

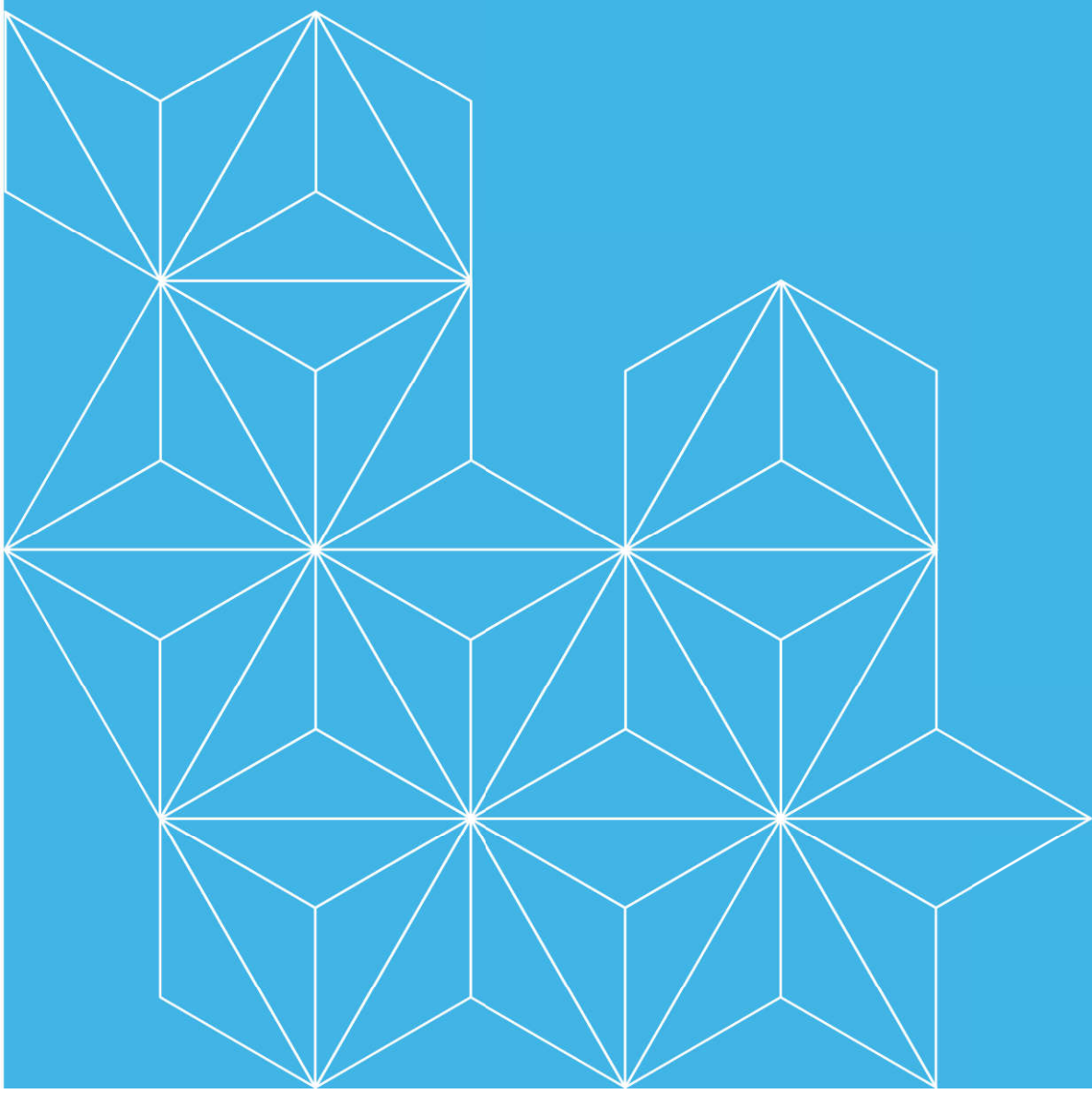
// howden one

# Global perspective Local expertise

Specialist insurance solutions around the world

June 2019







## José Manuel González

**CEO, Howden Broking Group**

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Howden is the world's largest independent insurance broker with a truly international focus.

We provide a range of specialist insurance solutions to clients around the world. Our scale is global, but our approach is founded on high quality local teams who build solutions around our clients, accessing our global knowledge and expertise where appropriate for each client.

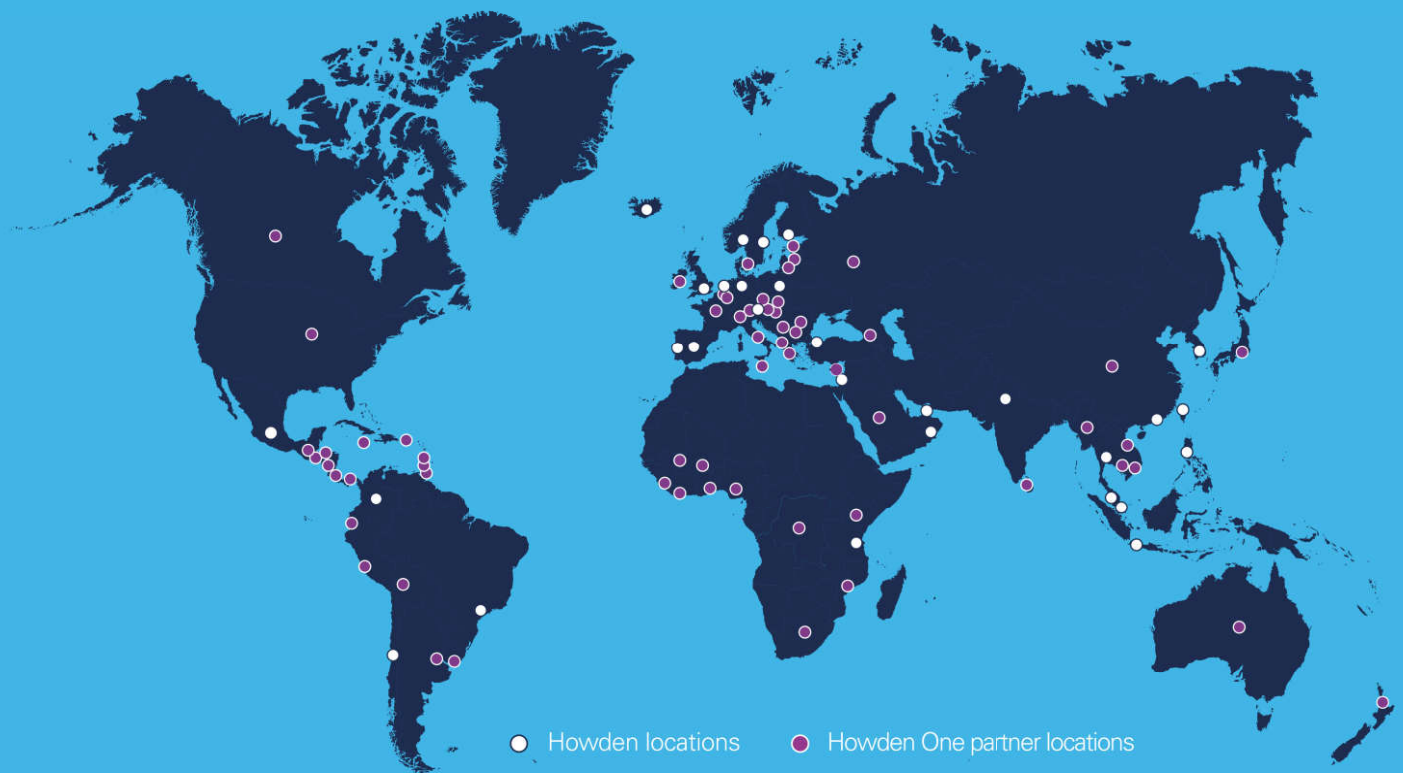
We are specialists, not generalists. Our leadership teams in the countries in which we operate are all experienced practitioners who are actively involved in working with our clients.

Howden is part of Hyperion; a global insurance group with employee ownership at its heart. It's our business and so delivering the best solutions for our clients is personal to us. It means we go the extra mile to solve the most difficult challenges for our clients.

## // howden one

Howden One is an international specialist insurance broking network that comprises our own Howden businesses and trusted partner brokers that share our values; local specialist brokers who put their clients' needs first and want to deliver first class service. It enables us to deliver our service promise to our clients in all the countries in which they operate.

# The global reach of our Howden offices and partner brokers



90+  
territories

10,000+  
insurance  
professionals

\$22bn  
total premium  
(includes RKH Specialty)

# Country Directory

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Bolivia	<b>65</b>	Malta	<b>49</b>
Brazil	<b>66</b>	Mexico	<b>79</b>
Bulgaria	<b>28</b>	Mozambique	<b>98</b>
Burkina Faso	<b>90</b>	Myanmar	<b>16</b>
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Canada	<b>110</b>	New Zealand	<b>17</b>
Chile	<b>67</b>	Nicaragua	<b>80</b>
China	<b>10</b>	Nigeria	<b>99</b>
Colombia	<b>68</b>	Norway	<b>51</b>
Costa Rica	<b>69</b>	Oman	<b>100</b>
Cyprus	<b>29</b>	Panama	<b>81</b>
Czech Republic	<b>30</b>	Peru	<b>83</b>
Democratic Republic of Congo	<b>91</b>	Philippines	<b>19</b>
Denmark	<b>31</b>	Poland	<b>52</b>
El Salvador	<b>72</b>	Portugal	<b>53</b>
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France	<b>34</b>	Russia	<b>55</b>
Georgia	<b>36</b>	Saudi Arabia	<b>101</b>
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Ghana	<b>92</b>	Sierra Leone	<b>102</b>
Greece	<b>40</b>	Singapore	<b>20</b>
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Guatemala	<b>74</b>	South Africa	<b>103</b>
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Liberia	<b>95</b>	United States of America	<b>112</b>
Liechtenstein	<b>46</b>	Vietnam	<b>23</b>

# Asia Pacific

Headquartered in Singapore, our key product expertise across Howden Asia includes Construction, Cyber, Employee Benefits, Energy & Power, Financial Lines, Motor, M&A insurance, Marine, Medical Malpractice, Political Risk, Specie, Trade Credit and Universal Life.



**Goh Chye Huat**

**CEO, Howden Asia**

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Hong Kong	<b>11</b>	Philippines <b>19</b>	Thailand <b>22</b>
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\* Howden operates in Taiwan through a strategic partnership with Howden One partner Alexander Leed.

## // howden one

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Regional coordinator

**Gerard Lee**

**Asia Pacific**

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# Australia

International Network Partner



## Rohan Stewart

**Group CEO**

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+61 4 1377 4672

## Howden One Coordinator



## David Withers

**Corporate Broking Director**

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+61 2 8298 3939

## Company name

**PSC Insurance Group Ltd**

## Market position

**A leading broker in Australia**

[www.pscinsurance.com.au](http://www.pscinsurance.com.au)

## Offices

**14 branch offices in all major cities**

## Summary

PSC Insurance Group is one of Australia's largest insurance intermediaries, comprising a portfolio of businesses across Australia and New Zealand. Our experienced team of insurance practitioners apply their broad skill sets, at both Board and Executive level to leverage efficiencies and opportunities across our network, which comprises insurance broking, an authorised representative network, reinsurance broking, underwriting agencies. The PSC Group has a diverse client base, predominantly servicing the insurance needs of SMEs. Our success is based on the relationships we build with our clients. We focus on our customers above all else, evaluating all aspects of their business, their risks and their situation to provide a full service offering that extends beyond insurance and risk management.

## Products

Accident & Health, Affinity schemes, Care & Medical, Cargo Marine, Claims Handling / Claims Management, Commercial Crime, Construction, Corporate & Commercial Property, Corporate & Commercial, Corporate Travel, Crop & Livestock, Cyber, D&O, Defamation, Engineering, Equine, Farm, Financial Institutions, Financial Lines, Fine Art, General Liability, General Property, Health, Energy & Utilities, Medical Indemnity, Motor Fleet, Private Clients, Product Liability, Product Recall, Professional Indemnity, Real Estate, Rural, Specie, Sport & Recreation, Strata, Surety, Trade Credit, Workers' Compensation.

## Industries serviced

Agribusiness, Asset & Wealth Management, Banking and Capital Markets, Construction & Transportation, Defence, Education, Energy (Oil & Gas), Entertainment & Media, Financial Services, Government, Healthcare, Infrastructure, Mining, Power & Utilities, Real Estate, Retail & Consumer, Superannuation, Technology.



# Cambodia

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International Network Partner



**Howden One Coordinator**



**Au Quang Hien**

**CEO**

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+84 913 805 091



**Tran Van Luat**

**COO**

tranvanluat@aegisrs.com  
+84 913 805 096

**Company name**

**AEGIS Co., Ltd**

**Offices**

**Supported by an experienced team in Vietnam**

**Market position**

**One of the leading broker groups in the region**

**[www.aegisrs.com](http://www.aegisrs.com)**

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**Summary**

AEGIS has vast experience in managing global insurance programmes via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programmes to protect their valuable investments whilst ensuring compliance within the South East Asia region including Cambodia.

**Products**

Cargo, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

**Industries serviced**

Education, Employee Benefits, Entertainment & Media, Hospitality, Marine & Aviation, Medical / Healthcare, NGOs & Charity, Oil & Gas, Retail, F&B, Telecommunications, Transportation & Logistics.

# China

## International Network Partner



江泰保险经纪股份有限公司  
Jiang Tai Insurance Brokers Co., Ltd.



### Yue Yuan

**Vice President**

**Vice Chairman, Jiang Tai  
International Associates**

yuanyue@jiangtai.com

+8610 6220 2788

### Howden One Coordinator



### Joey Chi

**Secretary-General, Jiang Tai  
International Associates**

jijiyi@jiangtai.com

+8610 6220 5503

### Company name

**Jiang Tai Insurance Brokers Co.,  
Ltd**

### Market position

**One of the leading independent  
brokers in the country**

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

### Offices

**Headquartered in Beijing  
(125 branches covering  
all provinces, and some  
autonomous regions and  
municipalities in China)**

### Summary

Headquartered in Beijing, Jiang Tai has more than 50,000 large and medium-sized customers including the Commercial Bank of China and the Shanghai Volkswagen Automotive Company. We provide dedicated expertise to all clients in Risk Survey, Risk Assessment, Risk Control, Insurance Arrangement, Reinsurance Placement and Claims Handling. Our major insurance projects handled and completed include the South-to-North Water Diversion, the construction project of the Beijing-Shanghai High Speed Railway and the launching of the FY-2C Meteorological Satellite, demonstrating technical ability and leading capability in the industry.

### Products

Including but not limited to Aviation, Construction, Energy, Financial Lines, Life, Property & Casualty, Reinsurance, Trade Credit.

### Industries serviced

Aerospace, Education, Energy industry, Financial, Industrial Manufacturing, Medical, Retail & Consumer, Tourism, Transportation, Urban Rail, Water Conservation & Electricity.

# Hong Kong

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**Mark Johnson**

**CEO, Howden Hong Kong**

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+852 2530 8601

**Howden One Coordinator**



**Cyrus Cheung**

**Senior Manager**

cyruscheung@hk.howdengroup.com

+852 2290 9990

## Company name

**Howden Insurance Brokers  
(HK) Limited**

## Market position

**One of the leading  
international, independent  
brokers in Hong Kong**

[www.howdengroup.com/en-hk](http://www.howdengroup.com/en-hk)  
[www.ipgltd.com](http://www.ipgltd.com)

## Offices

**Two offices in Central  
Hong Kong**

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## Summary

A leading retail broker with significant Property & Casualty and Employee Benefits portfolios, and a leading High Net Worth Life insurance broker (IPG).

## Products

A&H, Construction, D&O, EB, General Corporate & Commercial, General Liability, Marine, Media & Entertainment, Motor, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Surety, Trade Credit, Universal Life.

## Industries serviced

Construction, Consumer Retail, Financial Institutions, Food & Beverage, Healthcare, Manufacturing, Media & Entertainment, Public Sector, Real Estate, Professional Services, Sports & Events, Transportation.

# Indonesia

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**Willy Ignatius**  
**President & CEO,**  
**Howden Indonesia**

willy.ignatius@id.howdengroup.com  
 +62 21 2939 4901

## Howden One Coordinator



**Firman Amersyah**  
**Vice President**

firman.amersyah@  
 id.howdengroup.com  
 +62 21 2939 4900

## Company name

**PT Howden Insurance Brokers  
 Indonesia**

## Offices

**Jakarta**

## Market position

**Top four international broker in  
 Indonesia**

[www.howdengroup.com/en-id](http://www.howdengroup.com/en-id)  
[www.howdenindonesia.com](http://www.howdenindonesia.com)

## Summary

A leading retail broker with creative solutions. A pioneer in providing web-based online tools for our clients. Expertise in Employee Benefits and Commercial Lines, as well as Property, Financial Lines, and Marine.

## Products

A&H, Affinity, Bankers Blanket Bond, Construction, Cyber, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, Heavy Equipment / Contractor's Plant & Machinery Insurance, Life, Manufacturing, Marine, Media & Entertainment, Motor, Offshore Energy, Oil & Energy, Onshore Energy, Personal Lines, Pharmaceuticals, Product Liability, Professional Indemnity, Property & Real Estate, Restaurant Chains, Retail Chain Store, Surety, Structured Trade Credit, Terminal Operator Liability Insurance, Trade Credit & Bonds.

## Industries serviced

Chemical, Consumer Retail, Construction, Contractor Services, Energy & Power, Financial Institutions, Hotel & Resort, Manufacturing, Marine, Media & Technology, Oil & Gas, Pharmaceutical, Real Estate.

# Japan

International Network Partner



**Hideaki Matsui**  
**General Manager, Business  
 Planning Department**  
 h-matsui@m-inc.co.jp  
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**Howden One Coordinator**



**Akemi Noguchi**  
**Business Planning Department**  
 noguch-a@m-inc.co.jp  
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## Company name

Marubeni Safenet Co. Ltd

## Market position

In-house insurance agency of the Marubeni Group, the fifth-largest international trading company in Japan

[www.m-inc.co.jp/english](http://www.m-inc.co.jp/english)

## Offices

Tokyo	Sapporo
Osaka	Asahikawa
Nagoya	Akita
Fukuoka	

## Summary

Marubeni Safenet is an FSA licensed insurance agency in Japan, and since its initiation in 1968, has been providing insurance services for companies in the Marubeni Corporation, the fifth largest conglomerate in Japan. Through this experience and expertise, Marubeni Safenet has expanded its business to non-Marubeni clients, working with leading insurance companies. We have experience in large scale projects in various industries as well as the retail business due to the vast scope of clients.

## Products

We cover all lines of insurance with particular strength in Trade Credit, D&O, PDBI, Cyber, and Employee Benefits, as well as Corporate Life Insurance.

## Industries serviced

Construction, Energy & Power, Food, Hospitals, Manufacturing, Real Estate, Retailers, Telecom.

# Laos

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International Network Partner



**Howden One Coordinator**



**Au Quang Hien**

**CEO**

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**Tran Van Luat**

**COO**

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## Company name

**AEGIS Co., Ltd**

## Offices

**Supported by an experienced team in Vietnam**

## Market position

**One of the leading broker groups in the region**

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

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## Summary

AEGIS has vast experience in managing global insurance programs via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programs to protect their valuable investments whilst ensuring compliance within the South East Asia region including Laos.

## Products

Cargo, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

## Industries serviced

Education, Employee Benefits, Entertainment & Media, Hospitality, Marine & Aviation, Medical / Healthcare, NGOs & Charity, Oil & Gas, Retail, F&B, Telecommunications, Transportation & Logistics.

# Malaysia

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## Eddy Hon

**Country Manager,  
Howden Malaysia**

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## Jeffrey Chan

**CEO, Howden Insurance  
Brokers Sdn. Bhd.**

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**Howden One Coordinator**



## Chua Kian Meng

**Business Development and  
Special Projects**

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@my.howdengroup.com  
+60 12 509 8160

## Company name

**HBG Malaysia Sdn. Bhd.**

## Market position

**Second largest multinational  
broker in Malaysia**

[www.howdengroup.com/en-my](http://www.howdengroup.com/en-my)

## Offices

**Kuala Lumpur  
Johor Bahru**

## Summary

Howden Malaysia comprises four businesses. Howden Insurance Brokers Sdn. Bhd. is a specialist Financial, Commercial and Specialist Lines broker. Howden Takaful Brokers Sdn. Bhd. is a takaful expert and specialist in the Power & Energy, Oil & Gas, Transportation and Ports sectors. CH Global (L) Limited is a Labuan treaty and facultative insurance specialist, and CH International PCC (L) Bhd. is a Labuan rent-a-captive facility.

## Products

A&H, Affinity, Captive Solutions, Commercial Crime, Construction, D&O, EB, Financial Institutions, Fine Art & Specie, General Corporate & Commercial, General Liability, High Net Worth, Islamic insurance products, Marine, Marine Hull & Cargo, Motor, Offshore Energy, Onshore Energy, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Structured Trade Credit, Trade Credit & Bonds, Warranty & Indemnity.

## Industries serviced

Agriculture, Automotive, Communications, Construction, Consumer Retail, Energy & Power, Financial Institutions, Food, Healthcare, Manufacturing, Marine, Media & Technology, Oil & Gas, Professional Services, Public Sector, Real Estate, Transportation & Ports.

# Myanmar

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International Network Partner



## Company name

AEGIS Co., Ltd

## Offices

Yangon

## Howden One Coordinator



## Au Quang Hien

**CEO**

auquanghien@aegisrs.com  
+84 913 805 091



## Tran Van Luat

**COO**

tranvanluat@aegisrs.com  
+84 913 805 096

## Market position

One of the leading broker groups in the region

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

## Summary

In 2015, AEGIS expanded its reach into Myanmar with the official opening of our resident representative office in Yangon. AEGIS has vast experience in managing global insurance programs via an experienced and qualified international business servicing team based in Vietnam and Myanmar. We have been managing and providing important local servicing for our clients' insurance programs to protect their valuable investments whilst ensuring compliance within the South East Asia region.

## Products

Cargo, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

## Industries serviced

Education, Employee Benefits, Entertainment & Media, Hospitality, Marine & Aviation, Medical / Healthcare, NGOs & Charity, Oil & Gas, Retail, F&B, Telecommunications, Transportation & Logistics.



# New Zealand

International Network Partner



**Dave Penfold**

**National Manager**

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+64 0 9358 1186

**Howden One Coordinator**



**David Withers**

**Corporate Broking Director**

dwithers@pscinsurance.com.au  
+61 2 8298 3939

## Company name

**PSC Connect NZ Ltd**

## Market position

**A leading broker in  
New Zealand**

[www.pscconnect.co.nz](http://www.pscconnect.co.nz)

## Offices

**Two branch offices in  
New Zealand**

## Summary

PSC Insurance Group is one of Australia's largest insurance intermediaries, comprising a portfolio of businesses across Australia and New Zealand. Our experienced team of insurance practitioners apply their broad skill sets, at both Board and Executive level to leverage efficiencies and opportunities across our network, which comprises insurance broking, an authorised representative network, reinsurance broking, underwriting agencies. The PSC Group has a diverse client base, predominantly servicing the insurance needs of SMEs. Our success is based on the relationships we build with our clients. We focus on our customers above all else, evaluating all aspects of their business, their risks and their situation to provide a full service offering that extends beyond insurance and risk management.

## Products

Accident & Health, Affinity schemes, Care & Medical, Cargo Marine, Claims Handling / Claims Management, Commercial Crime, Construction, Corporate & Commercial Property, Corporate & Commercial, Corporate Travel, Crop & Livestock, Cyber, D&O, Defamation, Engineering, Equine, Farm, Financial Institutions, Financial Lines, Fine Art, General Liability, General Property, Health, Energy & Utilities, Medical Indemnity, Motor Fleet, Private Clients, Product Liability, Product Recall, Professional Indemnity, Real Estate, Rural, Specie, Sport & Recreation, Strata, Surety, Trade Credit, Workers' Compensation.

## Industries serviced

Agribusiness, Asset & Wealth Management, Banking and Capital Markets, Construction & Transportation, Defence, Education, Energy (Oil & Gas), Entertainment & Media, Financial Services, Government, Healthcare, Infrastructure, Mining, Power & Utilities, Real Estate, Retail & Consumer, Superannuation, Technology.



# Philippines

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## Jeremy Jacob Abaño

**President & CEO,**

**Howden Philippines**

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### Howden One Coordinator



## Frankie Panis

**Director, Non-Life Division**

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### Company name

**Howden Insurance &  
Reinsurance Brokers (Phil.), Inc.**

### Offices

**Manila**

### Market position

**Fifth largest multinational  
broker**

[www.howdengroup.com/en-ph](http://www.howdengroup.com/en-ph)

### Summary

A major insurance broker with risk management capabilities, providing Non-Life insurance, Employee Benefits and Reinsurance products across a wide spectrum of industries.

### Products

A&H, Chemicals, Commercial Crime, Construction, Cyber Liability, Directors & Officers, Employee Benefits, Energy, Financial Lines, Food & Beverage, General Corporate & Commercial, General Liability, K&R, Life, Marine, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Surety, Textiles.

### Industries serviced

BPOs, Construction, Consumer Retail, Energy & Power, Financial Institutions, Manufacturing and Pharmaceutical.

# Singapore

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## Goh Chye Huat

**Regional CEO, Asia  
CEO, Howden Singapore**

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## Peter Tsih

**CEO, Asia & EMEA, IPG**

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**Howden One Coordinator**



## Gerard Lee

**Executive Director**

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+65 6 510 3737

### Company name

**Howden Insurance Brokers (S.)  
Pte Limited**

### Offices

**Two in central Singapore  
(including IPG)**

### Market position

**Fourth largest broker in  
Singapore**

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

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

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### Summary

A leading retail broker servicing clients across all industries, with specialist expertise in Employee Benefits, M&A insurance, Marine & Energy, Cyber, Medical Malpractice, Trade Credit and Jewellers' Block and Universal Life insurance (IPG).

### Products

A&H, Commercial Crime, Construction, Cyber Liability, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, Jewellers' Block, K&R, Life, Marine & Energy, Medical Malpractice, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Surety, Structured Trade Credit, Trade Credit & Bonds, Universal Life, Warranty & Indemnity.

### Industries serviced

Aviation & Aerospace, Communications, Construction, Consumer Retail, Financial Institutions, Food, Jewellers, Manufacturing, Media & Technology, Medical Practitioners, Public Sector, Real Estate, Professional Services.

# South Korea

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## Howden One Coordinator



**Yeonha Chung**  
**Managing Director,**  
**Howden Korea**

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+82 2318 4500

## Company name

**Howden Korea Co. Ltd**

## Offices

**Seoul**

## Market position

**One of the leading brokers in  
South Korea**

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## Summary

Specialists in Property, Energy, Casualty, Marine, Construction Specialty and Treaty.

## Products

Commercial Crime, Construction, Cyber Liability, D&O, Employee Benefits, Financial Institutions, Fine Art & Specie, General Corporate & Commercial, General Liability, KRE, Marine, Media & Entertainment, Motor, Offshore Energy, Onshore Energy, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment and Warranty & Indemnity.

## Industries serviced

Agriculture, Automotive, Chemical, Communications, Media & Technology, Construction, Energy & Power, Financial Institutions, Food, Hospitality & Leisure, Life Sciences, Manufacturing, Marine, Mining, Public Sector, Consumer Retail, Professional Services, Sports & Events, and Transportation.

# Thailand

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## Jittiwut Sasibutra

**CEO, Howden Maxi**

jittiwuts@howdenmaxi.com

+66 61 351 5545

## Company name

**Howden Maxi Insurance  
Broker Co, Ltd.**

## Offices

**Bangkok  
Phuket**

## Market position

**Top 10 broker in Thailand**

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



## Vanee Kongpakdeepong

**Director, Howden Maxi**

vanneek@howdenmaxi.com

## Summary

Howden has been present in Thailand since 2011. In 2019, Howden Insurance Brokers (Thailand) Ltd. and Maxi Insurance Broker Co., Ltd. joined together to form Howden Maxi Insurance Broker Co. Ltd. (Howden Maxi). Howden Maxi provides the full range of direct insurance and reinsurance services both within Thailand, and internationally, to both commercial and consumer markets. Their key specialisms are in Motor, Property & Casualty, Transportation, Jewellers' Block, Financial Lines, Employee Benefits and Reinsurance.

## Howden One Coordinator

## Products

A&H, Construction, EB, Fine Art & Specie, General Liability, Jewellers' Block, Motor, Onshore Energy, Personal Lines, Property, Real Estate, Terrorism.



## Sudathip

## Chirawatthanaporn

**COO, Howden Maxi**

sudathipc@howdenmaxi.com

## Industries serviced

Agriculture, Chemical, Construction, Education, Energy & Power, Entertainment, Jewellery & Fine Arts, Healthcare, Hotel, Manufacturing, Mining, Real Estate, Retail, Service and Transportation.

# Vietnam

International Network Partner



## Company name

AEGIS Co., Ltd

## Offices

Saigon

## Howden One Coordinator



## Au Quang Hien

**CEO**

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+84 913 805 091



## Tran Van Luat

**COO**

tranvanluat@aegisrs.com

+84 913 805 096

## Market position

Fourth in Vietnam

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

## Summary

AEGIS is the leading independent insurance intermediary focusing on providing total service solutions on risk and insurance management in Vietnam. Our management team has a combined experience of over 65 years in the domestic and international insurance and reinsurance markets. Formed in 2002 in Saigon, Vietnam, we have now grown to become the largest independent and one of the leading insurance consultancy firms in the country. In 2015, AEGIS expanded its reach internationally with the objective of providing support and liaison activities for our clients and on behalf of our partners around the world.

## Products

Cargo, D&O, Delay Start-Up, Employee Benefits, Engineering & Construction Life & Pension, Marine, Professional Indemnity, Project Cargo, Property & Casualty, Public/Products, Trade/Export Credit, Transportation, Umbrella Liability.

## Industries serviced

Education, Employee Benefits, Entertainment & Media, Hospitality, Marine & Aviation, Medical / Healthcare, NGOs & Charity, Oil & Gas, Retail, F&B, Telecommunications, Transportation & Logistics.

# Europe

Together with our Howden One European partners, our expert teams provide specialist insurance solutions to clients across the region.

Our clients range from private individuals right up to the largest multinational companies. Amongst our capabilities are our UK market-leading PI division, our Finnish Real Estate team, our award-winning Israeli Cyber Academy and our leading Sports and Entertainment business in Germany.

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\*Please contact our Finnish and German offices respectively for our capabilities in Iceland and Austria.

## // howden one

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Regional coordinator

**Pasi Heikkinen**

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# Albania

International Network Partner



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## Howden One Coordinator



## Natalia Zaborovska

**Group Head of International and Managing Partner**

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## Company name

**MAI sh.a. Insurance & Reinsurance Brokers**

## Offices

**Tirana**

## Market position

**One of the leading broker groups in Central Eastern Europe, CIS and Caucasus**

[www.mai-cee.com](http://www.mai-cee.com)

## Summary

MAI CEE is the only international insurance and reinsurance broker to have a presence in Albania, yet the country offers a wealth of opportunity, and is attracting substantial inward investment for major infrastructure projects. The Group have been operating in the CEE region for over 25 years and offer unique access to the insurance markets and products for companies operating there, either directly or through their established brokers.

## Products

Aviation, Claim management, Construction, EB, Property, Liability & Casualty, Marine & Cargo, Motor & CMTPL, Reinsurance.

## Industries serviced

Aviation, Affinity, Construction & Real Estate, Retail, Renewable Energy, Transportation & Logistics.

# Belgium

International Network Partner



## Koen Messely

**Group COO**

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## Howden One Coordinator



## Steven Herman

**Head of International Business**

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## Company name

**AlliA Insurance Brokers**

## Market position

**Belgium's fourth largest broker**

[www.allia.be](http://www.allia.be)

## Offices

**Antwerp**

**Brussels**

**Gent**

**Liège**

**Roeselare (HQ)**

**Sint-Truiden en Pelt**

**Zonhoven**

## Summary

AlliA is a leading independent broker with focus on medium sized and large companies. Our professionals are highly skilled and prepared to advise our clients in all the different phases from risk assessment to risk transfer. We have a dedicated team to serve international accounts, both incoming and outgoing. In 2018, we acquired Van Hoof en Schruers (VHS), to strengthen our position in the corporate market. With eight offices in BeLux, we can meet the needs of our clients in their proximity as well as in their native language. Our aim is to be our client's trusted business advisor as it comes to risk and insurance matters and to build long-lasting relationships that way.

## Products

A&H, Aviation, Chemical, Construction, Cyber, D&O, EB, Entertainment, Event Cancellation, Fine Art & Specie, Liability, Marine Cargo, Motor, Professional Indemnity, Property, Real Estate, Surety, Trade Credit, Workers' Compensation.

## Industries serviced

Automotive, Aviation, Chemical, Construction, Entertainment, Food & Beverage, Healthcare, Manufacturing, Public Sector, Real Estate, Retail, Technology, Textile, Transport & Logistics.

# Bulgaria

International Network Partner



## Monika Minkova

**Country Manager**

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## Howden One Coordinator



## Alžběta Gyulaffyová

**REP Director**

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## Company name

**RENOMIA OOD**

## Offices

**Sofia**

**Varna**

## Market position

**A leading broker in Bulgaria**

[www.renomia.bg](http://www.renomia.bg)

## Summary

Since its establishment, RENOMIA OOD has been specifically acting in the field of corporate insurance. We are a part of RENOMIA Group, one of the leading insurance brokers in the Central and Eastern Europe. RENOMIA offers end-to-end service in the area of insurance, risk management and financial services for businesses and individuals. We are ranked among the leading corporate insurance brokers in the Bulgarian insurance market. Our team provides professional expertise and advisory to over 150 corporate clients in a broad range of industrial segments. Currently RENOMIA is a leader in cargo insurance.

## Products

Full range of P&C, Liability Insurance and EB. Accountants, Affinity, Agriculture, Auditors, Automotive, Aviation, Cargo and freight, Commercial and office properties, Construction, Cyber, D&O, Energy, Engineering, Food, Forestry and timber, Glass, Hospitals, Chemistry and plastics, IT and telecommunications, Law, Medical & Pharmacy, Metallurgy, Motor and fleet, Municipalities, Private Equity, Real Estate, Renewable energy, Residential buildings, Sole traders, Sport, Tax consultants, Textile manufacturing, Trade Credit, Waste management.

## Industries serviced

Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Healthcare, Manufacturing, Mining.

# Cyprus

International Network Partner



## Dimitris Tsesmetzoglou

**Group CEO**

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## Howden One Coordinator



## Gerry Tighe

**Chairman**

**Head of Treaty**

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## Company name

**Matrix Insurance & Reinsurance  
Brokers S.A.**

## Offices

**Nicosia**

## Market position

**A leading broker in Cyprus**

[www.matrix-brokers.com](http://www.matrix-brokers.com)

## Summary

Founded in 2003, Matrix is the largest broker in Greece, extending our services to our clients based in Cyprus. Matrix remains an independent broker handling both insurance and reinsurance business. We offer a full range of insurance services, including life & non-life products in Greece and Cyprus.

## Products

Accident & Health, Aviation, Construction, Credit & Surety, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor fleets, Professional Indemnity, Property, Travel & Personal Accident.

## Industries serviced

Automotive, Construction & Infrastructure, Financial Institutions, Manufacturing, Marine, Public Sector, Professional Services, Technology, Tourism & Energy.

# Czech Republic

International Network Partner



## Michal Holzer

**Global Service Director**

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## Howden One Coordinator



## Alžběta Gyulaffyová

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## Company name

**RENOMIA**

## Market position

**Number one broker in  
Czech Republic**

[www.renomia.cz/en](http://www.renomia.cz/en)

## Offices

**Prague and eight  
branch offices**

## Summary

Renomia is one of the leading brokers operating in Central and Eastern Europe, and the largest broker in the Czech Republic. They provide high quality services in risk management, with experts focused on all lines of insurance. Proactive client care, professional assistance during claims settlements, provision of EB programs and industry specialisations, are valued most. Their clients include large and medium sized companies across all sectors. A dense network of branches enables them to be 'on the client's side' in the geographical sense of word. Renomia has a clearly defined mission, goals and values by which it is governed, both when providing service, and when working with employees. Renomia's success is based on expert knowledge, diligence and the creativity of a unique team.

## Products

Agriculture, Aviation, Construction, D&O, EB, Energy, General Liability, Life, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds.

## Industries serviced

Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Healthcare, Manufacturing, Mining.

# Denmark

International Network Partner

**CONTEA**



**Lars Steen Nielsen**

**CEO & Senior Partner**

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**Howden One Coordinator**



**Søren Langerhuus**

**CCO & Senior Partner**

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## Company name

**Contea Assurance  
Forsikringsmæglerelskab**

## Offices

**Esbjerg  
Roskilde  
Copenhagen**

## Market position

**Denmark's third largest  
independent insurance broker**

[www.contea.dk/en](http://www.contea.dk/en)

## Summary

Contea are experts in risk advisory, insurance programs and customer service. Contea always deliver individual solutions. We consider ourselves as the Danish challenger in a market characterised by large foreign players. We challenge them with a high level of expertise, individual consideration, professional advisory, close cooperation through unique relations and, not least, through reliability and trust, thereby adding value to the client.

## Products

A&H, Auto, Construction, Cyber, D&O, EB, Liability, Marine, Marine Cargo, PI, Property, WC, and most other lines of business within commercial risks.

## Industries serviced

Administration of Loss & Damage, Health & Retirement, Housing & Property, Industry & Business, Liability to Hull & Cargo, Loss of Hire, Marine, P & I insurance, Public Sector, Ship yard liability, Special Risk, Utility & Energy.

# Estonia

International Network Partner



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## Howden One Coordinator



## Heiki Nurmeots

**Partner, Corporate Solutions**

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## Company name

**CHB Kindlustusmaakler OÜ**

## Market position

**Estonia's fourth largest broker**

[www.chb.ee](http://www.chb.ee)

## Offices

**Tallinn**

**Pärnu**

**Rapla**

## Summary

CHB Insurance Brokers are an established specialist insurance broker trading in the large and medium size corporate arenas. We place insurance programmes for Pan-Baltic clients and utilise all local and international markets. Our success is based on a strong emphasis on close client contact and a high level of personal service. Our achievements and activities in these fields have firmly established our reputation as a swift and efficient service, as does our ability to serve the most extensive scope of cover at the most competitive premiums.

## Products

A&H, Aviation, Construction, Cargo, Crime, D&O, EB, General Liability, Marine, Motor, Onshore Energy, Personal Lines, Product Liability, PI, Property & Real Estate, Trade Credit & Bonds, Travel.

## Industries serviced

Aviation, Construction, Energy & Power, Financial Institutions, Food & Drink, Life Sciences, Manufacturing, Marine, Media, Medical Sector, Municipalities, Professional Services, Real Estate, Retail, Textile, Transport, Wood & Timber.



# Finland

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## Jorma Hakonen

**CEO, Howden Finland**

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### Company name

**Howden Finland Oy**

### Market position

**The leading P&C insurance broker in Finland**

### Offices

**Helsinki**

**Kouvola**

**Tampere**

**Turku**

[www.howdenfinland.fi](http://www.howdenfinland.fi)

## Howden One Coordinator



## Vesa Musto

**Senior Account Manager**

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### Summary

The leading P&C broker in Finland, with market-leading expertise in Real Estate, and a growing focus and investment on corporate lines.

### Products

Howden Finland has an extensive range of voluntary P&C products, optimised through collaboration with RKH Specialty in London. We have a deep knowledge of risk management and ERM, as well as of dependency and business interruption studies. Additionally, we have local specialty in Workers' Compensation.

### Industries serviced

The Real Estate sector is the backbone of our business. The Finnish market is relatively small which means we are able to provide solutions across the full range of industries, for companies of all sizes in the corporate sector. Financial Lines, together with Cyber, is at the heart what we do. We also have a strong focus on the Energy industry, Mega-projects and companies with a need for default risk protection (Surety, Structured Credit and Trade Credit).

# France

International Network Partner



## Quentin Renard

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## Howden One Coordinator



## Liliana Nascimento

**International Manager**

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## Company name

**Servyr Courtage**

## Market position

**Top 20 broker in France**

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

## Offices

**Lille**

**Paris**

**Reims**

**Villeneuve d'Ascq**

## Summary

For more than 116 years Servyr has been advising its clients and helping them devise and place their insurance programs. With a team of more than 230 employees, including the Servyr International team (fully dedicated to multinational clients), Servyr can provide specialised expertise in each insurance area with proximity and proactivity. With its international partners, Servyr can accompany clients' development across the world.

## Products

Business Travel, Construction, Cyber, D&O, Disability, General & Products Liability, Health, K&R, Life, Marine, Pension, Professional Indemnity, Property & Real Estate, Surety, Trade Credit & Bonds.

## Industries serviced

Aviation & Automotive, Construction, Environmental, Food & Drink, Healthcare, Life Sciences, Manufacturing, Marine Cargo, Professional Services, Real Estate, Technology Service Providers & IT, Wine & Spirits.

# France

International Network Partner



## Jean-Pierre Assaf

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Nasco Insurance Group**

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## Howden One Coordinator



## Fabrice Rabbath

**Senior Account Executive**

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## Company name

**NASCO France**

## Offices

**Paris**

## Market position

**Top 25 broker in France**

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

## Summary

Part of the Nasco Insurance Group, with more than 40 years of industry experience, we have an experienced multinational team of more than 70 employees with extensive market knowledge and a business strategy that focuses exclusively on clients' needs. Rather than seek a global presence, our resources are dedicated to the consistent strengthening of business relationships. Nasco France operates as a direct insurance broker, offering highly dedicated and personalised service to individuals and corporations seeking tailor-made insurance covers, asset protection or worldwide assistance.

## Products

Jewellery (All risks), Fine Arts, HNW individuals, Health care, Commercial risks, Marine and Aviation, Life, Hotels and Shopping Centres, Personal Accident, Industrial Risks, Motor.

## Industries serviced

Agriculture, Aviation, Bankers Blanket Bond, Construction, Consumer Retail, Engineering, Financial Institutions, Fine Art & Specie, Food & Beverage, Healthcare, Hotel & Resort, Liability to Hull & Cargo, Manufacturing, Marine, Motor insurance, Oil & Gas, Professional Services, Real Estate, Sports & Events, Transportation, Travel.

# Georgia

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International Network Partner



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**Howden One Coordinator**



## Natalia Zaborovska

**Group Head of International and Managing Partner**

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## Company name

**MAI Georgia Insurance Brokers Ltd**

## Offices

**Tbilisi**

## Market position

**One of the leading broker groups in Central Eastern Europe, CIS and Caucasus**

[www.mai-cee.com](http://www.mai-cee.com)

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## Summary

MAI enjoys an almost unique position in Georgia, being one of only two firms of international insurance brokers present in the market and leads with the ability to facilitate both insurance and reinsurance programmes. The inflow of foreign investment to Georgia has been a significant factor in changing the market landscape. We developed a very strong portfolio covering the aviation and hotel industries and we are now the recognised leader in providing insurance to those sectors.

The expansion of Georgia as a major transit corridor through ports and pipelines is also driving a number of infrastructure projects, where our expertise provides strong benefits to investors and construction companies. The Group have been operating in the region for over 20 years and we offer unique access to the insurance markets and products for companies operating there, either directly or through their established brokers.

## Products

Aviation, Claim management, Construction, EB, Property, Liability & Casualty, Marine & Cargo, Motor & CMTPL, Reinsurance.

## Industries serviced

Aviation, Affinity, Construction & Real Estate, Retail, Renewable Energy, Transportation & Logistics.



# Germany

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## Market position

**Top seven broker in the German market**

## Summary

Hyperion's combined German broking operations make the Group a top seven broker in Germany. Euroassekuranz is Germany's leading independent retail insurance broker to mid-market clients, and hendricks is the market leader in providing D&O insurance, as well as corresponding Legal Expense lines. Howden Sicherheit International (HSI) specialises in Sports, Entertainment and Real Estate, while Howden Broking Group has dedicated Marine and Financial Lines offices located in Hamburg and Frankfurt respectively.

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### Howden One Coordinator



### Karl-Heinz Holz

**Member of the Executive Board**

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## Company name

**Euroassekuranz Versicherungsmakler AG**

## Offices

**Düsseldorf  
Frankfurt**

**Munich  
Regensburg**

[www.euroassekuranz.eu](http://www.euroassekuranz.eu)

## Products

Automotive, Business Optimisation, Large Projects, Management Consultancy, Property, Real Estate, Risk Management, Transport.

## Industries serviced

Euroassekuranz services the Industrial, Commercial and Real Estate sectors.



### Thomas Barthel

**Managing Director,  
Howden Marine**

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## Company name

**Howden Marine**

## Offices

**Hamburg**

[www.howden-marine.de/en](http://www.howden-marine.de/en)

# Germany

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## Marcel Armon

**CEO, hendricks GmbH**

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**Howden One Coordinator**



## Volker Kallhoff

**Teamleader Wholesale**

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## Company name

**hendricks GmbH**

## Offices

**Düsseldorf**

**Munich**

**Hamburg**

[www.hendricks-makler.de](http://www.hendricks-makler.de)

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

## Products

Accident & Health, Criminal Law, D&O, Employment  
Contract Legal Protection, Financial Lines, Financial Loss  
Legal Expenses, Policy Legal Expenses, General Third Party  
Liability, Professional Indemnity.

## Industries serviced

hendricks services wholesale and retail clients across all industries.



## Axel Meyer

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Howden Caninenberg**

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**Howden One Coordinator**



## Andreas Schwarz

**Head of Commercial and  
Industrial Department**

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## Company name

**Howden Sicherheit International GmbH**

## Offices

**Cologne**

**Oberhaching**

**Fulda**

**Potsdam**

**Hamburg**

[www.howden-caninenberg.de](http://www.howden-caninenberg.de)

## Products

Event Cancellation, Financial Lines, Marine, Media &  
Entertainment, Prize Indemnity / Bonus, Property & Real  
Estate, Sports & Entertainment.

## Industries serviced

HSI services Communications, Financial Institutions, Marine,  
Media & Technology, Real Estate, Sports & Events and  
International.

# Greece

International Network Partner



## Dimitris Tsesmetzoglou

**Group CEO**

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## Howden One Coordinator



## Gerry Tighe

**Chairman**

**Head of Treaty**

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## Company name

**Matrix Insurance & Reinsurance  
Brokers S.A.**

## Offices

**Athens  
Thessaloniki**

## Market position

**Largest broker in Greece**

[www.matrix-brokers.com](http://www.matrix-brokers.com)

## Summary

Founded in 2003, Matrix became a Lloyd's broker in 2012 and is an independent broker handling insurance and reinsurance business. We offer a full range of insurance & reinsurance, life & non-life products in Greece and reinsurance in our other offices.

## Products

Accident & Health, Aviation, Construction, Credit & Surety, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor fleets, Professional Indemnity, Property, Travel & Personal Accident.

## Industries serviced

Automotive, Construction & Infrastructure, Financial Institutions, Manufacturing, Marine, Public Sector, Professional Services, Technology, Tourism & Energy.



# Hungary

International Network Partner



## Jozsef Hegyi

**Director, International  
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## Howden One Coordinator



## Alžběta Gyulaffyová

**REP Director**

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## Company name

**POLIPINS-RENOMIA**

## Offices

**Budapest  
Debrecen**

## Market position

**Top 10 broker in Hungary**

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

## Summary

POLIPINS-RENOMIA became a top-ten corporate insurance broker in Hungary, strong in industrial property-casualty, construction, professional indemnity and motor fleet business. Company gained ample international experience and know-how to service client of any size. RENOMIA, one of the leading brokers in CEE, became a majority shareholder in February 2016.

## Products

Full range of P&C, Liability Insurance and EB. Accountants, Affinity, Agriculture, Auditors, Automotive, Aviation, Cargo and freight, Commercial and office properties, Construction, Cyber, D&O, Energy, Engineering, Food. Forestry and timber, Glass, Hospitals, Chemistry and plastics, IT and telecommunications, Law, Medical & Pharmacy, Metallurgy, Motor and fleet, Municipalities, Private Equity, Real Estate, Renewable energy, Residential buildings, Sole traders, Sport, Tax consultants, Textile manufacturing, Trade Credit, Waste management.

## Industries serviced

Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Healthcare, Manufacturing, Mining.

# Ireland

International Network Partner



**AIKEN INSURANCES LTD**  
AIKEN UNDERWRITING AGENCIES

## Company name

**Aiken Insurance Ltd.**

## Offices

**Dublin**

## Howden One Coordinator



### William Irwin

#### Chief Executive

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### Stephen Mills

#### Head of Corporate Broking

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## Market position

**One of the leading retail brokers in Ireland**

[www.aikenco.ie](http://www.aikenco.ie)

## Summary

Aiken is one of Ireland's leading and most respected insurance broking firms operating in both retail and wholesale commercial insurance broking sectors. Aiken have successfully operated in specialist sectors including but not limited to Complex Commercial Liability and Property Risks including Unoccupied Property as well as the Leisure & Entertainment and Construction sectors, Professional Indemnity, Directors & Officers Liability Insurances. Aiken are Lloyd's Coverholders and operate a number of market leading exclusive facilities including in-house binding authorities ensuring a rapid response to queries.

## Products

Tailored solutions for all classes of commercial insurance including but not limited to High Risk Liability, Excess Liability, Commercial & Residential Property, Motor Fleet, Professional Indemnity, Marine, Cyber, Directors & Officers Liability, Contingency, Terrorism.

## Industries serviced

Construction & Allied Trades, Entertainment & Leisure, Energy & Renewables, Financial Institutions, Food Manufacture, Insurance Intermediaries, Marine Industry, Life Sciences & Medical Devices, Property Owners, Tour Operators.

# Israel

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**Danny Sever**  
**Executive Chairman**  
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## Howden One Coordinator



**Ganit Michaeli**  
**Senior Account Executive**  
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## Company name

**Howden Insurance Brokers Limited**

## Offices

**Tel-Aviv**

## Market position

**Second largest broker in Israel**

[www.howden.co.il](http://www.howden.co.il)

## Summary

The second largest broker in Israel with Property, Casualty, Cargo, Financial Lines and Special Risks capabilities, and a focus on Technology, Life Science and Industrials sectors.

The award-winning Howden Cyber Academy and global Cyber practice, led by Shay Simkin, are based in Israel and provide support and training to Cyber experts across the group.

## Products

A&H, Affinity, Commercial Crime, Construction, Cyber Liability, D&O, Financial Institutions, General Corporate & Commercial, General Liability, High Net Worth, K&R, Marine, Media & Entertainment, Motor, Offshore Energy, Onshore Energy, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Warranty & Indemnity.

## Industries serviced

Automotive, Communications, Construction, Consumer Retail, Energy & Power, Financial Institutions, Food, Healthcare, Life Sciences, Manufacturing, Marine, Media & Technology, Professional Services, Real Estate.

# Italy

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International Network Partner



**Howden One Coordinator**



**Matteo Scagliarini**

**CEO**

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## Company name

**Andrea Scagliarini S.P.A.**

## Offices

**Bologna**

## Market position

**Leading Italian independent insurance broker for multinational clients**

[www.scagliarinibroker.it](http://www.scagliarinibroker.it)

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## Summary

Andrea Scagliarini is an insurance brokerage company based in Bologna, specialising in the management of commercial, industrial and service companies and non-profit organisations. We take pride in being one the leading Italian insurance brokers for multinational clients, with more than 150 international clients served and 270+ Controlled Master Programs (CMPs) brokered, both incoming and outgoing

We work with passion, enthusiasm and precision, providing clients with customised and cost effective solutions, with planning and efficiency. Since the company was founded, the common thread that binds all these years of activity together is a passion and expertise for the work, accuracy in addressing problems, transparency and fairness in dealing clients, insurance companies, loss adjusters, employees and collaborators. We are committed to achieving everything in the best way possible.

## Products

Commercial Crime, Construction (CAR and EAR), Cyber Privacy, D&O, Employee Benefits (Accident, Life, Medical, Travel), Employer's Liability, Financial Lines, General Liability, Marine, Motor fleets, Product Liability, Professional Indemnity, Property & Real Estate, Warranty & Indemnity.

## Industries serviced

Automation, Automotive, Chemicals, Construction, Consumer Retail, Fashion, Food & Beverage, Healthcare, Household Appliances, Manufacturing, Media & Technology, Packaging, Professional Services, Real Estate.

# Latvia

International Network Partner



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**Howden One Coordinator**



**Natalia Zaborovska**  
Group Head of International  
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## Company name

**MAI Insurance brokers SIA**

## Offices

**Riga**

## Market position

**One of the leading broker groups in Central Eastern Europe, CIS and Caucasus**

[www.mai-cee.com](http://www.mai-cee.com)

## Summary

Uniquely among insurance brokers in the Baltics, MAI is able to help clients develop and place employee benefits packages that utilise the expertise of our EB specialists, and share best practice from across the region and new products from further afield. The MAI CEE network is one of the Group's greatest strengths and has been carefully built to ensure that our clients, partners and carriers enjoy a uniformly high standard of consistent services across the Baltics.

## Products

Aviation, Claim management, Construction, EB, Liability & Casualty, Marine & Cargo, Motor & CMTPL, Property, Reinsurance.

## Industries serviced

Affinity, Aviation, Construction & Real Estate, Renewable Energy, Retail, Transportation & Logistics.

# Liechtenstein

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International Network Partner



**Mirco Buchli**  
CEO, SQB International

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**Howden One Coordinator**



**Pascal Fürer**  
COO, SQB International

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**Company name**  
Swiss Quality Broker  
International

**Offices**  
Schaan

**Market position**  
Top five broker in Liechtenstein

[www.sqbroker.ch](http://www.sqbroker.ch)

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## Summary

Swiss Quality Broker International is a top five broker in Liechtenstein, backed by the expertise and experience shared by our Swiss offices. We are an all-sector insurance broker, characterised by a maximum degree of consulting and service quality. We accompany our customers through all insurance-related questions and support them with our own IT-application and IT-platform as a service that makes us unique.

## Products

Accident & Health, Auto, Aviation, Construction, Credit, Crime, D&O, Employees Benefits, Employment Practices Liability, Errors & Omission, General Liability, K&R, Marine, Marine Cargo, Personal Lines, Product Liability, Professional Indemnity, Property & Global Business Travel Insurance, Protection & Indemnity, Yacht.

## Industries serviced

Aviation, Airport, Construction, Film & Media, Financial Industry, Food & Drink, ICT Market, Life Science, Medical Sector, Metal Industry, Municipalities, Processing Industry, Professional Services, Real Estate, Service Sector, Ship Yard, Tourism, Transport, Yacht Management.

# Lithuania

International Network Partner



**Edita Likiene**  
Country Manager,  
Latvia & Lithuania

edita.likiene@mai-cee.com  
+370 6111 3177

## Howden One Coordinator



**Natalia Zaborovska**  
Group Head of International  
and Managing Partner

natalia.zaborovska@mai-cee.com  
+371 29 259 581

## Company name

**MAI Baltics UADBB**

## Market position

**One of the leading broker groups in Central Eastern Europe, CIS and Caucasus**

[www.mai-cee.com](http://www.mai-cee.com)

## Offices

**Vilnius  
Kaunas**

## Summary

MAI Baltics receives strong support from MAI CEE in a small but very competitive market. The local offices in Lithuania are particularly strong in the transportation market due to the country's geographical position. We are rapidly developing in EB lines and have a strong construction practice, applying the 2018 strict regulations. MAI CEE offers unique access to the insurance markets and products across the region for companies operating there, either directly or through their established brokers.

## Products

Aviation, Claim management, Construction, EB, Liability & Casualty, Marine & Cargo, Motor & CMTPL, Property, Reinsurance.

## Industries serviced

Affinity, Aviation, Construction & Real Estate, Renewable Energy, Retail, Transportation & Logistics.

# Luxembourg

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International Network Partner



**Koen Messely**

**Group COO**

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**Howden One Coordinator**



**Steven Herman**

**Head of International Business**

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**Company name**

**AlliA Insurance Brokers**

**Offices**

**Leudelange**

**Market position**

**Second largest broker in  
Luxembourg**

**[www.allia.be](http://www.allia.be)**

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**Summary**

AlliA supports clients in Luxembourg with an office in Leudelange and through our shared expertise across Belgium. A top two broker in the Luxembourg market, our professionals are highly skilled and prepared to advise our clients in all the different phases from risk assessment to risk transfer. We have a dedicated team to serve international accounts, both incoming and outgoing. Our aim is to be our client's trusted business advisor as it comes to risk and insurance matters and to build long-lasting relationships that way.

**Products**

A&H, Aviation, Chemical, Construction, Cyber, D&O, EB, Entertainment, Event Cancellation, Fine Art & Specie, Liability, Marine Cargo, Motor, Professional Indemnity, Property, Real Estate, Surety, Trade Credit, Workers' Compensation.

**Industries serviced**

Automotive, Aviation, Chemical, Construction, Entertainment, Food & Beverage, Healthcare, Manufacturing, Public Sector, Real Estate, Retail, Technology, Textile, Transport & Logistics.



# Malta

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International Network Partner



## Company name

**Mulberry Insurance Brokers Ltd**

## Offices

**San Gwann**

## Howden One Coordinator



## Ivan V. Buttigieg

### Managing Director

i.buttigieg@mulberrybrokers.com

+356 7948 5891

## Market position

**Fifth largest broker in Malta**

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

## Summary

Mulberry Insurance Brokers Ltd is an independent professional intermediary with full access across the Maltese and European insurance markets. Mulberry is a specialist in corporate solutions in all sectors, focusing on the relationships with clients. The insurance industry is complex and volatile, so keeping up-to-date with market studies, patterns and trends, technological advancement, on-going development and training is part of the business culture. Providing an in-depth understanding of every client's individual needs, the delivery of proficient service and effective solutions is the principle for philosophy and success.

## Products

Accident, Casualty, Clinical Trials, Construction & Engineering, Cyber Liability, D&O, Employee Benefits, Energy, Freight Forwarders, General & Specialised Liability, Health, Life, Marine, PI & Financial Risks, Property & Pecuniary, Terrorism.

## Industries serviced

Construction, Consumer retail, Energy & Power, Financial Institutions, Hospitality & Leisure, Life Sciences, Manufacturing, Marine risks, Oil & Gas, Professional Services.

# The Netherlands

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**Jan Oosterom**

**Managing Director**

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**Howden One Coordinator**



**Willem Spoorendonk**

**Director, Casualty**

willem.spoorendonk@

howdengroup.com

+31 6 835 22 177

## Company name

**Howden Insurance Brokers  
Nederland B.V.**

## Offices

**Rotterdam**

[www.howdengroup.com/en-nl](http://www.howdengroup.com/en-nl)

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## Summary

Leading Marine and Logistics brokers with key knowledge of Cargo and Property & Casualty.

## Products

A&H, Cargo & Logistics, Construction, Cyber, D&O, EB, General Corporate & Commercial, General Liability, K&R, Marine, Motor, Offshore Energy, Product Liability, Professional Indemnity, Property & Real Estate.

## Industries serviced

Construction, Manufacturing, Marine, Real Estate & Logistics.

# Norway

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**Anders Kvan**

**Managing Director**

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+47 920 28 168

## Company name

**Howden Forsikringsmegling AS**

## Offices

**Oslo**

## Market position

**One of Norway's leading  
Affinity, EB and P&C brokers**

[www.howdengroup.no](http://www.howdengroup.no)

## Howden One Coordinator



**Marcus Magnusson**

**Senior Broker**

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+47 413 87 957

## Summary

A leading Property & Casualty, Employee Benefits and Affinity broker, with specialist solutions for the Agriculture, Construction, Energy & Power, Food and Transportation sectors.

## Products

A&H, Affinity, Commercial Crime, Construction, Cyber, D&O, EB, General Corporate & Commercial, General Liability, Life, Motor, Onshore Energy, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate.

## Industries serviced

Agriculture, Construction, Energy & Power, Food, Real Estate, Transportation & Union.

# Poland

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**Dominik Stachiewicz**  
**Head of International  
 Department & Reinsurance**  
 dstachiewicz@donoria.pl  
 +48 50 153 4863

## Howden One Coordinator



**Agnieszka Mikina**  
**International Department  
 Manager**  
 amikina@donoria.pl  
 +48 60 775 0238

## Company name

**Donoria S.A.**

## Market position

**Top 10 broker in the Polish  
 market**

[www.donoria.pl](http://www.donoria.pl)

## Offices

<b>Białystok</b>	<b>Lublin</b>
<b>Bydgoszcz</b>	<b>Poznań</b>
<b>Kalisz</b>	<b>Rzeszów</b>
<b>Katowice</b>	<b>Toruń</b>
<b>Kielce</b>	<b>Warszawa</b>
<b>Kraków</b>	<b>Wrocław</b>
<b>Łódź</b>	<b>Zielona Góra</b>

## Summary

Donoria S.A. is one of the largest brokers in Poland. Since 2014, Donoria has been part of the Howden Broking Group, drawing on the expertise and experience of operating in developed markets. We service all lines of Life and Non Life business, as well as Reinsurance.

## Products

A&H, Affinity, Commercial Crime, Construction, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, K&R, Life, Marine, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds, Warranty & Indemnity.

## Industries serviced

Agriculture, Aviation, Communications, Construction, Consumer Retail, Energy, Financial institutions, Food, Healthcare, Life Sciences, Manufacturing, Marine, Media & Technology, Pharmaceutical, Professional Services, Public Sector, Real Estate, Sports & Events, Transportation.

# Portugal

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## Howden One Coordinator



### Américo Oliveira

#### Country Manager

aoliveira@howdeniberia.com

+351 308 801 159 (1802)

## Company name

**Howden Iberia – Sucursal  
Portugal, SA.**

## Offices

**Lisbon**

## Market position

**The Portugal office is a branch  
of Howden Iberia**

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

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## Summary

Offering the same service as Howden in Spain (corporate solutions for all sectors and Personal Lines and Affinity.) The Lisbon office reaches to and provides a platform favouring Portuguese-speaking markets (especially Brazil, Mozambique and Angola). Led by Américo Oliveira, who has over 20 years' experience in the insurance industry. Américo and his team work in tandem with neighbouring Howden Iberia.

## Products

For lines of business and services, please see Howden Spain.

# Romania

International Network Partner



## Gheorghe Grad

**Country Manager**

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+40 21 313 8393

## Howden One Coordinator



## Alžběta Gyulaffyová

**REP Director**

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## Company name

**RENOMIA-SRBA**

## Market position

**A leading broker in Romania**

[www.renomia.ro](http://www.renomia.ro)

## Offices

**Bucharest and two  
branch offices**

## Summary

RENOMIA-SRBA was established in 1998, operating as a subsidiary of RENOMIA since 2015. We have significant corporate expertise, especially with handling international insurance programmes. Our team include specialists in Agriculture, Credit Risk, Employee Benefits, Property, Business Interruption, Liability, Green Energy, Marine, Aviation, Malpractice, Yacht insurance, Health and many others. Our presence all over the country helps us be closer to clients with quick and local expertise.

## Products

Full range of P&C, Liability Insurance and EB. Accountants, Affinity, Agriculture, Auditors, Automotive, Aviation, Cargo and freight, Commercial and office properties, Construction, Cyber, D&O, Energy, Engineering, Food, Forestry and timber, Glass, Hospitals, Chemistry and plastics, IT and telecommunications, Law, Medical & Pharmacy, Metallurgy, Motor and fleet, Municipalities, Private Equity, Real Estate, Renewable energy, Residential buildings, Sole traders, Sport, Tax consultants, Textile manufacturing, Trade Credit, Waste management.

## Industries serviced

Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Healthcare, Manufacturing, Mining.

# Russia

International Network Partner



## Konstantin Rogozin

**General Director**

korogozin@malakut.ru

+7 915 459 93 30

## Howden One Coordinator



## Tatiana Razuvaeva

**Head of International Desk**

razuvaeva@malakut.ru

+7 495 933 13 73

## Company name

**Malakut Insurance Brokers**

## Offices

**Moscow**

## Market position

**Top independent broker in Russia**

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

## Summary

Malakut Insurance Brokers has a team of 170 insurance professionals who play on your side and for your benefit. Established in 1999 in Moscow and successfully contributing towards client's businesses since then, the company has grown to be the number one independent broker in Russia. We focus on two major areas; Insurance & Risk Management Services for industrial & corporate clients and Reinsurance Services (both treaty & facultative) for insurance companies. 100% owned and controlled by management. We have over 400 multinational clients.

## Products

Aviation & Space, CAR & EAR, Employee Benefits & Life, Energy, Financial lines, Marine & Cargo, Property & Casualty, Reinsurance, Trade Credit, and all types of liability.

## Industries serviced

Aviation, Cargo, Chemicals & Manufacturing, Construction, Medical industry, Mining, Oil & Gas, Pharmaceutical, Space agents.

# Serbia

International Network Partner



## Akoš Barna

**Country Manager**

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+381 24 531 092

**Howden One Coordinator**



## Alžběta Gyulaffyová

**REP Director**

alzbeta.gyulaffyova@renomia.cz

+420 734 875 290

## Company name

**POLIPINS-RENOMIA**

## Offices

**Subotica**

## Market position

**Top 10 broker in Serbia**

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

## Summary

POLIPINS-RENOMIA is a part of RENOMIA Group. RENOMIA is a value-based company founded in the Czech Republic in 1993 and is now one of the leading insurance broker groups in Central and Eastern Europe.

RENOMIA offers end-to-end service in the area of insurance, risk management and financial services for businesses and individuals.

## Products

Full range of P&C, Liability Insurance and EB. Accountants, Affinity, Agriculture, Auditors, Automotive, Aviation, Cargo and freight, Commercial and office properties, Construction, Cyber, D&O, Energy, Engineering, Food, Forestry and timber, Glass, Hospitals, Chemistry and plastics, IT and telecommunications, Law, Medical & Pharmacy, Metallurgy, Motor and fleet, Municipalities, Private Equity, Real Estate, Renewable energy, Residential buildings, Sole traders, Sport, Tax consultants, Textile manufacturing, Trade Credit, Waste management.

## Industries serviced

Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Healthcare, Manufacturing, Mining.



# Slovakia

International Network Partner



**Igor Horvat**  
**International Department**  
**Director**  
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 +421 220 921 537

**Howden One Coordinator**



**Alžběta Gyulaffyová**  
**REP Director**  
 alzbeta.gyulaffyova@renomia.cz  
 +420 734 875 290

## Company name

**RENOMIA**

## Offices

**Bratislava**      **Nitra**  
**Kosice**            **Zvolen**

## Market position

**Third largest broker in Slovakia**

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

## Summary

RENOMIA is a value-based company founded in the Czech Republic in 1993 and is now one of the leading insurance broker groups in Central and Eastern Europe.

RENOMIA in Slovakia was established in 2001. RENOMIA offers end-to-end service in the area of insurance, risk management and financial services for businesses and individuals.

## Products

Full range of P&C, Liability Insurance and EB. Accountants, Affinity, Agriculture, Auditors, Automotive, Aviation, Cargo and freight, Commercial and office properties, Construction, Cyber, D&O, Energy, Engineering, Food, Forestry and timber, Glass, Hospitals, Chemistry and plastics, IT and telecommunications, Law, Medical & Pharmacy, Metallurgy, Motor and fleet, Municipalities, Private Equity, Real Estate, Renewable energy, Residential buildings, Sole traders, Sport, Tax consultants, Textile manufacturing, Trade Credit, Waste management.

## Industries serviced

Automotive, Chemistry, Energy, Engineering & Machine Engineering, Environmental, Financial Institutions, Food & Drink, Foodstuff Production, Healthcare, Manufacturing, Mining.

# Spain

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**Salvador Marín Moreno**  
CEO

smarin@howdeniberia.com  
+34 914 299 699

## Company name

**Howden Iberia S.A.**

## Market position

**Fifth largest insurance broker  
in the Spanish market**

## Offices

<b>Alicante</b>	<b>Palma de Mallorca</b>
<b>Barcelona</b>	<b>Pamplona</b>
<b>Burgos</b>	<b>San Sebastian</b>
<b>Girona</b>	<b>Sevilla</b>
<b>Madrid</b>	<b>Valencia</b>
<b>Murcia</b>	<b>Zaragoza</b>

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

## Howden One Coordinator



**Diego López Roldán**  
Director

dlopez@howdeniberia.com  
+34 645 472 138

## Summary

Specialists in corporate solutions for all sectors as well as Personal Lines and Affinity.

## Products

A&H, Affinity, Construction, D&O, EB, General Liability, K&R, Life, Marine, Onshore Energy, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds.

## Industries serviced

Construction, Energy & Power, Environmental, Financial Institutions, Food and drink, Healthcare, Life Sciences, Logistics Services, Manufacturing, Marine, Motor, Port Services, Professional Services, Real Estate.

# Sweden

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**Jesper Bretz**  
**Managing Director**  
 jbretz@howden.se  
 +46 7 0653 4552

## Howden One Coordinator



**Staffan Meder**  
**Senior Insurance Broker**  
 smeder@howden.se  
 +46 8 5456 7232

### Company name

**Howden Insurance Brokers AB**

### Market position

**Top 10 broker in Sweden**

[www.howdengroup.com/en-se](http://www.howdengroup.com/en-se)

### Offices

**Stockholm**  
**Gothenburg**  
**Malmö**

### Summary

Specialist broker for Property & Casualty risks and Business Interruption, with particular expertise in Financial and Professional Lines, as well as Reinsurance.

### Products

Commercial Crime, Construction, Cyber Liability, D&O, Financial Institutions, Fine Art & Specie, General Corporate & Commercial, General Liability, High Net Worth, Marine, Media & Entertainment, Motor, Product Liability, Professional Indemnity, Property & Real Estate, Sports & Entertainment, Surety, Trade Credit & Bonds, Warranty & Indemnity.

### Industries serviced

Communications, Construction, Consumer Retail, Financial Institutions, Food, Manufacturing, Marine, Media & Technology, Mining, Professional Services, Real Estate, Transportation.

# Switzerland

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International Network Partner



## Rolf Langenbach

**CEO**

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+41 81 710 15 15

## Howden One Coordinator



## Pascal Fuerer

**COO, SQB International**

fuerer@sqbroker.ch

+41 81 710 15 15

## Company name

**Swiss Quality Broker AG**

## Offices

**Pfäffikon**

**Sargans**

## Market position

**Top 10 broker in Switzerland**

[www.sqbroker.ch](http://www.sqbroker.ch)

## Summary

Swiss Quality Broker acts as an all-sector insurance broker and is characterised by a maximum degree of consulting and service quality. We accompany our customers through all insurance-related questions and support them with our own IT-application and IT-platform as a service that makes us unique. A team of 45 employees in Switzerland are the backbone of a reliable and dutiful international insurance broker.

## Products

Accident & Health, Auto, Aviation, Construction, Credit, Crime, D&O, Employees Benefit, Employment Practices Liability, Errors & Omission, General Liability, K&R, Marine, Marine Cargo, Personal Lines, Product Liability, Professional Indemnity, Property & Global Business Travel Insurance, Protection & Indemnity, Yacht.

## Industries serviced

Aviation, Airport, Construction, Film & Media, Financial Industry, Food & Drink, ICT Market, Life Science, Medical Sector, Metal Industry, Municipalities, Processing Industry, Professional Services, Real Estate, Service Sector, Ship Yard, Tourism, Transport, Yacht Management.

# United Kingdom

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**Chris Evans**  
CEO

cprevans@howdengroup.com  
+44 20 7133 1286

## Company name

**Howden UK Group Limited**

## Market position

**Top 10 broker in the UK**

[www.howdengroup.co.uk](http://www.howdengroup.co.uk)

## Offices

<b>Bedford</b>	<b>Liverpool</b>
<b>Birmingham</b>	<b>Overbury</b>
<b>Brighton</b>	<b>Perth</b>
<b>Bristol</b>	<b>Poole</b>
<b>Cardiff</b>	<b>Redhill</b>
<b>Glasgow</b>	<b>Richmond</b>
<b>London</b>	<b>Wakefield</b>

## Howden One Coordinator



**Julia Harrop**  
Divisional Director, Corporate

julia.harrop@howdengroup.com  
+44 121 698 8035

## Summary

Howden UK is a full service retail broker, providing tailored insurance solutions for a broad spectrum of clients across multiple sectors. Our clients range from private individuals right up to the largest multinational companies. Amongst our capabilities are our market-leading PI division, our award-winning High Net Worth division, our specialist Employee Benefits team and our leading Sports and Recreation business.

## Products

Accident & Health, Affinity schemes, Care & Medical, Commercial Crime, Corporate & Commercial programmes, Cyber, D&O, Employee Benefits, Equine, Financial Lines, Fine Art, Private Clients, Professional Indemnity, Real Estate, Rural, Specie, Sport & Recreation, Surety, Trade Credit.

## Industries serviced

We provide solutions across the full range of industries, for companies of all sizes. We have particular expertise in Affinity, Automotive, Care & Medical, Construction, Energy & Power, Healthcare, Manufacturing, Real Estate, Rural, Private clients, Professional services, Sports & Recreation.

# Latin America and the Caribbean

Howden provides a consistent first class service to our clients across Latin America and the Caribbean. Howden Iberoamerica, headquartered in Spain, connects the fifth largest broker in the Iberia market, with leading independent brokers in the region.

We are experienced and passionate brokers, specialising in Personal and Commercial Lines, with specific sector expertise in Affinity Schemes, Construction, Employee Benefits, Energy, Infrastructure, Motor, Property and Surety.



**José Manuel González**

**CEO, Howden Iberoamerica**

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Regional coordinator

**Pablo Bores**

**Iberoamerica**

[pbores@howdeniberia.com](mailto:pbores@howdeniberia.com)

+34 914 299 699



# Argentina

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International Network Partner



## Company name

**Makler S.A.**

## Offices

**Buenos Aires**

## Market position

**Fourth largest broker in Argentina**

**Howden One Coordinator**



## Ricardo J. Rosenthal

**Chairman**

rjr@maklerseguros.com.ar

+54 11 5275 7410

[www.maklerseguros.com.ar](http://www.maklerseguros.com.ar)

## Summary

Makler are corporate insurance brokers who provide the highest quality service in the market, from consultancy services, brokerage and risk management, to technical analysis and claims handling. Our reputation is based on excellence and full transparency at each step of negotiations.

## Products

Claims Management & Reinsurance, Commercial Property & Casualty, Employee Benefits, Energy, High-end Regional Programmes, Marine/STP, Mass Marketing, Risk Management, Special Schemes, Surety/Credit, Workers Compensation.



## Timothy Maitland Herriot

**International Director**

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+54 11 5275 7411

## Industries serviced

Auto Parts, Chemical & Pharmaceutical, Consumer Products, Electricity: Generation, Transportation & Distribution, Food & Beverages, Infrastructure & Public Services, Logistics, Media, Oil & Gas: Upstream/ Downstream, Textiles.



# Bolivia

International Network Partner



## Gonzalo Kieffer Guzman

**President & CEO**

gonzalo.kieffer

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## Howden One Coordinator



## Andres Kieffer Fleig

**Vice President for Business Development**

andres.kieffer

@kieffer-asociados.com.bo

+591 3 333 1809 ext. 4980

## Company name

**Kieffer & Asociados S.A.  
Corredores de Seguros**

## Market position

**Number 1 broker in Bolivia**

[www.kieffer-asociados.com.bo](http://www.kieffer-asociados.com.bo)

## Offices

**La Paz  
Santa Cruz  
Cochabamba  
Tarija**

## Summary

Formed by highly qualified professionals with in-depth knowledge of the market, Kieffer & Asociados was the first licensed broker in Bolivia, and has been a leader in the insurance and financial markets since its establishment. Standards guarantee quality, professional analysis and innovative risk management solutions that address the specific needs of the client. Offices in four of the main cities of Bolivia provides a regional service. Kieffer is committed to providing clients with 24 hour support, service 365 days a year, and providing a professional claim service with frequent reports. The culture of excellence, integrity, respect, continuous innovation and transparency combined with hard professional work, makes Kieffer a solid company with technical knowledge and experience.

## Products

Agribusiness, Art & Museums, Automobile Fleets, Aviation & Aerospace, Capital Risk, Chemical, Cement & Concrete, Construction & Mounting, Employee Benefits, Distribution & Franchise, Education, Energy, Engineering, Financial & Professional Service, Food & Drink, Health, Hotels, Maritime, Mining, Oil & Gas, Pharmaceutical, Public Administration, Steel & Metals, Technology & Telecommunications, Transportation & Logistics.

## Industries serviced

Construction, Financial Institutions, Manufacture, Mining, Oil & Gas, Public Administration, Services.

# Brazil

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## Priscila Conduta Elias

**CEO, Howden Harmonia**

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### Howden One Coordinator



## Felipe Conduta

**International Director**

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### Howden One Coordinator



## Rogério Brito Reis

**Director**

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### Company name

**Howden Harmonia Corretora de Seguros**

### Offices

**São Paulo  
Campinas  
Poços de Caldas**

### Market position

**Top ten Brazilian broker**

[www.howdenharmonia.com.br](http://www.howdenharmonia.com.br)

### Summary

Howden Harmonia specialises in P&C, Surety, Cargo Insurance and Employee Benefits, with a focus on corporate accounts. The team has extensive experience in servicing multinational clients using global programs.

### Products

A&H, Affinity, Commercial Crime, Construction, D&O, E&O, EB, Financial Lines, Fine Art & Specie, General Liability, Marine/Cargo, Motor, Onshore Energy, Product Liability, Property & Casualty, Property & Real Estate, Rural, Surety.

### Industries serviced

Agriculture, Communications, Construction/ Energy & Power, Food, Life Sciences, Logistics/Warehousing, Manufacturing, Media & Technology, Mining, Professional Services, Transportation.

# Chile

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## Francisco Iglesias

### General Manager

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### Howden One Coordinator



## Alfonso González Derri

### Corporate Manager

agderri@howdenpatagonia.cl

+56 942 160 566

### Company name

**Howden Patagonia Corredores  
de Seguros**

### Offices

**Santiago**

### Market position

**Top 15 broker in Chile**

[www.howdenpatagonia.cl](http://www.howdenpatagonia.cl)

### Summary

Affinity and Accident & Health insurance specialists, and expertise servicing Energy, Real Estate and Construction sectors.

### Products

A&H, Affinity, Care, Construction, EB, Energy, Financial Institutions, General Liability, Life, Motor, Personal Lines, Property & Real Estate, Sports & Entertainment.

### Industries serviced

Agriculture, Automotive, Aviation & Aerospace, Construction, Consumer Retail, Energy & Power, Financial Institutions, Healthcare, Mining, Real Estate, Sports & Events, Transportation.

# Colombia

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**Carlos Quiñones Mächler**  
**CEO, Howden Wacolda**

cquinones@howdengroup.com  
 +57 1 607 5500

## Howden One Coordinator



**Arturo Pinacho de Riva**  
**Corporate Business Manager**

apinacho@howdeniberia.com  
 +57 1 607 5500

## Company name

**Howden Wacolda and  
 Proseguros**

## Offices

**Bogotá  
 Medellín  
 Cali**

## Market position

**Seventh largest broker in  
 Colombia**

[www.howdenwacolda.co](http://www.howdenwacolda.co)

## Summary

A leading corporate insurance broker with capabilities including Property, Construction, Affinity, Pharmaceuticals, Infrastructure, Financial Lines, Bonds and Life. Also leading brokers to the public sector, with specific expertise in Affinity programmes, General Liability, Energy, and Government and Infrastructure projects.

## Products

A&H, Affinity, Construction, EB, Education, General Liability, Life, Motor, Onshore Energy, Personal Lines, Pharmaceuticals, Product Liability, Property & Real Estate, Surety, Structured Trade Credit, Trade Credit & Bonds, Warranty & Indemnity.

## Industries serviced

Agriculture, Construction & Infrastructure, Education, Financial Institutions, Food, Pharmaceuticals, Public Sector, Real Estate.

# Costa Rica

International Network Partner



**Howden One Coordinator**



**Federico Castro Esquivel**

**Partner & Insurance Broker**

fcastro@comerseguros.com  
+506 22968282 ext.208



**Marco Vinicio Alfaro**

**Partner & Insurance Broker**

mvalfaro@comerseguros.com  
+506 22968282 ext.204

## Company name

**Comercial de Seguros  
Corredores de Seguros S.A**

## Offices

**San José**

## Market position

**Number 1 broker in Costa Rica**

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

## Summary

With more than 40 years in the market, Comercial de Seguros is the number one broker in Costa Rica. Our customer oriented services, commitment and highly experienced brokers has allowed us to advise more than 60,000 satisfied clients, including private individuals and largest national and multinational companies to whom we create tailor made schemes. We work to the highest quality standards and excellence to provide effective risk management solutions to every client.

## Products

Accident & Health, Affinity Schemes, Care & Medical, Cargo Marine, Construction, Corporate & Commercial, Corporate Travel, Crime, Cyber, Directors & Officers, Employee Benefits, Errors & Omissions, Fidelity Crime, Financial Lines, Fine Art & Specie, Flood, General Liability, Marine, Personal, Product Liability, Professional Indemnity, Property & Casualty, Sport & Recreation, STP, Surety, Trade Credit, Transportation, Umbrella excess, Workers' Compensation.

## Industries serviced

Advertising & Public Relations, Automobile, Aviation, Car Rentals, Chemicals, Construction, Cooperatives, Cosmetics, Cultural Institutions, Energy, Financial Institutions, Food & Beverage, Foundries, Healthcare, Law Firms, Manufacturers, Marine, Non-Profit Corporations, Pharmaceuticals, Private Equity, Professional Services, Public Relations, Real Estate Owners, Retail, Special Events, Technology Service Providers, Transportation & Logistics, Waste Management.

# Costa Rica

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International Network Partner



## Monica Guzmán

**General Manager**

monica.guzman@unity.co.cr

+506 8448 0729

## Howden One Coordinator



## Louis Ducruet

**CEO**

**Unity Group**

louis.ducruet@unityducruet.com

+507 6671 8486

## Company name

**Unity Corredores de Seguros**

## Offices

**San José**

## Market position

**Second largest broker in  
Costa Rica**

[www.unity.co.cr](http://www.unity.co.cr)

## Summary

Unity is the only regional insurance broker in Central America. Being a regional company allows us to focus on providing the best service to our customers, with the benefit of having standard processes and the possibility to offer better negotiations on the insurance programs.

## Products

Our company has three lines of business: Corporate, Employee Benefits and Personal Lines. In each of these segments, we manage all kinds of products such as Auto, Property & Casualty, Bonds, Liability, Financial Lines, Captives, Health and Life. We offer tailor made products according to our customer needs.

## Industries serviced

Agriculture, Automobile, Bank, Construction, Financial, IT, Logistics, Retail, Telecommunications, Tourism, Transportation.





# El Salvador

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International Network Partner



## Eduardo Barrientos

**General Manager**

eduardo.barrientos  
@unitysetessa.com  
+503 7851 8144

## Howden One Coordinator



## Louis Ducruet

**CEO**

**Unity Group**

louis.ducruet@unityducruet.com  
+507 6671 8486

## Company name

**Unity Setessa**

## Offices

**San Salvador**

## Market position

**Number one broker in  
El Salvador**

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

## Summary

Unity is the only regional insurance broker in Central America. Being a regional company allows us to focus on providing the best service to our customers, with the benefit of having standard processes and the possibility to offer better negotiations on the insurance programs.

## Products

Our company has three lines of business: Corporate, Employee Benefits and Personal Lines. In each of these segments, we manage all kinds of products such as Auto, Property & Casualty, Bonds, Liability, Financial Lines, Captives, Health and Life. We offer tailor made products according to our customer needs.

## Industries serviced

Agriculture, Automobile, Bank, Construction, Financial, IT, Logistics, Retail, Telecommunications, Tourism, Transportation.



# Grenada

International Network Partner



## Company name

**Agostini Insurance Brokers  
(Grenada) Ltd**

## Offices

**St. George's**

## Market position

**Third largest broker in Grenada**

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



## Desnor K. Paul

**Country Manager**

[dpaul@aib.hugginsgrenada.com](mailto:dpaul@aib.hugginsgrenada.com)

+1 473 435 6818

## Howden One Coordinator



## Robert Lazzari

**Managing Director**

[rlazzari@agostini.com](mailto:rlazzari@agostini.com)

+1 868 680 9800

## Summary

Agostini Insurance Brokers (Grenada) Limited (AIBGL) was incorporated in 2006, in a partnership between Agostini Insurance Brokers Limited and Geo F. Huggins & Co (Grenada) Ltd. Prior to this we operated as an insurance agency for several leading insurers. Today, we are one of the largest brokers in our territory managing a large portfolio for corporate and individual clients.

## Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident.

## Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

# Guatemala

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International Network Partner



Howden One Coordinator



**Jorge Canale Banús**  
Chairman

jcanale@arisaseguros.com  
+502 2499 1000

## Company name

**ARISA Corredores de Seguros**

## Offices

**Guatemala City**

## Market position

**Largest independent, and third largest overall insurance broker in Guatemala**

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

## Summary

ARISA provide close attention to detail with more than 100 insurance professionals integrated into the team, which differentiates the first-class service culture provided to clients. Adding further value is an advanced technology infrastructure that provides creative and unique solutions to the clients served.

## Products

All lines of personal and corporate business, including but not limited to Accident & Health, Aviation, Construction, Cyber, Directors & Officers, Employee Benefits, Environmental & Pollution Liability, Event Cancellation, Financial Guarantees, General Liability, Legal Liabilities & Costs, Marine, Medical Malpractice, Motor, Professional Indemnity, Property, Public Liability.

## Industries serviced

Advertising and Media, Agricultural, Architecture and Design, Aviation, Chemical, Commerce, Communication and Technology, Construction, Distribution, Education, Energy, Financial Institutions, Hospitality, Hospitals and Medical, Manufacturing, Marine, Mining, Professionals, Real Estate, Transport.

# Guatemala

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International Network Partner



**Luis Flores**

**General Manager**

luis.flores@unitypromotores.com

+502 5204 1839

**Howden One Coordinator**



**Louis Ducruet**

**CEO**

**Unity Group**

louis.ducruet@unityducruet.com

+507 6671 8486

**Company name**

**Unity Promotores**

**Offices**

**Guatemala City**

**Market position**

**Top five broker in Guatemala**

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

**Summary**

Unity is the only regional insurance broker in Central America. Being a regional company allows us to focus on providing the best service to our customers, with the benefit of having standard processes and the possibility to offer better negotiations on the insurance programs.

**Products**

Our company has three lines of business: Corporate, Employee Benefits and Personal Lines. In each of these segments, we manage all kinds of products such as Auto, Property & Casualty, Bonds, Liability, Financial Lines, Captives, Health and Life. We offer tailor made products according to our customer needs.

**Industries serviced**

Agriculture, Automobile, Bank, Construction, Financial, IT, Logistics, Retail, Telecommunications, Tourism, Transportation.

# Honduras

International Network Partner



**Howden One Coordinator**



**Marcelo Pedemonte Lara**

**President**

marcelo.pedemonte@mpl.hn

+504 9992 5129



**Eduardo Pedemonte Lara**

**Director**

eduardo.pedemonte@mpl.hn

+504 9992 5272

## Company name

**MPL Asesores de R.L.  
(MPL Seguros)**

## Offices

**Tegucigalpa  
San Pedro Sula  
Choluteca**

## Market position

**Top three broker in Honduras**

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

## Summary

MPL Seguros is a leading retail insurance brokerage firm providing expert advice and custom made insurance programs. The company services personal and corporate insurance lines, including: life, health, accident, automobile, general liability, energy, construction, property & casualty, marine cargo, stock throughput, recall, financial lines, among others. They have a staff of highly skilled and trained professionals who work tirelessly to satisfy their clients. They strive to provide clients with the insurance policy that best fits their specific needs, and work to constantly innovate and improve the technology and processes in order to offer a fast, reliable service.

## Products

Accident & Health, Agriculture, Aquaculture, Aviation, Auto, Bonds, Cargo, Construction, D&O, E&O, Energy, General Liability, Life, Professional Indemnity, Property & Casualty, Real Estate, Sports, Stock Throughput, Trade Credit, Travel.

## Industries serviced

Agriculture, Aquaculture, Construction, Energy, Exporters, Financial Institutions, Industrial, Manufacturing, Professional Services, Real Estate, Retail.

# Honduras

International Network Partner



**Julia Di Bono**  
**General Manager**

julia.dibono@unityinterbroker.com  
+504 9990 4575

## Howden One Coordinator



**Louis Ducruet**  
**CEO**

**Unity Group**  
louis.ducruet@unityducruet.com  
+507 6671 8486

## Company name

**Unity Interbroker**

## Market position

**Number one broker in Honduras**

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

## Offices

**San Pedro Sula**  
**Tegucigalpa**

## Summary

Unity is the only regional insurance broker in Central America. Being a regional company allows us to focus on providing the best service to our customers, with the benefit of having standard processes and the possibility to offer better negotiations on the insurance programs.

## Products

Our company has three lines of business: Corporate, Employee Benefits and Personal Lines. In each of these segments, we manage all kinds of products such as Auto, Property & Casualty, Bonds, Liability, Financial Lines, Captives, Health and Life. We offer tailor made products according to our customer needs.

## Industries serviced

Agriculture, Automobile, Bank, Construction, Financial, IT, Logistics, Retail, Telecommunications, Tourism, Transportation.

# Jamaica

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International Network Partner



## Thomas Smith

**Managing Director**

thomassmith@mgibrokers.com

+1 876 929 2969

**Howden One Coordinator**



## Kimm Daley

**General Manager**

kimmdaley@mgibrokers.com

+1 976 968 72598

## Company name

**MGI (Insurance Brokers) Limited**

## Offices

**Kingston**

## Market position

**Fifth largest broker in Jamaica**

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

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## Summary

MGI are continually pushing the envelope to deliver tailor-made products, thereby Making Good Insurance Better. The senior team members have a combined experience of over 150 years in the industry and hold the belief that there is no one-size-fits-all solution. MGI is regulated by the Financial Services Commission, is a member of the Jamaica Insurance Brokers Association and a local Reinsurance broker.

## Products

Accident, Bonds, Business Interruption, Cargo, Contractors, Crime, Cyber, D&O, General Liability, Health Care, Homeowners, Hull, Life, Motor, Machinery/Engineering, Professional Indemnity, Property, Protection & Indemnity, Travel.

## Industries serviced

Agriculture, Car Dealership, Construction, Education, Energy, Financial Sector, Legal, Motor Vehicle Rental, Shopping Centres, Tourism, Transportation, Wholesale & Distribution.

# Mexico

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**José Luis Ordás**  
CEO

jloe@ordas.mx  
+52 55 3000 0000

## Howden One Coordinator



**Arlen Cooper**  
Deputy Director, International  
Business

acooper@ordashowden.mx  
+52 55 3000 0000

## Company name

**Grupo Ordás Howden**

## Offices

**Mexico City**

## Market position

**Top five broker in Mexico**

[www.ordas-seguros.mx](http://www.ordas-seguros.mx)

## Summary

Founded in 1982, Grupo Ordás Howden is a leader in the Mexican insurance market and has strong expertise across corporate lines. Headquartered in Mexico City, our business has a strong client focus, exceptional talent and an entrepreneurial ethos. In addition to motor insurance expertise, an impressive technology platform will help deliver even better solutions to clients across many different lines of business.

## Products

Cyber, D&O, Employee Benefits (major medical expenses, life), Financial Lines, General Corporate & Commercial, Motor, Pension, Personal Lines, Reinsurance, Surety.

## Industries serviced

Automotive, Construction & Infrastructure, Consumer Retail, Financial Institutions, Manufacturing, Marine & Cargo, Public Sector, Professional Services, Technology, Tourism & Energy.

# Nicaragua

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International Network Partner



## Maria José Somarriba

**General Manager**

maria.somarriba@  
unityinverseguros.com  
+505 8883 1901

## Howden One Coordinator



## Louis Ducruet

**CEO**

**Unity Group**

louis.ducruet@unityducruet.com  
+507 6671 8486

## Company name

**Unity Inverseguros**

## Offices

**Managua**

## Market position

**Top five broker in Nicaragua**

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

## Summary

Unity is the only regional insurance broker in Central America. Being a regional company allows us to focus on providing the best service to our customers, with the benefit of having standard processes and the possibility to offer better negotiations on the insurance programs.

## Products

Our company has three lines of business: Corporate, Employee Benefits and Personal Lines. In each of these segments, we manage all kinds of products such as Auto, Property & Casualty, Bonds, Liability, Financial Lines, Captives, Health and Life. We offer tailor made products according to our customer needs.

## Industries serviced

Agriculture, Automobile, Bank, Construction, Financial, IT, Logistics, Retail, Telecommunications, Tourism, Transportation.



# Panama

International Network Partner



## Raúl Díaz-Arango

**Partner**

rdiazarango@arcoseguros.com  
+507 269 1633

## Howden One Coordinator



## Patricia Tello-Vallarino

**Partner**

ptv@arcoseguros.com  
+507 269 1633

## Company name

**Arco Seguros**

## Offices

**Panama City**

## Market position

**Top ten broker in Panama**

[www.arcoseguros.com/es](http://www.arcoseguros.com/es)

## Summary

Arco Seguros handles all lines of business with emphasis on corporate accounts, mainly banks, contractors, technology, media and others. They serve their clients through two specialised departments for Property and Casualty, and Benefits (Life and Health). The team has more than 100 years of professional experience and is recognised for its solid trajectory of more than 45 years in the industry. Our aim is to deliver a first class service to each client.

## Summary

Accident & Health, Aviation, Casualty, Construction, Credit, Crime, Directors & Officers, Employee Benefits, Engineering, Financial Lines, Goods in Transit, Group Risk, Hull & Marine, Motor, Private Lines, Property & Business Interruption, Surety.

## Industries serviced

Advertising & Public Relations, Aviation, Banks & Financial Institutions, Cargo, Construction, Consumer Products, Communications & Telecommunications, Cosmetics, Cultural Institutions, Energy & Power, Food Services, Gas, Law Firms, Logistics & Warehousing, Pharmaceutical, Manufacturing, Media & Technology, Non-Profit Corporations, Retail Stores, Special Events Corporation, Technology, Transportation & Logistics, Water Sports.

# Panama

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International Network Partner



**Howden One Coordinator**



**Louis Ducruet**

**CEO**

**Unity Group**

[louis.ducruet@unityducruet.com](mailto:louis.ducruet@unityducruet.com)

+507 6671 8486

## Company name

**Unity Ducruet**

## Offices

**Panama City**

## Market position

**Number one broker in Panama**

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

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## Summary

Unity is the only regional insurance broker in Central America. Being a regional company allows us to focus on providing the best service to our customers, with the benefit of having standard processes and the possibility to offer better negotiations on the insurance programs.

## Products

Our company has three lines of business: Corporate, Employee Benefits and Personal Lines. In each of these segments, we manage all kinds of products such as Auto, Property & Casualty, Bonds, Liability, Financial Lines, Captives, Health and Life. We offer tailor made products according to our customer needs.

## Industries serviced

Agriculture, Automobile, Bank, Construction, Financial, IT, Logistics, Retail, Telecommunications, Tourism, Transportation.

# Peru

International Network Partner



**Howden One Coordinator**



**Giulio Valz-Gen**

**CEO**

gvalzgen@contacto.com.pe  
+51 16166565



**Sandra Perales**

**Vice President**

sperales@contacto.com.pe  
+51 16166565

## Company name

**Contacto Corredores de Seguros SA**

## Offices

**Lima  
Arequipa  
Cajamarca**

## Market position

**Second largest broker in Peru**

[www.contacto.com.pe](http://www.contacto.com.pe)

## Summary

Contacto has over 30 years of experience in risk management and insurance of various economic activities, and now has a team of 140 professionals with vast experience in the market. Our service covers risk prevention engineering, consulting as well as insurance and reinsurance. Our virtual tools provide a comprehensive and efficient service to clients.

Local control of the operations allows for the necessary flexibility to provide a service that is deeply personalised. Our international relationships provide connections with the international insurance and reinsurance markets. We provide our clients worldwide synergy with the expertise and experience of our international network.

## Products

A&H, Affinity, Construction, D&O, E&O, EB, General Liability, Health, K&R, Life, Marine, Onshore Energy, Personal Lines, Product Liability, Professional Indemnity, Property & Casualty, Property & Real Estate, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds.

## Industries serviced

Construction, Energy & Power, Financial Institutions, Leisure, Logistics, Mining, and other sectors.

# Puerto Rico

International Network Partner



## Company name

**Vidal & Rodriguez, Inc.**

## Offices

**San Juan**

## Market position

**Fifth largest in Puerto Rico**

## Howden One Coordinator



### Luis Rodriguez-Santana

**President**

luis@vyrmailpr.com

+1 787 751 7610

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

## Summary

Located in San Juan, Puerto Rico, Vidal & Rodríguez was established in 1986 and is ranked among one of the top and largest insurance brokerage firms in the country. We provide insurance brokerage and consulting services to thousands of satisfied customers. We offer a remarkable selection of insurance products and services combined with exceptional knowledge in a variety of industries, including property, casualty, benefits, personal lines, and life insurance products.

At V&R our mission is to be the leader in providing unparalleled customer service, trusted advice, superior, and cost-effective insurance solutions to each and every one of our customers.



### Luis R. Rodríguez-Vélez

**Vice President**

lrv@vyrmailpr.com

+1 787 751 7610

## Products

Auto Liability & Physical Damages, Aviation, Directors & Officers E&O, Equipment Breakdown, General & Professional liability, Group Health & Life, Hospital & Medical, Inland & Ocean Marine, Property & Business Interruption.

## Industries serviced

Auto Dealers/ Car Rentals, Aviation, Construction, Education, Energy, Financial Institutions, Food and Beverage, Government, Healthcare, Hospitality, Liquefied Petroleum Gas Dealers, Manufacturing, Marine, Professional and Medical Services, Real Estate and Property Management, Retail and Distribution, Transportation & Logistics.

# St. Lucia

International Network Partner



## Company name

**Agostini Insurance Brokers  
(St. Lucia) Ltd**

## Offices

**Castries**



## Armstrong Philogene Leon

### General Manager

armstrong.philogene  
@agostini-stlucia.com  
+1 758 456 6580

## Howden One Coordinator



## Robert Lazzari

### Managing Director

rlazzari@agostini.com  
+1 868 680 9800

## Market position

**Second largest broker in  
St.Lucia**

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

## Summary

Our competitive advantage is our people. We have the best talent in the insurance industry, assembled for the express purpose of providing unparalleled insurance and risk management services to our clients. We are first in terms of human resources, range of services, asset base and branch network, bringing significant benefits to all our clients. Our mission is to be the leading broker and Risk Management consultant in our market, by providing total quality service to our customers, satisfying their needs and expectations with absolute integrity.

## Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident.

## Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

# Trinidad & Tobago

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International Network Partner



**Howden One Coordinator**



**Robert Lazzari**  
**Managing Director**  
 rlazzari@agostini.com  
 +1 868 680 9800

## Company name

**Agostini Insurance Brokers Limited**

## Offices

**Port of Spain  
 San Fernando**

## Market position

**Number 1 broker in Trinidad & Tobago**

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

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## Summary

Agostini Insurance Brokers (AIB) Limited's #1 market position in terms of premium volume, human resources, range of services, asset base and branch network brings significant benefit to all our clients. Our mission is to be the leading Insurance Broker and Risk Management Consultant in our chosen markets, by providing Total Quality Services to our customers, satisfying their needs and expectations with absolute integrity.

## Products

Accident & Health, Aviation, Construction, Energy, Financial Lines, Liability, Marine Hull & Cargo, Motor, Personal Lines, Professional Indemnity, Property, Travel & Personal Accident, TPAs.

## Industries serviced

Energy & Marine, Financial Services, Food & Beverage, Hotels, Manufacturing, Retail & Service.

# Uruguay

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International Network Partner



## Company name

**Global Brokers S.A.**

## Offices

**Montevideo**

## Market position

**Third in Corporate Business**

**Howden One Coordinator**



## Diego Fernández Ameglio

**CEO**

diegofernandez@globalbrokers.com.uy

+598 2601 1414 ext.12

[www.globalbrokers.com.uy](http://www.globalbrokers.com.uy)

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## Summary

Global Brokers has represented various international partners throughout the years, and we consider ourselves to be a broker where small, medium and large companies can find specific solutions for their risks and full service for their needs. We seek to achieve excellence in customer satisfaction through an integral insurance consultancy that selects the best of the alternatives.

## Products

Automobile, Aviation, Bonds, CAR, Casualty, Cargo & Transit, D&O, E&O, Employee Benefits, General Liability, Health, Property & Business Interruption, Marine, Workers Compensation.

## Industries serviced

Agriculture & Forestry, Construction, Energy, Food, Leisure, Manufacturing, Middle Market Business, Personal Lines, Renewables, Tourism.

# India, Turkey, the Middle East and Africa

Across Turkey and the Middle East, we are an expert Liability and Employee Benefits broker, with specialist solutions for the Construction, Property, Marine, Infrastructure, Oil & Energy and Aviation sectors.



## Praveen Vashishta

**Chairman of India, Turkey, Middle East & Africa Board**

praveen.vashishta@howdenindia.com  
+91 22 6655 8801



## Atinc Yilmaz

**Regional CEO, Turkey, the Middle East & Africa**

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UAE: +971 56 385 3838  
Turkey: +90 549 652 5271

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## Regional coordinators



**Gajanan Rudra**

**Indian subcontinent**

[gajanan.rudra@howdenindia.com](mailto:gajanan.rudra@howdenindia.com)

+91 22 6655 8824

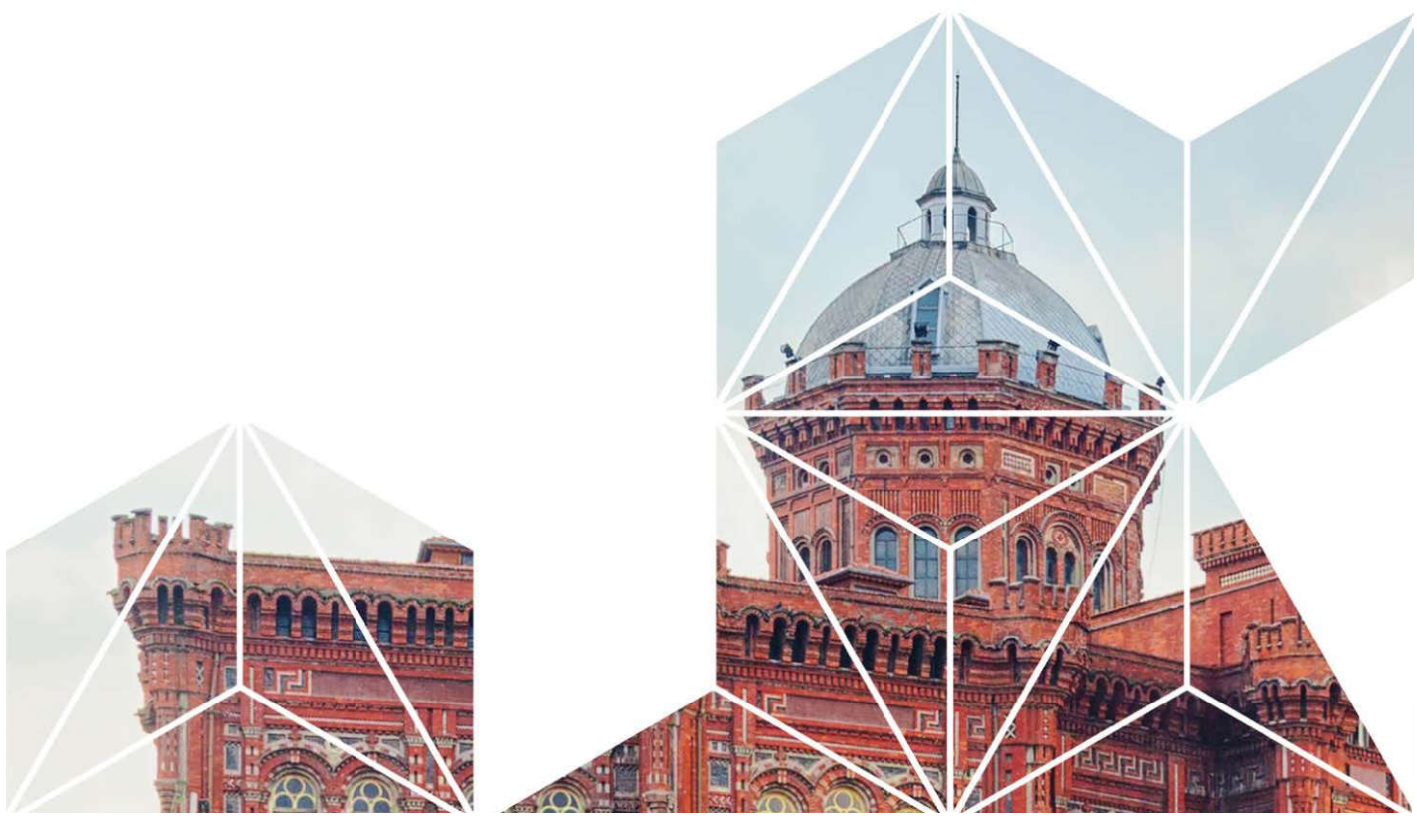


**Garima Verma**

**Turkey, Middle East & Africa**

[garima.verma@howdengroup.com](mailto:garima.verma@howdengroup.com)

+971 4 304 5160



# Burkina Faso

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International Network Partner



## Company name

**Cabinet International de  
Représentation en Assurance  
(CIRAS)**

## Offices

**Supported by an experienced  
team in Mali**

## Howden One Coordinator



## Hélène Assa Camara Ndiaye

**CEO**

hacamara@cirasmali.com

+223 20216933

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

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## Summary

From our headquarters in Bamako, Mali, we extend our full range of services to meet our clients' needs in Burkina Faso. If required, we travel to meet our clients locally, working to the same insurance legislation which is common to all CIMA (the Regional Insurance Industry Body) member countries, which include most French-speaking countries in South-Saharan Africa. In the CIMA zone, insurance brokers practice all lines of insurance because the market is narrow. Our scope of services includes property damage, legal and public liability, health and some life insurance.

## Products

Construction, Energy, General Liability, Life, Loss & Property, Marine, Motor, Multi Lines, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate.

## Industries serviced

All major industries including but not limited to Energy & Power, Mining, Transportation.

# Ghana

International Network Partner



**Howden One Coordinator**



**Charles Oduro**

**Managing Director**

coduro@kekgroup.net

+233 202 017 012

## Company name

**KEK Insurance Brokers Ltd.**

## Market position

**The leading insurance broker in Ghana**

[www.kekgroup.net](http://www.kekgroup.net)

## Offices

**Accra**

**Tema**

**Koforidua**

**Kumasi**

**Sunyami**

**Tamale**

**Takoradi**

**Tarkwa**

## Summary

KEK has been the market leader in Ghana for over twenty five years, providing insurance advisory services. We offer quality and timely service comparable to international best practices by a strong technical team. Our experiences cut across all the various sectors of the economy and have developed expertise in timely settlement of valid claims.

## Products

Assets All Risks, Public/product/Third party Liability, Motor/Vehicle, Marine, Aviation, Construction, Plant and machinery, Offshore and Onshore Energy, Local & International medical, Bankers Blanket Bond/ Bankers Indemnity, professional indemnity, Directors and Officers, Burglary Liability among others.

## Industries serviced

Agricultural, Construction, Educational, Energy/Natural Resources, Financial, Food & Drinks/Beverages, Health, Hospitality, Manufacturing, Oil & Gas, Telecoms, Transportation, among others.

# India

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## Praveen Vashishta

### CEO, Howden India

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@howdenindia.com  
+91 22 6655 8801

### Howden One Coordinator



## Gajanan Rudra

### Howden One Regional Coordinator, Indian Subcontinent

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+ 91 22 6655 8824

### Company name

**Howden Insurance Brokers  
India Private Limited**

### Market position

**Top 10 broker in the Indian  
market**

[www.howdenindia.in](http://www.howdenindia.in)

### Offices

**Mumbai  
New Delhi  
Pune  
Bangaluru**

**Chennai  
Hyderabad  
Kolkata**

### Summary

An expert Liability and Employee Benefits broker, with specialist solutions for the Construction, Property, Marine, Infrastructure, Oil & Energy and Aviation sectors.

### Products

A&H, Commercial Crime, Construction, Cyber Liability, D&O, EB, Financial Institutions, General Corporate & Commercial, General Liability, K&R, Marine, Media & Entertainment, Motor, Offshore Energy, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate, Warranty & Indemnity.

### Industries serviced

Automotive, Aviation & Aerospace, Communications, Construction, Consumer Retail, Energy & Power, Infrastructure, IT & ITES, Manufacturing, Media & Technology, Professional Services, Telecoms, Travel.

# Kenya

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International Network Partner



**MASUMALI MEGHJI  
INSURANCE BROKERS LTD**

**Howden One Coordinator**



**Hasnain Meghji**

**CEO**

hasnain@mmltd.co.ke  
+254 41 2223843



**Paulate Kivutha**

**International Desk**

enquiries@mmltd.co.ke  
+254 41 2314745

**Company name**

**Masumali Meghji Insurance  
Brokers Ltd**

**Offices**

**Mombasa**

**Market position**

**Leading insurance broker in  
Kenya**

[www.mmltd.co.ke](http://www.mmltd.co.ke)

**Summary**

Masumali Meghji Insurance Brokers Ltd is one of the largest independent insurance brokers in Mombasa, Kenya, and has been serving the community for over 35 years. We are a medium sized company with an East African geographical reach. We accommodate a wide variety of clients with different needs in the insurance industry ranging from multinationals to corporate and individuals.

**Products**

Construction & Engineering, Credit & Political Risks, Employees Benefits, Fire & Allied Perils, Marine, Medical, Motor, Personal Insurance, Risk Management, Travel.

**Industries serviced**

Construction & Engineering, Financial Services, Manufacturing, Mining, Oil & Gas, Tourism, Transport.

# Liberia

International Network Partner



**Stanley Vitoh**  
**Country Manager**

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+231 88 002 0200

**Howden One Coordinator**



**Charles Oduro**  
**Managing Director**

coduro@kekgroup.net  
+233 202 017 012

## Company name

**KEK Insurance Brokers (Liberia) Ltd.**

## Offices

**Monrovia**

## Market position

**Leading insurance broker in Liberia**

[www.kekgroup.net](http://www.kekgroup.net)

## Summary

KEK Insurance Brokers (Liberia) Ltd is a subsidiary of KEK Insurance Brokers Ltd (Ghana) and was fully licensed in 2008 as the only broker in Liberia at the time. We are a company with over 25 years' experience and a leading insurance broking firm with a substantial portfolio of local and international clients.

KEK Liberia, since its establishment in 2008, has competently handled the insurance portfolios of our clients and introduced new insurance products into the Liberian market for the benefit of our clients and the insuring public. With our years of operation in Liberia, the company has set itself as the leading insurance broking firm and broker of choice in the market.

## Products

Assets All Risks, Public/product/Third party Liability, Motor/Vehicle, Marine, Aviation, Construction, Plant and machinery, Offshore and Onshore Energy, Local & International medical, Bankers Blanket Bond/ Bankers Indemnity, professional indemnity, Directors and Officers, Burglary Liability among others.

## Industries serviced

Manufacturing, Financial, Mining, Construction, Educational, Energy/Natural Resources, Food & Drinks/Beverages, Health, Hospitality, Manufacturing, Telecoms, Transportation, among others.

# Mali

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International Network Partner



Howden One Coordinator



**Hélène Assa Camara  
Ndiaye**

**CEO**

hacamara@cirasmali.com  
+223 20216933

## Company name

**Cabinet International de  
Représentation en Assurance  
(CIRAS)**

## Offices

**Bamako**

## Market position

**Third largest broker in Mali**

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

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## Summary

CIRAS is an insurance brokerage company headquartered in Bamako, Mali, with representation in Burkina Faso. Their insurance legislation is common to all CIMA (the Regional Insurance Industry Body) member countries, which include most French-speaking countries in South-Saharan Africa. Our scope of services includes property damage, legal and public liability, health and some life insurance.

## Products

Construction, Energy, General Liability, Life, Loss & Property, Marine, Motor, Multi Lines, Personal Lines, Product Liability, Professional Indemnity, Property & Real Estate.

## Industries serviced

All major industries including but not limited to Energy & Power, Mining, Transportation.





# Mozambique

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International Network Partner



**Howden One Coordinator**



**Jeannette McHardy**

**Managing Director**

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+258 843 235 270



**Amina Aboobakar**

**Financial and Administrative Director**

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@nacionlabrokers.co.mz

+258 845 441 102

**Company name**

**Nacional Brokers Lda**

**Offices**

**Maputo**

**Market position**

**Second largest broker in Mozambique**

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

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**Summary**

Nacional Brokers (NB) was the first broking company to be granted a license in Mozambique, during the privatisation of the various industries in the country. With a portfolio of over 400 commercial clients, we have grown steadily over the years and we are well known in the local market for our solution driven methods and efficient service. We are well versed in dealing with global placements and working with the Risk Management teams of our various multinational clients. Our motto is "Our service is the key to our success".

**Products**

All lines of business for commercial and corporate clients.

**Industries serviced**

Agriculture, Banking, Beverages, Construction, Hospitality, Insurance Companies, Logistics, Manufacturing, Mining, Oil & Gas, Ports & Terminals, Tobacco, Transportation & Infrastructure.

# Nigeria

International Network Partner



**Howden One Coordinator**



**Olumide Ibidapo**

**CEO & Managing Director**

olumide.a.ibidapo

@fbninsurancebrokers.com

+234 802 225 2909

## Company name

**FBN Insurance Brokers Ltd**

## Market position

**Top five broker in Nigeria**

## Offices

**Lagos**

**Abuja**

**Ibadan**

**Port-Harcourt**

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

## Summary

FBN Insurance Brokers are a subsidiary of FBN Holdings Plc, one of the largest financial institutions in Nigeria. We provide expert broking knowledge and capabilities in risk assessment, analysis, structuring and overall servicing, as well as value added Risk Management services. We have the reputation, expertise and unrivalled experience in Energy Insurance, Oil and Gas, sophisticated and complex Risk Management and Re-insurance services. FBN Insurance Brokers work with over 700 branches of the First Bank of Nigeria to deliver tailored solutions for our clients.

## Products

Accident, Agriculture, Auto, Aviation, Cargo, Computer, Employee Benefits, Engineering, Fidelity Guarantee, Goods-In-Transit, Hull, Industrial, Kidnap & Ransom, Medical, Machinery Breakdown, Motor Boat, Oil & Gas, Professional Indemnity, Property, Public Liability.

## Industries serviced

Beverage, Energy & Power, Engineering & Construction, Financial Institutions, FMCGs, Healthcare, Manufacturing, Marine, Oil & Gas, Professional Service, Public sector, Real Estate, Retail.

# Oman

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## Howden One Coordinator



### Rajiv Arora

#### CEO, Howden Oman

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## Company name

**Howden Insurance Brokers LLC**

## Offices

**Muscat**

## Market position

**Oman is a start up office for  
Howden Broking Group**

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## Summary

In December 2017, Howden Oman began operations after completing the majority acquisition of New Generation Insurance Services Company, which was owned by a large and growing business house in Oman.

The newly formed company will leverage the goodwill of the local partner, as well as the technical expertise and reputation of Howden Broking Group, to establish its presence in Oman. The business will initially focus on the SME and large commercial and corporate clients in Oman, backed by our regional expertise in Financial Lines, Construction, Employee Benefits, Trade Risks and Oil and Gas sectors.. Oman also presents a significant opportunity to grow in Health insurance, which aligns well with the wider Howden strategy in Turkey, the Middle East and Africa.

Howden Oman is managed by Rajiv Arora, who has over 30 years of insurance industry experience in India and the Middle East.

# Saudi Arabia

International Network Partner



Howden One Coordinator



**Mohammed Shafiuddin**

**General Manager**

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+966 11 2690301 ext. 3008

## Company name

**FAL Ins. & Reinsurance Brokers  
Co. (Part of FAL Holdings  
conglomerate)**

## Offices

**Riyadh (HQ)  
Jeddah  
Al Khobar**

## Market position

**A leading insurance broker in  
Saudi Arabia**

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

## Summary

FAL Insurance and Reinsurance Brokers Company was established in Saudi Arabia in 2013. We are a subsidiary of FAL Holdings, Saudi Arabia chaired by Sheikh Fahad Mohammed Al Athel. FAL Holdings is a renowned business conglomerate in Saudi Arabia having multiple operations across the globe.

## Products

Accident & Health, Affinity, Care, Commercial Crime, Construction, Cyber Liability, Directors' & Officers', Employee Benefits, Financial Institutions, Fine Art & Specie, General Corporate & Commercial, General Liability, Life, Marine, Media & Entertainment, Motor, Offshore Energy, Onshore Energy, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate, Rural, Sports & Entertainment, Structured Trade Credit, Surety, Trade Credit & Bonds, Warranty & Indemnity.

## Industries serviced

Automotive, Aviation & Aerospace, Chemical, Communications, Media & Technology, Construction, Consumer Retail, Energy & Power, Financial Institutions, Food, Healthcare, Life Sciences, Manufacturing, Marine, Mining, Professional Services, Public Sector, Real Estate, Transportation.

# Sierra Leone

International Network Partner



## Company name

**KEK Insurance Brokers (Sierra Leone) Ltd.**

## Offices

**Freetown**

## Market position

**Leading broker in Sierra Leone**

[www.kekgroup.net](http://www.kekgroup.net)



## Joshua Bonney

**Country Manager**

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+232 78 892 365

## Howden One Coordinator



## Charles Oduro

**Managing Director**

coduro@kekgroup.net

+233 202 017 012

## Summary

KEK Insurance Brokers (Sierra Leone) Ltd is a subsidiary of KEK Insurance Brokers Ltd (Ghana) that has obtained a license to provide Insurance Broking and Consultancy Services to businesses and households in Sierra Leone.

Since its operations began in Sierra Leone in 2008 it has become the preferred local insurance broker highly recommended as a leading broker by the Sierra Leone Insurance Commission.

The growth of KEK Sierra Leone has been phenomenal because it is constantly and actively improving its workforce through participation and involvement in training, continuous professional development and motivation.

## Products

Assets All Risks, Public/product/Third party Liability, Motor/Vehicle, Marine, Aviation, Construction, Plant and Machinery, Offshore and Onshore Energy, Local & International Medical, Bankers Blanket Bond/ Bankers Indemnity, Professional Indemnity, Directors and Officers, Burglary Liability among others.

## Industries serviced

Telecommunication, Mining, Manufacturing, Construction, Educational, Energy/Natural Resources, Financial, Food & Drinks/Beverages, Health, Hospitality, Oil & Gas, Telecoms, Transportation, among others.

# South Africa

International Network Partner



**Howden One Coordinator**



**Jan Drahota**

**Africa & International Liaison**

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**Company name**

**Indwe Risk Services**

**Offices**

**20 branches across SA**

**Market position**

**Largest independently owned broker in SA, third overall**

**[www.indwe.co.za](http://www.indwe.co.za)**

## Summary

Created in 2016, following the merger between Thebe Risk Services and Prestasi Brokers, we are the largest independently owned Risk & Insurance advisor based in South Africa, with a legacy of more than 100 years.

Indwe has positioned itself as the 'thought leading' niche broker in the market focusing on complex and difficult risks that require a unique skill and expertise to be placed. We employ some of the most experienced and respected brokers in the market. Our expertise ranges from pioneering solutions in personal lines insurance and innovation in commercial insurance solutions, to creative and effective problem solving for the larger and more complex businesses.

## Products

All lines of personal and corporate business, including but not limited to Accident & Health, Aviation, Construction, Cyber, Directors & Officers, Environmental & Pollution Liability, Event Cancellation, Financial Guarantees, General Liability, Legal Liabilities & Costs, Marine, Medical Malpractice, Motor, Professional Indemnity, Property, Public Liability.

## Industries serviced

All major industries, including but not limited to Aviation, Construction, Defence, Engineering, Financial Institutions, Freight & Forwarding, Heavy Industry, Information and Communication Technology, Leisure and Entertainment, Manufacturing, Pharmaceutical, Power Generation, Professional Consulting, Real Estate, Recreation, Research & Development, Retail, Recreation, State-Owned & Government, Transport & Automotive.

# Sri Lanka

International Network Partner



**Howden One Coordinator**



**Joachim Caspersz**

**Director & CEO**

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## Company name

**George Steuart Insurance Brokers (Pvt) Ltd**

## Offices

**Colombo  
Katunayake**

## Market position

**A leading broker in Sri Lanka**

[www.gsinsurance.lk](http://www.gsinsurance.lk)

## Summary

The company has been involved as intermediaries in insurance in Sri Lanka for well over 150 years. It therefore ranks amongst the oldest insurance intermediaries operating in the region.

A wholly owned subsidiary, George Steuart Insurance Brokers (Pvt) Ltd., (GSIB) functions as an independent insurance broker with access to all registered insurers in Sri Lanka. GSIB has access to a network of global insurers and underwriters alike.

We specialise in managing insurance portfolios and offering advice on risk transfer mechanisms to corporate clients in Sri Lanka, within a framework of prudent risk management and technical knowledge. We also offer a variety of products and services as solutions to risks faced by individuals (Personal Lines).

## Products

Property, Construction, D&O, General Liability, Product Liability, Marine, Motor, Personal Lines, Employee Benefits.

## Industries serviced

Banking and Financial Institutions, Food and drink, Hospitality, Manufacturing, Marine, Professional Services, Real Estate, Airline services, Construction, Energy & Power, Apparel.

# Tanzania

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## Howden One Coordinator



### Umesh Puri

#### CEO, Howden Puri

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## Company name

**Howden Puri Insurance Brokers Limited**

## Offices

**Dar es Salaam**

## Market position

**A top ten broker in Tanzania**

[www.howdenpuri.co.tz](http://www.howdenpuri.co.tz)

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## Summary

A specialist insurance broker focusing on delivering exceptional service to local and international clients. Experts in handling all major classes of insurance with a particular focus on delivering innovative solutions using technology. Over 62 years of local market knowledge/relationships now strengthened by being part of a global Howden network.

## Products

Asset All Risk, Aviation, CAR, Cargo/Goods in Transit, EL/PL, Financial Risks, General Corporate/Commercial, Marine, Medical, Motor, PI & D&O.

## Industries serviced

Agriculture, Construction, Engineering, Healthcare, Hospitality, Manufacturing, Mining, Retail, Telecommunication, Tour Operators, Transport.



# Turkey

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**Managing Partner, Howden ACP**

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## Vedat Basan

**Managing Director, GRC Howden**

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+90 212 290 3447



## Cemal Uludag

**Managing Director,**

**Howden Sigorta – Specialty**

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+90 212 290 3448

**Howden One Coordinator**



## Onur Özülkü

**Director**

onur.ozulku@howden.com.tr

## Company name

**Howden ACP (Retail)**

**GRC Howden Reasurans**

**Brokerligi A.S. (Reinsurance)**

**Howden Sigorta Brokerligi A.S  
(Specialty)**

## Offices

**Ankara**

**Bursa**

**Istanbul**

**Izmir**

## Market position

**One of Turkey's largest global  
insurance brokers**

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

[www.acp.com.tr](http://www.acp.com.tr)

## Summary

Howden Sigorta is the specialty arm joining Howden in 2013, primarily focused on Industrial Property & Liability experts, and Power Construction, generation and distribution specialists. GRC is a leading facultative reinsurance provider to insurance companies and other mediators, joining Howden in 2015.

In April 2018 ACP became part of Howden. Headquartered in Istanbul, ACP is a leading insurance broker in Turkey and the largest independent broker in the market.

## Products

Aqua Culture, Cargo Marine, Claims Handling, Construction, Corporate & Commercial Property, Cyber, D&O, Financial Institutions, General Liability, Health, Offshore Energy, Onshore Energy, Motor Fleet & Advisory to the lenders of Project Finance, Product Liability, Professional Indemnity, Trade Credit.

## Industries serviced

Construction, Consumer Retail, Financial Institutions, Fish Farms, Food, Manufacturing, Mining, Power & Energy, Professional Services, Public Sector, Real Estate, Transportation.

# United Arab Emirates

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**Sajith Kumar**

**CEO, Howden UAE**

sajith.kumar@howdenuae.com  
+971 4 304 5111

## Company name

**Howden Insurance Brokers LLC**

## Offices

**Dubai  
Abu Dhabi**

## Market position

**Top 10 broker in UAE**

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

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**Arvind Kashyapa**

**Chairman, Howden UAE**

arvind.kashyapa  
@howdendubai.com  
+971 50 651 40 79

## Summary

A leading broker focused on Liability, large Property insurance solutions and Marine, Reinsurance as well as growing experience in the Employee Benefits space.

## Products

A&H, Construction, D&O, EB, General Corporate & Commercial, General Liability, Life, Marine, Motor, Personal Lines, Political Risk, Product Liability, Professional Indemnity, Property & Real Estate.

## Industries serviced

Automotive, Construction, Consumer Retail, Financial Institutions, Healthcare, Manufacturing, Marine, Professional Services, Public Sector, Real Estate, Transportation.

# USA and Canada

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Howden is the only international broker with offices in Europe, Asia, Iberoamerica, the Middle East and Africa, that is not competing with USA retail brokers.

As a wider group, Hyperion's other routes to market (RKH and DUAL), provide a local approach in North America, where Howden does not directly trade.

In order to service global clients, it was important to establish first-class broker relationships in the region. Today, our partners in Howden One provide this service.

## // howden one

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Regional coordinator



**Isabelle Cadignan**

**North America**

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+44 20 7648 7089



# Canada

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International Network Partner



Howden One Coordinator



**Richard Folkins**

**Partner**

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## Company name

**CapriCMW Insurance  
Services Ltd**

## Market position

**One of the largest risk  
consultants and brokerages  
in Western Canada**

[www.capricmw.ca](http://www.capricmw.ca)

## Offices

**Aurora/Toronto  
Kamloops  
Kelowna  
Lake Country  
Penticton  
Prince George  
Vernon  
Vancouver/Burnaby  
West Kelowna**

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## Summary

CapriCMW is an independent, employee owned commercial insurance broker and risk management advisor company. We provide client solutions for business in all areas of Property, Liability, Professional Liability, Transportation, Employee Benefits and Life/Medical insurance. Through our 14 offices and affiliates in Canada we are licensed throughout the country. We have a dedicated international team capable of program management, legal & tax compliance, inspection services, claims management, and related advisory services. Our international team is directed by Richard Folkins, a Managing Partner at CapriCMW.

## Products

Property, Liability, Professional Liability, Executive Liability, Automobile, Cargo, Construction & Surety, Aviation, Marine, Cyber/Privacy, Crime, Trade Credit, Product Recall, Legal Expense, Kidnap & Ransom, Mergers & Acquisitions/ Reps & Warranties, Intellectual Property, Equine, Specie/ Fine Arts, Group Benefits, Life & Medical, Personal/ Home insurance, Legal expense, Event Cancellation.

## Industries serviced

All forms of commercial enterprises including: Manufacturers, Real Estate Managers, Construction and Development, Municipalities, Forestry, Energy, Mining, Food & Beverage, Transportation, Wholesale & Distribution, Marine Terminals and Marine Fleets, Tourism & Hospitality, Gaming, Faith Based & Non-Profit Enterprises, Agriculture, Retail, Special Events.

# Canada

International Network Partner



Howden One Coordinator



**Matthew Keith**

**Partner, Cross Border**

**Services Leader**

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+1 647 259 3557

## Company name

**Purves Redmond Limited**

## Market position

**One of the leading independent insurance brokers in Canada**

## Offices

**Montréal  
Port Hope  
Sudbury  
Toronto  
Vancouver**

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

## Summary

Through more than half a century of experience, PRL has worked with clients from all of Canada's major industries, as well as on international projects with our exclusive network of international brokers. We've committed ourselves to delivering the highest level of service to all of our clients, regardless of size—and we intend to keep providing Canadian companies and individuals with the same expertise and service level that has come to represent our firm for decades.

As the country has grown up around PRL, we've evolved into becoming one of Canada's top independent insurance advisory and brokerage firms. We provide expert guidance and insurance coverage to our clients across the spectrum of Canadian businesses. Whether mining and energy projects, transportation and waste management, or complex infrastructure builds in major cities, we've helped clients large and small navigate the risks, and opportunities, that come with doing business in Canada.

## Products

A&H, Bonds, Construction, Cyber, D&O, Employee Benefits, General Liability, K&R, Life, Marine, Personal Lines, Product Liability, Professional Indemnity, Property, Surety, Trade Credit.

## Industries serviced

Construction, Energy & Power, Environmental, Financial Institutions, Food and Drink, Healthcare, IT, Manufacturing, Marine, Mining, Not For Profit, Professional Services, Transportation.

# USA

## International Network Partner

**Frenkel&Company**  
International Insurance Brokers Est. 1878  
an **EPIC** company

### Howden One Coordinator



### Sabrina Greenman

**Vice President,**  
**Head of International**  
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### Thomas Kunz

**Vice President**  
tkunz@frenkel.com  
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### Company name

**Frenkel & Company**  
– an EPIC company

### Market position

**Ninth largest independent**  
**broker as part of EPIC**

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

### Offices

**Boston**  
**Los Angeles**  
**New Jersey**  
**New York**

### Summary

Frenkel is a privately owned, full service international insurance brokerage offering industry solutions for all Property & Casualty lines, Employee Benefits, and Private High Net Worth Clients. Frenkel has 60+ years experience with reverse-flow business and offers multilingual staff, integrated claims and engineering functions; dedicated claims attorneys on staff; personalized service including access to Senior Management; client visitation domestically and foreign as needed. Frenkel is licensed for admitted and surplus lines placements in all 50 states, Puerto Rico, DC and U.S.V.I. and maintains physical offices in New York City, Jersey City, Boston, and Los Angeles.

### Products

Crime, Cyber, D&O, E&O, Employee Benefits, Environmental, Fine Art & Specie, High Net Worth & Personal Lines, Hull & Marine Liability, International Reverse Flow & Home Foreign placement, K&R, Loss Sensitive Casualty, Marine Cargo, Property & Casualty, Surety, Trade Credit.

### Industries serviced

Advertising & Public Relations, Automobile & Auto Parts Manufacturing, Chemicals, Cosmetics, Cultural Institutions, Energy, Financial Institutions, Food & Beverage, Foundries, Healthcare, Law Firms, Manufacturers, Marine, Municipalities, Non-Profit Corporations, Pharmaceuticals, Private Equity, Professional Services, Public Relations, Real Estate Owners, Recycling, Renewable Energy, Retail, Special Events, Technology Service Providers, Waste Management.

# USA

## International Network Partner



### Company name

**McGriff, Seibels & Williams, Inc.  
McGriff Insurance Services**

### Market position

**Fifth largest broker in the USA  
and world as part of BB&T  
Insurance Holdings, Inc.**

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



**Rocco Orlando**  
**Executive Vice President**  
**National Property &  
Casualty Leader**

rorlando@mcgriff.com  
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### Howden One Coordinator



**Mike Breedlove**  
**Executive Vice President**  
**National Sales & Program  
Leader**

mike.breedlove  
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+1 770 274 2916

### Summary

McGriff, Seibels & Williams, Inc. and McGriff Insurance Services are independent retail sub-brands of BB&T Insurance Holdings, serving both domestic and international clients from offices throughout the USA. McGriff, Seibels & Williams and McGriff Insurance Services have grown significantly in the past 10 years and now have over 4,000 employees placing over \$10bn USD in premium into the insurance marketplace. Their reputation and heritage helps them attract some of the most experienced risk management consultants in the industry.

McGriff, Seibels & Williams was founded in 1886 and is a full-service commercial insurance broker, providing insurance for complex, upper middle market and Fortune 1000 accounts, as well as specialty insurance programs.

McGriff Insurance Services was founded in 1922 and works with individuals and families, small businesses, middle market operations and non-profits. BB&T Insurance Services began doing business as McGriff Insurance Services in June 2018, drawing on the brand equity and history of affiliate McGriff, Seibels & Williams.

### Products

Accident & Health, Casualty, Commercial, Crime, Cyber, Directors & Officers, Employee Benefits, Environmental, Errors & Omissions, Fidelity Crime, Financial Lines, Fine Art & Specie, Flood, General Liability, International, Kidnap & Ransom, Marine, Personal, Product Liability, Professional Indemnity, Property, Surety, Terrorism, Trade Credit, Transportation, Umbrella excess, Workers' compensation.

### Industries serviced

Agriculture, Aviation, Chemicals, Construction, Educational Services, Energy, Financial Institutions, Food Services, Healthcare, Hospitality, Law Firms, Manufacturing, Marine, Mining, Power & Utilities, Private Equity, Public Administration, Public Entity, Railroad, Real Estate, Recreational Marine, Retail, Staffing, Technology, Transportation, Wholesale Trade.







**Howden Broking Group Limited**

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

**// Part of the Hyperion Insurance Group**

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