Corporate Information Pack

Howden Specialty Luxembourg S.à r.l.

October 2026

Howden Specialty Luxembourg S.à r.l.
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Confidentiality
This document contains confidential information relating to Howden Specialty Luxembourg S.à r.l. 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. (“HSLS”) is frequently asked to complete client, agency and tender questionnaires requesting corporate, regulatory, financial, operational and insurance information. This Corporate Information Pack has been prepared to provide a consistent response to recurring requests and to identify the information that HSLS is able to disclose externally. Personal data relating to directors, employees or other individuals must not be shared outside HSLS unless disclosure has been authorised and is supported by an appropriate lawful basis.

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	Howden Specialty Luxembourg S.à r.l. (howdengroup.com)
Telephone & Fax Numbers	Tel: (+352) 27 86 40 60
Email contact	HSLS_enquiries@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 was Howden Specialty Luxembourg S.à r.l. incorporated?	15th February 2019

Statutory Directors of Howden Specialty Luxembourg S.à r.l.

Directors	Title
Mark Cooper	Managing Director
Aimee Toledo	Director
Fabrizio Taggio	Director
Karen Nordblom	Director
William Andrews	Director

Career Resumes & 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, following reasonable internal checks.

Status under *Commissariat aux Assurances* ("CAA")	Authorised and regulated by CAA in respect of Non-Life and Reinsurance activities Brokerage firms - Distribution - Operators - Commissariat aux Assurances
CAA Reference number	Registered under number 2019CM005
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
HSLS Branch addresses:	**Austria** Address: 1120 Vienna, Am Europlatz 2 **Czech Republic** Address: Na Příkopě 959/27, 110 00 Prague 1 **Denmark** Address: Rytterager 72, 2791 Dragor **France** Address: 14 rue la Fayette, 75009 Paris **Germany** Address: Mönckebergstrasse 13, 20095 Hamburg Address: Theodor-Heuss-Ring 23, 50668 Cologne **Greece** Address: 3603 Prines Rethymno, 74100, Crete **Ireland** Address: 48 Ringsend Road, Dublin 4, D04 EK2K **Italy** Address: Via Costanza Arconati, 1, 20135 Milan **Spain** Address: Paseo de Recoletos 37, 4a planta, 28004 Madrid **Sweden** Address: Linnegatan 2, 114 47, Stockholm **Switzerland** Address: 16 Place Longemalle, 1204 Geneva Address: Stockerstrasse 64, 8001 Zurich Address: Barfüsserplatz 3, CH-4051 Basel **The Netherlands** Address: Stationsplein 13A, 3818 LE, Amersfoort **United Kingdom** Address: One Creechurch Place, London, EC3A 5AF

Lloyd's Broker Numbers	1703
Registration with the National Commission for Data Protection (CNPD)	The Luxembourg National Commission for Data Protection formally acknowledged the registration of the Data Protection Officer in an official announcement dated 21 April 2023. UK Branch is registered in the United Kingdom with Information Commissioner's Office Registration number: ZB125101 Date Registered: 12th July 2021

Professional indemnity cover information

Cyber Essentials Certification	Howden Group Holdings Limited Registration Number: **75e1b204-74a6-4b81-b594-ecc0876510f2** Expiry date: 26th February 2027
Primary Insurer's name & address	The Griffin Insurance Association Ltd 33 King William Street, London EC4R 9AT (Copy of Griffin confirmation letter is available on request)
Insurance inception & expiry date	Inception: 1 October 2026 Expiry: 30 September 2027
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

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	Please refer to the annexes on pages 14, 15, 16 and 17.
Name of all people authorised to sign for payments from the account	The authorised payment signatories 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 is required to confirm the manner in which it holds insurance monies, including premiums, premium refunds and claims.
Auditor's details	Ernst & Young 35E Avenue John F. Kennedy L-1855 Luxembourg Telephone number: +352 42 1241
VAT ID Number	Luxembourg: LU 31086173
Corporate Tax Identification Number	Luxembourg: 2019 2408 602

DORA

The Digital Operational Resilience Act ('DORA') has applied since 17 January 2025 and is a European Union regulation designed to enhance the technological security and resilience of financial services, including banks, insurance companies, and investment firms. It also emphasizes the role of third-party Information and Communication Technology (ICT) providers.

The primary focus areas include ICT Risk Management; Incident Management, Classification and Reporting; Operational Resilience Testing; Management of ICT Third-Party Risk; and Information Sharing Arrangements on Cyber Threats.

Does HSLS have up to date written policies / procedures outlining its systems and controls for complying with DORA?

Yes. Together with our EU affiliates and Group Functions, we have launched an implementation program and established a tailored governance, risk and control (GRC) framework to ensure effective ICT risk management and compliance with regulations for protecting against, preventing, detecting, responding to, and recovering from ICT- related incidents, also known as the 5 Pillars of DORA:

- ICT Risk Management: HSLS maintains a robust framework to identify, assess, mitigate, manage, monitor, and govern ICT risks.
- ICT-Related Incident Reporting: HSLS has implemented a process for promptly classifying and reporting major ICT-related incidents to authorities and managing them effectively.
- Digital Operational Resilience Testing: We have conducted a detailed self-assessment to meet DORA's Disaster Recovery Testing requirements. As part of this we collaborated with subject matter experts in order to identify and address any necessary changes not covered by our existing policies, processes, and standards.
- ICT Third-Party Risk Management: We are implementing a comprehensive third-party risk management (TPRM) program that meets DORA requirements and align with our DORA strategy.
- Information and Intelligence Sharing: We participate in arrangements to share cyber threat information and intelligence when it is necessary.

Who should I reach out to with questions regarding DORA?

Please get in touch with HSLS Operations Director at HSLS_enquiries@howdengroup.com. Our dedicated DORA team, including Operations, IT, and Risk & Compliance, will ensure you receive a timely and comprehensive response.

Administrative systems information

Broker systems used	Global, Sector and Acturis
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?	Aged debt and unallocated cash positions are monitored and reviewed in accordance with HSLS policies and procedures.
IT systems	Network Supported by Group IT (based in UK)
Business continuity	Howden Group has strong contingency plans to ensure continuity of broking operations and services. Reviews of the Business Continuity Plan (BCP) and Business Impact Assessment (BIA) are conducted annually or following a significant business change, and BCPs are tested and audited annually for HSLS supporting entities in the United Kingdom, Howden Insurance Brokers Limited ("HIBL") and Howden Reinsurance Brokers Limited ("HRBL"). In Luxembourg, HSLS maintains robust remote working arrangements, enabling employees to work from home when required and ensuring business continuity and uninterrupted client service in the event of a disruption.

Trade Bodies/Other Regulatory

Are we a member of any insurance industry trade association or professional organization?	Yes - APCAL- *Association Professionnelle des Courtiers en Assurances au Luxembourg*
Are we in compliance with the relevant jurisdictions' data privacy regulation?	Yes - please contact the Compliance team at Compliance.europe@howdengroup.com for further information
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:	Yes: Anti Money Laundering Policy Anti-Bribery & Corruption Policy Anti-Fraud Policy Sanctions Policy Expenses Policy HSLS complies 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 partners that are of fit and proper and of sufficiently good repute, 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 Partners we trade with in Luxembourg and around the world complies 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 EEA countries: 2138002BTWS77TSILS37 LEI Switzerland: 9845004B140QREC47E26
Dun & Bradstreet	D-U-N-S Number: 225442146 (UK Branch)

Declaration

I confirm that, to the best of my knowledge and belief, the information contained in this document is correct and that I have taken reasonable steps to verify its accuracy.

I confirm that I have the authority to sign this declaration on behalf of HSLS.

Name: Mark Cooper
Title: Managing Director
Signature :



Howden Specialty Luxembourg S. à.r.l

Global bank details

Howden Specialty Luxembourg S.à 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	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

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. is registered in Luxembourg with the Registre de Commerce et des Sociétés (R.C.S Luxembourg) under number B232065. Registered oflce: 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

Howden Specialty Luxembourg S.à.r.l

Sector bank details

Howden Specialty Luxembourg S.à r.l. authorised and regulated by the *Commissariat aux Assurance*s 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

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

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Ref: 7211

Howden Specialty Luxembourg S. à.r.l

Office bank details

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):

Operating Bank Account Details

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

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

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.

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

Amanda Smith
Head Cashier
Howden Insurance Brokers Limited