

The Howden One Network

Empowered Worldwide

2025

Global Directory and
Country Capabilities Brochure

HOWDEN

Pushing boundaries

As the world's largest employee-owned insurance intermediary, our people are empowered to drive change, push boundaries and do things differently.

Howden has offices and branches in 55 countries and our 20,000 employees include experts managed by local leaders who know their markets inside-out. Our specialists are empowered to use their knowledge and experience to find the right solution for clients and our size and scale gives us leverage to secure competitive pricing.

Our extended network

Our reach is expanded even further by our trusted partners within the Howden One Network – local brokers with proven expertise, specialist knowledge, and a client service ethos that matches our own.

Our relationships with these brokers go back years, and we all share one set of global standards that ensure high-quality, consistent on-the-ground support.

Together with our partner brokers, we have an international network of 50,000 professionals across 120+ territories and growing. Whether servicing a multinational global and complex business, a smaller company with local needs, or a private client with assets in multiple countries, we can offer advice and support which accounts for local law and market best practices.

David Howden

CEO, Howden Broking



The Howden One Network is built on expertise, trust and integrity. With our partners we share the same philosophy of going the extra mile for our clients and working seamlessly as one team – using our collective power to protect our clients' interests.

It is our similar cultures based on the principles of independent ownership and putting people and clients first which empowers us to get results and deliver the best solutions for our clients.



The Howden difference is in the combination of specialisation and the ability to deliver cutting-edge solutions with the personal relationships that our people and clients share, backed by an extraordinary group on an international scale.

Our Howden One Network mirrors and complements this approach – a standout strength which enables us to service and protect outstandingly well clients of all sizes across the globe.

Matteo Scagliarini

Chair, Howden One Network

Someone to rely on Worldwide

50,000+

Insurance professionals
on your side

120+

Territories
worldwide



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Asia



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Regional Leadership



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Regional Coordinators



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Vung Vieng floating fishing village and rock island
HALONG BAY, VIETNAM

Cambodia

Howden One Network Partner

COMPANY NAME

AEGIS Co., Ltd

www.aegisrs.com

MARKET POSITION

One of the leading broking groups in the South East Asia region.

OFFICES

Vietnam: Saigon Myanmar: Yangon



Au Quang Hien
CEO

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P&C COORDINATOR



Ho Ngoc Thanh Huy
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EB COORDINATOR



Nguyen Hai Van
International Coordinator Team

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Summary

AEGIS has vast experience in managing global insurance programmes via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programmes to protect their valuable investments whilst ensuring compliance within the South East Asia region including Cambodia.

Products

BBB, Cargo, Cyber, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Political Violence, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

Industries serviced

Agriculture, Banking, Education, Employee Benefits, Entertainment & Media, Financial Services, Hospitality, Marine & Aviation, Medical/Healthcare, NGOs & Charity, Oil & Gas, Renewable Energy, Retail, F&B, Telecommunications, Transportation & Logistics.

China

Howden One Network Partner

COMPANY NAME

Jiang Tai Insurance Brokers Co., Ltd

www.jiangtai.com

MARKET POSITION

Largest non-life insurance broker in China.

OFFICES

Headquartered in Beijing (147 branches covering all provinces, and major autonomous regions and cities in China).



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Vice President

Secretary-General, Jiang Tai International Associates

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COUNTRY COORDINATOR



David Wang

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Lilian Liu

Account manager

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Summary

Headquartered in Beijing, Jiang Tai has served more than 100,000 corporate clients, among which over 10,000 are large and medium-sized enterprises, including the Industrial and Commercial Bank of China and Shanghai Volkswagen.

We provide first-rate services to clients in Risk Survey, Risk Assessment, Risk Control, Insurance Arrangement, Reinsurance Placement and Claims Handling.

Our major insurance projects include the South-to-North Water Diversion, the construction of the Beijing-Shanghai High Speed Railway and the launching of the FY-3D Meteorological Satellite, demonstrating high professional expertise and technical competence in the industry.

Products

Including but not limited to Employee Benefits, Energy, Financial Lines, Liability, Life, Property & Casualty, Reinsurance.

Industries serviced

Aerospace & Aviation, Agricultural, Education, Energy, Engineering, Financial, Industrial & Manufacturing, IT, Medical & Health, Railway, Retail & Consumer, Tourism, Transportation & Logistics, etc.

China

Howden One Network Partner

COMPANY NAME

Shanghai Ximco Insurance Brokers Ltd

www.ximco.com

MARKET POSITION

A leading broker serving multinational corporate customers in China.

OFFICES

Shanghai, Hong Kong



COUNTRY COORDINATOR



Tienmann 'T.C.' Chau

COO/International Coordinator

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Summary

Ximco Corporation is a client-oriented and risk management focused insurance brokerage headquartered in Shanghai.

Founded in 1996, Ximco has been at the forefront of risk management and insurance services in China during the period of the development of the insurance intermediary sector, and even before insurance regulators began granting licenses for agents and brokers.

As a result, our clients benefit from the market-leading risk transfer solutions, tailored coverage according to client needs and local conditions, and the highest standards of professional service.

Our firm's professional and client focused approach leads the industry in China. It is no coincidence that Ximco is a prime choice among multi-national corporations venturing into China. Our firm is committed to our clients' needs, helping them navigate the unfamiliar terrain.

Products

We provide solutions utilising all types of Insurance for Corporate Risk Management and Employee Benefits. This includes, but not limited to:

Property Loss, Legal Liability, Worker's Compensation Solutions, Management Risk (Directors and Officers Liability), Group Insurance Lines for EB Programmes.

Industries serviced

We are able to provide solutions across a range of industries and sectors, with a special focus on Manufacturing, Life Sciences, and Technology.

China

Howden One Network Partner

COMPANY NAME

Chang Cheng Insurance Brokers Ltd.
Shanghai Branch (CCIB)

www.ccib.com.cn

MARKET POSITION

Top 10 broker for multinational businesses.

OFFICES

Shanghai, 25+ in China



COUNTRY COORDINATOR



Weigo Sun

Head of International

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Summary

CCIB is one of the first three insurance brokers licensed by the Chinese government in 2004 and is ranked top 10 insurance brokers for multinational commercial business in China. CCIB has 25 offices and over 500 employees in mainland China having one of the most comprehensive service networks in China.

Products

Marine/Cargo. Construction. Reinsurance. Property Damage, Casualty, Business Interruption, Machinery Breakdown, Motor, General Liability, Product Liability/Recall, Employers' Liability, Environmental Liability.

Industries serviced

We are able to provide services to multinational clients in a range of industries including: Manufacturing, Semiconductor, Life Science, Retail, Hospitality, Technology.

Hong Kong

COMPANY NAME

Howden Insurance Brokers (HK) Limited
IPG Howden

www.howdengroup.com/hk

MARKET POSITION

One of the leading international, independent brokers in Hong Kong.

OFFICES

Hong Kong



Alfred Sham

CEO, Howden Hong Kong

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Benjamin Cheng

CEO – Howden Private Wealth

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P&C COORDINATOR



George Lee

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EB COORDINATOR



Steven Luk

Executive Director

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Summary

A leading retail broker with significant Property & Casualty and Employee Benefits portfolios, and a leading High Net Worth Life insurance broker (IPG Howden).

Products

A&H, Construction, D&O, EB, General Corporate & Commercial, General Liability, Financial Lines, M&A, Marine, Media & Entertainment, Motor, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Surety, Trade Credit, Universal Life.

Industries serviced

Construction, Consumer Retail, Education, Environmental Services, Facilities Management, Financial Institutions, Food & Beverage, Healthcare, Hospitality, Logistics, Manufacturing, Media & Entertainment, Public Sector, Real Estate, Professional Services, Sports & Events, Telecommunications, Tourism, Transportation.

India

COMPANY NAME

Howden Insurance Brokers India
Private Limited

www.howdenindia.in

MARKET POSITION

6th largest corporate broker in India.
A leading international broker serving multinational clients.

OFFICES

Mumbai, New Delhi, Bengaluru, Chennai, Hyderabad, Kolkata,
Pune, Kochi, Gandhinagar (Gift City), Surat, Ahmadabad



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P&C COORDINATOR



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EB COORDINATOR



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Summary

For global multinational clients operating in India, Howden India provides a window of clarity on the local regulations and risk exposures. Having serviced more than 200 clients from 25 countries, they understand the difficulties global risk managers face in dealing with local brokers having little to no exposure in detailing international policies. While culturally homogenous, there are language barriers, customs, local laws and norms that differ within the subcontinent. Through their experience and partnerships, Howden India have the capability of providing on the ground service and solutions for the subcontinent as well (Bangladesh, Bhutan, Sri Lanka and Nepal).

Products

A&H, Employee Benefits, Wellness, Expats & Multinational EB, Commercial Crime, Construction, Surety, Engineering, property, Professional Liability, Cyber, D&O, General Liability, K&R, Marine, Media & Entertainment, Motor, Offshore Energy, Clinical Trials, Fine Art & Specie, Terrorism, Weather Risks, Warranty & Indemnity. Structured Credit, M&A, Group Life.

Industries serviced

Automotive, Aviation & Aerospace, Communications, Construction, Retail, Energy & Power, Food & Beverages, Infrastructure, IT & ITES, Life Sciences, Manufacturing, Media & Technology, Chemicals, Consulting, Commodities, Pharmaceuticals, Professional Services, Telecom, Travel, Financial Institutions, NGOs, Hospitality.

Indonesia

COMPANY NAME

PT Howden Insurance Brokers Indonesia

www.howdenindonesia.com

MARKET POSITION

Top 4 international broker in Indonesia.

OFFICES

Jakarta



Willy Ignatius

**President & CEO,
Howden Indonesia**

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P&C COORDINATOR



Firman Amersyah

Senior Vice President

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EB COORDINATOR



Violetha Manurung

Executive Director, Employee Benefits

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Summary

A leading retail broker with creative solutions. A pioneer in providing web-based online tools for our clients. Expertise in Employee Benefits and Commercial Lines, as well as Property, Financial Lines, and Marine.

Products

A&H, Affinity, Bankers Blanket Bond, Construction, Cyber, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, Heavy Equipment/Contractor's Plant & Machinery Insurance, Life, Manufacturing, Marine, Media & Entertainment, Motor, Offshore Energy, Oil & Energy, Onshore Energy, Personal Lines, Pharmaceuticals, Product Liability, Professional Indemnity, Property & Real Estate, Restaurant Chains, Retail Chain Store, Surety, Structured Trade Credit, Terminal Operator Liability Insurance, Trade Credit & Bonds.

Industries serviced

Chemical, Consumer Retail, Construction, Contractor Services, Energy & Power, Financial Institutions, Hotel & Resort, Manufacturing, Marine, Media & Technology, Oil & Gas, Pharmaceutical, Real Estate.

Japan

COMPANY NAME

Howden Group Japan

www.howdengroup.com/jp-ja

MARKET POSITION

Howden Japan was Incorporated in 2024.

OFFICES

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CEO, Howden Group Japan

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Takuya Aibe

CEO, Howden Group Japan

Retail Business

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Summary

Howden announced its entrance into the Japanese market in July 2024 with the appointment of Kentaro Tada as CEO, Howden Japan, the launch of Howden Re Japan and the strategic capital partnership with Keystone ILS. Howden Re Japan will provide reinsurance brokerage services to life and non-life companies, strategic advice leveraging data, analytics and capital markets expertise, and comprehensive ILS services tailored to various requirements in the Japanese market.

Howden entered the Japanese retail insurance broking and captive consulting markets with the acquisition of Foresight Holdings Co Ltd in September 2024.

With the appointment of Takuya Aibe as CEO of Howden Japan's retail business he brings a wealth of experience to the business having held senior positions with international brokers for over 20 years. This underlines Howden's strategy to develop its retail offering with specialty and captive expertise in Japan by investing in local, high-quality businesses and talented teams.

Foresight, founded in 2005, is a group of companies licensed to offer retail brokerage services, enabling Howden to provide innovative retail risk solutions to Japanese clients. The group is also structured to offer captive consulting services in Japan and captive management services in Micronesia, Singapore and Hawaii.

Foresight is headquartered in Tokyo with 17 staff across six offices and a management team that have previously held senior roles at leading Japanese insurance companies; it manages captives for 13 large Japanese corporates.

Japan

Howden One Network Partner

COMPANY NAME

Marubeni Safenet Co. Ltd

www.m-inc.co.jp/english

MARKET POSITION

In-house insurance agency of the Marubeni Group, the 5th largest international trading company in Japan.

OFFICES

Tokyo, Osaka, Toyama, Nagoya, Fukuoka, Sapporo, Asahikawa

Howden Japan was incorporated in 2024 and entered the Japanese retail insurance broking and captive consulting markets with the acquisition of Foresight Holdings Co Ltd in September 2024. If you have any specific enquiries for the team please contact Takuya Aibe, CEO, Howden Japan Retail Business. We are building our capabilities to serve multinational clients, so until further notice, please continue to use our trusted network partners Marubeni and Cornes who have capably served the Howden One Network for many years.



COUNTRY COORDINATOR



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Minoru Kasahara

General manager

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Summary

Marubeni Safenet is an FSA (Financial Services Agency) licensed insurance agency in Japan, and since its initiation in 1968, has been providing insurance services for companies in the Marubeni Corporation, the fifth largest conglomerate in Japan. Through this experience and expertise, Marubeni Safenet has expanded its business to non-Marubeni clients, working with leading insurance companies. We have experience in large scale projects in various industries as well as the retail business due to the vast scope of clients.

Products

We cover all lines of insurance with particular strength in Trade Credit, D&O, PDBI, Cyber, and Employee Benefits, as well as Corporate Life Insurance.

Industries serviced

Construction, Energy & Power, Food, Hospitals, Manufacturing, Real Estate, Retailers, Telecom.

Japan

Howden One Network Partner

COMPANY NAME

Cornes & Co., Ltd

www.cornes.co.jp

MARKET POSITION

One of the major independent international brokers serving multinational clients in Japan.

OFFICES

Tokyo

Howden Japan was incorporated in 2024 and entered the Japanese retail insurance broking and captive consulting markets with the acquisition of Foresight Holdings Co Ltd in September 2024. If you have any specific enquiries for the team please contact Takuya Aibe, CEO, Howden Japan Retail Business. We are building our capabilities to serve multinational clients, so until further notice, please continue to use our trusted network partners Cornes and Marubeni who have capably served the Howden One Network for many years.

CORNES

P&C COORDINATOR



Fukiko Nakagawa

Head of International

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EB COORDINATOR



Miwa Sakurai

Head of International

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Summary

The company was originally founded in Yokohama in 1861 by an Englishman, Frederick Cornes, to trade in silk and tea. Cornes has been involved in insurance since 1864 in Japan and operating as an insurance agent since 1990.

Cornes is one of the top three 'international' insurance agencies/brokers in Japan, handling multinational clients, providing insurance advice to over 700 corporate (mainly foreign companies) clients operating in Japan.

With bi-lingual capabilities, the Cornes team has a wealth of specialised knowledge and experience in offering General Insurance, Group Employee Benefits and other specialised insurances to corporate clients.

Products

Automobile, Contractor's All Risks, Credit, Crime, Cyber, Directors & Officers Liability, Employee Benefits, Employers' Liability, Erection All Risks, General Liability, Inland Transit, Marine Cargo, Property and Business Interruption, Terrorism.

Industries serviced

Apparel/Clothing, Auto Distributors, Automotive, Chemicals, Consumer Goods, Food & Beverages, Imports, Industrial Manufacturing/Supplies, IT, Real Estate, Renewables, Retail, Technology, Trading.

Laos

Howden One Network Partner

COMPANY NAME

AEGIS Co., Ltd

www.aegisrs.com

MARKET POSITION

One of the leading broking groups in the South East Asia region.

OFFICES

Vietnam: Saigon Myanmar: Yangon



Au Quang Hien

CEO

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P&C COORDINATOR



Ho Ngoc Thanh Huy

Account Manager

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EB COORDINATOR



Nguyen Hai Van

Account Manager

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Summary

AEGIS has vast experience in managing global insurance programs via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programs to protect their valuable investments whilst ensuring compliance within the South East Asia region including Laos.

Products

BBB, Cargo, Cyber, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Political Violence, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

Industries serviced

Agriculture, Banking, Education, Employee Benefits, Entertainment & Media, Financial Services, Hospitality, Marine & Aviation, Medical/Healthcare, NGOs & Charity, Oil & Gas, Renewable Energy, Retail, F&B, Telecommunications, Transportation & Logistics.

Malaysia

COMPANY NAME

Howden Insurance Brokers Sdn. Bhd.
& associated entities

www.howdenmalaysia.com

MARKET POSITION

2nd largest multinational broker in Malaysia.

OFFICES

Kuala Lumpur, Johor Bahru



Jeffrey Chan

CEO – Howden Malaysia

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Ismam Shahrin Bin Ismail

CEO, Malene Takaful Brokers

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Eddy Hon

Country Manager, Howden Malaysia

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P&C COORDINATOR



Roselynn Tan

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EB COORDINATOR



Qarimah Hasnah Ayub

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Summary

Howden Malaysia comprises four businesses. Firstly, Howden Insurance Brokers Sdn. Bhd. a specialist Financial, Commercial, Employee Benefits and Specialist Lines broker. Secondly, Howden Takaful Brokers Sdn. Bhd. is a takaful expert and specialises in the Power & Energy, Oil & Gas, Transportation and Ports sectors. Thirdly, Howden (L) Ltd. is a Labuan treaty and facultative reinsurance specialist and lastly, Howden PCC (L) Bhd. Is a Labuan rent-a-captive facility.

Products

Conventional and Islamic products which consist of: A&H, Affinity, Alternative Risk Transfer, Risk Management & Consultancy, Captive Solutions, Commercial Crime, Construction, Contingency, Cyber Liability, D&O, Employee Benefits, Equine, Fine Art & Specie, General Corporate & Commercial, General Liability, High Net Worth (Private Wealth), Kidnap & Ransom, Marine Hull & Cargo, Media, Motor, Offshore & Onshore Energy, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Structured Credit, Surety, Trade Credit & Bonds, Warranty & Indemnity.

Industries serviced

Agriculture, Automotive, Communications, Construction, Consumer Retail, Financial Institutions, Food, Healthcare, Jewellers, Hospitality & Leisure, Manufacturing, Marine & Energy, Media & Technology, Oil & Gas, Power & Utilities, Professional Services, Public Sector, Real Estate, Telecommunications, Transportation & Ports.

Myanmar

Howden One Network Partner

COMPANY NAME

AEGIS Co., Ltd

www.aegisrs.com

MARKET POSITION

One of the leading broking groups in the South East Asia region.

OFFICES

Yangon



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P&C COORDINATOR



Ho Ngoc Thanh Huy
Account Manager

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EB COORDINATOR



Nguyen Hai Van
Account Manager

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Summary

In 2015, AEGIS expanded its reach into Myanmar with the official opening of our resident representative office in Yangon. AEGIS has vast experience in managing global insurance programs via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programs to protect their valuable investments whilst ensuring compliance within the South East Asia region.

Products

BBB, Cyber, Cargo, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction, Life & Pension, Marine, Political Violence, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

Industries serviced

Agriculture, Banking, Education, Employee Benefits, Entertainment & Media, Financial Services, Hospitality, Marine & Aviation, Medical/Healthcare, NGOs & Charity, Oil & Gas, Renewable Energy, Retail, F&B, Telecommunications, Transportation & Logistics.

Philippines

COMPANY NAME

Howden Insurance & Reinsurance
Brokers (Phil.), Inc.

www.howdenphilippines.com

MARKET POSITION

Top 10 Insurance Broker in the Philippines.

OFFICES

Manila, Cebu



Raul Tan

President and CEO, Howden Philippines
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P&C COORDINATOR



Jonette Cabaneros

Vice President, Corporate Risk Specialty
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EB COORDINATOR



Joy M. Buencamino

**Senior Vice President,
Head of Business Development for
Employee Benefits**
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Summary

A leading insurance broker with risk management capabilities, providing Non-Life insurance, Employee Benefits and Reinsurance products across a wide spectrum of industries.

Products

Aviation, Clinical Trial Liability, Commercial & Electronic Crime, Construction, Cyber Liability, Directors & Officers Liability, Employee Benefits, Equipment & Machineries, Financial Lines, General Liability, Group Life, Group Personal Accident, HMO, Kidnap & Ransom, Marine, Medical Malpractice, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property, Sabotage & Terrorism, Surety, Trade Credit and other insurance products.

Industries serviced

Airports & Aviation, BPOs, Chemical, Construction, Consumer Retail, Education, Energy & Power, Financial Institutions, Food & Beverages, Healthcare, Hospitality, Manufacturing, Pharmaceutical, Real Estate, Utility.

Singapore

COMPANY NAME

Howden Insurance Brokers (S.) Pte
Limited IPG Howden

www.howdensingapore.com
www.howdenprivatewealth.com

MARKET POSITION

Leading broker and one of the top 3 Employee benefits brokers
in Singapore.

OFFICES

Central Singapore



Jenny Lim

CEO Howden Singapore

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P&C COORDINATOR



Merrilyn Goh

Head of Strategic Solutions

merrilyn.goh@howdengroup.com

EB COORDINATOR



Sarah Wong

Senior Director, Employee Benefits

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Summary

A leading retail broker servicing clients across all industries, with specialist expertise in Employee Benefits, M&A insurance, Marine & Energy, Cyber, Medical Malpractice, Trade Credit, Jewellers' Block and Universal Life insurance (Howden Private Wealth).

Products

A&H, Commercial Crime, Construction, Cyber Liability, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, Jewellers' Block, K&R, Life, Marine & Energy, Medical Malpractice, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Surety, Structured Credit, Trade Credit & Bonds, Universal Life, Warranty & Indemnity.

Industries serviced

Aviation & Aerospace, Communications, Construction, Consumer Retail, Financial Institutions, Food, Jewellers, Manufacturing, Media & Technology, Medical Practitioners, Public Sector, Real Estate, Professional Services, Educational Institutes, Hospitality.

South Korea

COMPANY NAME

Howden Korea Co. Ltd

MARKET POSITION

One of the leading brokers in South Korea.

OFFICES

Seoul



Yeonha Chung

Managing Director, Howden Korea
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COUNTRY COORDINATOR



Page Ahn

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Summary

Howden Korea provides a full range of insurance coverages for a variety of clients, including well-known multinational corporations, recognisable global power plants and petrochemical plants. Howden Korea has an excellent reputation locally, with well-organised servicing of complex property, energy, liability, construction, marine and aviation & space risks. The team can also advise on employee benefits coverage, which successfully serves clients with satisfactory consultancy and solutions.

Products

Commercial Crime, Construction, Cyber Liability, D&O, Employee Benefits, EW, Financial Institutions, Fine Art & Specie, General Corporate & Commercial, General Liability, KRE, Marine, Media & Entertainment, Motor, Offshore Energy, Onshore Energy, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, RVI, Sports & Entertainment and Warranty & Indemnity.

Industries serviced

Agriculture, Automotive, Chemical, Communications, Media & Technology, Construction, Energy & Power, Financial Institutions, Food, Hospitality & Leisure, Life Sciences, Manufacturing, Marine, Mining, Public Sector, Consumer Retail, Professional Services, Sports & Events, and Transportation.

Sri Lanka

Howden One Network Partner

COMPANY NAME

George Steuart Insurance Brokers (Pvt) Ltd

www.gsinsurance.lk

MARKET POSITION

The number 1 general insurance broker in Sri Lanka.

OFFICES

Colombo, Kandy, Katunayake



COUNTRY COORDINATOR



Joachim Caspersz
Managing Director
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Summary

The company has been involved as intermediaries in insurance in Sri Lanka for well over 150 years. It therefore ranks amongst the oldest insurance intermediaries operating in the region.

A wholly owned subsidiary, George Steuart Insurance Brokers (Pvt) Ltd. (GSIB) functions as an independent insurance broker with access to all registered insurers in Sri Lanka. GSIB has access to a network of global insurers and underwriters alike.

We specialise in managing insurance portfolios and offering advice on risk transfer mechanisms to corporate clients in Sri Lanka, within a framework of prudent risk management and technical knowledge. We also offer a variety of products and services as solutions to risks faced by individuals (Personal Lines).

Products

Property, Construction, D&O, General Liability, Product Liability, Marine, Motor, Personal Lines, Employee Benefits.

Industries serviced

Banking and Financial Institutions, Food and drink, Hospitality, Manufacturing, Marine, Professional Services, Real Estate, Airline services, Construction, Energy & Power, Apparel.

Taiwan

Howden One Network Partner

COMPANY NAME

Alexander Leed Risk Services, Inc.

www.leed.com.tw

MARKET POSITION

The largest non-life local broker in Taiwan.

OFFICES

Taipei

We hold a unique position in Taiwan, for all enquiries please contact Ivory Fan of Howden Taiwan in the first instance. From here, the Howden team will either assist with your enquiry, or pass to the experienced team at Alexander Leed, depending on the complexity and nature of the client.

AlexanderLeed



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Echo Chen

Vice President

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EB COORDINATOR



Lily Huang

Executive Vice President

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Summary

Alexander Leed is dedicated to risk services with a focus in specialized business domains such as Casualty, Financial Lines, Product Recall, Clinic Trial and Green Energy risks. Quality service commitment by unparalleled team members with plentiful experiences in handling complicated and transnational risks, Alexander Leed has been recognised as the most professional insurance broker in Taiwan.

Products

Aviation, Clinical Trials, Commercial Property & Casualty, Employee Benefits, Financial Lines, Green Energy, Product Recall, Trade Credit.

Industries serviced

Aerospace, Auto Parts, Electronic & Technology, Green Energy, Science Industries, Textile, Trading & Distribution.

Taiwan

Howden One Network Partner

COMPANY NAME

Worldwide Insurance Services Enterprise Ltd. (WISE)

www.wiseinsurance.com.tw

MARKET POSITION

Top 5 broker in Taiwan.

OFFICES

Taipei

We hold a unique position in Taiwan, for all enquiries please contact Ivory Fan of Howden Taiwan in the first instance. From here, the Howden team will either assist with your enquiry, or pass to the experienced team at WISE, depending on the complexity and nature of the EB client.

WISE



Ivory Fan

Vice President, Howden Taiwan
ivory.fan@howdenspecialty.com



Weigo Sun

Head of International China/Taiwan
Weigo.sun@wise-ccib.com

Summary

WISE was established in 1987 to become one of the very first insurance brokers and risk management consultants in Taiwan. WISE is ranked top 5 brokers in Taiwan and provides all classes of insurance services including P&C and EB.

Products

Marine/Cargo. Construction. Reinsurance. Property Damage, Casualty, Business Interruption, Machinery Breakdown, Motor, General Liability, Product Liability/Recall, Employers Liability, Environmental Liability.

Industries serviced

We are able to provide services to multinational clients in a range of industries including Manufacturing, Semiconductor, Life Science, Retail, Hospitality, Technology.

Thailand

COMPANY NAME

Howden Maxi Insurance Broker Co, Ltd.

www.howdenmaxi.com

MARKET POSITION

Top 4 international broker in Thailand.

OFFICES

Bangkok, Phuket



Jittiwut Sasibutra

CEO, Howden Maxi

jittiwuts@howdenmaxi.com



Marut Pommalee

Chief Client Officer

marutp@howdenmaxi.com

P&C COORDINATOR



Pitchaya Khoomwongdee

Director, Specialty & Commercial Risk Solutions

pitchayak@howdenmaxi.com

EB COORDINATOR



Piyarat Lertviwattanapong

Head of Employee Benefits

piyaratl@howdenmaxi.com

Summary

Howden has been present in Thailand since 2011. In 2018, Howden Insurance Brokers (Thailand) Ltd. merged with Maxi Insurance Broker Co. Ltd. to form Howden Maxi, combining global expertise with strong local presence, positioning Howden Maxi as one of the top 10 insurance brokerages in Thailand.

Howden Maxi offers a comprehensive suite of insurance and reinsurance services, catering to both domestic and international clients. Our offerings span personal lines, affinity schemes, consumer, commercial insurance, and complex risk solutions. We are licensed by the Office of Insurance Commission (OIC) to operate across Life, Non-Life, and Reinsurance sectors, ensuring a broad spectrum of services to meet diverse client needs.

With two offices in Bangkok and one in Phuket, Howden Maxi delivers trusted, client-focused solutions both in Thailand and internationally.

Products

Accident & Health, Aviation, Construction, Cyber, Employee Benefits, Financial Lines, Fine Art & Specie, General Liability, Marine Cargo & Hull, Marine Liability, Motor, Power & Energy, Product Liability & Recall, Property & Casualty, Reinsurance, Renewable Energy, Terrorism, and Trade Credit.

Industries serviced

Agriculture, Aviation, Banking & Financial Services, Chemical, Construction, Education, Energy & Power, Entertainment, Food & Beverage, Forestry & Agribusiness, Government & Public Sector, Healthcare, Hospitality & Tourism, Hotel, IT & Technology, Jewellery & Fine Arts, Logistics & Supply Chain, Manufacturing, Media & Communications, Mining, Pharmaceutical & Life Sciences, Ports & Shipping, Real Estate, Retail, Service, Sports & Recreation, Telecommunications, Transportation, and Utilities & Infrastructure.

Vietnam

Howden One Network Partner

COMPANY NAME

AEGIS Co., Ltd

www.aegisrs.com

MARKET POSITION

4th in Vietnam.

OFFICES

Saigon



Au Quang Hien
CEO

auquanghien@aegisrs.com

P&C COORDINATOR



Tran Duc Thanh
Account Manager

tranducthanh@aegisrs.com

EB COORDINATOR



Ho Ngoc Thanh Huy
Account Manager

hongcocthanhhuy@aegisrs.com

Summary

AEGIS is the leading independent insurance intermediary focusing on providing total service solutions on risk and insurance management in Vietnam. Our management team has a combined experience of over 65 years in the domestic and international insurance and reinsurance markets. Formed in 2002 in Saigon, Vietnam, we have now grown to become the largest independent and one of the leading insurance consultancy firms in the country. In 2015, AEGIS expanded its reach internationally with the objective of providing support and liaison activities for our clients and on behalf of our partners around the world. Since 2020, AEGIS has established a new broking firm, AEGIS Insurance Brokers Co., Ltd., providing a full spectrum of risk management and insurance services in the country.

Products

BBB, Cargo, Cyber, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Political Violence, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

Industries serviced

Agriculture, Banking, Education, Employee Benefits, Entertainment & Media, Financial Services, Hospitality, Marine & Aviation, Medical/Healthcare, NGOs & Charity, Oil & Gas, Renewable Energy, Retail, F&B, Telecommunications, Transportation & Logistics.



Pacific

Howden One Network **in the** **Pacific region**

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Regional Leadership



Matt Bacon
CEO, Howden Pacific
matt.bacon@howdengroup.com



Nicole Mellick
Head of Business Development, Pacific
nicole.mellick@howdengroup.com

Magic Waterfall and natural pool in
SUVA, **FIJI**



Australia

COMPANY NAME

Howden Insurance Brokers
(Australia) Pty Ltd

www.howdeninsurance.com.au

MARKET POSITION

The challenger broker in the Australian and New Zealand market.

OFFICES

Sydney, Melbourne, Brisbane, Adelaide and Perth



Matt Bacon

CEO, Howden Pacific

matt.bacon@howdengroup.com

COUNTRY COORDINATOR



Nicole Mellick

Head of Business Development

nicole.mellick@howdengroup.com

Summary

Our mission is to challenge incumbency and compete against complacency. We focus on specialist industry and product segments. We offer distinctive solutions and exceptional service, underpinned by data and technology. Our entrepreneurial 'people first' culture empowers our employees to deliver superior results. Our team comprises professionals with proven experience in major broking houses. We use our insight, market intelligence and imagination to provide expert advice and bespoke solutions.

Products

Howden Australia has specialist practice groups across all classes of insurance in Financial Lines, Corporate Risks, Commercial & Affinity, Sports & Entertainment, Equine, Marine & Logistics and Private Clients.

We also offer Risk Consulting, Climate Risk & Resilience, Alternative Risk Management including Discretionary Trusts and Captives, People Risk including Workers' Compensation, Employee Benefits and Wellbeing, Workplace Health & Safety and Claims Management.

Industries serviced

Include but not limited to – ASX Listed Corporations, Legal Firms, REIT's, Financial institutions, Asset Managers, Fintech, Real Estate, Valuers, other Financial and Professional services professions, Construction, Sports & Entertainment, Motor Trades, Retail & Hospitality, Health & Aged Care, Disability Services, Engineering, Manufacturing, Energy, Property and Telecommunications.

Fiji

Howden One Network Partner

COMPANY NAME

Unity Insurance Brokers (Fiji)
Pte Limited

MARKET POSITION

Largest local broker and 3rd largest overall.

OFFICES

Suva

COUNTRY COORDINATOR



Praneel Krishan Tiwari

Principal/Chief Executive Officer
praneeltiwari@unity.com.fj



Priya Parnita Kumar

Account Executive/Claims Consultant
pkumar@unity.com.fj

Summary

Unity Insurance Brokers (UIB) is the first local insurance broking company licensed by the reserve bank of Fiji under the insurance act 1998. Since the company began its operation in January 2004, UIB has provided insurance broking and risk management services to a wide range of clients.

Our team at UIB is well versed in insurance programmes required by clients such as yours. Our aim is to increase our portfolio by formulating the latest, innovative solutions with insurers, for the direct and exclusive benefits for your organisation and clients.

Our face and reputation in the market is more subtly expressed in our name, Unity, which represents our intention for you as a client, and we as your proposed broker, to form a united front that will be the platform for growth into the future.

Products

All Risk, Aviation, Boiler & P/Vessel, Bond, Burglary, Business Interruption, Carrier's Liability, Computer, Commercial Package, Contractors All Risk, D&O Liability, Domestic Contents, Domestic Dwelling, Engineering, Fidelity Guarantee, Fire & Extraneous Perils, Goods-in-transit, Keyman Insurance, Industrial Special Risks, Machinery Breakdown, Marine Cargo, Marine Hull, Medical/Health, Money, Motor Vehicle, Personal Accident, Plate Glass, Products Liability, Professional Indemnity, Public Liability, Special Contingency, Term Life, Travel.

Industries serviced

Our expertise lays in the domestic and commercial sectors, which covers a wide range of industries and products.

New Zealand

COMPANY NAME

Howden Broking Limited (New Zealand)

Howden People Risk Limited
(Howden Care NZ)

www.howdengroup.com/nz-en

MARKET POSITION

The challenger broker providing specialist choice to clients.

OFFICES

Auckland, Wellington and Christchurch



Matt Bacon

CEO, Howden Pacific

matt.bacon@howdengroup.com

COUNTRY COORDINATOR



Nigel Wallace

CEO, Howden Broking NZ

nigel.wallace@howdengroup.com



Nicole Mellick

Head of Business Development

nicole.mellick@howdengroup.com

Summary

The hand-picked team in New Zealand provide greater choice to prospective staff, clients, and underwriters. The launch of Howden Broking and Howden Care in 2021 has already attracted best-in-breed practitioners across the board, offering broking services, risk management and data-driven strategy, with tailored solutions fit to precise needs.

Products

Howden New Zealand helps with tailored insurance in Financial Lines, Commercial and Corporate Risks, People Risk, Employee Benefits and Affinity Solutions.

Industries serviced

Including but not limited to – Law firms, Financial Institutions, FinTech, Self Storage, Construction, Real Estate and Bodies Corporate, Film & Entertainment, Not-for-profits, Professional Associations, Retail and Allied Health.

The Auckland skyline,
NEW ZEALAND



Europe



Howden One Network in Europe

Albania	38	Liechtenstein	61
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Bosnia and Herzegovina	41	Malta	64
Bulgaria	42	Monaco	65
Croatia	43	The Netherlands	66
Cyprus	44	North Macedonia	67
Czechia	45	Norway	68
Denmark	47	Poland	69
Estonia	48	Portugal	70
Finland	49	Romania	71
France	50	Serbia	72
Georgia	51	Slovakia	73
Germany	52	Slovenia	75
Greece	53	Spain	76
Hungary	54	Sweden	77
Iceland	55	Switzerland	78
Ireland	56	Turkey	79
Israel	57	United Kingdom	80
Italy	59	Ukraine	82
Latvia	60		

Regional Leadership



Luigi Sturani
CEO, Howden Europe
luigi.sturani@howdengroup.com



Salvador Marín
CEO, Howden Northern Europe
smarin@howdeniberia.com



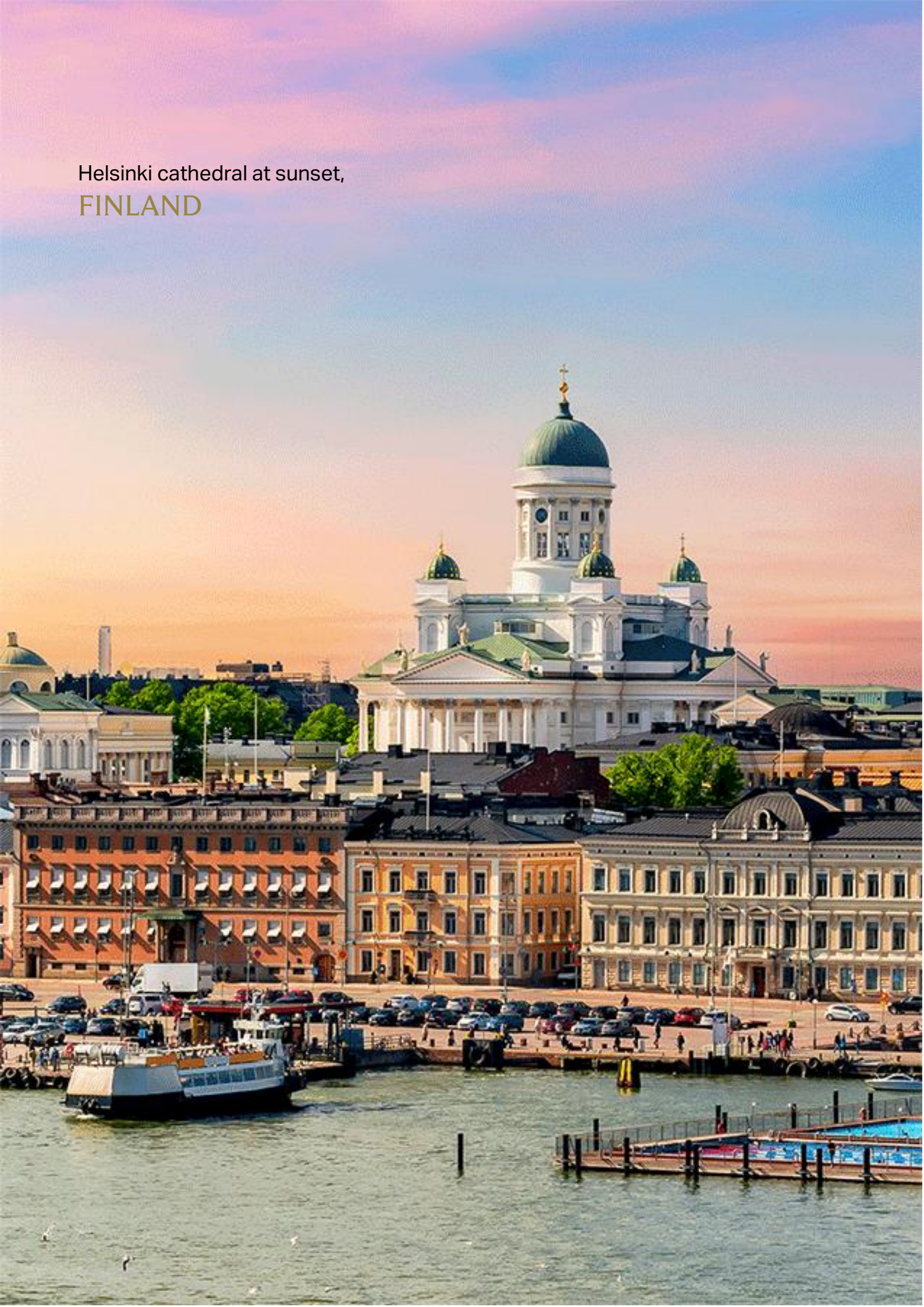
Enrico Nanni
CCO, Howden Europe
Enrico.Nanni@howdengroup.com

Regional coordinator



Thierry Planet
Europe
thierry.planet@howdengroup.com

Helsinki cathedral at sunset,
FINLAND



Albania

Howden One Network Partner

COMPANY NAME

GrECo Albania Insurance & Reinsurance Broker sha

www.greco.services/en/

MARKET POSITION

The leading broker in P&C, the only International Broker Licensed in Albania.

OFFICES

Tirana



Natalia Morris (ex Zaborovska)
Group Head of International
n.morris@greco.services

P&C COORDINATOR



Elnar Gashi
General Manager
e.gashi@greco.services

EB COORDINATOR



Fatmir Milaqi
Account Manager
f.milaqi@greco.services

Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility, and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

P&C, Reinsurance, Liability & Casualty, Marine, Motor, Reinsurance, CAR/EAR, PI, Cyber, Claims management, EB (Health/Accident, Life, Disability).

Industries serviced

Renewable Energy, Oil industry, Construction & Real Estate, Telecommunication, Transport & Logistic, Affinity Program, Hospitality.

Austria

Howden One Network Partner

COMPANY NAME

GrECo International AG

www.greco.services/en/

MARKET POSITION

The largest broker in Austria.

OFFICES

Vienna (HQ), with 8 branch offices covering all provinces



Natalia Morris (ex Zaborovska)

Group Head of International

n.morris@greco.services

P&C COORDINATOR



Roland Litzinger

Regional Manager

r.litzinger@greco.services

EB COORDINATOR



Bernd Schranz

Specialist Health & Benefits

b.schranz@greco.services

Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility, and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Comprehensive risk and insurance management including risk engineering, insurance broking, claims management and all related services.

Competence and experience in all commercial insurance issues, including P&C, Financial Lines, Credit & Political Risks, Marine/Cargo, Employee Benefits.

Industries serviced

At GrECo, we service clients across all industries, with specialist expertise in Automotive & Mobility, Aviation, Communication & Technology, Construction & Real Estate, Energy, Financial Institutions, Food, Healthcare, Municipals, Public Sector, Pulp & Paper, Tourism, Transport & Logistics.

Belgium

COMPANY NAME

Howden Belgium NV

www.howdenbelgium.com

MARKET POSITION

Fast growing operation, ranking in top 20.

OFFICES

Brussels (Zaventem, Uccle), Antwerp

P&C COORDINATOR



Peter Bastiaens

Executive Director Sales

peter.bastiaens@howdenbelgium.com

EB COORDINATOR



Annemieke Schepers

Executive Director Employee Benefits

annemieke.schepers@howdenbelgium.com

Summary

We are a leading provider of insurance broking, risk management and claims consulting services, focused on specialist areas to offer distinctive solutions and exceptional service. Our entrepreneurial culture encourages creative freedom to deliver better results.

Our team consists of industry specialists with a cumulative 150+ years proven experience of working in large, international broking houses. Together we can make the greatest difference using that vast experience, technical insight, market intelligence and imagination to provide expert advice and bespoke solutions to all our clients in any business.

Products

Accident & Health, CAR/DSU, Cyber, D&O, E&O, General Liability, Group Life, Disability & Pension, Marine Cargo, Marine Liability, Group Medical Care, Product Liability & Recall, Professional Liability, Property & Business Interruption, Workers' Compensation.

Industries serviced

Our expertise spans a wide area of economic sectors including but not limited to: Aerospace, Commodity Trading, Communication & Technology, Construction & Engineering, Energy & Utilities, Financial Institutions, Food & Beverage, Freight Forwarding, Logistics, Warehousing & Transportation, Marine, M&A, Ports & Terminals, Professional Services, Real Estate.

Bosnia and Herzegovina

Howden One Network Partner

COMPANY NAME

GrECo BH doo

www.greco.services

MARKET POSITION

Incorporated in 2024 and supported by the experienced GrECo team.

OFFICES

Sarajevo



Natalia Morris (ex Zaborovska)

Group Head of International

n.morris@greco.services

P&C COORDINATOR



Faris Fazlibegovic

General Manager

F.Fazlibegovic@greco.services

Summary

In October 2024 GrECo group has established an office in Sarajevo, Federation of Bosnia and Herzegovina. This is another step towards GrECo's comprehensive presence in SEE/CEE, as well as another integral part of the strategic cooperation with Erste Bank in this region. Our main goal is to have a long-term partnership based on mutual trust and respect, while protecting the clients' interests.

Products

Property & Business Interruption, Liability, Motor Insurance, D&O, Cargo, CAR/EAR, Employee Benefits, Cyber, Trade Credits.

Industries serviced

Energy, Power, Financial Institutions, Pharmaceuticals, Consumer.

Bulgaria

Howden One Network Partner

COMPANY NAME

GrECo Bulgaria EOOD

www.greco.services/en/

MARKET POSITION

A top 10 broker in Bulgaria.

OFFICES

Sofia



Natalia Morris (ex Zaborovska)

Group Head of International

n.morris@greco.services

P&C COORDINATOR



Strahil Stoyanov

Regional Manager

s.stoyanov@greco.services

EB COORDINATOR



Petya Ivanova

Account Manager

p.ivanova@greco.services

Summary

Founded in 1998, specialised Risk Consultants and Insurance Brokers. GrECo Bulgaria is one of the fastest-growing risk advisors and insurance brokers in the country and enjoys a strong presence in the market.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Aviation; Construction & Real Estate; Energy; Power & Mining;
Food & Agriculture; Transportation & Logistics; Property & Energy;
Liability & Financial Lines; Health and Benefits; Fine Arts;
Cash in Transit; Motor.

Industries serviced

Transportation & Logistics; Food & Agriculture; Financial Institutions;
Aviation; Property & Engineering; Liability and Financial Lines;
Health & Benefits; Construction & Real Estate; Energy, Power & Mining.

Croatia

Howden One Network Partner

COMPANY NAME

GrECo Croatia d.o.o.

www.greco.services

MARKET POSITION

Largest international broker in Croatia and top 5 overall.

OFFICES

Zagreb, Osijek, Rijeka



Natalia Morris (ex Zaborovska)

Group Head of International

n.morris@greco.services

P&C COORDINATOR



Andrej Krvavica

General manager

a.krvavica@greco.services

EB COORDINATOR



Ivana Ivasić

Account manager

i.ivasic@greco.services

Summary

GrECo Croatia was established in 1995 and was the first insurance broker in Croatia. They provide high quality services in all types of insurance. GrECo is focused on creating choice and expanding options for their clients.

Products

Credit, Employee Benefits, Liability, Motor Fleet, Property & Business Interruption, Transport.

Industries serviced

Communications, Energy, Financial Institutions, Marine, Pharmaceutical Industry, Technology and Media, Tourism, Transport & Logistics.

Cyprus

COMPANY NAME

Howden Hellas (Cyprus) Insurance & Reinsurance Brokers Ltd

www.howdengroup.com/gr-en

MARKET POSITION

A top 3 retail and reinsurance broker.

OFFICES

Nicosia

P&C COORDINATOR



Christos Ieronymides

General Manager

christos.ieronymides@howden-brokers.com

EB COORDINATOR



Dimitris Kaloudis

Head, Employee Benefits

dimitris.kaloudis@howden-brokers.com

Summary

Established in 2005, our operation in Cyprus is situated in the capital city Nicosia and today has a staff of 7 market experts, including 3 actuarial professionals.

Howden Hellas Cyprus has three important functions, acting as the centre of excellence for all structured reinsurance solutions, actuarial services and analytics.

Furthermore, we have a substantial reinsurance market share, handling reinsurance for Cyprus based insurance companies. Supported on a strong retail basis in Greece.

Products

Accident & Health, Aviation, Construction, Credit & Surety, Cyber Risks, Employee Benefits, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor fleets, Pension, Professional Indemnity, Property, Travel & Personal Accident, Reinsurance – Treaty & Facultative. Structured Reinsurance Solutions, Actuarial Services and Analytics.

Industries serviced

Construction & Infrastructure, Financial Institutions, Manufacturing, Marine, Public Sector, Professional Services, Technology, Tourism & Entertainment, Energy, Aviation, Aquaculture, Motor Fleets, Insurance Companies, Auxiliary Funds.

Czechia

Howden One Network Partner

COMPANY NAME

GrECo International s.r.o.

www.greco.services/en/

MARKET POSITION

7th largest broker in Czechia.

OFFICES

Praha, Brno, Pardubice



Natalia Morris (ex Zaborovska)

Group Head of International

n.morris@greco.services

P&C COORDINATOR



Barbara Kreisel

**Head of the Incoming Business
Department**

b.kreisel@greco.services

EB Coordinator



Petra Petru

EB specialist

p.petru@greco.services

Summary

GrECo International s.r.o. was founded in the year 1992 as one of the first insurance brokers in the Czechia after the velvet revolution and belongs between the top ten brokers in the country. A specialised team of 50 employees is providing professional insurance services to local and international clients. The team specialises in Real Estate, Construction, Energy and Automotive.

Products

Property, Liability, Marine, Motor, Marine Cargo, CAR/EAR, Professional Indemnity, Cyber Risk, D&O, International Programs, Employee Benefits (Health/Accident, Life).

Industries serviced

Automotive, Energy, Real Estate, Wood & Paper, Chemical, Construction.

Czechia

Howden One Network Partner

COMPANY NAME

RESPECT Group

www.respect.cz

MARKET POSITION

One of the leading independent brokers in the Czechia.

OFFICES

Headquarters in Prague and 13 branches in all major regions.



COUNTRY COORDINATOR



Tomáš Micka

International Desk Director

tomas.micka@respect.cz



David Helma

Broker

david.helma@respect.cz

Summary

We are an award-winning Czech independent insurance broker and have been focusing on business-to-business (B2B) insurance - since 1993.

We tailor our insurance solution to our clients so that it perfectly covers all risks associated with their business. A key part of our services is quality risk management and an effective claims handling system.

We take personal responsibility for the quality of the insurance.

Products

Bankers Blanket Bond, CAR & EAR, Cargo, Credit, Cyber Liability, D&O, Employee Benefits, Motor Fleets, Professional Liability, Property & Casualty.

Industries serviced

Agriculture, Automotive, Construction, Employee Benefits, Energy & Power, Food, Healthcare, Hospitality, Chemical, IT & Telco, Manufacturing, Pharmacy, Public Sector, Real Estate, Retail, Telecommunications, Transportation & Logistics and others.

Denmark

COMPANY NAME

Howden Danmark A/S

www.howdengroup.com/dk-da

MARKET POSITION

Denmark's largest independent insurance broker.

OFFICES

Aalborg, Aarhus, Copenhagen, Esbjerg, Odense



Lars Gundorph

Group CEO Howden Denmark

Lars.gundorph@howdendanmark.dk

P&C COORDINATOR



Pernille Bak Isager

Head of Incoming & Network

pernille.isager@howdendanmark.dk

EB COORDINATOR



Lasse Samsing

Sales Director

lasse.samsing@howdendanmark.dk

Summary

Howden Denmark, formerly North Risk – joined Howden in 2023, are experts in risk advisory, insurance programs and customer service. Howden Denmark always deliver individual solutions. We consider ourselves as the challenger of the Danish market backed by the strength of Howden Group. We challenge them with a high level of expertise, individual consideration, professional advisory, close cooperation through unique relations and, not least, through reliability and trust, thereby adding value to the client.

Products

Wide range of corporate and commercial lines under Property and Casualty, such as: General and Products Liability, Product Recall, Professional Indemnity, Errors & Omissions, Directors and Officers Liability, Commercial Crime, Cyber, M&A, Aviation, Travel, Property, Builders Risk, Terrorism and Political Risks, Accident & Health, Auto, Marine, Marine Cargo and Stock Throughput, Workers' Compensation, Surety, Employee Benefits.

Industries serviced

We provide solutions across a large range of industries. Our areas of expertise include Automotive, Shipping and Logistics, Medical, Marine, Construction, Infrastructure, Energy & Renewables, Oil & Gas, Healthcare, Manufacturing, Real Estate, Municipalities and other Public Sectors, Claims Handling/Claims Management.

Estonia

COMPANY NAME

Howden Kindlustusmaakler OÜ

www.howdengroup.com/ee-en

MARKET POSITION

Estonia's 2nd largest broker.

OFFICES

Tallinn, Pärnu, Rapla



Andry Saarm

Chairman

andry.saarm@howdenestonia.ee

COUNTRY COORDINATOR



Heiki Nurmeots

Partner, Corporate Solutions

heiki.nurmeots@howdenestonia.ee

Summary

Howden Estonia are an established specialist insurance broker trading in the large and medium size corporate arenas. We place insurance programmes for Pan-Baltic clients and utilise all local and international markets. Our success is based on a strong emphasis on close client contact and a high level of personal service. Howden acquired CHB Insurance Brokers in October 2021, Howden's first step into the Baltic market and an expansion of best-in-class expertise on the ground for European clients.

Products

A&H, Aviation, Construction, Cargo, Crime, D&O, EB, General Liability, Marine, Motor, Onshore Energy, Personal Lines, Product Liability, PI, Property & Real Estate, Trade Credit & Bonds, Travel.

Industries serviced

Aviation, Construction, Energy & Power, Financial Institutions, Food & Drink, Life Sciences, Manufacturing, Marine, Media, Medical Sector, Municipalities, Professional Services, Real Estate, Retail, Textile, Transport, Wood & Timber.

Finland

COMPANY NAME

Howden Finland Oy

www.howdenfinland.fi

MARKET POSITION

Market leader since 2017.

OFFICES

Helsinki, Kouvola, Oulu, Tampere, Turku



Lotta Sillanpää

COO, Howden Finland

lotta.sillanpaa@howdenfinland.fi

P&C COORDINATOR



Elina Rikkonen

Senior Manager

elina.rikkonen@howdenfinland.fi

EB COORDINATOR



Elina Martikainen

**Account Manager,
Personal Lines**

elina.martikainen@howdenfinland.fi

Summary

The leading P&C broker in Finland, with market-leading expertise in Real Estate, and a growing focus and investment on corporate lines.

Products

Howden Finland has an extensive range of voluntary and compulsory P&C, optimised through collaboration with Howden Specialty in London. We have a deep knowledge of risk management and ERM, as well as business interruption studies. Additionally, we have local specialty in Workers' Compensation and other EB insurances.

Industries serviced

Financial Lines and Cyber are areas of strength, with additional expert focus on Energy Industry, Green Transition, Nuclear Projects and other Mega Projects and companies with a need for default risk protection (Surety, Structured Credit and Trade Credit).

France

COMPANY NAME

Howden France SAS

www.howdengroup.com/fr

MARKET POSITION

New operation ranking in the top 15.

OFFICES

Annecy, Bordeaux, Le Havre, Levallois, Lille, Lorient, Lyon, Marseille, Nantes, Paris, Rennes, Rouen and Toulouse



Nicolas Aubert

CEO, Howden France

nicolas.aubert@howdengroup.com



Eric Demange

**Commercial Director, Deputy
General Manager**

eric.demange@howdengroup.com

COUNTRY COORDINATOR



Anais Noel

International Director

anais.noel@howdengroup.com

Summary

Howden France is a new operation set up at the beginning of 2022 dedicated to all segments of corporate clients: Large Accounts, Middle Market, and Small & Medium Enterprises.

Our business in France ranks us in the top 15, notably thanks to five acquisitions. Guian & Seasecure, specialists in Maritime and Transport Insurance since 1931. Théorème, who specialise in Car Fleets and are an important market player in Social Protection and P&C Business Risks. CRF Assurances, who specialise in Financial Risks, Cyber, Financial Institutions, Start-Ups and Biotech. GTCA – CFC specialise in outdoor accommodation, Personal Lines and Construction. Lastly, OFRACAR are specialists in Workplace Liability, P&C, Construction and Transport.

Products

Credit Guarantee, Constructions, Property, Car Fleet M&A, Financial Lines, Maritime and Transport, Health and Benefits, Reinsurance, Pensions, Public Liability, Political Risks, Health.

Industries serviced

Including but not limited to: Biotechnology, Construction, E-Trade, Energy & Natural Resources, Financial Institutions, International, Car Rental, Logistics, Medical, Tech Carriers.

Georgia

Howden One Network Partner

COMPANY NAME

GrECo Georgia Insurance and Reinsurance Brokers

www.greco.services/en/

MARKET POSITION

Number 1 broker in Georgia.

OFFICES

Tbilisi



Natalia Morris (ex Zaborovska)
Group Head of International
n.morris@greco.services

P&C COORDINATOR



Levan Jishkariani
General Manager
levan.jishkariani@mai-cee.com

EB COORDINATOR



Tamila Liparteliani
Account Manager
t.liparteliani@greco.services

Summary

GrECo Georgia was founded in 2007. For many years the company has been a market leader with both Insurance and Reinsurance Operations.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Aviation, Construction, Property, Liability & Casualty, EB, Marine & Cargo, Motor & MTPL, Health, D&O, Bankers Blanket Bond, Professional Indemnity, Event & film insurance, Claims Management, Reinsurance.

Industries serviced

Aviation, Affinity, Construction & Real Estate, Renewable Energy, Transportation & logistics, Hospitality, IT.

Germany

COMPANY NAME

Howden Deutschland AG

www.howdengroup.com/de

MARKET POSITION

6th largest broker in Germany.

OFFICES

Cologne, Dusseldorf, Frankfurt, Fulda, Hamburg, Munich, Oberhaching, Potsdam, Regensburg



Karl-Heinz Holz

CEO, Howden Deutschland AG

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COUNTRY COORDINATOR



Irina Shevchenko

Network Coordinator

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Volker Kallhoff

Director, Financial lines, Retail

volker.kallhoff@hendricks-makler.de

Summary

In Germany we service thousands of customers, from global players to smaller, local businesses. Together with its subsidiaries, Howden is the sixth largest insurance broker in the German market.

The subsidiaries in Germany include the following: Hendricks, Himmelseher Sports Insurance, Northern Lloyd, Euro Transaction Solutions, SPS Sales Promotion & Solutions, Goßler, Howden Consulting.

Products

Assembly & Constructions Insurance, Bad Debts, Business Interruption, Contingency Risks, Contingent Risks, Cyber and Crime, D&O, Employee Benefits, Energy Consulting, Environmental Liability, E&O, Fidelity Insurance, TV & Media, Trade Credit, Surety, Guarantee & Indemnity, Industry & Trade, Insurance Due Diligence, Insurance for IPOs, Legal Claims & Real Estate, Legal Protection, Liability Insurance, Management Consultancy, Marketers, Pension Fund, Ports & Terminals, Private Customer Insurance, Product Recall, Professional Athletes, Property, Property Funds, Property Insurance, Public & Product Liability, Risk Management Consulting, Shipbuilding & Related Risks, Sponsors, Specie, Sport, Entertainment & Special Risk, Sporting Goods Manufacturers, Tax Risks, Transport & Storage Insurance, Transport Equipment, Transport Liability, Transport of Goods, Vehicle Fleet, War & Political Risks.

Industries serviced

Automotive, Business Optimisation, Large Projects, Management Consultancy, Property, Real Estate Risk Management, Transport, Communications, Financial Institutions, Marine, Media & Technology, Real Estate, Sports & Event.

Greece

COMPANY NAME

Howden Hellas Insurance & Reinsurance Brokers SA

www.howdengroup.com/gr

MARKET POSITION

The leading insurance & reinsurance broker in Greece, specialising in large Corporate and Industrial Risks, Financial Lines, Treaty and Facultative Reinsurance.

OFFICES

Athens, Thessaloniki. Representatives in Crete and Ioannina



Dimitris Tsesmetzoglou

CEO

dimitrios@howden-brokers.com

P&C COORDINATOR



George Melides

**Member of Business EXCO,
Financial Lines Manager**

george.melides@howden-brokers.com

EB COORDINATOR



Dimitris Kaloudis

Head, Employee Benefits

dimitris.kaloudis@howden-brokers.com

Summary

Founded in 2003, Matrix Insurance and Reinsurance become a Lloyd's broker in 2012 and joined Howden Broking Group in April 2020. We offer a full range of life & non-life products in Greece and Treaty and Facultative reinsurance.

Howden Hellas now has more than 90 in-house experts covering all fields of Corporate and Industrial insurance/reinsurance from its main offices in Athens and Thessaloniki with additional representative offices in Ioannina and Crete.

Products

Accident and Health, Aviation, Construction, Credit and Surety, Cyber Risks, Employee Benefits, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor fleets, Pension, Professional Indemnity, Property, Travel and Personal Accident, Reinsurance – Treaty & Facultative.

Industries serviced

Construction & Infrastructure, Financial Institutions, Manufacturing, Marine, Public Sector, Professional Services, Technology, Tourism & Entertainment, Energy, Aviation, Aquaculture, Motor Fleets, Insurance Companies, Auxiliary Funds.

Hungary

Howden One Network Partner

COMPANY NAME

GrECo Hungary

www.greco.services/en/

MARKET POSITION

Top 5 corporate broker.

OFFICES

Budapest



Natalia Morris (ex Zaborovska)

Group Head of International

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P&C COORDINATOR



Julia Faludi

Network Director

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EB COORDINATOR



Csaba Kemény

Head of Health & Benefits

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Summary

GrECo Hungary started its operations in 1990 as one of the first insurance brokers in Hungary. GrECo's team of experts are providing custom-made insurance solutions based on the clients' risk profile and their needs. Our talented team works to understand the client's business, anticipates risk issues, navigates through the client's exposures and delivers the best local solution to fit a global client.

Products

Commercial Property & Business Interruption, General & Product Liability, Financial risks, Marine & Cargo, Motor, Accident & Health, Construction, Environmental Liability, Professional Indemnity, Cyber, Political & Trade Credit risk, Terrorism, Affinity solutions etc.

Industries serviced

Heavy Industry, Automotive, Textile, Affinity, Construction & Real Estate, Retail Groups, IT&C, Renewable Energy, Transportation & logistics, Hospitality, Food and Agriculture, Financial Institutions, Healthcare.

Iceland

COMPANY NAME

Howden Iceland

www.howdeniceland.is/is-en

MARKET POSITION

The only international insurance broker operating in Iceland, a branch of Howden Finland Oy.

OFFICES

Reykjavik



Bjarni Ólafsson

General Manager

bjarni.olafsson@howdengroup.com

Summary

The only international broker in Iceland offering all lines of insurances, focusing on large and medium sized domestic companies working both locally and internationally.

Products

Howden Iceland offers an extensive range of insurance lines, P&C, GL/PL, PI, D&O, Cyber, Marine and Aviation products, optimised through collaboration with Howden Speciality in London and Howden Finland. We have a deep knowledge of risk management and ERM, as well as business interruption studies. Additionally, we have local speciality in Workers' Compensation, Motor Fleet coverage and more.

Industries serviced

Aviation, Airports, Communications, Construction, Consumer Retail, Energy, Financial Institutions, Food, Manufacturing, Marine, Media & Technology, Professional Services, Real Estate, Transportation.

Ireland

COMPANY NAME

Howden Insurance (Ireland) Limited

www.howdengroup.com/ie-en

MARKET POSITION

5th largest broker in Ireland.

OFFICES

Headquartered in Dublin, we have over 20 offices across Ireland.



Robert Kennedy

CEO, Ireland

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P&C COORDINATOR



Ronan Doyle

Head of Sales & Strategic Initiatives

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EB COORDINATOR



Jeff Lord

Head of Employee Benefits

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Summary

Howden Ireland provide a full range of insurance solutions for a broad range of clients, from consumers to small businesses up to the largest corporates. We are trusted by over 90,000 clients with over 300 employees in more than 20 offices across Ireland.

The scope of our expertise is vast and spans all commercial sectors, industry-specific schemes, employee benefits expertise, and a wide range of private client solutions, with an inhouse Claims team on hand when our clients need us most. And while our services are wide-ranging, our customer service is always personal.

Products

Our products include, but are not limited to: Group Healthcare Benefits, Group Risk Benefits, Pensions & Financial Wellbeing, Global EB programmes, Wealth Management and Mortgages.

Material Damage, Business Interruption, Combined Liability (Employers Liability, Public and Products Liability) Contingency (Personal Accident, Travel, Event Cancellation), Cyber, D&O, Environmental Liability, Political Risk, Office and Surgery Combined, Professional Indemnity, Real Estate, Trade Credit, Warranty and Indemnity, Motor Fleet, Intellectual Property, Latent Defects, Clinical Trials, Marine Transit, Marine Hull Insurance, Bonds & Surety, Medical Malpractice, Flood/Natural Catastrophe Exposure Solutions, Personal Lines and Insurance Due Diligence.

Industries serviced

We have specialist teams working across all major sectors, including Construction, Education, Financial Lines, Fine Art & Specie, Healthcare, Life Science, Hospitality, Media & Entertainment, Marine, Manufacturing, Motor Trade, Professional Services, Real Estate, Farm, Sport, Media & Entertainment, Technology, Transportation, MedTech, FinTech, Tourism and Financial Institutions.

Israel

COMPANY NAME

Howden Insurance Brokers Limited

www.howden.co.il

MARKET POSITION

The largest Non-Life Insurance broker in Israel.

OFFICES

Tel-Aviv



Yitzhak Malik

CEO, Howden Israel

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P&C COORDINATOR



Sahar Aharoni

Senior Account Executive

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EB COORDINATOR



Shachar Pilzer

CEO, Howden Napa

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Summary

The largest Non-Life broker in Israel with Property, Casualty, Cargo, Employee Benefits, Financial Lines and Special Risks capabilities, and a focus on Technology, Life Science and Industrial sectors.

The award-winning Howden Cyber Academy and Cyber Practice Group, led by Shay Simkin, are based in Israel and provide support and training to Cyber experts across the group.

Products

A&H, Affinity, Commercial Crime, Construction, Cyber Liability, D&O, Employee Benefits, Financial Institutions, General Corporate and Commercial, General Liability, High Net Worth, Investment Services and Pensions, K&R, Marine, Media & Entertainment, Motor, Offshore Energy, Onshore Energy, Personal Lines, Political Risk, Power, Product Liability, Professional Indemnity, Property & Real Estate, Renewable Energy, Sports & Entertainment, Surety, Travel Insurance, Warranty & Indemnity.

Industries serviced

Automotive, Communications, Construction, Consumer Retail, Energy & Power, Financial Institutions, Food, Healthcare, Life Sciences, Manufacturing, Marine, Media & Technology, Professional Services, Real Estate.



The Inner Alster Lake,
HAMBURG, GERMANY

Italy

COMPANY NAME

Howden Italia Holdings S.R.L.

www.howdengroup.com/it-it

MARKET POSITION

3rd largest broker in Italy.

OFFICES

Ancona, Bari, Bologna, Cagliari, Catania, Cesena, Firenze, Genova, Lecco, Livorno, Milano, Modena, Napoli, Pescara, Prato, Pordenone, Roma, Salerno, Treviso, Trieste, Torino, Venezia, Verona and Vicenza.



Federico Casini

CEO, Howden Italia

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Matteo Scagliarini

Board Member, Howden Italia

matteo.scagliarini@howdengroup.com

COUNTRY COORDINATOR



Ottavio Tosti

Multinational Director, Howden Italia

Ottavio.tosti@howdengroup.com

EB COORDINATOR



Cesare Lai

Head of Employee Benefits

cesare.lai@howdengroup.com

Summary

Howden in Italy has a full range of risk transfer capabilities, from retail P&C and EB, to reinsurance and specialty. Howden has built a formidable business in a short time, by joining with like-minded people and bringing its international reach and specialisms to the Italian market. The journey began in 2021 with the acquisition of Andrea Scagliarini S.p.A., a leading independent and multinational client broker, followed by that of Tower S.p.A., a financial institutions and jewellery specialist, and Nord Est and ASI the following year. Most notably, in 2022, Howden acquired Assiteca S.p.A., the largest Italian headquartered broker. In early 2023, Howden also acquired Assimovie, the leading TV, film and advertising insurance broker in Italy. Today it has over 800 colleagues and handles more than €1.1bn in written premiums.

Products

Accident, Automotive, Affinity, Agriculture, Construction, Cyber, D&O, Employee Benefits, Fine Arts, Financial Lines, Jewellery, Legal Protection, Marine Hull & Cargo, Medical Malpractice, Motor, Parametrics, Professional Liability, Casualty, Property, Surety, Trade Credit.

Industries serviced

Agribusiness, Construction, Film Production, Financial Institutions, Hospitals, Manufacturing, Natural Resources, Public Entities, Services, Sport, Recreation & Entertainment.

Latvia

Howden One Network Partner

COMPANY NAME

GrECo Latvia SIA

www.greco.services/en/

MARKET POSITION

An international partner for all types of non-life and life insurance risks, offering advanced and tailored insurance solutions.

OFFICES

Riga



Natalia Morris (ex Zaborovska)

Group Head of International

n.morris@greco.services

P&C COORDINATOR



Viktorija Ozolina-Demirala

Account Manager

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EB COORDINATOR



Gunita Barisa

H&B Coordinator

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Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Aviation, Claim Management, Construction, EB, Liability & Casualty, Marine & Cargo, Motor & CMTPL, Property, Reinsurance.

Industries serviced

Affinity, Aviation, Construction & Real Estate, Renewable Energy, Retail, Transportation & Logistics.

Liechtenstein

COMPANY NAME

Howden Schweiz

www.howdengroup.com

MARKET POSITION

Top 10 broker in Switzerland and Liechtenstein.

OFFICES

Zurich, Bern, Lugano, Zug, Luzern, Basel, Rugeell, Chur, St Gallen



Felix Jenny

CEO

felix.jenny@howdengroup.com



Goran Smitran

CCO

goran.smitran@howdengroup.com

COUNTRY COORDINATOR



Rene Imhof

Head of Multinational Clients

rene.imhof@howdengroup.com

Summary

Howden Schweiz supports customers on all insurance related consultation, service and processes as a leading broker in the country. With over 180 employees across our offices, we are equipped to tackle insurance the diverse range of broking challenges in the country, and as part of the Howden international network.

Products

A&H, Construction, D&O, Employee Benefits, Professional Indemnity, Property and Casualty, Travel.

Industries serviced

Construction, Energy & Power, Financial Institutions, Real Estate, Marine, Aerospace, Transport & Logistics, Fishing, Food & Beverage, Healthcare & Pharma, Public Administration, Manufacturing, Professional Services, Sports, Tourism & Entertainment.

Lithuania

Howden One Network Partner

COMPANY NAME

GrECo International LT, UADBB

www.greco.services/en/

MARKET POSITION

One of the leading broker groups in Central Eastern Europe, CIS and Caucasus.

OFFICES

Vilnius, Kaunas



Natalia Morris (ex Zaborovska)

Group Head of International

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P&C COORDINATOR



Jurgita Titliuvienė

Head of Network

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EB COORDINATOR



Gintarė Tylenienė

Head of Health

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Summary

GrECo was founded in 1925. In 1989, GrECo International AG was one of the first insurance brokers and consultants to expand into Central and Eastern Europe.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Aviation, Claim Management, Construction, EB, Liability & Casualty, Marine & Cargo, Motor & CMTPL, Property, Reinsurance.

Industries serviced

Affinity, Aviation, Construction & Real Estate, Renewable Energy, Retail, Transportation & Logistics, Factories.

Luxembourg

COMPANY NAME

Howden Belgium NV

MARKET POSITION

A fast-growing broker, challenging the broker establishment in the Luxembourg market.

OFFICES

Serviced by an experienced team in Brussels

P&C COORDINATOR



Peter Bastiaens

Executive Director, Sales & Marketing

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EB COORDINATOR



Annemieke Schepers

Executive Director, Employee Benefits

annemieke.schepers@howdenbelgium.com

Summary

We are a leading provider of insurance broking, risk management and claims consulting services, focused on specialist areas to offer distinctive solutions and exceptional service. Our entrepreneurial culture encourages creative freedom to deliver better results.

Our team consists of industry specialists with a cumulative 150+ years proven experience of working in large, international broking houses. Together we can make the greatest difference using that vast experience, technical insight, market intelligence and imagination to provide expert advice and bespoke solutions to all our clients in any business.

Products

Accident & Health, CAR/DSU, Cyber, D&O, E&O, General Liability, Group Life, Disability & Pension, Marine Cargo, Marine Liability, Group Medical Care, Product Liability & Recall, Professional Liability, Property & Business Interruption, Workers' Compensation.

Industries serviced

Our expertise spans a wide area of economic sectors including but not limited to: Aerospace, Commodity Trading, Communication & Technology, Construction & Engineering, Energy & Utilities, Financial Institutions, Food & Beverage, Freight Forwarding, Logistics, Warehousing & Transportation, Marine, M&A, Ports & Terminals, Professional Services, Real Estate.

Malta

Howden One Network Partner

COMPANY NAME

Mulberry Insurance Brokers Ltd

www.mulberrybrokers.com

MARKET POSITION

Leading specialty broker in Malta.

OFFICES

Paolo



COUNTRY COORDINATOR



Ivan V. Buttigieg

Managing Director

i.buttigieg@mulberrybrokers.com

Summary

Established in 2015, Mulberry Insurance Brokers Limited is dedicated to delivering comprehensive insurance and risk management solutions to a diverse client base across various business sectors. In addition to insurance placement, we offer expert advisory services designed to support and guide our clients in safeguarding their business interests. Client peace of mind remains our highest priority, and we are committed to providing steadfast support throughout every stage of the risk management process.

Mulberry is proud to be the fastest-growing insurance broker in Malta, a testament to our unwavering focus on service excellence, industry expertise, and client satisfaction.

Products

Accident & Health, CAR/DSU, Cyber, D&O, E&O, General Liability, Group Life, Disability & Pension, Marine Cargo, Marine Liability, Group Medical Care, Product Liability & Recall, Professional Liability, Property & Business Interruption, Workers' Compensation.

Industries serviced

Mulberry serves a broad spectrum of economic sectors, including but not limited to: Aerospace, Commodity Trading, Communications & Technology, Construction & Engineering, Energy & Utilities, Financial Institutions, Food & Beverage, Freight Forwarding, Logistics, Warehousing & Transportation, Marine, M&A, Ports & Terminals, Professional Services, Real Estate.

Monaco

Howden One Network Partner

COMPANY NAME

Jutheau Husson

MARKET POSITION

The largest broker in Monaco.

OFFICES

Monaco City

COUNTRY COORDINATOR



Flore Dusausoy

Director / Special Risk

Flore.Dusausoy@jutheau-husson.com

Summary

Jutheau Husson is a family-run insurance brokerage and consulting group with over a hundred employees in Monaco. Its origins date back to 1896 with the creation of the first brokerage firm in Paris.

It has since 1950 established itself as the leading broker in the Principality, and is present in France through its subsidiary FRÉMA Assurances.

Whatever your line of work, sector of activity or size of your company, we can guide you through the many solutions on the market, helping you to choose the most suitable or to design a tailor-made solution.

Products

Health Insurance, Work Accident, Driver Protection, Contractors All Risk, Professional Civil liability, Fraud, Cyber Risk, Third Party Shipping Cover, Driver Protection, Industrial Multi Risk, D&O, Machinery Breakdown, Specific Civil Liability, Shipping and Kidnap and Ransom among others.

Industries serviced

All industries present on Monegasque territory including but not limited to, Shipping, Personal Insurance, Automotive, Property, Manufacturing, Construction, Civil Liability.

The Netherlands

COMPANY NAME

Howden Nederland B.V.

<https://www.howdengroup.com/nl-nl>

MARKET POSITION

Top 10 broker in The Netherlands

OFFICES.

Headquarters in Den Bosch, with further offices in Den Haag, Rotterdam, Amsterdam, Eindhoven, Ede, Tilburg, Breda, Barneveld, De Bilt



Lando te Molder

CEO

Lando.temolder@howdennederland.nl



Diane Biersteker

Commercial Director, Risk

diane.biersteker@howdennederland.nl

COUNTRY COORDINATOR



Jana van Bokhoven-Skalicka

Senior Risk Consultant/ Head of Multinational P&C

Jana.vanBokhoven@howdennederland.nl
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EB COORDINATOR



Joris Kuenen

Head of Global benefits

Joris.kuenen@howdennederland.nl

Summary

Howden has been present in the Netherlands since 2013, as a leading Marine and Logistics Broker, with key knowledge in Cargo and Property & Casualty. Recent developments have also seen Howden push forward in the retail space with a corporate team focused on Employee Benefits, Construction, Financial Lines, Multinational clients, Real Estate and the Public sector.

In December 2023, VLC joined Howden as one of the largest independent insurance brokers in the Netherlands, enabling Howden to scale its existing operations in the strategically important Dutch market. Recently (March 13th) VLC re-branded to Howden Nederland.

Howden Nederland is the Dutch advisor for risk management, private insurance, absenteeism and pensions for companies, entrepreneurs, and wealthy individuals. Their consultants place their in-depth knowledge of and experience in the field of risk management at the disposal of business clients. The main areas of operation include: Risk Management, Employee Benefits and Private Insurance.

Products

A&H, Automobile, BI, Cargo & Logistics, Construction, Cyber, D&O, EB, Financial Lines, General Corporate & Commercial, Construction, Crime, Cyber, General Liability, Health, K&R, Marine, Motor, Medical Malpractice, Offshore Energy, Product Liability, Life, Professional Indemnity, Property & Real Estate, amongst others.

Industries serviced

Our expertise spans a wide area of economic sectors including but not limited to Art & Leisure, Business Services, Business Professionals, Construction, Healthcare, ICT, Manufacturing, Marine, Public, Real Estate, Transportation & Logistics, Trad.

North Macedonia

Howden One Network Partner

COMPANY NAME

GrECo International AD Skopje

www.greco.services

MARKET POSITION

Incorporated in 2023 and supported by the experienced GrECo team.

OFFICES

Skopje



Natalia Morris (ex Zaborovska)

Group Head of International

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P&C COORDINATOR



Zoran Georgiev

Country Manager

z.georgiev@greco.services

Summary

GrECo Group has established an office in Skopje, North Macedonia. This is another step towards Greco's comprehensive presence and strengthening our position as the leading corporate risk and insurance specialists in CEE. The professional team have long-term experience in risk and insurance management and will work tirelessly for our clients in the region.

Products

Motor, Liability, Product, Cargo, Reinsurance.

Industries serviced

Automotive, Telecommunications, Health, Transport, Construction, Food.

Norway

COMPANY NAME

Howden Forsikringsmegling AS

www.howdengroup.no

MARKET POSITION

One of Norway's leading Affinity, EB and P&C brokers.

OFFICES

Oslo, Bergen



Anders Kvan

Managing Director

anders.kvan@howdengroup.no



Fridtjof Ask

Business Development Director

fridtjof.ask@howdengroup.no

COUNTRY COORDINATOR



Liv Karin Løberg

Head of International

liv.loberg@howdengroup.com

Summary

A leading Property & Casualty, Financial Lines, Employee Benefits and Affinity broker, with specialist solutions for Agriculture, Construction, Energy and Power, Food and Transportation sectors.

The acquisition of Arctic Insurance in January 2024 is a significant step in our ambitious growth strategy for Norway. It brings us one step closer to becoming the leading independent broker in Norway - a market that is looking for more choice and a broking partner that can manage and place complex risk.

Products

A&H, Affinity, Professional Indemnity, Crime, Cyber, D&O, General and Product Liability, K&R, Life, Motor, Construction, Onshore Energy, Pensions and Employee Benefits, Workers Compensation, Personal Lines, Property and Real Estate, Reinsurance.

Industries serviced

Included but not limited to: Media, Shipping, Financial Institutions, lawyers and other professional services, Renewable Energy, FinTech, Construction, Energy and Power, Motor trades, Real Estate, Agriculture, Food, Transportation and Union.

Poland

COMPANY NAME

Howden Polska S.A.

www.howdenpolska.pl

MARKET POSITION

Top 10 broker in the Polish market.

OFFICES

Białystok, Bydgoszcz, Kalisz, Katowice, Łódź, Olsztyn, Poznań, Rzeszów, Toruń, Warszawa, Wrocław and Zielona Góra



Dominik Stachiewicz

Deputy CEO

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P&C COORDINATOR



Ewa Mazur

Member of the board

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EB COORDINATOR



Mark Ramsook

Divisional Director, Health & Benefits

mark.ramsook@howdengroup.com

Summary

Since 2014, Howden Polska S.A. has been part of Howden Broking, drawing on the group's expertise and experience operating in developed markets. We service all lines of Life and Non-Life business, as well as Reinsurance.

Products

A&H, Affinity, Commercial Crime, Construction, D&O, Employee Benefits, Financial Institutions, General Corporate & Commercial, General Liability, K&R, Life, Marine, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds.

Industries serviced

Agriculture, Aviation, Communications, Construction, Consumer Retail, Energy, Financial institutions, Food, Healthcare, Life Sciences, Manufacturing, Marine, Media & Technology, Pharmaceutical, Professional Services, Public Sector, Real Estate, Sports & Events, Transportation.

Portugal

COMPANY NAME

Howden Iberia – Sucursal Portugal, SA.

www.howdenportugal.com

MARKET POSITION

The Portugal office is a branch of Howden Iberia.

OFFICES

Lisbon



João Mendonça

Country Manager

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P&C COORDINATOR



Daniela Fernandes

Client Director

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EB COORDINATOR



Ana Jaime

Head of Business Service

ana.jaime@howdengroup.com

Summary

Howden in Portugal offers a wide range of solutions in country but also serves as a platform for Portuguese speaking countries such as Brazil, Angola, Mozambique, Cape Verde and Timor.

Offering the same lines as Howden Iberia, we have a very experienced team in Portugal with technical capability and strong collaboration with the teams in Spain and London.

Products

Corporate solutions for all sectors and industries, specialty lines, reinsurance solutions, personal lines and affinity. Employee Benefits, Pensions, Life, Accidents & Health, Wellbeing, Travel, K&R, Construction, Real Estate, Property, General Liability, Environmental Liability, Product Liability, Parametric Insurance, Professional Indemnity, D&O, POSI, Cyber, Contingencies, Sports & Entertainment, Marine, Hull, Aviation, Fleets, Warranty & Indemnity, Insurance Due Diligence, Trade Credit, Structured Finance, Political Risk, Surety & Bonds.

Industries Serviced

Corporate solutions for all sectors and industries, Specialty Lines, Reinsurance Solutions, Personal Lines and Affinity. Construction, Energy & Power, Financial Institutions, Real Estate, Marine, Aerospace, Transport & Logistics, Fishing, Food & Beverage, Healthcare & Pharma, Public Administration, Manufacturing, Professional Services, Sports, Tourism & Entertainment.

Romania

Howden One Network Partner

COMPANY NAME

GrECo Romania GmbH Viena
Bucharest Branch

www.greco.services

MARKET POSITION

The largest independent international broker in Romania,
the 2nd largest international broker and top five overall.

OFFICES

Bucharest



Natalia Morris (ex Zaborovska)
Group Head of International
n.morris@greco.services

P&C COORDINATOR



Valentin Piscociu
Head of Property & Casualty
v.piscociu@greco.services

EB COORDINATOR



Diana Chitu
Head of Health & Benefits
d.chitu@greco.services

Summary

GrECo Romania started its operations in 2009. GrECo's team of experts are providing custom-made insurance solutions based on the clients' risk profile and their needs. Our talented team works to understand the client's business, anticipates risk issues, navigates through the client's exposures and delivers the best local solution to fit a global client. We perform closely with our global broker partner though the entire process.

Our main goal is to have a long-term partnership based on mutual trust and respect, while protecting the clients' interests.

Products

Commercial Property & Business Interruption, General & Product Liability, Executive & Financial Risks, Marine & Cargo, Motor, Accident & Health, Construction, Environmental Liability, Surety Bond, Professional Indemnity, Cyber, Political & Trade Credit Risk, Terrorism, International Insurance Programs.

Industries serviced

Heavy Industry, Automotive, Textile, Affinity,
Construction & Real Estate, Retail Groups, IT&C, Renewable Energy,
Transportation & Logistics, Hospitality, Food and Agriculture,
Financial Institutions, Healthcare.

Serbia

Howden One Network Partner

COMPANY NAME

GrECo International d.o.o.

www.greco.services

MARKET POSITION

A leading broker in Serbia.

OFFICES

Belgrade



Natalia Morris (ex Zaborovska)

Group Head of International

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P&C COORDINATOR



Valentina Stokić

Department Manager /

Network coordinator

v.stokic@greco.services

EB COORDINATOR



Dušanka Talić

General Manager

d.talic@greco.services

Summary

GrECo started operating in Serbia in 2003.

GrECo, on the permission of the National Bank of Serbia, performs insurance brokerage, risk management and claims management consultancy activities. Our employees have more than 18 years of experience in the field of insurance, as well as significant practice achieved through cooperation with our Group members and partners abroad.

We have 13 employees who hold a National Bank of Serbia License to perform insurance brokerage. For our clients we present a powerful external team specialised in insurance and risk management, whose resources are available at all times.

Products

CAR/EAR, P&C, H&B, Food & Agriculture, Transport & Logistics, Liability, Motor, Financial lines.

Industries serviced

Construction, Employee Benefit, Food & Agriculture, Marine & Cargo, Motor, Automotive, Transport & Logistics, Financial institutions.

Slovakia

Howden One Network Partner

COMPANY NAME

Respect Slovakia, s.r.o.

MARKET POSITION

Largest non-life insurance broker in Slovakia.

www.respect-slovakia.sk

OFFICES

Headquartered in Piešťany (Bratislava, Košice and 95 other branches).



COUNTRY COORDINATOR



Michal Cisarík

International Desk

cisarik@respect-slovakia.sk

Summary

Respect Slovakia was founded in 1994. In terms of assigned premiums, of protected property and the number of clients and offices, Respect Slovakia is the largest independent financial agent in the sector of insurance and reinsurance of industrial and business risks in Slovakia.

Our greatest advantage is the ability to exhaustively identify and subsequently list possible risks and to eliminate these risks by transferring them to insurers, while implementing an uncompromising principle: to provide our clients with quality insurance coverage at reasonable costs.

Products

Property & Business Interruption, Liability Insurance, Product Recall, Event cancellation, Aviation, Cargo and Freight, Commercial and Residential Property, Construction, Trade Credit, Agriculture, Cyber, D&O, Energy, Real Estate, Medical, Motor and Fleet, Professional Liability.

Industries serviced

Agriculture, Automotive, Construction, Energy & Power, Food, Healthcare, Hospitality, Chemical, IT & Telco, Manufacturing, Pharmacy, Public Sector, Real Estate, Retail, Telecommunications, Transportation & Logistics.

Slovakia

Howden One Network Partner

COMPANY NAME

GrECo Slovakia GmbH

www.greco.services

MARKET POSITION

Top 10 broker.

OFFICES

Bratislava



Natalia Morris (ex Zaborovska)

Group Head of International

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P&C COORDINATOR



Radka Macingova

Regional Manager

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EB COORDINATOR



Eva Nogova

Account Manager, EB Coordinator

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Summary

GrECo Slovakia was established in 1992 and provides tailored made solutions, risk and claim management for the companies and their employees.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

P&C, CAR/EAR, Transport Lines, Financial Lines, Motor, Credit, Cyber, EB.

Industries serviced

Manufacturing, Construction, Automotive, Energy, Transport, Agriculture, Financial Institutions, Services.

Slovenia

Howden One Network Partner

COMPANY NAME

GrECo International d.o.o.

www.greco.services

MARKET POSITION

2nd largest corporate broker and top 10 overall.

OFFICES

Ljubljana



Natalia Morris (ex Zaborovska)

Group Head of International

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P&C COORDINATOR



Ana Naranča

Account Manager

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EB COORDINATOR



Andrej Hribar

Specialist

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Summary

Amongst other GrECo companies in the region, GrECo Slovenia was founded in 1992 and is today among the top five brokers in the country. A specialised team of eleven employees is providing professional insurance services to local corporate and international clients. The team specialises in Energy, Construction, Financial Lines, Financial Institutes, Aviation, Food and Agri, Employee Benefits and Affinity products.

Products

Liability, Property & Business Interruption, Transport, Aviation, Motor, International Insurance Programs, CAR/EAR, Trade Credit Insurance, Health & Benefits, Affinity (Bancassurance).

Industries serviced

At GrECo Slovenia, we service clients across all industries, with extensive experiences from Automotive, Aviation, Communication & Technology, Construction & Real Estate, Energy, Financial Institutions, Food, Healthcare, Municipals, Public Sector, Pulp & Paper, Tourism, Transport & Logistics.

Spain

COMPANY NAME

Howden Iberia S.A.

www.howdeniberia.com

MARKET POSITION

4th largest insurance broker in the Spanish market.

OFFICES

A Coruña	León	Santiago de
Alicante	Lugo	Compostela Seville
Barcelona	Murcia	Valencia
Bilbao	Oviedo	Vigo
Burgos	Palma de Mallorca	Vitoria
Cádiz	Pamplona	Zaragoza
Las Palmas de	San Sebastian	
Gran Canaria		



Salvador Marín

CEO

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P&C COORDINATOR



Thierry Planet

International Director (Outgoing)

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Emma Martínez Santos

International Director (Incoming)

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EB COORDINATOR



Virginia Egea

Director, EB

Virginia.egea@howdengroup.com

Summary

Specialists in corporate solutions for all sectors as well as Personal Lines and Affinity. Strong Employee Benefits division following the acquisition of Compensa Capital Humano, the leading Flex provider in the Spanish market, in July 2020.

Products

Employee Benefits, Pensions, Life, Accidents & Health, Wellbeing, Travel, K&R, Construction, Real Estate, Property, General Liability, Environmental Liability, Product Liability, Parametric Insurance, Professional Indemnity, D&O, POSI, Cyber, Contingencies, Sports & Entertainment, Marine, Hull, Aviation, Fleets, Warranty & Indemnity, Insurance Due Diligence, Trade Credit, Structured Finance, Political Risk, Surety & Bonds.

Industries serviced

Construction, Energy & Power, Financial Institutions, Real Estate, Marine, Aerospace, Transport & Logistics, Fishing, Food & Beverage, Healthcare & Pharma, Public Administration, Manufacturing, Professional Services, Sports, Tourism & Entertainment.

Sweden

COMPANY NAME

Howden Insurance Brokers AB

www.howdengroup.com/se-en

MARKET POSITION

Top 5 non-life broker in Sweden.

OFFICES

Stockholm, Gothenburg, Malmö



Marie Gustafsson

CEO, Howden Sweden

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P&C COORDINATOR



Lovisa Svensson

Client Manager

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EB COORDINATOR



Mark Ramsook

Divisional Director, Health & Benefits

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Summary

A focus on upper midmarket and large & complex clients, with broking teams covering Retail, Engineering, Reinsurance, Structured Credit and M&A. The team consists of industry specialists and have experience in working with both domestic and large multinational companies. Howden Sweden provide bespoke tailor-made solutions for all our direct and reinsurance clients.

Products

Howden Insurance Brokers AB provide market expertise with specialists within Property & Business Interruption, General & Products Liability, Directors & Officers Liability, Crime, Professional Indemnity, Motor, Marine, Cargo, Business Travel, Cyber, Trade Credit, Structured Credit, M&A, Facultative reinsurance, Treaty Reinsurance, analytics and captives.

Industries serviced

We have great competence to provide solutions across all industries, included but not limited to; Automotive, Construction, Financial Institutions, Food & Beverage, Life Science, Manufacturing, Media & Entertainment, Mining, Logistics, Retail, Real Estate, Tech, Telecom, Shipping.

Switzerland

COMPANY NAME

Howden Schweiz

www.howdengroup.com

MARKET POSITION

Top 10 broker in Switzerland.

OFFICES

Zurich, Bern, Lugano, Zug



Felix Jenny

CEO

felix.jenny@howdengroup.com



Goran Smitran

CCO

goran.smitran@howdengroup.com

COUNTRY COORDINATOR



Rene Imhof

Head of Multinational Clients

rene.imhof@howdengroup.com

Summary

Howden Schweiz founded in 2020 supports customers on all insurance related consultation, service and processes as a leading broker in the country. With over 180 employees across our offices, we are equipped to tackle insurance the diverse range of broking challenges in the country. Our international scale, powerful culture, product expertise and data and analytics capabilities make us a real choice in the Swiss market and beyond.

Products

A&H, Automobile, Construction, Cyber, D&O, Employee Benefits, Financial Lines, General Corporate and Commercial, Health, Motor, Professional Indemnity, Property, Travel.

Industries serviced

Construction, Energy & Power, Financial Institutions, Real Estate, Marine, Aerospace, Transport & Logistics, Fishing, Food & Beverage, Healthcare & Pharma, Public Administration, Manufacturing, Professional Services, Sports, Tourism & Entertainment.

Turkey

COMPANY NAME

Howden Türkiye

www.howdengroup.com/tr-en

MARKET POSITION

Howden is a top 3 insurance broker in the Turkish market.

OFFICES

Ankara, Bursa, İstanbul, İzmi, Gaziantep, Konya



Atınç Yılmaz

CEO, Turkey and Central Asia. Howden Europe Executive Committee Member
atinc.yilmaz@howdengroup.com

COUNTRY COORDINATOR



Burçin Bayrakgil

Corporate Large Clients, Chief Officer
burcin.bayrakgil@howden.com.tr



Cemre Alir

Associate Director, Large Corporate Clients
cemre.alir@howden.com.tr

Summary

Howden in Turkey is made up of two entities; Howden ACP and Howden RE.

Howden RE is the leading independent reinsurance broker offering specialist and multi-line (re)insurance solutions to insurance companies and its business partners. Howden RE have recently added treaty solutions to its product offering provided by a highly experienced team.

In April 2018 ACP became part of Howden. Provides corporate customers with innovative, technological and rational Risk Management and Insurance solutions.

Headquartered in İstanbul, Howden Türkiye is a leading insurance broker in Turkey and the largest independent broker in the market.

Products

Aquaculture, Cargo Marine, Claims Handling, Construction, Corporate & Commercial Property, Cyber, D&O, Financial Institutions, General Liability, Health, Offshore Energy, Onshore Energy, Motor Fleet & Advisory to the Lenders of Project Finance, Product Liability, Professional Indemnity, Trade Credit, Reinsurance Treaty.

Industries serviced

Construction, Consumer Retail, Financial Institutions, Fish Farms, Food, Manufacturing, Mining, Power & Energy, Professional Services, Public Sector, Real Estate, Transportation.

United Kingdom

COMPANY NAME

Howden Insurance Brokers Limited

Howden UK Brokers Limited

www.howdengroup.co.uk

www.howdeninsurance.co.uk

Howden Employee Benefits & Wellbeing
SPF – a Howden company

www.spf.co.uk

MARKET POSITION

2nd largest broker in the UK.

OFFICES

Headquartered in London, the combined Howden UK business has more than 150 locations, consisting of offices, centres and local branches.



Carl Shuker

CEO, Howden UK

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Glenn Thomas

**CEO & Global Practice Leader
Health and Benefits**

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Mark Harris

CEO, Debt Advisory

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Summary

Our products and services for UK are organised into four main areas:

Private Clients: custom-made coverages for high-net-worth individuals and family offices including property and liabilities, healthcare, travel, commercial, motor and yachts as well as art collectibles, antiques and jewellery.

Commercial: A complete range of expertly adapted products and services for every need, from the smallest business to the largest corporates with just a selection of the main industry sectors we serve below.

Health & Benefits: solutions built around individuals, families and businesses; healthcare benefits, life assurance, income protection, critical illness, pensions and financial well-being.

Debt advisory: a highly experienced real estate debt advisory team providing bespoke structuring and execution service across all sectors including commercial real estate, development, hotels and healthcare.

We are one of the UK's largest brokers, our UK teams working across all major sectors and product areas serving the broadest spectrum of clients, from private individuals, sole traders, small businesses, membership organisations right up to institutional investors, banks and financial institutions as well as the largest multi-national corporations. We work across all lines of insurance as well as providing expert risk management advice and support.

KEY CONTACTS



Martin Wicks

Managing Director, Global and Corporate Risks
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Mark Daines

Director, Private Clients
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P&C COORDINATOR



Sam Puncher

Associate Director, Global & Corporate Risks
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EB COORDINATOR



Richard Fraser

Business Development Director, Health and Benefits
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Products

Our products are designed around clients' needs, our expertise encompassing: affinity, aviation, cargo, casualty, construction, credit and political risk, climate and transitional risks, cyber, directors' and officer's, fine art, healthcare, mergers and acquisitions, professional indemnity, property and real estate, sport and entertainment, surety, tax and contingent risks, upstream, midstream and downstream energy, power and renewables.

Industries serviced

We have specialist teams working across all major sectors, including:

Affinity marketing, aquaculture, asset managers, aviation, biotech, construction, education, energy, financial institutions, fine art, fintech, food and drink, healthcare, hospitality, infrastructure assets management, manufacturing, marine, mining, motor trades, pharmaceuticals and life sciences, ports and terminals, power and renewable energy, professional services firms, professional bodies and associations, property, public authorities, real estate, retail, rural, sports, media and entertainment, shipping, technology and telecommunications, tourism, transport and logistics.

Ukraine

Howden One Network Partner

COMPANY NAME

GrECo Ukraine RIM LLC

www.greco.services/en/

MARKET POSITION

A leading international broker.

OFFICES

Kyiv



Natalia Morris (ex Zaborovska)
Group Head of International
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Alexander Laukart
General Manager
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EB COORDINATOR



Tetyana Mieshkova
Head of International
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Summary

GrEco Ukraine RIM is an insurance broking and consulting operation in Ukraine since 2003. GrECo Ukraine RIM is a member of GrECo Group, which is a leading insurance broking operation in CEE and CIS region.

Our deep expertise and entrepreneurial culture give us the authenticity, flexibility and persistency to go beyond the routine and deliver tailored results for our clients. We manage risk and are a trusted, loyal partner in all matters, offering progressive and tailored solutions.

Products

Aviation, Construction & Erection, Property and Business Interruption, Liability, Motor, Health and Benefits etc.

Industries serviced

Agriculture, Communication & Technology, Construction & Real Estate, Energy, Financial Institutions, Food, High Tech, Municipals, Public Sector, Production, Retail, Tourism, Transport & Logistics.



Latin America

Howden One Network in Latin America

Argentina	87	Guatemala	100
Bolivia	88	Haiti	101
Brazil	89	Honduras	102
Chile	90	Mexico	104
Colombia	91	Panama	105
Costa Rica	92	Peru	106
Dominican Republic	94	Uruguay	107
Ecuador	95		
El Salvador	97		

Regional Leadership



Sonia Caamaño
CEO, International Growth Markets
sonia.caamano@howdengroup.com

Regional Coordinator

Howden Specialty hub



Max Scagnetti
Regional Coordinator, Latin America
Miami
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Cable cars in San Cristobal Hill,
SANTIAGO, CHILE



Argentina

Howden One Network Partner

COMPANY NAME

Makler S.A.

www.maklerseguros.com.ar

MARKET POSITION

4th largest broker in Argentina.

OFFICES

Buenos Aires



Ricardo J. Rosenthal

Chairman

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COUNTRY COORDINATOR



Timothy Maitland-Herriot

International Director

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Summary

Makler are corporate insurance brokers who provide the highest quality service in the market. The fully bilingual staff offer consultancy services, brokerage and risk management, technical analysis, and claims handling. Our reputation is based on excellence and full transparency at each step of negotiations.

Products

Claims Management & Reinsurance, Commercial Property & Casualty, Employee Benefits, Energy, High-end Regional Programmes, Marine/STP, Mass Marketing, Risk Management, Special Schemes, Surety/Credit, Workers Compensation.

Industries serviced

Auto Parts, Chemical & Pharmaceutical, Consumer Products, Electricity: Generation, Transportation & Distribution, Food & Beverages, Infrastructure & Public Services, Logistics, Media, Oil & Gas: Upstream/ Downstream, Textiles and all manufacturing industries.

Bolivia

Howden One Network Partner

COMPANY NAME

Kieffer & Asociados S.A.
Corredores de Seguros

www.kieffer-asociados.com.bo

MARKET POSITION

1st largest broker in Bolivia.

OFFICES

La Paz, Santa Cruz, Cochabamba, Tarija



Gonzalo Kieffer Guzman
Chairman of the Board
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P&C COORDINATOR



Andres Kieffer Fleig
Executive President
andres.kieffer@kieffer-asociados.com.bo

EB COORDINATOR



Cecilia Gorrity
Sub Benefits Manager
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Summary

Kieffer & Asociados was founded in 1986. Our experience has made us an international benchmark in the Bolivian insurance market, thanks to our highly professional work, made up of innovative professionals with in-depth knowledge of risk management and analysis. We are able to select the best product for each client's needs. We offer our advice on a wide range of commercial and personal lines of insurance, and our technological innovations allow us to provide support 24 hours a day, 365 days a year, with a professional claims service and frequent reports. We have ISO 9001 certification to ensure a high quality of service.

Products

Organised in four strategic lines; Affinity, Benefits, Risk Management, Surety & Credit, we handle the following insurance lines: Property Damage, Business Interruption, Liability, D&O, E&O, Banking Policy, Cyber Risk, Engineering Risks, Construction & Erection, Transportation, Motor, Aircraft, Health or Sickness, Personal Accident, Life, Mortgage Lien, Death, Compulsory Insurance and Surety.

Industries serviced

Agribusiness, Art & Museums, Automobile Fleets, Aviation, Capital Risk, Chemical, Cement & Concrete, Construction & Mounting, Distribution & Franchise, Education, Energy, Engineering, Financial & Professional Service, Food & Drink, Health, Hotels, Maritime, Mining, Oil & Gas, Pharmaceutical, Public Administration, Steel & Metals, Technology & Telecommunications, Transportation & Logistics.

Brazil

COMPANY NAME

Howden Brasil Consultoria e Corretora de Seguros Ltda.

www.howdenbrasil.com.br

MARKET POSITION

Top 10 Brazilian broker

OFFICES

São Paulo Campinas, Rio de Janeiro, Belo Horizonte, Curitiba, Cuiaba



Andoni Hernández Bengoa

President, Howden Brazil

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Alvaro Eyer

CCO, Howden Brazil

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P&C COORDINATOR



Daniel Kaneko

Head of Property & Casualty

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EB COORDINATOR



Ricardo Anbar

EB Commercial Superintendent

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Summary

Howden Brazil is one of the top brokers in the country, and part of Howden Group. Headquartered in São Paulo, with offices in Rio de Janeiro, Belo Horizonte, Campinas, Curitiba and Sorriso. As risk consultants, Howden Brazil have a team specialised in serving corporate clients (national and multinational), with our main products being (re)insurance, risk management and employee benefits.

Products

Cargo & Logistics, Marine, D&O, E&O, Cyber, Construction, Property, Equipment, Liability, Clinical Trials, Surety, Media & Entertainment, Fine Art & Specie, Sports, Employee Benefits.

Industries serviced

Energy, Engineering & Construction, Financial Institutions, Food & Agriculture, Sports, Media & Entertainment, Marine, Mining, Health & Care, Life Science, Logistics, Manufacturing, Power & Renewables, Real Estate, Retail and Technology.

Chile

COMPANY NAME

Howden Patagonia Corredores de Seguros

www.howdengroup.com/cl-es

MARKET POSITION

Top 10 broker in Chile.

OFFICES

Santiago



Francisco Iglesias Buchanan

General Manager

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P&C COORDINATOR



Juan Carlos Prieto Bianchi

Account Executive

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EB COORDINATOR



Manuel Rio Cabello

Manager

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Summary

Howden Chile is a leading retail broker with specialised expertise in servicing SMEs, corporations, and multinationals. Consisting of Affinity and Accident & Health insurance specialists, expertise servicing Energy, Real Estate and Construction sectors.

Products

A&H, Affinity, Care, Cargo, Construction, EB, Energy, Financial Institutions, General Liability, Life, Motor, Personal Lines, Property & Real Estate, Sports & Entertainment.

Industries serviced

Agriculture, Automotive, Aviation & Aerospace, Construction, Consumer Retail, Energy & Power, Financial Institutions, Healthcare, Mining, Real Estate, Sports & Events, Transportation.

Colombia

COMPANY NAME

Howden Corredores se Seguros,
Howden RE, Proseguros and
Howden Consulting

www.howdengroup.com/co-es

MARKET POSITION

6th largest broker in Colombia.

OFFICES

Bogotá, Medellín, Cali



Juliana Tobon

CEO, Howden Colombia

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Tatiana Franco

Head of Howden Corredores de Seguros

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P&C COORDINATOR



Fernanda Angulo

Placement Leader

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EB COORDINATOR



María Ramos

VP Benefits and Consulting

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Summary

Insurance broker with more than 50 years of experience, recognised in the country for its high standards of customer service to private and state companies. A leading retail broker with specialist experience servicing the public sector, with specific expertise in Affinity programmes, General Liability, Energy, and Government and Infrastructure projects. Howden Colombia also has leading employee benefits capabilities. In addition to our retail business, we are the 4th largest reinsurance broker in Colombia.

Products

Property, Casualty, Cyber, D&O, Cargo, General Liability, Motor, Onshore Energy, Life, Health, Surety, Structures Trade Credit, Trade Credit & Bonds, Treaty (Reinsurance), Warranty & Indemnity.

Industries serviced

Construction, Infrastructure, Engineering, Education, Energy and Power, Fine Art and Specie, Agriculture, Hospitality and Tourism, Media, Real Estate, Marine Manufacturing, Pharmaceutical, Food, Employee Funds, Aviation, Energy, Personal Lines, State among others.

Costa Rica

Howden One Network Partner

COMPANY NAME

Comercial de Seguros Corredores de Seguros S.A

www.comersegueros.com

MARKET POSITION

Number 1 broker in Costa Rica.

OFFICES

San José



COUNTRY COORDINATOR



Rodolfo Sandí Torres
International Account Manager
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Marco Vinicio Alfaro
Partner & Insurance Broker
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Summary

With more than 40 years in the market, Comercial de Seguros, is a leading company in the Costa Rican insurance market. Our customer oriented services, commitment and highly experienced brokers have allowed us to advise more than 65,000 satisfied clients, including private individuals and large national and multinational companies to whom we tailor schemes. Comercial de Seguros works with the highest quality standards and excellence to provide effective risk management solutions to every client.

Products

Property & Casualty, Corporate & Commercial, Construction, Corporate Travel, Crime, Cyber, Directors & Officers, Cargo Marine, STP, Employee Benefits, Errors & Omissions, Fidelity Crime, Financial Lines, Fine Art & Specie, Flood, General Liability, Marine, Personal, Product Liability, Professional Indemnity, Surety, Trade Credit, Transportation, Umbrella excess, Workers' compensation, Accident & Health, Affinity schemes, Care & Medical, Sport and Recreation.

Industries serviced

Automobile, Car Rentals, Aviation, Transportation & Logistics, Construction, Chemicals, Cosmetics, Cultural Institutions, Energy, Financial Institutions, Food & Beverage, Foundries, Healthcare, Law Firms, Manufacturers, Marine, Non-Profit Corporations, Pharmaceuticals, Private Equity, Professional Services, Public Relations, Real Estate Owners, Retail, Special Events, Technology Service Providers, Waste Management, Cooperatives, Advertising & Public Relations.

Costa Rica

Howden One Network Partner

COMPANY NAME

Prontel Seguros S.A.

www.prontelseguros.com

MARKET POSITION

Top 10 broker in Costa Rica.

OFFICES

San José



Mario Pedro Aguilar

CEO

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P&C COORDINATOR



Aria Serena Trejos Marino

General Manager

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EB COORDINATOR



Luis Pedro Villa

Commercial Director

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Summary

Prontel is a unique and innovative insurance brokerage firm with expertise across the market. We design risk management programs protecting the lives and assets of individuals and companies, helping our clients make the best decision for their financial stability.

Prontel has a 96%+ renewal rate and guarantees a personalised and world class service, backed by an advanced technology platform creating new solutions for our clients.

Products

Including but not limited to Employee Benefits, Energy, Financial General Liability, D&O, E&O, Life, Property & Casualty, Management Risk, Marine/Cargo, Construction, Property Damage, Business Interruption, Machinery, Environmental Liability, Claims Management, Aviation, Cyber Risk, Compulsory Insurance & Surety, Garage Keeper, BB, Crime, Hangar Keeper, War and Terrorism, Political Risk.

Industries serviced

We are able to provide services to multinational clients in a range of industries including: Manufacturing, Retail, Hospitality, Technology, Construction, Consumer Retail, Education, Environmental Services, Food & Beverage, Healthcare, Hospitality, Hotels, Logistics, Media & Entertainment, Real Estate, Professional Services, Sports & Events, Telecommunications, Tourism, Transportation, Chemical & Pharmaceutical, Electricity: Generation, Transportation & Distribution, Textiles and all manufacturing industries.

Dominican Republic

Howden One Network Partner

COMPANY NAME

Qasesores, Corredores De Seguros u
Reaseguros, S.R.L.

www.qasesores.com.do

MARKET POSITION

5th largest broker in Dominican Republic.

OFFICES

4



COUNTRY COORDINATOR



Ramon Omar Alma

Socio Director

ralma@qasesores.com.do

Summary

We are an insurance brokerage firm with a team of professionals focused on providing timely and unmatched service. Qasesores is the product of the alliance of experienced insurance professionals, whose trajectory has left their mark on the market with successful results for their clients. Our partners, pioneers of insurance brokerage in the Dominican Republic, with more than 44 years of service and vast experience in both the general and personal risk lines, join their efforts and resources to create a unique system, an unparalleled service experience.

Products

Affinity, Banking and Loyalty, Bonds, Cargo, Civil Liability, Electronic BI, Employee Benefits, General Risk Insurance, Health, Machinery, Motor, P&C, Risk Assessments, Risk Categorisation and Control, Travel Insurance and Assistance Abroad.

Industries serviced

All industries including but not limited to: Automobile, Financial, Health, Manufacturing, Marine, Risk Management, Technology.

Ecuador

Howden One Network Partner

COMPANY NAME

Multiapoyo Cia Ltda

www.multiapoyo.com.ec

MARKET POSITION

5th largest broker in Ecuador.

OFFICES

Quito (HQ), Guayaquil



Jorge Callejas

President

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COUNTRY COORDINATOR



Marcelo Saa

Sales Manager

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EB COORDINATOR



Pablo Almeida

General Manager

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Summary

Multiapoyo is an insurance broker that provides specialised solutions in health, life, homeowner, vehicle, property and business insurance among other branches. With a culture focused on excellence in service we maintain a competent, lightweight and efficient structure enabling us to adapt to change.

Products

General Liability, Health and Life, Property, Civil Liability, Equipment and Machinery, Fidelity, Personal Accident, Credit, Bonds, Travel, Personal Home and Motor, Engineering, Marine, Affinity, Aviation.

Industries serviced

We provide solutions across the full range of industries, for companies of all sizes. Industries include but not limited to Automobile, Medical and Health, Tourism and Travel, Natural Catastrophe, Property and Real Estate amongst others. We have particular expertise in Affinity, Commercial, Industrial and Transportation.

Ecuador

Howden One Network Partner

COMPANY NAME

Asegbrok Broker de Seguros

www.asegbrok.com.ec

MARKET POSITION

One of the top Retail brokers in Ecuador.

OFFICES

Quito



Patricio Alvarez

President

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P&C COORDINATOR



Jose Arguello

General Manager

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EB COORDINATOR



Maria Jose Ubilluz

Sales Director

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Summary

Asegbrok is a member of a leading group specializing in insurance, affinity, and reinsurance brokerage. Backed by a team of senior executives with over 48 years of combined industry experience, we are committed to building strong, long-term partnerships with top-tier insurance providers.

Our approach is centred on delivering tailored solutions that go beyond standard brokerage services. We offer end-to-end (360°) support—from negotiating optimal terms and conditions to providing comprehensive claims assistance. Our in-house engineering team enhances our value proposition by implementing robust risk management programs, while our focus on innovation and technology ensures we stay ahead in a rapidly evolving market.

Products

Multi-risk Insurance, Oil & Gas Insurance, Energy, General and Professional Civil Liability, Surety Insurance, Parametric, Cyber Risks, Life and Medical Assistance, Construction and Assembly, Air and Maritime Hull, Protection and Indemnity, Travel Insurance, Directors and Administrators, Machinery Breakdown, Contractors Equipment, Loss of Profits, Alop (Advance Loss of Profits), Personal Accidents, Insurance for Financial Institutions, Stock Throughput (STP), among other lines of approved insurance.

Industries serviced

A diverse range of industries, from Oil & Gas, Energy, Manufacturing, Mining, Construction, Financial, Health, Marine, Aviation, Affinity, Travel and Tourism, Automobile among others.

El Salvador

Howden One Network Partner

COMPANY NAME

Multiriesgos, S.A de C.V

www.multiriesgos.com

MARKET POSITION

Top 2 broker in El Salvador.

OFFICES

San Salvador (HQ), San Miguel, Santa Ana



COUNTRY COORDINATOR



Jose Mauricio Portillo

President

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Gerardo Guidos

International Client Manager

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Summary

Multiriesgos is a leading retail insurance brokerage firm. With over 31 years experience, the firm has the capacity to serve all types of insurance lines, from personal clients to the most complex corporate risks placed in El Salvador. The firm is proud to be called the most technical and innovative brokerage firm in El Salvador a title that is complemented with excellent service and outstanding attention to their clients.

Multiriesgos has over 70 employees, including executives, analysts, and administrative staff, all trained in best practices within the insurance industry. This human capital is key to building long-lasting relationships with clients, who appreciate the close attention and prompt support provided at every stage of the service.

Multiriesgos has established itself as a trusted company in El Salvador, offering insurance solutions tailored to the needs of its clients and backed by a solid track record and a commitment to innovation and well-being. Its comprehensive and personalized approach makes it a standout option in El Salvador's insurance market.

Products

Agriculture, Aviation, Bonds, Cargo, Construction, Cyber, D&O, E&O, Energy, Finance, General Liability, Life & Health, Microinsurance, Motor, Professional Indemnity, Property & Casualty, STP, Trade Credit, Travel.

Industries serviced

Automotive, Aviation, Construction, Communications, Financial Institutions, Food Processing companies, Beverages, Importers/Exporters, Industrial, Manufacturing, Marine & Cargo, NGOs, Technology.

El Salvador

Howden One Network Partner

COMPANY NAME

Prontel Seguros S.A.

www.prontelseguros.com

MARKET POSITION

Top 10 broker in El Salvador.

OFFICES

San Salvador



Mario Pedro Aguilar

CEO

maguilar@prontelseguros.com

P&C COORDINATOR



Adriana Boza

General Manager

aboza@prontelseguros.com

EB COORDINATOR



Luis Pedro Villa

Commercial Director

lvilla@prontelseguros.com

Summary

Prontel is a unique and innovative insurance brokerage firm with expertise across the market. We design risk management programs protecting the lives and assets of individuals and companies, helping our clients make the best decision for their financial stability.

Prontel has a 96%+ renewal rate and guarantees a personalised and world class service, backed by an advanced technology platform creating new solutions for our clients.

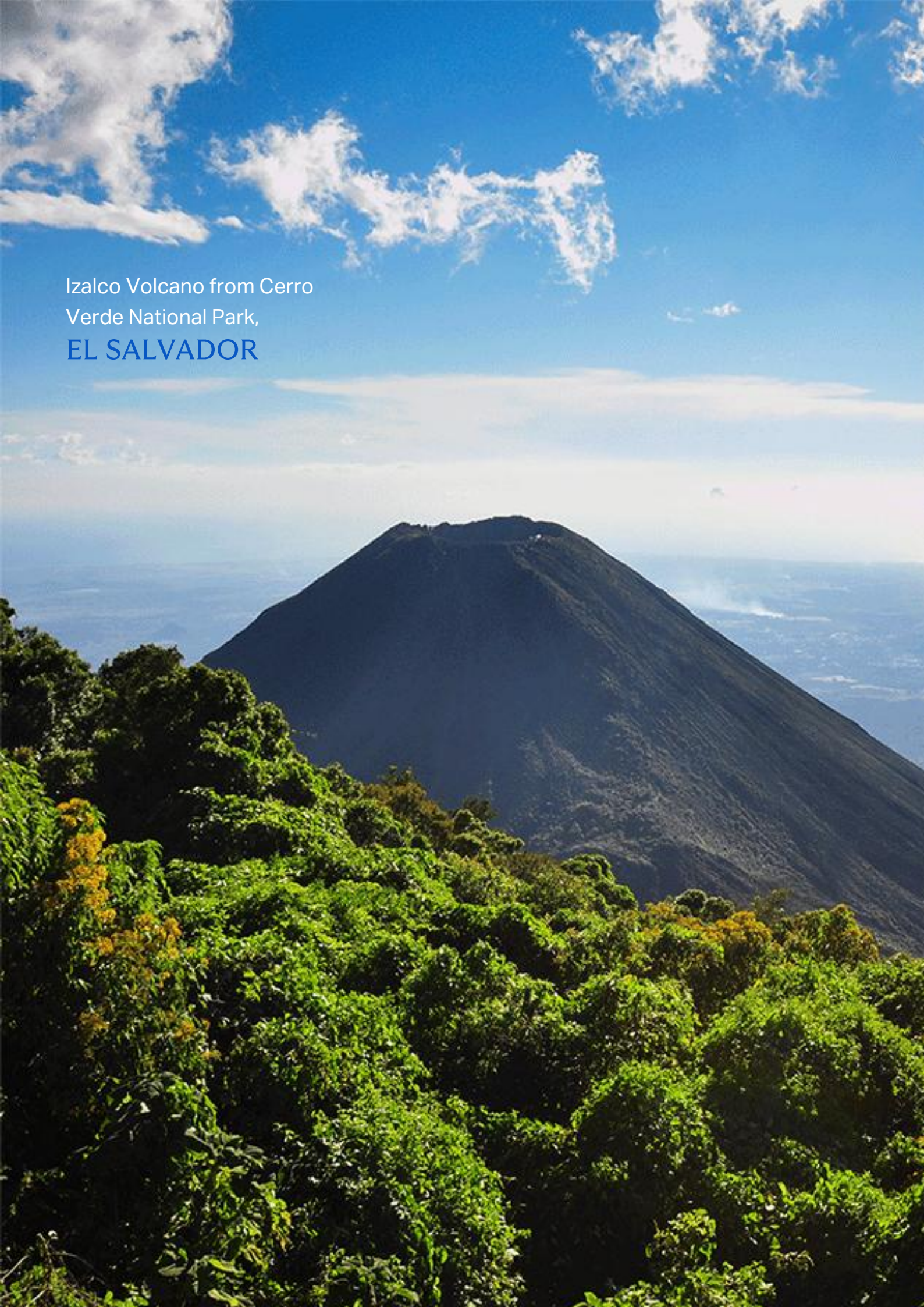
Products

All lines of private and corporate insurance including, Accident and Health, Life, Employee Benefits, Aviation, Auto, Arts, Bonds, BB, CAR, Cash and Values, Credit, Crime, D&O, EAR, EE, E&O, Garage Keeper, Hangar Keeper, Liability, Marine/Cargo, MB, Property – BI, War and Terrorism.

Industries serviced

Architecture, Communication, Construction, Energy, Education, Food & Beverage, Healthcare, Manufacturing, Marine, Pharmaceutical & Chemical, Real Estate, Transportation & Logistics, Technology, and more.

Izalco Volcano from Cerro
Verde National Park,
EL SALVADOR



Guatemala

Howden One Network Partner

COMPANY NAME

Prointel Seguros S.A.

www.prointelseguros.com

MARKET POSITION

Top 5 independent broker in Guatemala.

OFFICES

Guatemala City



Mario Pedro Aguilar

CEO

maguilar@prointelseguros.com

P&C COORDINATOR



Luis Fernando Aguilar

Commercial Director

laguilar@prointelseguros.com

EB COORDINATOR



Luis Pedro Villa

Commercial Director

lvilla@prointelseguros.com

Summary

Prointel is a unique and innovative insurance brokerage firm with expertise across the market. We design risk management programs protecting the lives and assets of individuals and companies, helping our clients make the best decision for their financial stability.

Prointel has a 96%+ renewal rate and guarantees a personalised and world class service, backed by an advanced technology platform creating new solutions for our clients.

Products

All lines of private and corporate insurance including, Accident and Health, Life, Employee Benefits, Aviation, Auto, Arts, Bonds, BB, CAR, Cash and Values, Credit, Crime, D&O, EAR, EE, E&O, Garage Keeper, Hangar Keeper, Liability, Marine/Cargo, MB, Property – BI, War and Terrorism.

Industries serviced

Architecture, Communication, Construction, Energy, Education, Food & Beverage, Healthcare, Manufacturing, Marine, Pharmaceutical & Chemical, Real Estate, Transportation & Logistics, Technology, and more.

Haiti

Howden One Network Partner

COMPANY NAME

Qasesores, Corredores De Seguros u
Reaseguros, S.R.L.

www.qasesores.com.do

MARKET POSITION

5th largest broker.

OFFICES

4



COUNTRY COORDINATOR



Ramon Omar Alma

Socio Director

ralma@qasesores.com.do

Summary

We are an insurance brokerage firm with a team of professionals focused on providing timely and unmatched service. Qasesores is the product of the alliance of experienced insurance professionals, whose trajectory has left their mark on the market with successful results for their clients. Our partners, pioneers of insurance brokerage in the Dominican Republic and Haiti, with more than 44 years of service and vast experience in both the general and personal risk lines, join their efforts and resources to create a unique system, an unparalleled service experience.

Products

Affinity, Banking and Loyalty, Bonds, Cargo, Civil Liability, Electronic BI, Employee Benefits, General Risk Insurance, Health, Machinery, Motor, P&C, Risk Assessments, Risk Categorisation and Control, Travel Insurance and Assistance Abroad.

Industries serviced

All industries and customer people including but not limited to: Automobile, Financial, Health, Manufacturing, Marine, Risk Management, Technology.

Honduras

Howden One Network Partner

COMPANY NAME

MPL Asesores de R.L.
(MPL Seguros)

www.mplseguros.com

MARKET POSITION

Top 3 broker in Honduras.

OFFICES

Tegucigalpa, San Pedro, Sula, Choluteca



Marcelo Pedemonte Lara

President

marcelo.pedemonte@mpl.hn

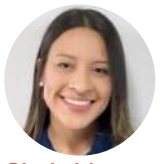


Gerardo Sarmiento

Executive Director

gerardo.sarmiento@mpl.hn

COUNTRY COORDINATOR



Gloria Irias

International Accounts Manager

Gloria.irias@mpl.hn

Summary

MPL Seguros is a leading retail insurance brokerage firm providing expert advice and custom-made insurance programs. The company services personal and corporate insurance lines, including life, health, accident, automobile, general liability, energy, construction, property and casualty, marine cargo, stock throughput, recall, financial lines, among others. They have a staff of highly skilled and trained professionals who work tirelessly to satisfy their clients. They strive to provide clients with the insurance policy that best fits their specific needs, and work to constantly innovate and improve the technology and processes in order to offer a fast, reliable service.

Products

Accident & Health, Agriculture, Aquaculture, Aviation, Auto, Bonds, Cargo, Construction, D&O, E&O, Energy, General Liability, Life, Professional Indemnity, Property & Casualty, Real Estate, Sports, Stock Throughput, Trade Credit, Travel.

Industries serviced

Agriculture, Aquaculture, Construction, Energy, Exporters, Financial Institutions, Industrial, Manufacturing, Professional Services, Real Estate, Retail.

Honduras

Howden One Network Partner

COMPANY NAME

Prontel Seguros S.A.

www.prontelseguros.com

MARKET POSITION

Top 10 independent broker in Honduras.

OFFICES

Tegucigalpa



Mario Pedro Aguilar

CEO

maguilar@prontelseguros.com

P&C COORDINATOR



Melissa Zelayaf

General Manager

mzelaya@prontelseguros.com

EB COORDINATOR



Luis Pedro Villa

Commercial Director

lvilla@prontelseguros.com

Summary

Prontel is a unique and innovative insurance brokerage firm with expertise across the market. We design risk management programs protecting the lives and assets of individuals and companies, helping our clients make the best decision for their financial stability.

Prontel has a 96%+ renewal rate and guarantees a personalised and world class service, backed by an advanced technology platform creating new solutions for our clients.

Products

Including but not limited to Employee Benefits, Energy, Financial, General Liability, D&O, E&O, Life, Property & Casualty, Management Risk, Marine/Cargo, Construction, Property Damage, Business Interruption, Machinery, Environmental Liability, Claims Management, Aviation, Cyber Risk, Compulsory Insurance & Surety, Garage Keeper, BB, Crime, Hangar Keeper, War and Terrorism, Political Risk.

Industries serviced

We are able to provide services to multinational clients in a range of industries including: Manufacturing, Retail, Hospitality, Technology, Construction, Consumer Retail, Education, Environmental Services, Food & Beverage, Healthcare, Hospitality, Hotels, Logistics, Media & Entertainment, Real Estate, Professional Services, Sports & Events, Telecommunications, Tourism, Transportation, Chemical & Pharmaceutical, Electricity: Generation, Transportation & Distribution, Textiles and all manufacturing industries.

Mexico

COMPANY NAME

Howden Mexico (Grupo Ordas Howden, Agente de Seguros y de Fianzas S.A.P.I DE C.V)

www.howdengroup.mx

MARKET POSITION

Top 10 broker in Mexico.

OFFICES

Mexico City



Ricardo Alvarado

CEO, Howden Mexico

ricardo.alvarado@howdengroup.com



Jaime Fernández-Villaverde

Director, Corporate

jaime.fernandezvillaverde@howdengroup.com

Summary

Howden is a leader in the Mexican insurance market and has strong expertise across corporate lines. Headquartered in Mexico City, our business has grown from legacy operations; Grupo Ordas and Adrisa Seguros, and built upon a shared entrepreneurial ethos, based on strong client focus and exceptional people. In addition to motor insurance expertise, an impressive technology platform will help deliver even better solutions to clients across many different lines of business.

Products

Motor, Property, General Corporate & Commercial, Crime, Marine Cargo, Kidnap & Ransom, Terrorism & Political Violence, General Liability, Financial lines, Cyber, D&O, EB (Major Medical Expenses, Life and Wellness), Global Credit Solutions, Structures Trade Credit, Reinsurance, Surety Bonds & Guarantees, Personal Lines and many more.

Industries serviced

Automotive, Casualty, Property, Construction & Engineering, Manufacturing, Mining, Financial Institutions, Pharmaceutical, Marine & Cargo, Logistics, Public Sector, Fine Art & Specie, Communications, Professional Services, Health & Care, Natural Resources, Real Estate, Consumer Retail, Tourism, Reinsurance and others.

Panama

Howden One Network Partner

COMPANY NAME

Kam y Asociados, S.A.

www.kampasa.com

MARKET POSITION

3rd largest broker in Panama.

OFFICES

Panama, Colon, David, Chitre, Penonome, Santiago, Aguadulce



Rolando Kam

President

rolandokam@kampasa.com

P&C COORDINATOR



Tatiana Kirsch

Manager – International & Technical

tkirsch@kampasa.com

EB COORDINATOR



Mark Ramsook

Divisional Director, Health & Benefits

mark.ramsook@howdengroup.com

Summary

Kam y Asociados is a prestigious insurance broking company with almost 50 years' experience in the insurance market. We seek to provide comprehensive advice to our clients, through our human capital that constantly seeks to provide the correct coverage and the best terms.

Products

Automobile, Bonds, Casualty, CAR, EAR, Employee Benefits, Health, Life, Marine, Property and all other lines of insurance.

Industries serviced

Aviation, Communications, Construction, Energy, Financial Institutions, Hotels, Hull and Machinery, Logistics, Marine/Ports, Retail and other industries.

Peru

COMPANY NAME

Howden Peru

www.howdengroup.com/pe-es

MARKET POSITION

2nd largest broker in Peru.

OFFICES

Lima



Giulio Valz-Gen

CEO

gvalzgen@contacto.com.pe

COUNTRY COORDINATOR



Sandra Perales

Vice President

sperales@contacto.com.pe

Summary

Contacto joined Howden in November 2023, with over 35 years of experience in risk management and insurance of various economic activities, and now has a team of 190 professionals with great experience in the market. Our service includes Risk Management and Insurance, Risk Prevention, Engineering both for property risks and occupational health and safety and consulting. Our virtual tools provide a comprehensive and efficient service to clients.

Local control of the operations allows for the necessary flexibility to provide a service that is deeply personalised. We provide our clients worldwide synergy with the expertise and experience of our international network.

Products

Accident & Health, Affinity, Construction, D&O, E&O, EB, General Liability, Health, K&R, Life, Marine, Onshore Energy, Personal Lines, Product Liability, Professional Indemnity, Property & Casualty, Property & Real Estate, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds.

Industries serviced

Construction, Energy & Power, Financial Institutions, Leisure, Logistics, Mining, and other sectors.

Uruguay

Howden One Network Partner

COMPANY NAME

Global Brokers S.A.

www.globalbrokers.com.uy

MARKET POSITION

3rd largest corporate broker.

OFFICES

Montevideo



COUNTRY COORDINATOR



Diego Fernández Ameglio

CEO

diegofernandez@globalbrokers.com.uy



Alvaro Fernández Ameglio

Owner

alvarofernandez@globalbrokers.com.uy

Summary

Global Brokers has represented various international partners throughout the years, and we consider ourselves to be a broker where small, medium and large companies can find specific solutions for their risks and full service for their needs. We seek to achieve excellence in customer satisfaction through an integral insurance consultancy that selects the best of the alternatives.

Products

Automobile, Aviation, Bonds, CAR, Casualty, Cargo & Transit, D&O, E&O, Employee Benefits, General Liability, Health, Property & Business Interruption, Marine, Workers Compensation.

Industries serviced

Agriculture & Forestry, Construction, Energy, Food, Leisure, Manufacturing, Middle Market Business, Personal Lines, Renewables, Tourism.

The Middle East and Africa



Howden One Network in the Middle East and Africa

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Regional Leadership



Sonia Caamaño
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Richard Mockett
Regional CEO, MEA
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Regional coordinator



Jamie Eaton
Middle East & Africa
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Heather Bonner
Middle East & Africa
heather.bonner@howdengroup.com

Burj Khalifa,
DUBAI, UAE



Africa

Howden One Network Partner

COMPANY NAME

OLEA Insurance Solutions Africa

MARKET POSITION

A leading pan-African broker.

OFFICES

Algeria, Angola, Benin, Burkina Faso, Cameroon, Central African Republic, Chad, Congo, Gabon, Ghana, Guinea, Ivory Coast, Kenya, Mali, Morocco, Mozambique, Niger, Rwanda, Senegal, Sierra Leone, South Africa, Tanzania Togo, Tunisia, Uganda, supported in 14 additional countries by partners.



In addition to our local partner offices, Howden has a developing partnership with the entrepreneurial initiative: OLEA. Launched in 2017 by the two founding partners, OLEA is a pan-African independent brokerage network that extends the capabilities of the Howden One Network to a further 25 African nations.



Rupert Weterings
Group Commercial Director
r.weterings@olea.africa



Ayouba Seydou
Group Placement and Reinsurance Director
a.seydou@olea.africa

COUNTRY COORDINATOR



Arthur Michelino
Head of International Coordination
a.michelino@olea.africa

Summary

OLEA Group is a fully integrated Pan-African insurance brokerage in Africa, with an extensive network in 25 territories across North, West, Central, East and Southern Africa.

Offering services and solutions to companies investing in Africa and international brokers without a presence on the continent. Our team caters to the growing demand for innovation and expert advice, helping clients manage risks effectively and efficiently on the African continent. We pride ourselves on building strong relationships with our clients, broker partners and insurers.

Products

Property & Casualty, Medical & Health Insurance, Construction & Projects, Financial lines, Political Violence & Terrorism, Personal Insurance, Motor & Motor Fleets, Assets & Business Interruption, Cyber, Reinsurance & Placement, Trade Credit, Diamonds, Specie & Collectables, Tax Risk Insurance, Travel & Leisure Insurance, Specialty Liability Insurance, Pollution and Environmental Insurance, Marine & Transit, Kidnap and Ransom, Medical Malpractice, Commercial Crime, Professional Indemnity (PI).

Industries serviced

Manufacturing, Agriculture, Technology, Banking, Hospitality & Tourism, Aviation, Logistics & Transportation, Medical, Infrastructure, Renewable Energy, Mining, Oil & Gas.

Bahrain

COMPANY NAME

Howden Insurance Brokers W.L.L.

MARKET POSITION

The challenger broker in Bahrain.

OFFICES

Jeera

COUNTRY COORDINATOR



Adam Knights

CEO, Howden Bahrain

adam.knights@howdengroup.com

Summary

Howden entered the Bahraini market in April 2023. Servicing SMEs, corporates, and multinationals our dedicated teams are ready to make a difference. We provide our clients with a team of experts who support them in risk analyses and strategic decisions. Our specialists are handpicked and they're absolutely leaders in their field.

As a result, Howden clients are getting best-of-breed practitioners across the board with service standards to match. We are certainly here to challenge the status quo. We're here to be different. We're here to provide choice.

Products

Medical & Life, Aviation, Bankers Blanket Bond, Cargo Liability, Contractors All Risk, Credit Card & Associated Cover, Cyber Liability, Directors & Officers Liability, Electronic & Computer Crime, General Liability, Hull Marine, Professional Indemnity.

Industries serviced

We have particular expertise in Financial Organisations, Construction, Trading, Hotels, Schools and Airlines.

Egypt

Howden One Network Partner

COMPANY NAME

Medmark Insurance Brokerage

www.medmark.eg

MARKET POSITION

Egypt's largest insurance brokerage with leading employee benefits capabilities.

OFFICES

Central Cairo (HQ), Heliopolis (East Cairo), New Giza (West Cairo), Alexandria



Sherif El Ghatrifi
Managing Director and CEO
s.elghatrifi@medmark.eg

COUNTRY COORDINATOR



Miral Osman
Global Relationship Team Manager
m.osman@medmark.eg

Summary

Medmark Insurance Brokerage is one of Egypt's leading insurance firms, offering a wide range of products and services for both individual and corporate clients. The company provides tailored insurance solutions designed to meet the diverse needs of its clientele.

With a team of experienced professionals, Medmark delivers personalized attention and customized coverage. Its strong reputation for reliability and excellence stems from a firm commitment to client satisfaction and well-being. As it continues to expand its presence across Egypt, Medmark remains dedicated to providing top-tier insurance services that protect and empower.

Products

Medmark offers comprehensive insurance solutions for both individuals and corporate clients, with notable expertise in Employee Benefits, International Private Medical Insurance (IPMI), and assistance services.

Industries serviced

We serve a wide range of industries, including international organizations and governmental institutions.

Ghana

Howden One Network Partner

COMPANY NAME

KEK Insurance Brokers Ltd.

www.kekgroup.net

MARKET POSITION

Market leader for over 30 years.

OFFICES

Accra, Tema, Kumasi, Sunyani, Tamale, Takoradi, Tarkwa



Shaibu Ali

Managing Director

sali@kekgroup.net

COUNTRY COORDINATOR



Yaw Tinkorang Yeboah

KEK Group

ytyeboah@kekgroup.net



Doris Pornaa Demedeme Asare Mensah

KEK Group

ddemedeme@kekgroup.net

Summary

KEK has been the market leader in Ghana for over twenty five years, providing insurance advisory services. We offer quality and timely service comparable to international best practices by a strong technical team. Our experiences span all sectors of the economy and we have developed expertise in timely settlement of valid claims.

Products

Assets All Risks, Public/Product/Third party Liability, Motor/Vehicle, Aviation, Construction, Plant and machinery, Offshore and Onshore Energy, Local & International Medical, Bankers Blanket Bond/ Bankers Indemnity, professional indemnity, Directors and Officers, Burglary Liability, Marine among others.

Industries serviced

Agricultural, Construction, Educational, Energy/Natural Resources, Financial, Food & Drinks/Beverages, Health, Hospitality, Manufacturing, Oil & Gas, Telecoms, Transportation, among others.

Jordan

Howden One Network Partner

COMPANY NAME

APEX Insurance

www.apexib.com

MARKET POSITION

Number 1 broker in Jordan and 3rd largest Arab owned broker in MENA.

OFFICES

Amman



Zuhair Atout

CEO

Zatout@apexib.com

P&C COORDINATOR



Samah Abu Sheikha

Deputy CEO – Operations

Sabusheikha@apexib.com

Summary

APEX Insurance is one of the largest insurance and reinsurance brokers in the Middle East & North Africa (MENA). The company was established in 2010 to serve the diverse needs of local, regional, and international clients, leveraging its extraordinary expertise in order to establish fruitful long-term partnerships. APEX Insurance provides a diverse, ever-evolving range of insurance, reinsurance, and consultancy services. From our headquarters in Amman, we work tirelessly to exceed our clients' needs and expectations.

Products

Aviation, Bankers Blankets Bonds, Claims Handling/Claims Management, Corporate & Commercial Property, Credit, Cyber, D&O, Energy, Engineering, Event Cancellation, Motor, Financial Lines, Fine Art & Specie, General Liability, Life & Health, Livestock, Marine Cargo, Marine Hull, Marine Liabilities, Political Risks, Professional Indemnity, Project Cargo, Research and Clinical Trial Liability, Product Liability, Tour Operator Liability, Travel.

Industries serviced

Agriculture, Automobile, Aviation, Construction, Design and Architecture, Distribution, Energy, Financial Institutions, Food and Beverages, Hospitality, Logistics, Manufacturing, Marine, Pharmaceutical, Professional Services, Technology, Telecommunication, Tourism, Transportation.

Liberia

Howden One Network Partner

COMPANY NAME

KEK Insurance Brokers (Liberia) Ltd.

www.kekgroup.net

MARKET POSITION

Leading insurance broker in Liberia.

OFFICES

Monrovia



Shaibu Ali

Managing Director
sali@kekgroup.net

COUNTRY COORDINATOR



Joshua Caleb Anderson

Country Manager
janderson@kekgroup.net

Summary

KEK Insurance Brokers (Liberia) Ltd is a subsidiary of KEK Insurance Brokers Ltd (Ghana) and was fully licensed in 2008 as the only broker in Liberia at the time. We are an insurance group with over 25 years' experience and a leading insurance broking firm with a substantial portfolio of local and international clients.

KEK Liberia, since its establishment in 2008, has competently handled the insurance portfolios of our clients and introduced new insurance products into the Liberian market for the benefit of our clients. With our years of operation in Liberia, the company has set itself as the leading insurance broking firm and broker of choice in the market.

Products

Assets All Risks, Public/product/Third party Liability, Motor/Vehicle, Marine, Aviation, Construction, Plant and machinery, Offshore and Onshore Energy, Local and International medical, Bankers Blanket Bond/ Bankers Indemnity, professional indemnity, Directors and Officers, Burglary Liability among others.

Industries serviced

Manufacturing, Financial, Mining, Construction, Educational, Energy/Natural Resources, Food & Drinks/Beverages, Health, Hospitality, Manufacturing, Telecoms, Transportation, among others.

Mali

Howden One Network Partner

COMPANY NAME

Cabinet International de Representation
en Assurance (CIRAS)

www.cirasmali.com

MARKET POSITION

3rd largest broker in Mali.

OFFICES

Bamako



COUNTRY COORDINATOR



Hélène Assa Camara Ndiaye

CEO

hacamara@cirasmali.com

Summary

CIRAS is an insurance brokerage company headquartered in Bamako, Mali. Our insurance legislation is common to all CIMA (the Regional Insurance Industry Body) member countries, which include most French-speaking countries in South-Saharan Africa.

We exercise different activities: brokerage, risk audit, studies and various consultations in insurance. Our mission is to provide our customers with the best coverage available, and to design appropriate technical solutions to ensure risk management, as well as their management at the best cost.

Products

Construction, Energy, General Liability, Life, Loss and Property, Marine, Motor, Multi Lines, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate.

Industries serviced

All major industries including but not limited to Energy & Power, Mining, Transportation.

Morocco

COMPANY NAME

Howden Assurances Maroc

www.howden.ma

MARKET POSITION

Leading insurance broker in Morocco.

OFFICES

Casablanca, Tangier

COUNTRY COORDINATOR



Omar Abbadi

CEO, Howden Morocco

o.abbadi@howden-maroc.com

Summary

Howden Assurances Maroc (formerly Artai-Global Assurances) is a leading broker in Morocco, operating for more than 10 years and providing the best insurance solutions in several specialties. With an engagement of more than 30 professionals offering the best Risk Analysis and Management services.

Products

All lines of Personal and Corporate business. Including but not limited to - Accident, Employee Benefits, Casualty, Clinical Trials, Energy, Construction & Engineering, Car Fleet & Transport, Cyber, D&O, Freight Forwarders, Health, Life, Marine, PI & Financial Risks, Trade Credit, Property & Pecuniary, Terrorism.

Industries serviced

Construction, Retail, Energy, Construction & Engineering, Transport Businesses, Hospitality & Leisure, Life Sciences, Manufacturing, Marine, Professional Services.

Nigeria

Howden One Network Partner

COMPANY NAME

First Insurance Brokers Ltd

www.fbninsurancebrokers.com

MARKET POSITION

Top 10 broker in Nigeria.

OFFICES

Lagos, Abuja, Ibadan, Port-Harcourt



**First Insurance
Brokers**



Olumide Ibadapo

CEO

olumide.a.ibidapo@firstinsurancebrokers.com

COUNTRY COORDINATOR



Olaitan Ayanda

Country Manager

Olaitan.o.Ayanda@firstinsurancebrokers.com

Summary

First Insurance Brokers, a subsidiary of First Holdco Plc, provides specialized expertise in risk assessment, structuring, and end-to-end insurance servicing. We bring deep experience across Property, Casualty, and Energy lines, delivering tailored solutions backed by value-added risk advisory. With a strong presence in Lagos, Abuja, Ibadan, and Port Harcourt, we are positioned to serve clients nationwide with speed and insight.

Products

All lines including but not limited to Aviation insurance, Property/business interruption Insurance Construction, Directors and Officers Liability, Life, Casualty, Health Insurance, Kidnap & Ransom/Political Violence, Marine (Cargo/Hull), Oil & Gas, Professional Indemnity Insurance. Our services are provided for private individuals, commercial/corporate and public sector.

Industries serviced

Energy & Power, Engineering & Construction, Financial Institutions, FMCGs, Healthcare, Manufacturing, Marine, Oil & Gas, Professional Service, Public Sector.

Oman

COMPANY NAME

Howden Insurance Brokers LLC

www.howdengroup.com/om-en

MARKET POSITION

Top 5 broker in Oman.

OFFICES

Muscat



Rajiv Arora

CEO, Howden Oman

rajiv.arora@howdenoman.com

P&C COORDINATOR



Sabu Varghese

Head of P&C

sabu.varghese@howdenoman.com

EB COORDINATOR



Dr Swapnil A Dikshit

Employee Benefits & Operations Leader

drswapnil.dikshit@howdenoman.com

Summary

In Dec 2017, Howden Broking partnered with a large professionally managed business conglomerate Sheikh Saad Suhail Bahwan in Oman to enter the Sultanate. With this merger, our aim is to bring a fresh perspective for our clients by leveraging our existing expertise in the Middle East Region as well as the wider Howden Group's access to specialist insurance products and markets in London and Internationally. We seek to build a niche local insurance broking business that will bring the best of our international capabilities to our clients.

Over the span of five years, Howden Oman has primarily focused on insurance solutions with respect to: Financial lines, Cyber Insurance, Employee Benefits, Property Insurance, Construction and Marine. Howden Oman operation is led by Rajiv Arora, an industry veteran with over 35+ years of experience in insurance companies and insurance broking, in India and the Middle East. Howden Oman is positioned to operate as a Top 5 broker in the Sultanate of Oman. Howden Oman has completed 5+ years and has 20+ staff members.

Products

Financial Lines, Cyber Liability, D&O, Employee Benefits, Marine Cargo, Construction, Corporate & Commercial Property, General Liability, Motor Fleet, Product Liability, Professional Indemnity, Trade Credit, Medical Malpractice, Personal Lines.

Industries serviced

Automotive, Construction & Manufacturing, Consumer Retail, Financial Institutions Food, Jewellers, Media & Technology, Medical Practitioners, Professional Services, Logistics, FMCG, Livestock, Educational Institutions, Hotels, Hospitals, Energy, Power and Desalination.

Qatar

Howden One Network Partner

COMPANY NAME

A's Insurance Brokerage

www.aicqatar.com

MARKET POSITION

A leading insurance broker in Qatar.

OFFICES

Doha



COUNTRY COORDINATOR



Akram Hamad

Managing Director

akram@aicqatar.com

Summary

A's Insurance Brokerage is the first locally licensed insurance brokerage in Qatar that designs best insurance coverage and provides professional advice ensuring our clients receive excellent solutions for their insurance needs and utmost possible value of their premium such as property all risks, professional indemnity and other general lines insurance with expertise in group medical and life.

Products

Experts in handling complex insurance and pioneering market in service quality of medical and life with vast experience in team Engineering, Aviation, Cyber Insurance, Professional Indemnity, Directors & Officers, Property All Risk, Public Liability, Sabotage & Terrorism, Third Party Liability, Workmen's Compensation, Personal Accident, Travel Insurance, Contractor's All Risk, CPM Machinery, Equipment Insurance, Erection All Risk, Fidelity Guarantee, Marine & Cargo Insurance, Medical Malpractice, Money Insurance, Motor Insurance, Yacht Insurance & Consultancy and Advisory Services.

Industries serviced

Government & Semi – Government Entities, Aviation Industry, Major Contracting Companies, International Schools, Hotels, Banking, Media & Telecommunications, Energy & Petroleum, Manufacturing, Environment & Infrastructure.

Sierra Leone

Howden One Network Partner

COMPANY NAME

KEK Insurance Brokers (Sierra Leone) Ltd.

www.kekgroup.net

MARKET POSITION

Leading broker in Sierra Leone

OFFICES

Freetown



Shaibu Ali

Managing Director

sali@kekgroup.net

COUNTRY COORDINATOR



Baffour Nketiah-Sarpong

Country Manager

b.nsarpong@kekgroup.net

Summary

KEK Insurance Brokers (Sierra Leone) Ltd is a subsidiary of KEK Insurance Brokers Ltd (Ghana) that has obtained a license to provide Insurance Broking and Consultancy Services to businesses and households in Sierra Leone.

Since its operations began in Sierra Leone in 2008 it has become the preferred local insurance broker highly recommended as a leading broker by the Sierra Leone Insurance Commission.

The growth of KEK Sierra Leone has been phenomenal because it is constantly and actively improving its workforce through participation and involvement in training, continuous professional development and motivation.

Products

Assets All Risks, Public/product/Third party Liability, Motor/Vehicle, Marine, Aviation, Construction, Plant and Machinery, Offshore and Onshore Energy, Local and International Medical, Bankers Blanket Bond/ Bankers Indemnity, Professional Indemnity, Directors and Officers, Burglary Liability among others.

Industries serviced

Telecommunication, Mining, Manufacturing, Construction, Educational, Energy/Natural Resources, Financial, Food & Drinks/Beverages, Health, Hospitality, Oil & Gas, Telecoms, Transportation, among others.

South Africa

Howden One Network Partner

COMPANY NAME

Simah Risk Advisors

www.simah.co.za

MARKET POSITION

One of the largest independently owned Brokers in SA.

OFFICES

We have offices in all the large Metropolis areas.



We hold a unique position in South Africa, our Howden Broking operation is part of our Global Specialty and Reinsurance network, we are supported on a retail basis by the experienced team at Simah Risk Advisors. Please contact Gary Ankcorn for Specialty and Reinsurance enquiries and Jan Drahota for Retail assistance.

COUNTRY COORDINATOR



Gary Ankcorn

CEO, Howden Broking South Africa

gary.ankcorn@howden-brokers.com



Jan Drahota

Africa & International Liaison

jand@simah.co.za

Summary

Simah has positioned itself as the 'thought leading' niche broker in the market focusing on complex and difficult risks that require a unique skill and expertise to be placed. We employ some of the most experienced and respected brokers in the market. Our expertise ranges from pioneering solutions in personal lines insurance and innovation in commercial insurance solutions, to creative and effective problem solving for the larger and more complex businesses.

Products

All lines of personal and corporate business, including but not limited to Accident & Health, Aviation, Construction, Cyber, Directors & Officers, Environmental & Pollution Liability, Event Cancellation, Financial Guarantees, General Liability, Legal Liabilities & Costs, Marine, Medical Malpractice, Motor, Professional Indemnity, Property, Public Liability.

Industries serviced

All major industries, including but not limited to Aviation, Construction, Defence, Engineering, Financial Institutions, Freight & Forwarding, Heavy Industry, Information and Communication Technology, Leisure and Entertainment, Manufacturing, Pharmaceutical, Power Generation, Professional Consulting, Real Estate, Recreation, Research & Development, Retail, Recreation, State-Owned & Government, Transport & Automotive.

Tanzania

COMPANY NAME

Howden Puri Insurance Brokers Limited

www.howdenpuri.co.tz

MARKET POSITION

A top 5 broker in Tanzania.

OFFICES

Dar es Salaam

COUNTRY COORDINATOR



Umesh Puri

CEO, Howden Puri

umesh.puri@howdenpuri.co.tz

Summary

A specialist insurance broker focusing on delivering exceptional service to local and international clients. Experts in handling all major classes of insurance with a particular focus on delivering innovative solutions using technology. Over 67 years of local market knowledge/relationships now strengthened by being part of the Howden One Network.

Products

Asset All Risk, Blanket Bankers Bond, Financial Risks, Cyber, Aviation, EL/PL, Energy & Mining, PVT, General Corporate/Commercial, Marine, PI and D&O Cargo/Goods in Transit, Employee Benefits, Medical, Group Life, Group Travel.

Industries serviced

Aquaculture, Construction and Engineering, Financial Institutions, Energy, Healthcare, Hospitality, Manufacturing, Mining, Retail, Telecommunications, Transport.

United Arab Emirates

COMPANY NAMES

Howden Insurance Brokers LLC (Dubai)
Howden Guardian Insurance Brokers
L.L.C. (Abu Dhabi)

MARKET POSITION

Top 4 broker in UAE.

OFFICES

Abu Dhabi, Dubai, Sharjah

www.howdenuae.com

www.howdenguardian.com



Sajith Kumar

CEO & Managing Director, Howden UAE
sajith.kumar@howdenuae.com

P&C COORDINATOR



Heather Bonner

Howden Markets, Account Manager
heather.bonner@howdengroup.com

EB COORDINATOR



Quinton Menezes

Regional EB Director & UAE EB Leader
quinton.menezes@howdengroup.com

Summary

A leading broker with strong "Specialty" focus on the ground on Financial Lines, Employee Health and Benefits, Trade Credit, Energy, Construction, Marine & Reinsurance. In 2019, we reinforced our position in Abu Dhabi with the acquisition of Guardian Insurance Brokers, with Sheikh Tahnoon Bin Saeed Al Nahyan and Fawaz Moukayed remaining invested in the business as partners. Guardian has an excellent reputation and market presence built over 22 years.

Products

Financial Lines, Employee Health and Benefits, Trade Credit, Energy, Construction, Marine, Property, General Liability, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate.

Industries serviced

Automotive, Construction, Consumer Retail, Educational institutions, FMCG, Financial Institutions, Healthcare, Manufacturing, Marine, Professional Services, Public Sector, Real Estate, Transportation.

North America and The Caribbean



Howden One Network in North America and The Caribbean

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Grenada	137	USA	144
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Regional coordinator



Martin Wicks

North America & The Caribbean

martin.wicks1@howdengroup.com



White River, St Ann,
JAMAICA

Antigua

Howden One Network Partner

COMPANY NAME

Tomlin Insurance Brokers (Antigua) Ltd

www.tomlinbrokers.com

MARKET POSITION

Number 1 broker in Antigua.

OFFICES

Antigua



COUNTRY COORDINATOR



Michael Tomlin

President

michael@tomlinbrokers.com

Summary

Tomlin Insurance Brokers is an independent Caribbean Broker who has offices in Barbados and Antigua. We primarily focus on large commercial including Hotels, Condominiums, and other large business. We also have a significant portfolio of high end homeowners and Private/pleasure marine. We have years of experience working in many of the Eastern Caribbean Islands and can not only offer advice in Barbados and Antigua, but can help guide Partners in Dominica, St. Lucia, St. Vincent, Grenada, St. Kitts and Anguilla.

Products

Mainly Property & Casualty.

Industries serviced

Hotels, Condominiums, Supermarkets, Marine, Large and Small Businesses and High End Homes.

The Bahamas

Howden One Network Partner

COMPANY NAME

J. S. Johnson & Company, Ltd.

www.jsjohnson.com

MARKET POSITION

Number 1 broker in the Bahamas.

OFFICES

Nassau, Grand Bahamas, Exuma, Eleuthera, Abaco, Berry Islands



Alister I. McKellar

Managing Director

amckellar@jsjohnson.com

COUNTRY COORDINATOR



Yolanda Moss

Senior Account Executive

ymoss@jsjohnson.com

Summary

J. S. Johnson is the oldest and largest insurance brokerage in The Bahamas. The company employs more than 150 staff, many of whom have numerous years of experience and hold professional qualifications from insurance institutions in the United Kingdom and Canada. In fact, the company boasts of having the largest number of professionally-qualified General Insurance staff in The Bahamas.

Products

Auto, Marine, Aviation, Life & Health, Property, Employee Benefits, Commercial.

Industries serviced

J. S. Johnson is able to provide a wide range of coverages to meet personal and commercial insurance needs in The Bahamas.

Barbados

Howden One Network Partner

COMPANY NAME

Tomlin Insurance Brokers (Barbados) Ltd

www.tomlinbrokers.com

MARKET POSITION

In the top 5 largest insurance brokers in Barbados.

OFFICES

Bridgetown, Barbados



COUNTRY COORDINATOR



Michael Tomlin

President

michael@tomlinbrokers.com

Summary

Tomlin Insurance Brokers is an independent Caribbean Broker who has offices in Barbados and Antigua. We primarily focus on large commercial including Hotels, Condominiums and other large business. We also have a significant portfolio of high end homeowners and Private/pleasure marine. We have years of experience working in many of the Eastern Caribbean Islands and can not only offer advice in Barbados and Antigua, but can help guide Partners in Dominica, St. Lucia, St. Vincent, Grenada, St. Kitts and Anguilla.

Products

Mainly Property & Casualty.

Industries serviced

Hotels, Condominiums, Supermarkets, Marine, Large and Small Businesses and High End Homes.

Canada

Howden One Network Partner

COMPANY NAME

Acera Insurance Services Ltd

www.acera.ca

MARKET POSITION

One of the largest risk consultants and brokerages in Canada.

OFFICES

50 offices across Canada



Jaime Gordon

Client Executive, Complex Risk & International Placement

jaime.gordon@acera.ca

EB COORDINATOR



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

Acera Insurance is an independent, employee owned Canadian insurance brokerage and risk management advisory company. Acera was formed in 2022 through the merger of CapriCMW and Rogers Insurance- two well established firms in Canada. Acera provides client solutions for business in all areas of Property, Liability, Professional Liability, Management Liability, Surety/Bonding, Employee Benefits, and Life/Medical insurance. Through 70+ offices and affiliates in Canada Acera are licensed in all parts of the Country. Acera has a dedicated international team capable of program management, legal and tax compliance, inspection services, claims management, and related advisory services.

Products

Property, Liability, Professional liability, Executive liability, Automobile, Cargo, Construction & Surety, Aviation, Marine, Cyber/Privacy, Crime, Trade Credit, Product Recall, Legal Expense, Kidnap & Ransom, Mergers & Acquisitions, Reps & Warranties, Intellectual Property, Equine, Specie/Fine Arts, Group Benefits, Life & Medical, Personal/ Home, Event Cancellation.

Industries serviced

Manufacturers, Real Estate, Construction and Development, Municipalities and Government Enterprises, Forestry, Energy, Mining, Food & Beverage, Transportation, Wholesale & Distribution, Marine Terminals and Fleets, Tourism & Hospitality, Gaming, Faith Based and Non-Profit Enterprises, Agriculture, Retail, Special Events.

Canada

Howden One Network Partner

COMPANY NAME

HUB International Ltd

www.hubinternational.com

MARKET POSITION

No.1 broker in Canada.

OFFICES

200+ Offices in Canada



P&C COORDINATOR



Michael Boire

Senior Vice President, Commercial Insurance

michael.boire@hubinternational.com

EB COORDINATOR



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

Headquartered in Toronto, Ranked 5th among the world's largest brokers and with 17,000 employees HUB International Limited is a leading full-service global insurance broker providing property and casualty, life and health, employee benefits, investment and risk management products and services. From offices located throughout North America, Hub's vast network of specialists provides peace of mind on what matters most by protecting clients through unrelenting advocacy and tailored insurance solutions.

Products

Various lines across Commercial Business Insurance, Employee Benefits, Personal Lines Insurance & Risk Management Services including but not limited to: Aviation Insurance, Boiler and Machinery, Business Interruption, Business Owners, Captive insurance, Commercial Auto, Commercial Property, Crime, Cyber, D&O, Environmental, E&O, General Liability, Kidnap and Ransom, Marine, Medical Malpractice, M&A, PL, Surety Bonds, Trade Credit, Workers Compensation.

Industries serviced

We work across all industry lines, particular specialism and main industry verticals: Agribusiness, Entertainment, Life Sciences, Sports, Cannabis, Financial, Nonprofit, Transportation, Construction, Healthcare, Public Sector, Education, Hospitality, Real Estate.

Canada

Howden One Network Partner

COMPANY NAME

Purves Redmond Limited

www.purvesredmond.com

MARKET POSITION

One of the leading independent insurance brokers in Canada.

OFFICES

Montréal, Port Hope, Sudbury, Toronto, Vancouver



P&C COORDINATOR



Matthew Keith

Partner, International Services Leader

mkeith@purvesredmond.com

EB COORDINATOR



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

Through more than half a century of experience, PRL has worked with clients from all of Canada's major industries, as well as on international projects with our exclusive network of international brokers. We've committed ourselves to delivering the highest level of service to all of our clients, regardless of size, and we intend to keep providing Canadian companies and individuals with the same expertise and service level that has come to represent our firm for decades.

As the country has grown up around PRL, we've evolved into becoming one of Canada's top independent insurance advisory and brokerage firms. We provide expert guidance and insurance coverage to our clients across the spectrum of Canadian businesses. Whether mining and energy projects, transportation and waste management, or complex infrastructure builds in major cities, we've helped clients large and small navigate the risks, and opportunities, that come with doing business in Canada.

Products

Accident & Health, Automobile, Aviation, Bonds, Cargo, Casualty, Cyber, Directors & Officers, Employee Benefits/Life, Environmental, Fidelity/Crime, High Net Worth Personal Lines, Kidnap & Ransom, Marine, Mergers & Acquisitions/Reps & Warranties, Professional Indemnity, Property, Surety, Trade Credit, Umbrella/Excess.

Industries serviced

Aviation, Construction, Energy & Power, Environmental, Financial Institutions, Food & Beverage, Healthcare, Law Firms, Manufacturing, Marine, Mining, Non-Profit, Retail, Technology, Transportation, Waste Management.

The Parliament of Canada and
Rideau Canal in Ottawa,
ONTARIO



Grenada

Howden One Network Partner

COMPANY NAME

Agostini Insurance Brokers (Grenada) Ltd

www.agostini.com

MARKET POSITION

3rd largest broker in Grenada.

OFFICES

St. George's



Desnor K. Paul

Country Manager

dpaul@aib.hugginsgrenada.com

P&C COORDINATOR



Brent Mitchell

Director

bmitchell@agostini.com

EB COORDINATOR



Edison Raphael

**Deputy Managing Director, AIB
and Managing Director, Cardea
Benefits Limited**

raphaele@agostini.com

Summary

Agostini Insurance Brokers (Grenada) Limited (AIBGL) was incorporated in 2006, in a partnership between Agostini Insurance Brokers Limited and Geo F. Huggins & Co (Grenada) Ltd. Prior to this we operated as an insurance agency for several leading insurers. Today, we are one of the largest brokers in our territory managing a large portfolio for corporate and individual clients.

Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident.

Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

Jamaica

Howden One Network Partner

COMPANY NAME

BCMG Insurance brokers

www.bcmgbrokers.com

MARKET POSITION

4th largest broker in Jamaica.

OFFICES

Kingston and Montego Bay



William Craig

CEO

thomas.smith@bcmgbrokers.com

P&C COORDINATOR



Kimm Daley

Vice-President, Commercial

kimm.daley@bcmgbrokers.com

EB COORDINATOR



Jacinth Brown

**Employee Benefits Manager, BCMG
Insurance Brokers**

jacinth.brown@bcmgbrokers.com

Summary

BCMG are continually pushing the envelope to deliver tailor-made products, thereby Making Good Insurance Better. The senior team members have a combined experience of over 150 years in the industry and hold the belief that there is no one-size-fits-all solution. BCMG is regulated by the Financial Services Commission, is a member of the Jamaica Insurance Brokers Association and a local Reinsurance broker.

Products

Accident, Bonds, Business Interruption, Cargo, Contractors, Crime, Cyber, D&O, General Liability, Health Care, Homeowners, Hull, Life, Motor, Machinery/Engineering, Professional Indemnity, Property, Protection and Indemnity, Travel.

Industries serviced

Agriculture, Car Dealership, Construction, Education, Energy, Financial Sector, Legal, Motor Vehicle Rental, Shopping Centres, Tourism, Transportation, Wholesale and Distribution.

Puerto Rico

Howden One Network Partner

COMPANY NAME

Vidal & Rodríguez, Inc.

www.vidalrodriguez.com

MARKET POSITION

5th largest broker in Puerto Rico.

OFFICES

San Juan



COUNTRY COORDINATOR



Luis Rodríguez-Santana

President

luis@vyrmailpr.com



Luis R. Rodríguez-Vélez

Executive Vice President

lrv@vyrmailpr.com

Summary

Located in San Juan, Puerto Rico, Vidal & Rodríguez was established in 1986 and is ranked among one of the top and largest insurance brokerage firms in the country. We provide insurance brokerage and consulting services to thousands of satisfied customers. We offer a remarkable selection of insurance products and services combined with exceptional knowledge in a variety of industries, including property, casualty, benefits, personal lines, and life insurance products.

At V&R our mission is to be the leader in providing unparalleled customer service, trusted advice, superior, and cost-effective insurance solutions to each and every one of our customers.

Products

Auto Liability & Physical Damages, Aviation, Directors & Officers E&O, Equipment Breakdown, General & Professional liability, Group Health & Life, Hospital & Medical, Inland & Ocean Marine, Property & Business Interruption.

Industries serviced

Auto Dealers/Car Rentals, Aviation, Construction, Education, Energy, Financial Institutions, Food and Beverage, Government, Healthcare, Hospitality, Liquefied Petroleum Gas Dealers, Manufacturing, Marine, Professional and Medical Services, Real Estate and Property Management, Retail and Distribution, Transportation & Logistics.

Puerto Rico

Howden One Network Partner

COMPANY NAME

Popular Risk Services

www.popular.com

MARKET POSITION

Number 3 broker in Puerto Rico.

OFFICES

7 offices in Puerto Rico



Javier Rodriguez

President

Javier.rodriquez@popular.com

Summary

Popular Risk Services, a wholly owned subsidiary of Popular Inc., is an Insurance Producer duly authorized by the Office of the Insurance Commissioner to sell and distribute insurance products in Puerto Rico. With over 150 direct and dual bank employees, Popular is the third-largest insurance broker in Puerto Rico. The division handles more than \$500 million in premiums annually.

At Popular, we put people at the centre of progress. By truly understanding people and connecting with their aspirations, we deliver outstanding service and become agents for progress.

Our strategic focus is to grow organically through specialization in well-defined niches while leveraging key learnings from our Institutional program and Captive Management to drive best practices for our Commercial customers.

Products

Health, Life, Disability, Property & Casualty, Title, and Variable Insurance.

Industries serviced

Financial Institutions, Construction, Condominiums, Healthcare, Auto Dealers/Car Rentals, Energy, Food and Beverage, Government, Hospitality, Manufacturing, Marine, Professional and Medical Services, Real Estate and Property Management, Retail and Distribution, Transportation & Logistics.

St. Lucia

Howden One Network Partner

COMPANY NAME

Agostini Insurance Brokers (St. Lucia) Ltd

www.agostini.com

MARKET POSITION

2nd largest broker in St. Lucia.

OFFICES

Castries



Armstrong Philogene Leon

General Manager

armstrong.philogene@agostini-stlucia.com

P&C COORDINATOR



Brent Mitchell

Director

bmitchell@agostini.com

EB COORDINATOR



Edison Raphael

Deputy Managing Director, AIB and Managing Director, Cardea Benefits Limited

raphaele@agostini.com

Summary

Our competitive advantage is our people. We have the best talent in the insurance industry, assembled for the express purpose of providing unparalleled insurance and risk management services to our clients. We are first in terms of human resources, range of services, asset base and branch network, bringing significant benefits to all our clients. Our mission is to be the leading broker and Risk Management consultant in our market, by providing total quality service to our customers, satisfying their needs and expectations with absolute integrity.

Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident.

Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

Trinidad & Tobago

Howden One Network Partner

COMPANY NAME

Agostini Insurance Brokers Limited

www.agostini.com

MARKET POSITION

Number 1 broker in Trinidad & Tobago.

OFFICES

Port of Spain San Fernando



P&C COORDINATOR



Brent Mitchell

Director

bmitchell@agostini.com

EB COORDINATOR



Edison Raphael

**Deputy Managing Director, AIB and
Managing Director, Cardea Benefits
Limited**

raphaele@agostini.com

Summary

Agostini Insurance Brokers (AIB) Limited's #1 market position in terms of premium volume, human resources, range of services, asset base and branch network brings significant benefit to all our clients. Our mission is to be the leading Insurance Broker and Risk Management Consultant in our chosen markets, by providing Total Quality Services to our customers, satisfying their needs and expectations with absolute integrity.

Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident, TPAs.

Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

Turks and Caicos

Howden One Network Partner

COMPANY NAME

J. S. Johnson & Company, Ltd.

www.jsjohnson.com

MARKET POSITION

A leading insurance company in Turks and Caicos.

OFFICES

Providenciales



Alister I. McKellar

Managing Director

amckellar@jsjohnson.com

COUNTRY COORDINATOR



Yolanda Moss

Senior Account Executive

ymoss@jsjohnson.com

Summary

J. S. Johnson is the oldest and largest insurance brokerage in The Bahamas. J.S. Johnson (Turks & Caicos) was established more than 15 years ago. The company employs more than 150 staff, many of whom have numerous years of experience and hold professional qualifications from insurance institutions in the United Kingdom and Canada. In fact, the company boasts of having the largest number of professionally qualified General Insurance staff in The Bahamas.

Products

Auto, Marine, Aviation, Life & Health, Property, Employee Benefits, Commercial.

Industries serviced

J. S. Johnson is able to provide a wide range of coverages to meet personal and commercial insurance needs in Turks and Caicos.

USA

Howden One Network Partner

COMPANY NAME

EPIC Insurance Brokers & Consultants

www.epicbrokers.com

MARKET POSITION

A top 10 largest independent broker.

OFFICES

85+ offices throughout the United States



P&C COORDINATORS



Sabrina Greenman

Head of International Business Development

sabrina.greenman@epicbrokers.com



William Butler

**Executive Managing Principal
Multinational Clients – Risk Management**
William.Butler@epicbrokers.com

EB COORDINATOR



Anne Terry

Director of Global Benefits Management
anne.terry@howdengroup.com

Summary

EPIC is an innovative retail property & casualty and employee benefits insurance brokerage and consulting firm.

With a focus on specialisation and unique product offerings, EPIC has grown exponentially, reaching a run revenue rate of just under \$1B. We have achieved these results through consistent organic revenue growth, which exceeds industry averages, and a well-designed program of steady, strategic acquisitions.

EPIC is backed by financial sponsor and strategic advisor Oak Hill Capital Partners – a leading U.S.-based, middle market private equity firm.

Products

Analytics and Modelling, Captives, Crime, Cyber, D&O, E&O, Employee Benefits, Environmental, Fine Art & Specie, High Net Worth & Personal Lines, Hull & Marine Liability, Impact Risk Consulting, International Reverse Flow & Home Foreign Placement, K&R, Loss Sensitive Casualty, M&A Transactions, Marine Cargo, Property & Casualty, Surety, Trade Credit, Transitional Risks, Wealth Management & Advisory, W&I/R&W.

Industries serviced

Advertising & Public Relations, Agriculture, Architects & Engineers, Automobile & Auto Parts Manufacturing, Biotech, Chemicals, Cosmetics, Cultural, Institutions, Energy, Financial Institutions, Food & Beverage, Foundries, Healthcare, Hospitality, Law Firms, Life Sciences Manufacturers, Marine, Municipalities, Non-Profit Corporations, Pharmaceuticals, Private Equity, Professional Services, Public Relations, Real Estate Owners, Recycling, Renewable Energy, Retail, Special Events, Sports & Entertainment, Technology, Service Providers, Waste Management.

USA

Howden One Network Partner

COMPANY NAME

HUB International Ltd

www.hubinternational.com

MARKET POSITION

Top 5 global broker and largest independent.

OFFICES

370+ locations across the USA



P&C COORDINATOR



Will Mulé

Executive Vice President, Global Risk Solutions Practice Leader

william.mule@hubinternational.com

EB COORDINATOR



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

Headquartered in Chicago, Illinois, ranked 5th among the world's largest brokers and with 17,000 employees HUB International Limited is a leading full-service global insurance broker providing property and casualty, life and health, employee benefits, investment and risk management products and services. From offices located throughout North America, Hub's vast network of specialists provides peace of mind on what matters most by protecting clients through unrelenting advocacy and tailored insurance solutions.

Products

Various lines across Commercial Business Insurance, Employee Benefits, Personal Lines Insurance & Risk Management Services including but not limited to: Aviation Insurance, Boiler and Machinery, Business Interruption, Business Owners, Captive insurance, Commercial Auto, Commercial Property, Crime, Cyber, D&O, Environmental, E&O, General Liability, Kidnap and Ransom, Marine, Medical Malpractice, M&A, PL, Surety Bonds, trade Credit, Workers Compensation.

Industries serviced

We work across all industry lines, particular specialism and main industry verticals: Agribusiness, Entertainment, Life Sciences, Sports, Cannabis, Financial, Nonprofit, Transportation, Construction, Healthcare, Public Sector, Education, Hospitality, Real Estate.

USA

Howden One Network Partner

COMPANY NAME

McGriff Insurance Services, Inc.

www.mcgriff.com

MARKET POSITION

Subsidiary of Truist Insurance Holdings, Inc., the 6th largest broker in the U.S. and 7th largest in the world.



P&C COORDINATOR



Mike Breedlove

Executive Vice President National Director, Middle Market

mike.breedlove@mcgriff.com

EB COORDINATOR



Anne Terry

Director of Global Benefits Management

anne.terry@howdengroup.com

Summary

Independent retail sub-brand of Truist Insurance Holdings, Inc., serving both domestic and international clients from offices throughout the USA. McGriff has grown significantly in the past 10 years and now has more than 3,800 employees placing over \$11bn USD in premium into the insurance marketplace. Their reputation and heritage helps them attract some of the most experienced risk management consultants in the industry.

McGriff, Seibels & Williams Inc. was founded in 1886 and is a full-service commercial insurance broker, providing insurance for complex, upper middle market and Fortune 1000 accounts, as well as specialty insurance programs.

McGriff Insurance Services was founded in 1922 and works with individuals and families, small businesses, middle market operations and non-profits.

Products

Accident & Health, Casualty, Commercial, Crime, Cyber, Directors & Officers, Employee Benefits, Environmental, Errors & Omissions, Fidelity Crime, Financial Lines, Fine Art & Specie, Flood, General Liability, International, Kidnap & Ransom, Marine, Personal, Product Liability, Professional Indemnity, Property, Surety, Terrorism, Trade Credit, Transportation, Umbrella excess, Workers' compensation.

Industries serviced

Agriculture, Aviation, Chemicals, Construction, Educational Services, Energy, Financial Institutions, Food Services, Healthcare, Hospitality, Law Firms, Manufacturing, Marine, Mining, Power & Utilities, Private Equity, Public Administration, Public Entity, Railroad, Real Estate, Recreational Marine, Retail, Staffing, Technology, Transportation, Wholesale Trade.

Country Directory

Albania	38	Germany	52	Oman	121
Algeria	112	Ghana	112,115	Panama	105
Angola	112	Greece	53	Peru	106
Antigua	130	Grenada	137	Philippines	18
Argentina	87	Guatemala	100	Poland	69
Australia	30	Guinea	112	Portugal	70
Austria	39	Haiti	101	Puerto Rico	139
Bahamas	131	Honduras	102	Qatar	122
Bahrain	112	Hong Kong	9	Romania	71
Barbados	132	Hungary	54	Rwanda	112
Belgium	40	Iceland	55	Senegal	112
Benin	112	India	10	Serbia	72
Bolivia	88	Indonesia	11	Sierra Leone	112,123
Bosnia and Herzegovina	41	Ireland	56	Singapore	19
Brazil	89	Israel	57	Slovakia	73
Bulgaria	42	Italy	59	Slovenia	75
Burkina Faso	112	Ivory Coast	112	South Africa	112,124
Cambodia	5	Jamaica	138	South Korea	20
Cameroon	112	Japan	12	Spain	76
Canada	133	Jordan	116	Sri Lanka	21
Central African Republic	112	Kenya	112	St. Lucia	141
Chad	112	Laos	15	Sweden	77
Chile	90	Latvia	60	Switzerland	78
China	6	Liberia	117	Taiwan	22
Colombia	91	Liechtenstein	61	Tanzania	125
Congo	112	Lithuania	62	Thailand	24
Costa Rica	92	Luxembourg	63	Togo	112
Croatia	43	Malaysia	16	Trinidad & Tobago	142
Cyprus	44	Mali	112,118	Tunisia	112
Czechia	45	Malta	64	Turkey	79
Denmark	47	Mexico	104	Turks and Caicos	143
Dominican Republic	94	Monaco	65	Uganda	112
Ecuador	95	Morocco	119	Ukraine	82
Egypt	114	Mozambique	112	Uruguay	107
El Salvador	97	Myanmar	17	United Arab Emirates	126
Estonia	48	Netherlands	66	United Kingdom	80
Fiji	31	New Zealand	32	USA	144
Finland	49	Niger	112	Vietnam	25
France	50	Nigeria	120		
Gabon	112	North Macedonia	67		
Georgia	51	Norway	68		

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