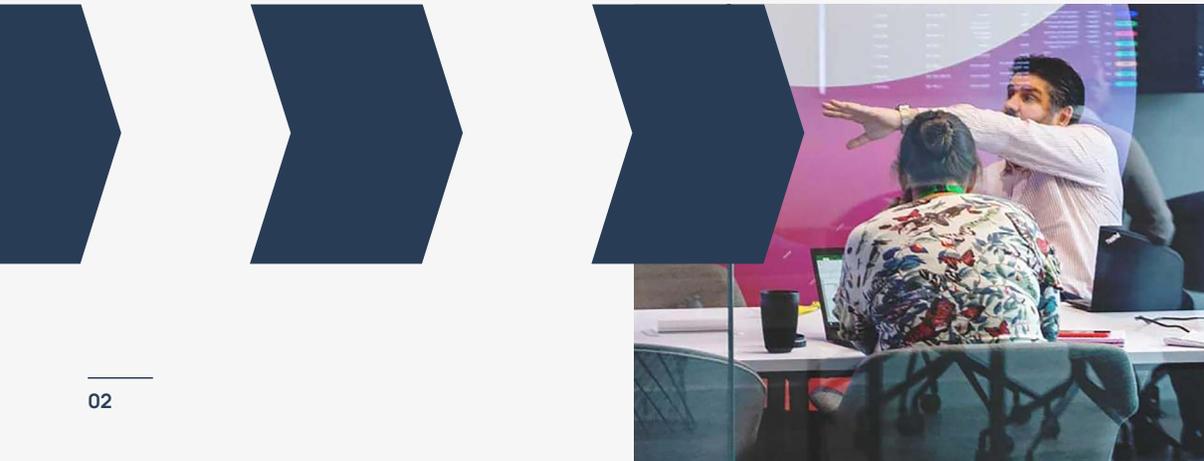


**One**  
community  
company  
vision  
**Howden**

# We



# start





# with people

**Relationships are the secret to our success, and prioritising them has allowed us to build a multinational company with a culture of trust, innovation, and creativity.**

That culture is a driving force in our work, pushing us to create a company we're proud of. One that leverages the power of insurance to shape a better future, for our clients and our communities. An employee-owned business, with the freedom to act on our people's innovation and expertise in an ever-changing world.



# What drives us?

We combine the knowledge of a specialist broker, the agility of a start-up, and the scale and experience of an established international business. Our teams around the world are experts with autonomy – trusted to innovate, and relied upon to deliver.

Our principles help us stand out, while driving us to always try harder for our clients:

01

### **People first**

We have seen time and time again that when we give our teams the space to perform and the support to grow, our clients reap the rewards.

02

### **Proudly independent**

Our independence lets us move fast while making decisions for the long-term. It gives us the freedom to deliver for our clients, grow our base of employee shareholders, and stay true to ourselves.

03

### **Expertise and technology**

Risks are getting more complex every day. But our investment in technology allows us to make data-driven decisions, and our specialist teams have the global resources to handle even the most challenging risks.

04

### **Committed to simplicity**

Our business is run by brokers focused on getting the right expert in the room with our clients. We get out of our own way to provide an experience free of needless complexity – just the advice you need in a language you understand.

# Someone to rely on

A dark blue world map is overlaid on the right side of the page. It features several colored dots representing office locations: yellow dots for Howden country headquarters and blue dots for Howden One partner brokers. The dots are scattered across North America, Europe, and South America.

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

**\$14.5bn**

Premium into international markets

**40+**

Territories

**9,000+**

Howden people

- Howden country headquarters
- Howden One partner brokers



**worldwide**

# Building a sustainable business

We believe that, to truly deliver for our people and our clients, we have to think long term. Quick wins and short-term solutions only go so far – it's by looking to the future that we will build a company to last.



But we're not just thinking about our own future. The insurance industry has the power to help create a cleaner, fairer, safer world. Howden, alongside our parent company Howden Group Holdings, is leading the way. We're on the path to becoming a fully sustainable business – through the people we hire, the work we do, and our own impact as a company.

## Setting the standard

We want Howden to be the kind of business we all feel proud of. That means ensuring our culture, actions and policies reflect our values, so that everyone can thrive.

## Giving back

As a business, our actions and attitudes have far-reaching consequences. Our CSR work engages all our people in giving back to their local communities, and we have started measuring our global environmental and societal impact to improve wherever we see an opportunity.

## Changing the insurance narrative

Insurance can and should help to solve the major challenges facing our society. We're focused on designing new insurance products to move the industry forward, and have launched a specialist Climate Risk and Resilience division to help bring these ideas to life. Our innovations - from the Red Cross volcano cat bond, to microinsurance in Tanzania - are designed to help support vulnerable communities, transition to a low carbon economy, and facilitate economic growth and resilience.

# Driven by



# data

**We are the broker dedicated to serving clients in a changing world. Our approach to technology helps our teams, our clients, and the market as a whole.**

We combine data science thinking with insurance know-how. We invest heavily in technology, data and analytics to solve the big challenges we face – making our services more streamlined and more accessible to all.

We develop tools that make it faster and easier for our brokers to get the right cover at the right price, without sacrificing on quality. We analyse our own data, plus data from across the insurance industry to identify patterns, forecast trends, and keep our clients ahead of the curve.

# José Manuel González, CEO

**“Howden is a group with a unique story to tell. One where entrepreneurship meets deep expertise, where culture is built on attracting and nurturing people with shared values and mindset. Our group remains in our hands and we recognise that independence is ours to earn.”**

Howden Broking Group

[www.howdengroup.com](http://www.howdengroup.com)

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