Your gateway into Howden Hong Kong

From three people and one dog, to 24,000+ global colleagues

We've travelled far since opening our first office in 1994. Back then we were local experts - based in London, with direct access to the world's biggest insurance market. We're still locals, and we still deliver the right advice and the right insurance to our clients. But now, we're local all over the world.

Howden has grown by attracting and nurturing great people, regardless of borders or location. Sometimes, those great people have joined us as part of great businesses – companies that see the world in the same way we do, and want to achieve more by joining with us.

And though we've grown further than we ever imagined, our values haven't changed since day one, when we set out to create a company grounded in:

1. An employee-ownership model
2. Aligned external investors
3. The trust and integrity born of friendship
4. Expertise
5. Independence

There's no such thing as individual success

Howden is a collective – a group of talented and passionate people all around the world. Together, we have pushed the boundaries of insurance. Our employee ownership model means that we're driven to achieve more, collaborating across borders and specialisms to deliver for our clients. And thanks to our foundation in trust and friendship, we have fun while we do it.

There's no such thing as individual success. We all need to play our part, contributing our skills and experience to make a true difference. That's Howden.

David Howden
Founder & Global CEO

About Howden

Insurance excellence without borders.

Howden is an international insurance group made up of talented experts with the freedom and support to do what we do best. We are united by a shared passion and no-limits mindset, and we collaborate to create a powerful international team that can rise to any challenge.

Together, we are working to change the insurance narrative – supporting our clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.

$50bn+

Premium placed into international markets

57

Countries

24,000+

Employees

- Howden territories
- Howden One Network territories

Our people are our greatest assets

We have an experienced team of brokers with a passion to bring bespoke risk management and insurance solutions to our clients.

Our senior brokers have an average of 20 years' experience and have worked on a wide range of complex local and global programmes. We treat our employees really well, so they stay with us for a long time.

For our clients, this means dealing with the same experienced people, who grow together with their business and truly understand their ongoing needs.

Our employee-ownership model means all our client relationships are personal to us

A holistic approach to managing risk

Our job is to be your partner in all aspects of risk. We look at how we can reduce the overall cost of managing your risk in a way that is sustainable for the long term. Our client-servicing model comprises the five components we consider to be integral to an effective risk partnership.

Specialist solutions, as unique as you

We have a proven history of structuring and managing insurance programmes for clients ranging from small businesses to large corporations, including listed companies and government entities.

We apply our wide-ranging knowledge and experience to meet each client's unique needs, serving various industries, including but not limited to:

Industries

- Aviation
- Construction
- Consumer retail
- Education
- Environmental services
- Facilities management
- Financial institutions
- Food and beverage
- Healthcare
- Hospitality
- Logistics
- Manufacturing
- Media and entertainment
- Telecommunication
- Real estate
- Professional services
- Sports and events
- Transportation
- Tourism
- Trading
- Retail

If what you're looking for isn't covered, talk to us about it - we're expert problem solvers and are always looking for new challenges.

Employee Benefits

Business is all about people. In a competitive market, attracting, nurturing and retaining the best talent can give you an edge over the competition.

We take a long-term view of benefits management to help you achieve a balance between using benefits as a retention tool and managing escalating costs.

We do this by:

- Aligning your benefit plans with your business strategy and policies
- Developing and delivering end-to-end benefit management solutions
- Embedding a range of wellbeing services into your programme at no extra cost to you
- Maintaining continuous feedback and communication channels

An attractive employee benefits package can maximise productivity whilst promoting a better quality of life for your workforce. We work with you to develop creative benefits strategies that keep your employees happy and help your business thrive.

Product lines

- Group medical
- Group term life
- Mandatory provident fund (MPF)
- Group personal accident
- Group critical illness
- Group disability income
- Group business travel
- International medical
- Medical and security evacuation

Property and Casualty

When your property suffers damage, besides having to fund the reinstatement or replacement, you may face additional loss of profits. Similarly, when you cause an injury or damage to your customer or anyone in the course of your business, you can be liable to compensate for the loss they face.

Having the right and relevant insurance will help to remove the stress of these financial consequences if such unfortunate events occur.

Product lines

- Business interruption / loss of income
- Construction
- Corporate / SME risks
- General Liability
- Industrial / Property all risk
- Motor
- Product liability
- Terrorism and sabotage (property and liability)
- Employees' Compensation
- Product Recall/Contamination
- Clinical Trials

Financial Lines

In today's world, companies have to consistently adapt to an ever-changing risk environment. This is why extensive industry knowledge and a forward-thinking mindset are so important when it comes to mitigating risks arising from alleged or actual professional negligence, mismanagement of companies or dishonest acts of employees.

Leveraging Financial Lines products provides the assurance required to steer your business with confidence and operational effectiveness.

In an event of cyber-attacks. the standout benefits of cyber insurance are access to highly experienced experts to nullify the threat as quickly as possible and help mitigate disastrous consequences .

Product lines

- Cyber Liability
- Directors' and Officers' Liability
- Kidnap and Ransom
- Medical Malpractice
- Errors and Omissions
- Professional Indemnity

Trade Credit

Trade Credit insurance protects your company from bad debts, giving you the assurance and confidence to grow your sales domestically and internationally. It can also help enable trade financing.

Political risk insurance protects the value of overseas investments and assets against losses due to specific actions by foreign governments.

Insurance bonds fulfil the security deposit of a contract tender or performance requirement at a competitive cost and help you better deploy working capital.

We custom made structured credit solutions to help makes regulatory capital management more efficient and improve security rating . We speak your language, protect balance sheets and enable trade finance across countries and sectors.

Product lines

- Bonds / Surety
- Political Risk
- Structured Credit
- Trade Credit

Other specialty practices

Generally, insurance can be organised by product (i.e. the type of policy) and sectors (i.e. the client's industry).

In some cases, the risks facing a specific industry are so niche that they warrant their own specialty products; these are known as specialty lines

Our experts can help on a wide range of other specialty lines, including, but not limited to:

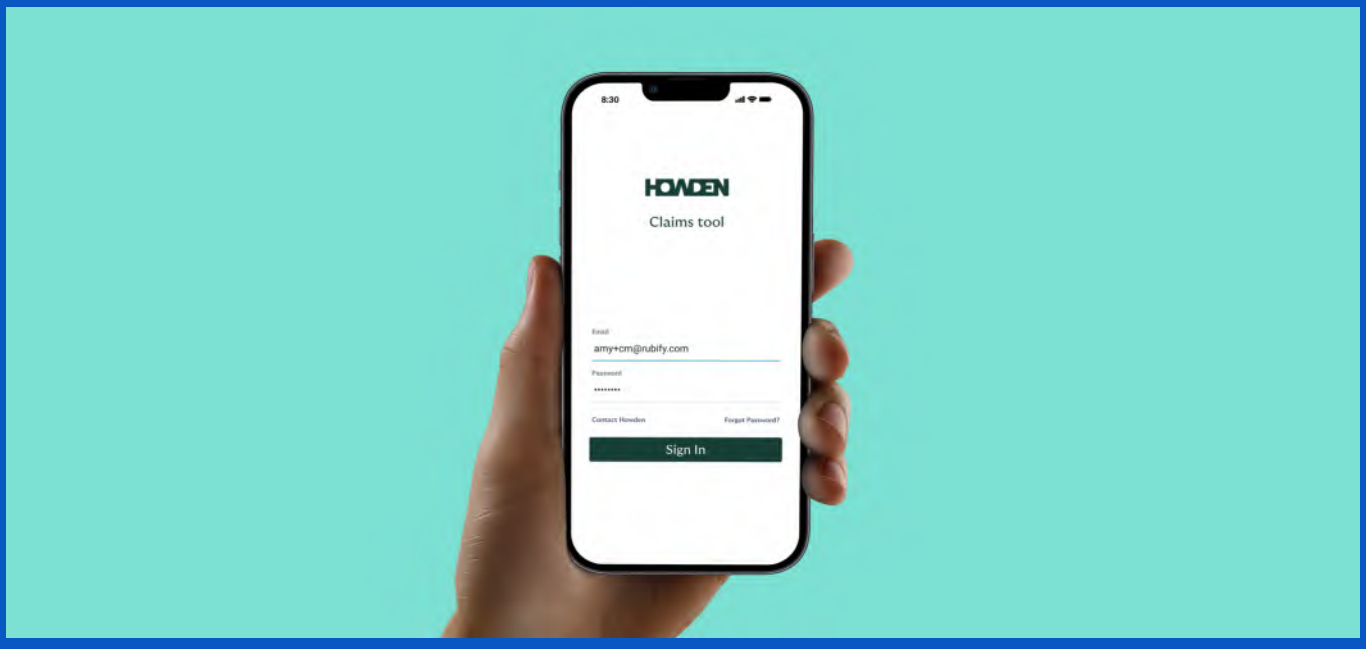
- Aviation and aerospace
- Fine art and collectibles
- Jewellers' block
- Livestock
- Specie insurance
- Marine and Hull liability
- Forwarder liability
- Marine Cargo
- Event Cancellation
- Cash in Transit

Taking the pain out of the claims

We take our role as your claims advocate very seriously; we know that a policy is only as good as the claims it pays. Our claims experts work with our in-house legal professionals, fighting hard to ensure you get the payment you deserve.

Howden Claims App is a first-of-its-kind, full-service, user-focused, and tech-enabled tool designed to make life easier for clients and insurers. It was created in direct response to the needs expressed by our clients and has been extremely well-received. Our claims app dramatically improves the entire claims cycle. Not only are all details digitally accessible, but the process has also been streamlined for you to submit claims seamlessly. The app connects all parties on one platform, providing real-time updates.

It is our job to make claims as stress-free as possible.



Mitigating against future loss

We don't just close the file once a claim has been paid. We apply our experience and analytical expertise to identify the underlying cause.

Armed with this information, we recommend risk mitigating initiatives that make a big difference to your future claims experience.

We help you understand why claims are occurring and how to avoid them.

We become experts, together

As your risk partner we bring the insurance knowledge, but you know your needs better than anyone. So we listen and work with you to truly understand them. We all learn, and together, we can find or craft the perfect solution for you.

Everyone at Howden uses their knowledge, experience and autonomy to get their clients the best possible cover, supported by an extraordinary group on an international scale.

This models works for everyone, from our high-street clients to global corporates. And our business structure means that, when you start a relationship with us, you get access to the entire insurance spectrum. So whether you're looking for personal insurance, capital advisory, employee benefits, underwriting capability, or almost anything else, one phone call will get you the advice and service you need.

Retail, Specialty and Wholesale Insurance

We provide specialist insurance and risk management services direct to millions of clients all over the world, from individual private clients and SMEs to global corporations. Wherever you are, however complex your insurance requirements, we bring you the best solutions world markets have to offer.

Private Wealth

As a high-net-worth individual, you need to know that wealth and legacy are protected for years to come. We're here to help you achieve that certainty and peace of mind. Our bespoke advice and wealth planning solutions provide liquidity when you need it most, to help take care of your business and the ones you love.

Underwriting

DUAL connects some of the world's leading capacity providers, over 11,000 broker partners, and their clients by delivering expert and disciplined underwriting, leading-edge data, digital and analytics capabilities, and an innovative approach to traditional, underinsured and emerging risks

Reinsurance

Howden Tiger is a Tier One reinsurance broker, and the fastest-growing global reinsurance broker in the world. We offer our clients access to a global distribution network, data-driven reinsurance expertise, and market-leading talent – all underpinned by bespoke analytics to enhance decision making.

Capital Markets

Our specialist teams bring expertise in a broad range of insurance carrier and insurance services companies, and offer expertise in M&A, capital raising, and Insurance-Linked Securities.

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