



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CUSTOMER CENTRICITY STARTS WITH INDUSTRY KNOW-HOW

Individual insurance concepts for all stages of life

Whether for businesses, families, or private individuals: The focus of our customer service is always on a bespoke risk analysis as well as risk prevention.

Take advantage of our many years of experience and our extensive know-how that covers all lines of insurance, including retirement solutions. We'll find the right solution for you.

PERSONAL INSURANCE

We offer efficient concepts for entrepreneurs, managers, or private individuals in the fields of:

- » Private and company pension schemes
- » Company health insurance
- » Private health insurance (full and supplementary insurance)
- » Travel health insurance
- » Keyman insurance
- » Provision for dependents
- » Disability insurance
- » Accident insurance (individual and group accident insurance)

PRIVATE INSURANCE

You can also benefit from our expertise with regards to your private coverage. As your competent and independent insurance broker, we make sure that you are on the safe side concerning all aspects of risk prevention, even in turbulent times.

In addition to comprehensive coverage of the usual areas such as automotive, household goods, liability and legal protection, we offer you the following services:

- » Property insurance for household goods, art, valuables, and residential buildings
- » Personal liability as well as liability insurance for home and land owners, pet owners, and all hobbies
- » Builder's liability, building services and building shell insurance for all construction projects
- » Insurance for old-age and dependent provision; disability, health, life, and accident insurance
- » Automotive insurance: from liability, full coverage, passenger accident, breakdown coverage, and added value insurance to GAP coverage for leased vehicles
- » Vacation: Luggage, cancellation, and travel health insurance for your vacation travel, including cancellations due to Covid-19
- » Hobby: Insurance for extreme sports, sporting and hunting weapons, and for volunteer activities



BREFFKA & HEHNKE

OUR PRODUCTS AT A GLANCE

BUSINESS INSURANCE | TRANSPORT INSURANCE |
STEEL INDUSTRY AND TRADE | PERSONAL INSURANCE |
PRIVATE INSURANCE



Business

Wissen, es läuft

Mit jahrzehntelanger Erfahrung im internationalen Versicherungsgeschäft gehört AXA zu den führenden und wegweisenden Industrie- und Firmenversicherern Deutschlands. AXA bietet maßgeschneiderte Lösungen – auch für Ihr Unternehmen. Nutzen Sie unsere spezielle Kompetenz, um Ihre Risiken punktgenau abzusichern.

Weitere Informationen erhalten Sie unter
www.axa.de/geschaeftskunden

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BREFFKA & HEHNKE



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Allianz 