

# How Howden helped a hotel chain with more than just arranging competitive insurance

## A multi-site challenge

A hotel chain operating internationally across three countries had worked with the same insurance broker for 20 years. Over the past five years the group had focused its investment on updating and modernising its portfolio, creating a high-quality hotel collection.

The hotel chain was keen for their insurance cover to reflect this change and Howden was therefore invited to review the insurance programme.

## The Howden solution

The hotel group employed management and maintenance employees of a high calibre and had, in the main, robust processes. But one of their ongoing challenges was the frequency of 'trip, slip, and injury' claims from both employees and guests.

And like other hotels, they were also faced with a relatively high staff turnover, which created an admin-intensive task of induction and ongoing training for the many new employees.

As a solution to this, we quickly identified the need for improved record-keeping and group-wide deployment of enhanced procedures.

As part of our review, we introduced the hotel group to an insurer that offered an online training platform, which enabled the client to efficiently roll out induction training for all new recruits at every establishment. This delivered a consistent approach to best practice and health and safety, with training recorded. Our client almost immediately found themselves in a far more resilient position to train up new hires quickly and effectively.

In answer to the initial challenge of on-site injuries, we organised access to an online claims portal which enabled our client to record, view and manage claims easily. This gave the central management team the ability to identify claim trends at any location and take remedial action.

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## Outcome

Not only were we able to improve the risk profile of this business in the insurance market by providing workable solutions, but we also negotiated with insurers and ultimately saved them £50,000 on their annual insurance premium.

They were delighted to appoint Howden as their new broker and reinvest the money saved on their premium into the continued refurbishment of their hotels.

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To find out how we can support your business call us on **0330 008 1331** or email **[commercial@howdeninsurance.co.uk](mailto:commercial@howdeninsurance.co.uk)**

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