

Introduction of Howden Group Holdings

2022

Howden Group Holdings



The Howden difference

Howden provides a range of specialist insurance solutions to clients around the world.

Our presence across 90 territories gives us the greatest reach, across our own offices, of any independent broking group in the world.

So why Howden?

We're part of the independent international insurance group. That means that protecting your business is personal to us. We want to know your business, to deliver the best service and solutions possible. We want to go the extra mile to solve the most difficult challenges. That's our business.

We are local experts with product specialisms. Our leadership teams in the countries in which we operate are not only shareholders but also experienced local practitioners, actively involved in our clients' businesses.

When you add our 15,000 local specialists together, we offer global service with local expertise. It means that we have a global talent pool that is available to you wherever you operate. We will always deploy the best team to meet our clients' needs, wherever they may be. **We know how.**



An international network of specialists



Together with Howden One, our specialist insurance broking network are experts in their field, who know their markets inside-out. So wherever they are in the world, our clients receive a personal service, backed by a global network of industry specialists.

US\$ **10**bn

Total broking
premium



6,500+ global
professionals



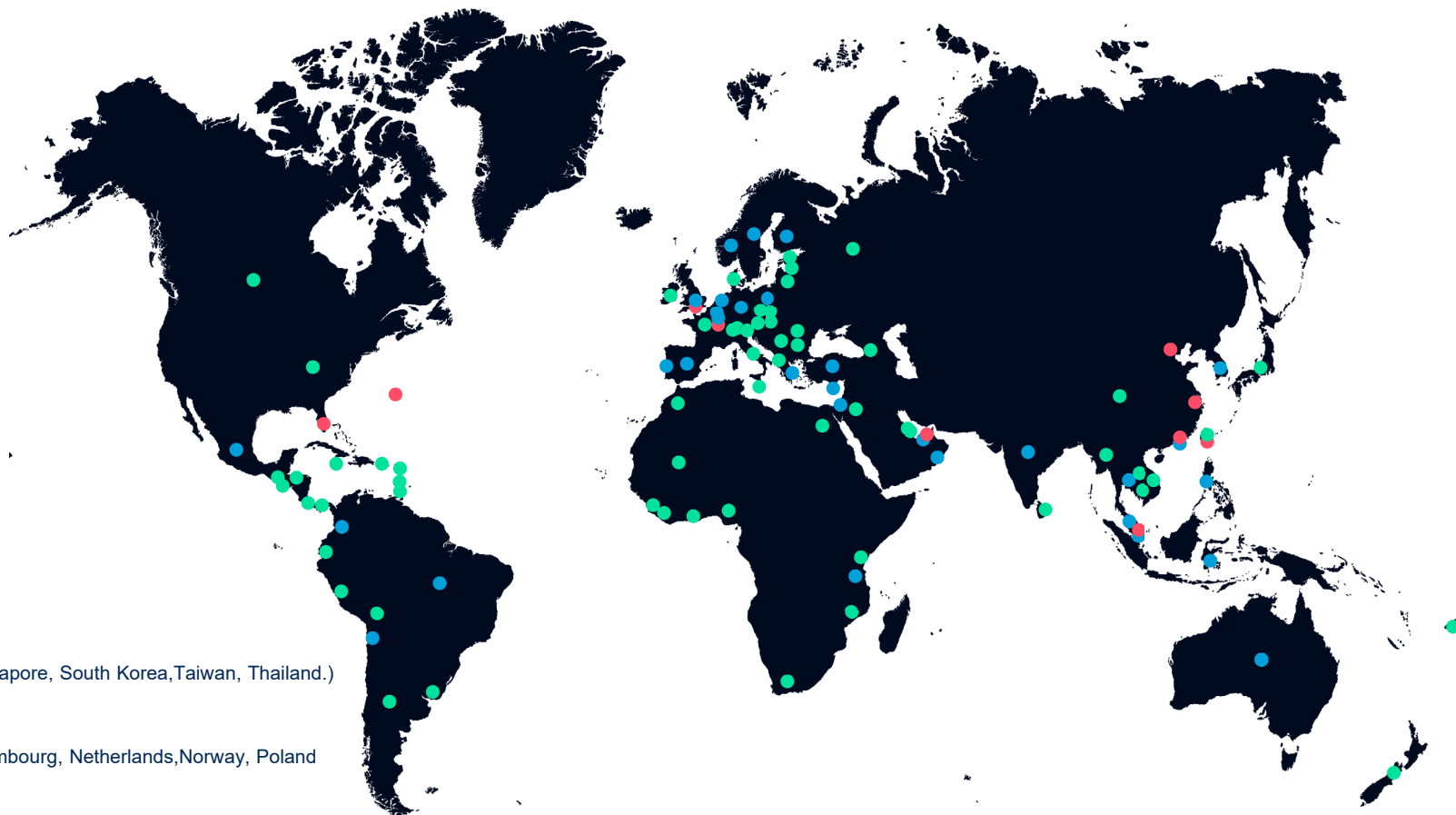
90+ territories
worldwide



20.000+
Insurance Professionals on your side

Howden One Network:

- **Asia – Pacific:**
(Australia, Hongkong, India, Indonesia, Malaysia, Philippines, Singapore, South Korea, Taiwan, Thailand.)
- **Europe:**
(Belgium, Cyprus, Finland, Germany, Greece, Iceland, Israel, Luxembourg, Netherlands, Norway, Poland, Portugal, Spain, Sweden, United Kingdom.)
- **The Americas:**
(Brazil, Chile, Colombia, Mexico.)
- **Turkey, The Middle East and Africa:**
(Oman, Tanzania, Turkey, c.)



● Howden territories

● Howden One
Partner territories

● Howden Specialty and
Howden Reinsurance hubs

Howden Independent International Insurance Group



Howden is part of the Howden Group Holdings, founded in 1994 and headquartered in the City of London. The Group is now a leading independent international insurance and reinsurance intermediary, with insurance broking and underwriting agency arms:



We're Howden – international insurance and reinsurance brokers, risk consultants and employee benefits advisors. More importantly, we're experts helping clients adapt and thrive in a changing world.

Our specialty and reinsurance teams, based in the world's key international insurance markets, provide expertise across the full range of specialty lines.

HX is Howden's technology arm, which combines data science thinking with insurance know-how. We are investing heavily in technology, data and analytics to solve the big challenges we face – making our services more streamlined and more accessible to all.

DUAL, the specialist underwriting arm, is the world's largest international MGA and Lloyd's largest international cover holder.

We provide international solutions by using the local expertise of our retail offices throughout the world.

We develop and retain the best talent in the market whose entrepreneurialism and energy are fostered in a culture that promotes innovation, integrity and the drive to deliver the best solutions.

We service our clients from offices in Europe, the Middle East and Africa, Asia and Iberoamerica.

Howden's international retail practice

Iberoamerica

Brazil
Chile
Colombia
Ecuador
Peru
Portugal
Spain

Europe

Finland
Germany
Iceland
Israel
Netherlands
Norway
Poland
Sweden
Turkey
United Kingdom

Asia

China
Hong Kong
Indonesia
Korea
Malaysia
Philippines
Singapore
Taiwan
Thailand

India, the Middle East and Africa

Abu Dhabi
Dubai
India
Oman
Tanzania

Howden Products



We are product specialists who strive to be market leaders and makers in the geographies in which we operate. Our products include:

- Accident & Health
- Affinity
- Aviation
- Care
- Clinical Trials
- Commercial Crime
- Construction
- Contingency
- Cyber Liability
- Directors' & Officers'
- Employee Benefits
- Equine
- Financial Institutions
- Fine Art & Specie
- General Corporate & Commercial
- General Liability
- Kidnap & Ransom
- Life
- Marine
- Media & Entertainment
- Medical Malpractice
- Motor
- Offshore Energy
- Onshore Energy
- Personal Lines
- Political Risk
- Private Clients
- Product Liability
- Professional Indemnity
- Property
- Real Estate
- Rural
- Sports & Entertainment
- Structured Trade Credit
- Surety
- Trade Credit & Bonds
- Transactional Risk
- Warranty & Indemnity



Award Winning Performance



Queen's Award
for International Trade 2019 - 2023



HR Vendors - Singapore
Best Employee Insurance Provider
2018-2020



Cover Excellence
HEBW – Employee Benefits
Intermediary of the Year 2020



Insurance Insider
Broker of the Year 2020



Advisen Cyber Risk
Retail Team of the Year 2020



Unquote British Private Equity
M&A Broker of the Year 2020



Middle East Insurance Industry Awards
Broker of the Year 2018
(Finalist 2019-2020)