

Corporate Information Pack

Howden Specialty
Luxembourg S.à.r.l

April 2024

HOWDEN

Howden Specialty Luxembourg S.à.r.l

Corporate Information Pack

Contents

Section	Title
03	Introduction
04	Corporate information
07	Professional indemnity cover information
08	Finance information
09	Administrative information
10	Trade bodies/Other Regulatory

Confidentiality

Please note that this is confidential information. The contents may not be reproduced or disclosed to any third party without our prior written approval. We disclaim any liability whatsoever arising from any such disclosure and subsequent reliance on the information contained therein by any third party.

Introduction

Purpose

Howden Specialty Luxembourg S.à r.l (“HSL”) are often asked to complete client / agency application forms and tender documents requesting information on HSL – information relating to our staff, management, business and financials. Due to the number of requests received, a standard response has been produced providing the information that HSL are willing to release. It is imperative that personal data is not shared with any companies outside of HSL without the written permission of the individual(s) concerned.

Corporate information

Corporate details

Full legal name	Howden Specialty Luxembourg S.à r.l	
Trading names	Howden Specialty Luxembourg S.à r.l (“HSLs”, “we”, “us”, “our”). We also trade under the following names: Bowood, Clinical Trials Insurance Services/CTIS, Howden, Howden CAP, Howden Employee Benefits & Wellbeing, Howden Fastnet, Haven Knox-Johnston Specialist, Howden Re, Howden Reinsurance, Howden Sturge	
Has the name changed in the past three years?	No	
Registered and Trading Address	2, rue des Girondins L-1626 Luxembourg Grand Duchy of Luxembourg	
Luxembourg Companies House Registration Number (Registre De Commerce Et Des Sociétés)	B232065	
Website Address	www.howdenspecialty.com	
Telephone & Fax Numbers	Tel: (+352) 27 86 40 60	
Email contact	ComplianceHIBL@howdengroup.com	
Status of Company/ Place of Incorporation	Société à responsabilité limitée / Private Limited Company / Luxembourg	
Ownership	HSLs is owned 100% by RKH Group Limited which in turn is owned 100% by Howden Broking Group Limited which in turn is owned 100% by Howden Group Holdings Limited.	
Shareholdings	Available on request via Howden Group Company Secretary.	
When did Howden Specialty Luxembourg S.à r.l incorporate?	15 th February 2019	
Statutory Directors of Howden Specialty Luxembourg S.à r.l	Directors	Title
	Andy Bastow	Managing Director
	Aimee Toledo	Finance Director
Career Resume & CVs for senior staff / directors	HSLs does not release CVs or other personal details of directors or employees. Please check our website for an individual's title and contact details.	
Have any directors been convicted of a criminal offence? Or been involved in liquidation, receivership or bankruptcy in the last five years?	Not to the best of our knowledge	
Status under Commissariat aux Assurances	Authorised and regulated by CAA in respect of general	

(“CAA”)

insurance mediation activities. ([CAA website](#))

CAA Reference number

Registered under number 2019CM005 for insurance and reinsurance

Do we comply with CAA procedures for handling premiums and commissions?

Yes

Howden Specialty Luxembourg S.à r.l can passport into the following countries under EU Freedom of Services:

Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden

EU Branch establishment in:

Czech Republic

Address: Spaces Albatros, Na Perstýně 342/1, 110 000 Stare Mesto, Praha

Regulator: Czech National Bank (CNB)

Regulatory reference: None provided

Denmark

Address: Rytterager 72, 2791 Dragør

Regulator: Danish Financial Services Authority

Regulatory reference: None provided

France

Address: 34 Avenue George V, 75008 Paris

Regulator: Autorité de contrôle prudentiel et de résolution

Regulatory reference: 2019CM005

Germany

Hamburg address: Mönckebergstrasse 13, 20095 Hamburg

Düsseldorf address: Georg-Glock-Straße 8 | 40474 Düsseldorf

Regulator: BaFin (Federal Financial Supervisory)

Regulatory reference: None provided

Italy

Address: Via Manin 6/4, 33100 Udine

Regulator: Istituto per la vigilanza sulle assicurazioni

Regulatory reference: None provided

Switzerland

Address: 16 Place Longemalle, 1204 Geneva

Regulator: FINMA

Regulatory reference: F01343247

The Netherlands

Address: Potvis 43, 1704 WC, Heerhugowaard

Chamber of Commerce reference: 89926358

United Kingdom

Address: One Creechurch Place, London, EC3A 5AF

Regulator: Financial Conduct Authority

Regulatory reference: 973290

Lloyd's Coverholder PINs

Not applicable as all agency activity will be conducted by
Howden Specialty Agency Luxembourg S.à r.l

Lloyd's Broker Numbers

1703

Number of Staff employed @ April 2024

31

**Registration with the National Commission for
Data Protection**

Not required in Grand Duchy of Luxembourg
UK Branch is registered in the United Kingdom with Information
Commissioner's Office Registration number: ZB125101 Date
Registered: 12th July 2021 Expires: 11th July 2024

Professional indemnity cover information

Cyber Essentials Certification

Howden Group Holdings Limited

Registration Number: 9c9213f7-41b8-4995-8578-a34805198d85

Expiry date: 3rd March 2024

Primary Insurer's name & address

The Griffin Insurance Association Ltd

London

SE1 9RR

(Copy of Griffin confirmation letter is available on request)

Insurance inception & expiry date

Inception: 1 October 2023

Expiry: 30 September 2024

Aggregate limit of cover

37,500,000 GBP

Limit of cover for each and every claim

30,000,000 GBP

Deductible for each and every claim

250,000 GBP

Does our PI cover include dishonesty of employees?

Yes.

Directors are excluded but covered under a separate fidelity cover.

Finance information

Name of Howden's Bank	Royal Bank of Scotland
Bank address	Premier Place, Devonshire Square, London EC2M 4XB United Kingdom
Account name	Howden Specialty Luxembourg S.à r.l
Status of accounts	Insurer and client monies are held in separate Client Bank Accounts
Are bank accounts independently audited?	Yes, on an annual basis
Bank account numbers	See separate information provided
Name of all people authorised to sign for payments from the account	The names of individuals authorised to sign for payments are not disclosed.
Current authority limits	Every cheque must have two signatories.
Do we have subsidiaries that are not audited separately that transact business directly?	No
Handling client money	Under Luxembourg law, any insurance premiums, claims or premium refunds are held by HSLs and its UK branch as agent of the insurer. As the HSLs UK branch is approved by the Financial Conduct Authority ("FCA"), HSLs is applying the UK FCA's Client Assets rules under which, HSLs are required to confirm with you the manner in which it will hold insurance monies, including premiums, premium refunds and claims.
Auditors details	Ernst & Young 35E Avenue John F.Kennedy L-1855 Luxembourg Telephone number: +352 42 1241
VAT Registration Number	Luxembourg: 2019 2408 602 Branch in Germany: 17/071/19019 Branch in United Kingdom: 739-6797-61 Branch in Italy: 0355250306 Services in Ireland: T8925390VH Branch in Netherlands: NL865155227B01
VAT ID Number	Luxembourg: LU 31086173
Insurance premium tax number	Branch in Germany: 817/V20000054627
Corporate Tax Identification Number	Luxembourg: 2019 2408 602

Administrative systems information

Broker systems used	Global and Sector
Do we have procedures and systems in place to monitor aged and outstanding debt?	Yes – As per HSLS policy and procedures
What is the current aged debt procedure?	Monitor review of our unallocated cash position
IT systems	Network Supported by Group IT (based in UK)
Business continuity	Howden Group has strong contingency plans for the continuation of the broking capabilities and service. Reviews of the Business Continuity Plan (BCP) and Business Impact Assessment (BIA) are conducted annually or during a major change to the business and BCPs are exercised and audited annually for HSLS supporting entities in the United Kingdom, Howden Insurance Brokers Limited (“HIBL”) and Howden Reinsurance Brokers Limited (“HRBL”). In addition, specifically in Luxembourg, HSLS employees will work from home or the company apartment 26 Ave Dix du Septembre, L-2550 Luxembourg.

Trade Bodies/Other Regulatory

Are we a member of any insurance industry trade association or professional organization

APCAL- Association Professionnelle des Coutiers en Assurances au Luxembourg

Are we in compliance with the relevant jurisdictions' data privacy regulation?

Yes

Does Howden Specialty Luxembourg S.à r.l have up to date written policies / procedures outlining its systems and controls for financial crime mitigation covering:

Anti Money Laundering: Yes

Anti-Bribery and Corruption: Yes

HSLS comply with the financial crime, anti-money laundering and anti-terrorism laws of Luxembourg and in all jurisdictions it does business with. HSLS will only conduct business with business parties who are of fit and proper and of sufficiently good repute that are engaged in legitimate business activities and whose funds are derived from legitimate sources. We conduct a zero tolerance policy on bribery/corruption and our expectations that all Business Partner's we trade with in Luxembourg and around the world comply with all applicable laws and regulations relating to anti-bribery and corruption. The company also maintains Financial Crime staff awareness training which involves annual completion of various modules to a satisfactory standard.

Economic Operators Registration and identification

EORI Number: LU 31086173

Legal Entity Identifiers

LEI: 2138002BTWS77TSILS37

Dun & Bradstreet

D-U-N-S Number: 225442146 (UK Branch)

Declaration

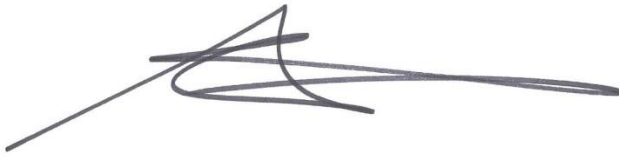
I confirm that to the best of my knowledge and belief the information provided in this document and any attachments hereto is correct and that I have taken reasonable steps to ensure that this is the case.

I confirm I have the authority to sign on behalf of the Firm.

Name: Andy Bastow

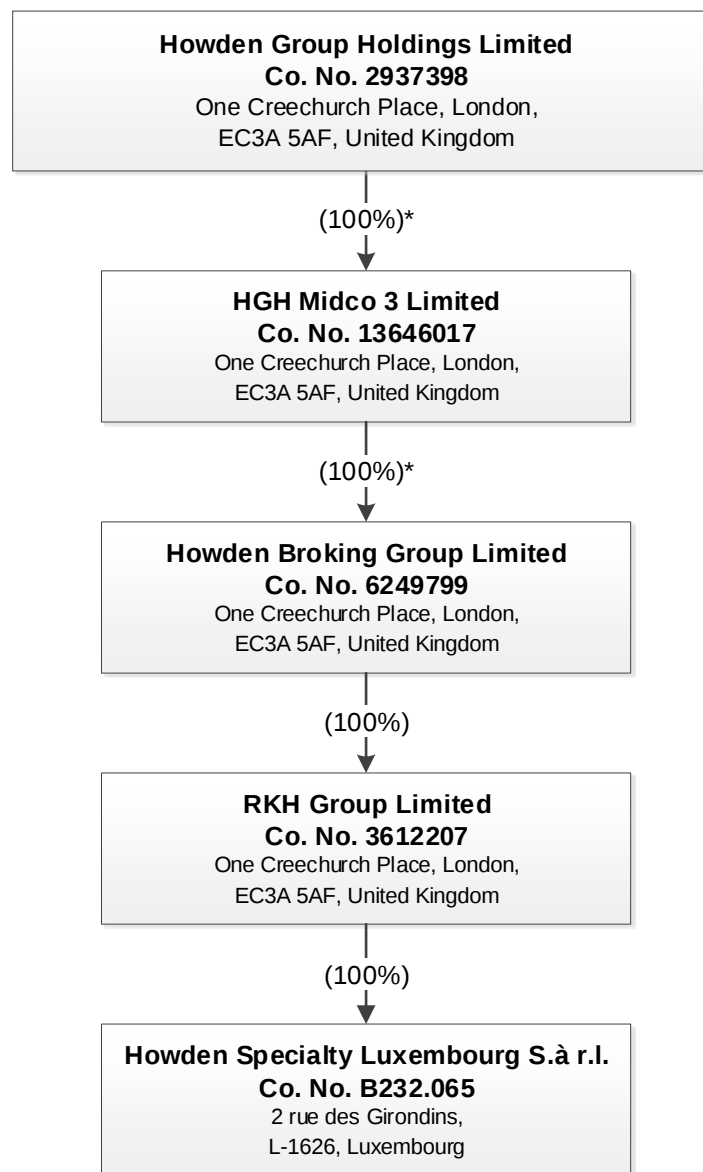
Title: Managing Director

Signature:

A handwritten signature in dark ink, consisting of a series of loops and a long horizontal stroke extending to the right.

HOWDEN SPECIALTY LUXEMBOURG S.à R.L

OWNERSHIP SUMMARY as at 22 January 2024



(%) Voting Rights

* held indirectly through Group Financing Structure Entities



Howden Specialty Luxembourg S.à.r.l

Howden Specialty Luxembourg S.A.R.L authorised and regulated by the Commissariat aux Assurances in respect of general insurance brokerage business.

Company Registration Number: B232065

Commissariat Aux Assurances ("CAA") Registration Number: 2019CM005

Bank Account

All trading with Howden Specialty Luxembourg S.à.r.l is through the applicable bank accounts, through our principal banker(s):

Royal Bank of Scotland
Premier Place,
Devonshire Square,
London
EC2M 4XB

NST Bank Account Details

Payments of all money that Howden Specialty Luxembourg S.à.r.l will hold in a fiduciary capacity on behalf of a third party such as premiums or claims should be paid to the appropriate Client Account List Below

All accounts have an account name of **Howden Specialty Luxembourg S.à.r.l – Client Account**

Currency	Sort Code	Account Number	Swift Code	IBAN Number	Intermediary Bank Swift Code
GBP	15-10-00	32251644	RBOSGB2L	GB88 RBOS 1510 0032 2516 44	
AUD	15-10-00	HWDSLXSR-AUDC	RBOSGB2L	GB29 RBOS 1663 0000 8473 76	CTBAAU2S
CAD	15-10-00	RSPALYXG CADC	RBOSGB2L	GB55 RBOS 1663 0000 8292 54	CIBCCATT
CHF	15-10-00	HOWNSTC - CHFC	RBOSGB2L	GB96 RBOS 1663 0000 8466 55	UBSWCHZH80A
DKK	15-10-00	RSPALYXG DKKC	RBOSGB2L	GB33 RBOS 1663 0000 8292 62	DABADKKK
EUR	15-10-00	RKHSPLU - EURC	RBOSGB2L	GB71 RBOS 1610 7003 4004 67	RBOSGB2L
NOK	15-10-00	RSPALYXG NOKC	RBOSGB2L	GB74 RBOS 1663 0000 8293 00	DNBANOKK
SEK	15-10-00	RSPALYXG SEKC	RBOSGB2L	GB11 RBOS 1663 0000 8292 70	NDEASESS
SGD	15-10-00	RSPALYXG SGDC	RBOSGB2L	GB80 RBOS 1663 0000 8292 89	OCBCSGS
USD	15-10-00	RKHSPLU - USDC	RBOSGB2L	GB34 RBOS 1663 0000 8281 77	CHASUS33
ZAR	15-10-00	RSPALYXG ZARC	RBOSGB2L	GB58 RBOS 1663 0000 8292 97	SBZAZAJJ

Howden Specialty Luxembourg S.à.r.l is registered in Luxembourg with the Registre de Commerce et des Sociétés (R.C.S Luxembourg) under number B232065. Registered office: 2, rue des Girondins, L-1626 Luxembourg, Grand Duchy of Luxembourg Tel: (+352) 27 86 40 60 Website www.howdenspecialty.com

Howden Specialty Luxembourg S.à.r.l is authorized and regulated by the Luxembourg insurance regulator, the Commissariat aux Assurances in respect to general (Re) insurance brokerage business under reference 2019CM005, please refer to <http://www.caa.lu/> for more details. Ref: 7211



Where payments are being made within the EU the Company has arrangements with HSBC Luxembourg as per below:

Account Name: Howden Specialty Luxembourg S.a.r.l
Bank: HSBC Continental Europe, Luxembourg, 18 Boulevard de Kockelscheuer L-2014 P.O. Box 413

Currency	Swift Code	IBAN Number	Account number	Intermediary Bank Swift Code
EUR	HSBCLULL	LU70 3740 101 017424031	101017424031	CCFRFRPP
PLN	HSBCLULL	LU16 3740 101 017424130	101017424130	MIDLGB22
HUF	HSBCLULL	LU86 3740 101 017424131	101017424131	MIDLGB22
CZK	HSBCLULL	LU59 3740 101 017424132	101017424132	MIDLGB22

When arranging payment by wire transfer, it will also assist greatly if an email could be sent to the following advising details of the wire transfer payment and a breakdown of the payment amount.

Head Cashier
T +44 (0)1234 305 555
E head.cashier@howdengroup.com

Amanda Smith
Head Cashier
Howden Insurance Brokers Limited



Howden Specialty Luxembourg S.à.r.l

Howden Specialty Luxembourg S.A.R.L authorised and regulated by the Commissariat aux Assurances in respect of general insurance brokerage business.

Company Registration Number: B232065

Commissariat Aux Assurances ("CAA") Registration Number: 2019CM005

Bank Account

All trading with Howden Specialty Luxembourg S.a.r.l is through the applicable bank accounts, through our principal banker(s):

Royal Bank of Scotland
Premier Place,
Devonshire Square,
London
EC2M 4XB

NST Bank Account Details

Payments of all money that Howden Specialty Luxembourg S.à r.l will hold in a fiduciary capacity on behalf of a third party such as premiums or claims should be paid to the appropriate Client Account List Below

All accounts have an account name of **Howden Specialty Luxembourg S.à r.l – Client Account**

Currency	Sort Code	Account Number	Swift Code	IBAN Number	Intermediary Bank Swift Code
GBP	15-10-00	32279565	RBOSGB2L	GB08 RBOS 1510 0032 2795 65	
USD	15-10-00	RKHSPLUX - USDC	RBOSGB2L	GB21 RBOS 1663 0000 8311 27	CHASUS33
EUR	15-10-00	RKHSPLUX- EURC	RBOSGB2L	GB20 RBOS 1610 7003 4018 70	RBOSGB2L
DKK	15-10-00	HWSLXNST-DKKC	RBOSGB2L	GB86 RBOS 1663 0000 8527 52	DABADKKK
NOK	15-10-00	HWSLXNST-NOKC	RBOSGB2L	GB36 RBOS 1663 0000 8527 79	DNBANOKK
SEK	15-10-00	HWSLXNST-SEKC	RBOSGB2L	GB64 RBOS 1663 0000 8527 60	NDEASESS

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Head Cashier

T +44 (0)1234 305 555

E head.cashier@howdengroup.com

Amanda Smith

Head Cashier

Howden Insurance Brokers Limited



Howden Specialty Luxembourg S.à.r.l

Howden Specialty Luxembourg S.A.R.L authorised and regulated by the Commissariat aux Assurances in respect of general insurance brokerage business.

Company Registration Number: B232065

Commissariat Aux Assurances ("CAA") Registration Number: 2019CM005

Bank Account

All trading with Howden Specialty Luxembourg S.à.r.l is through the applicable bank accounts, through our principal banker(s):

Royal Bank of Scotland

Premier Place,
Devonshire Square,
London
EC2M 4XB

Operating Bank Account Details

All accounts have an account name of **Howden Specialty Luxembourg S.à r.l – Office Account**

Currency	Sort Code	Account Number	Swift Code	IBAN Number	Intermediary Bank Swift Code
GBP	15-10-00	32281055	RBOSGB2L	GB33 RBOS 1510 0032 2810 55	
EUR	15-10-00	RKHSPLXM - EURC	RBOSGB2L	GB61 RBOS 1610 7003 4018 11	RBOSGB2L

HSBC Luxembourg Operating Account details;

Account Name: Howden Specialty Luxembourg S.à r.l
Account number: 101-017424-030
IBAN: LU97 3740 101 017424030
SWIFT: HSBCLULL
Bank: HSBC Continental Europe, Luxembourg, 18 Boulevard de Kockelscheuer L-2014
Intermediary Bank: HSBC Continental Europe
Intermediary SWIFT: CCFRFRPP

When arranging payment by wire transfer, it will also assist greatly if an email could be sent to the following advising details of the wire transfer payment and a breakdown of the payment amount.

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T +44 (0)1234 305 555
E head.cashier@howdengroup.com

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