

A young man with dark hair, wearing a blue and white striped button-down shirt, is smiling and looking slightly to his right. In the foreground, the back of another person's head and shoulders are visible, out of focus. The background is a blurred outdoor setting with a fence.

HOWDEN

Employee Benefits

Empowering employees,
mitigating risk

Benefits that matter: amplify retention, manage costs

Business is all about people. In a competitive market, attracting, nurturing and retaining the best talent can give you an edge over the competition.

An attractive employee benefits package can maximise productivity whilst promoting a better quality of life for your workforce. At Howden, we work with you to develop creative benefits strategies that keep your employees happy and help your business thrive.

Today's diverse workforce has different motivations and lifestyles; there's no one-size-fits-all option. A good benefits strategy begins by balancing the needs of the business, its people, and its budget. It's about digging into the detail and creating a plan that aligns perfectly with your organisational goals, then finding the most cost-effective ways to achieve them.

What makes a good Employee Benefits insurance programme?



Foster a culture of employee care



Streamline administration for efficiency



Gain meaningful insights with analytics



Simplify claims submission and tracking



Empower employees with user-friendly apps



Access a dedicated portal for HR professionals



Prioritise wellness for employee well-being



Ensure long-term sustainability

Our product lines

- Group medical
- Group personal accident
- Group term life
- Group critical illness
- Group disability income
- International medical

Our specialists also offer other commercial insurance solutions to protect your business.



Comprehensive and bespoke programmes

We go beyond price comparisons to help you achieve your long-term objectives while managing risks. Our experienced team customises bespoke programmes — identifying present and emerging risks and addressing them through effective risk transfer methods.

We fight hard on your behalf to get the right outcome should a claim occur and analyse patterns to avoid recurrence.

R.A.D.A.R.

We help you find the right Employee Benefits programme to ensure your business's success while taking care of your employees' well-being.

Review

- Listen to your requirements
- Review your current benefits
- Benchmark against competitors

Renew

We don't just place your policy and wait for your next renewal to come around; we work with your team throughout the policy period

Your policy renewal is prepared three months before it expires

Analyse

We analyze claims records for anomalies and provide tailored insurance to protect your business from risks

Add value

- Regular reports and analytics
- Continuous review of your risks
- Claims management
- Corporate wellness management

Deliver

- Present the most suitable options
- Ensure a smooth transition
- Devise and deliver an employee communication plan

Strengthening digital solutions: Howden benefits

We offer Howden benefits for HR teams to enroll new members, terminate memberships, and upgrade benefits, including reviewing claim utilisation through the Dashboard.

Additionally, we provide web applications for employees to submit their claim reimbursements.



Why work with Howden?

Comprehensive and bespoke approach

Our bespoke programme-management approach and forward-looking mindset enable us to make client-focused decisions expertly so that you can focus on long-term objectives

Service stability

Our “People First” strategy creates workforce stability and well-being, while our clients enjoy enduring partnerships with our exceptional servicing and claims teams



Technology and simplicity

We understand the ever-increasing complexity of risks and the importance of leveraging technology to simplify processes and manage them effectively for our clients

Experienced team

Our senior brokers and claims team have an average of 15 to 20 years of experience.

Today, we are one of the leading Employee Benefits insurance brokers in Indonesia

Our specialists take a consultative approach to developing comprehensive solutions for a wide range of public and private organisations, including many of Indonesia's state companies - Badan Usaha Milik Negara (BUMN).



Howden Indonesia was awarded '**Insurance Broker Market Leaders in Indonesia**', in Insurance Market Leaders Award 2025 Media Asuransi

About Howden

Insurance excellence without borders.

Howden is an international insurance group made up of talented experts with the freedom and support to do what we do best. We are united by a shared passion and no-limits mindset, and we collaborate to create a powerful international team that can rise to any challenge. Together, we are working to change the insurance narrative – supporting our clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.

\$42bn

Premium placed into
international markets

115+

Territories

19,000

Employees

- 
- A world map with a blue background. Yellow dots are placed in North America, Europe, and South America. Green dots are placed in Africa, Asia, and Australia. These dots represent the territories where Howden or its partners operate.
- Howden / Howden Specialty territories
 - Howden One partner territories





Contact us:

Name : Violetha Manurung

Title : Executive Director, Employee Benefits

T : +62 21 2939 4904

E : violetha.manurung@id.howdengroup.com

Name : Erick Silalahi

Title : Vice President, Employee Benefits

T : +62 21 2939 4971

E : erick.silalahi@id.howdengroup.com

Name : dr. Syaeh Reza

Title : Assistant Vice President, EB Claims & Wellness

T : +62 21 2939 4981

E : syaeh.reza@id.howdengroup.com

PT. Howden Insurance Brokers Indonesia

Millennium Centennial Center, 33rd Floor,

Jl. Jend Sudirman Kav.25, Jakarta 12920, Indonesia

T : +62 21 2939 4900

F : +62 21 2939 4999

E : general@id.howdengroup.com

www.howdenindonesia.com

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