

The Howden difference

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

Our presence across 100 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 <u>independent</u> <u>international insurance group</u>. 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.

Someone to rely on worldwide

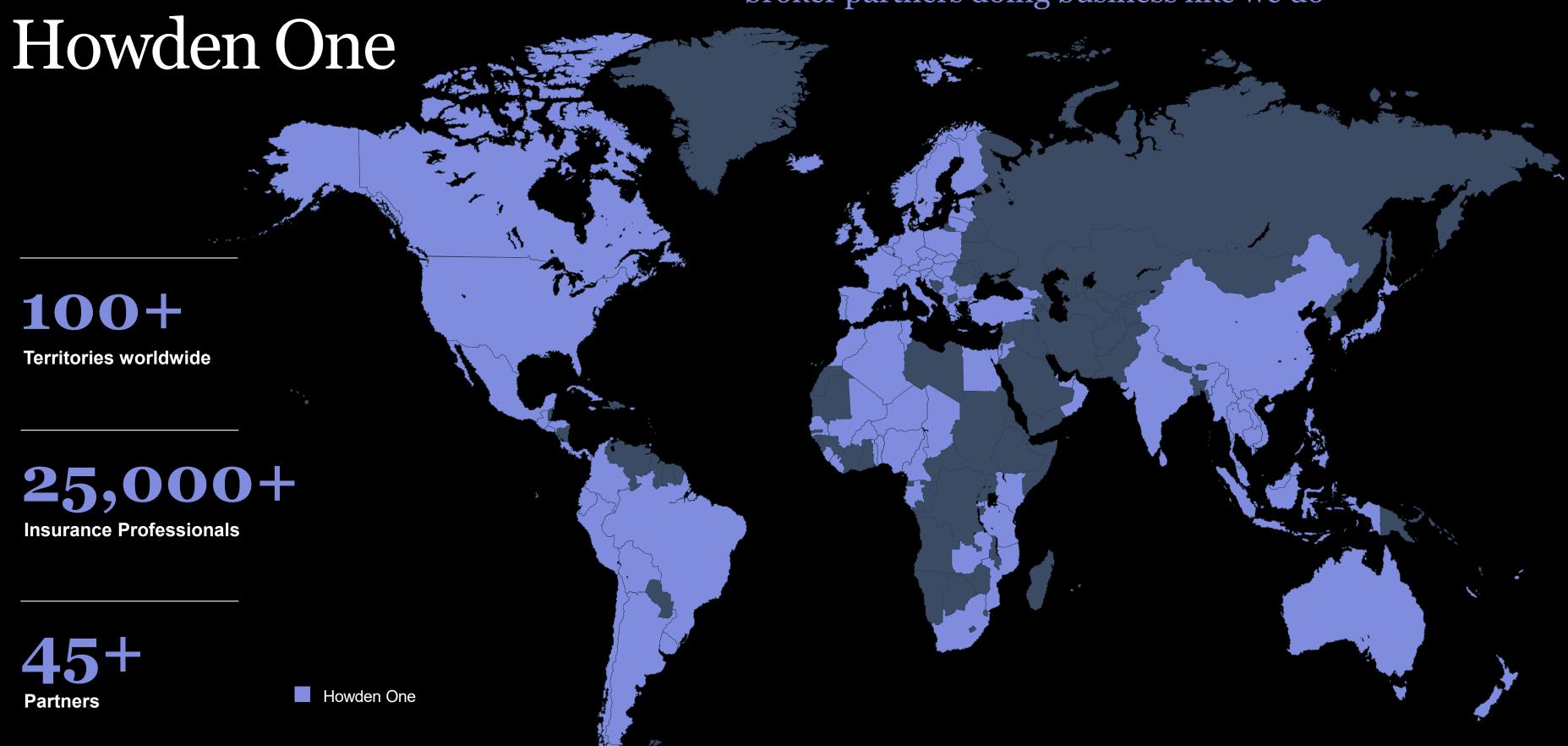
Our **15 000 global professionals** are experts in their field, managed by local leaders who know their markets inside-out. So wherever they are in the world, our clients receive a personal service from local professionals, backed by a global network of industry specialists.

Howden Broking (Group Limited)

- 50 countries / 500 offices
- \$2bn revenue
- \$35bn in written premiums



Together with our network partners, Howden One reaches over 100 territories worldwide, with over 45 like-minded broker partners doing business like we do









It takes all of us, and all of our people and partners are trusted to deliver the same level of expertise, service and care.

Howden Group provides (re)insurance broking, underwriting, risk management and claims consulting services for the global market.

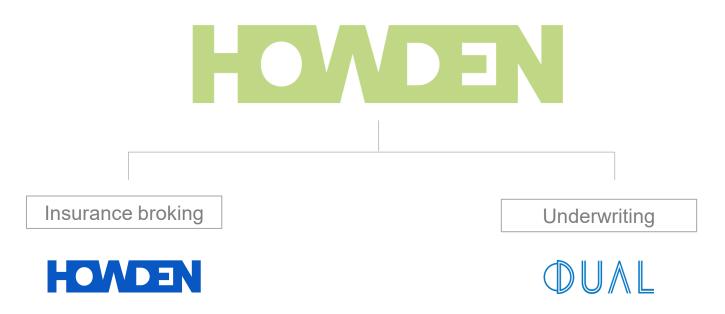
Across the full insurance product spectrum, our teams have a wealth of expertise, developing the best solutions for an international client base.

Full spectrum. Fully specialist.

Affinity Agriculture Automotive Aviation & Aerospace Binders & Facilities Care & Medical Casualty **Communications Construction Cyber Energy** & Power **Benefits** Environment **Employee** Food Financial Lines Global Credit Solutions Life Sciences Logistics Marine Media M&A Motor **Natural Resources Pharmaceuticals Private** Client Professional Services Property Real **Estate** Reinsurance Retail **Sports** Entertainment **Technology** Surety Life Universal **Transportation**

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.

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

Howden People

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.



Award Winning Perfomance



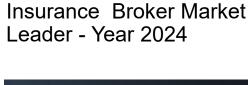




Insurance Insider Broker of the Year 2020 & 2022



Howden Group – the 5th largest employee-owned company in the UK









David Howden -**Achievement Award**



M&A Broker of the Year



Howden TMEA -Broker of the Year 2018



Cyber Newcomer of the Year 2021 Retail Broking Team of the Year 2020



COMPANY

Insurance Broker of the Year





PT. Howden Insurance Brokers Indonesia is a licensed insurance intermediary regulated by Otoritas Jasa Keuangan (OJK) and registered in Indonesia under company registration no. KEP- 373/KM.10/2012.

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