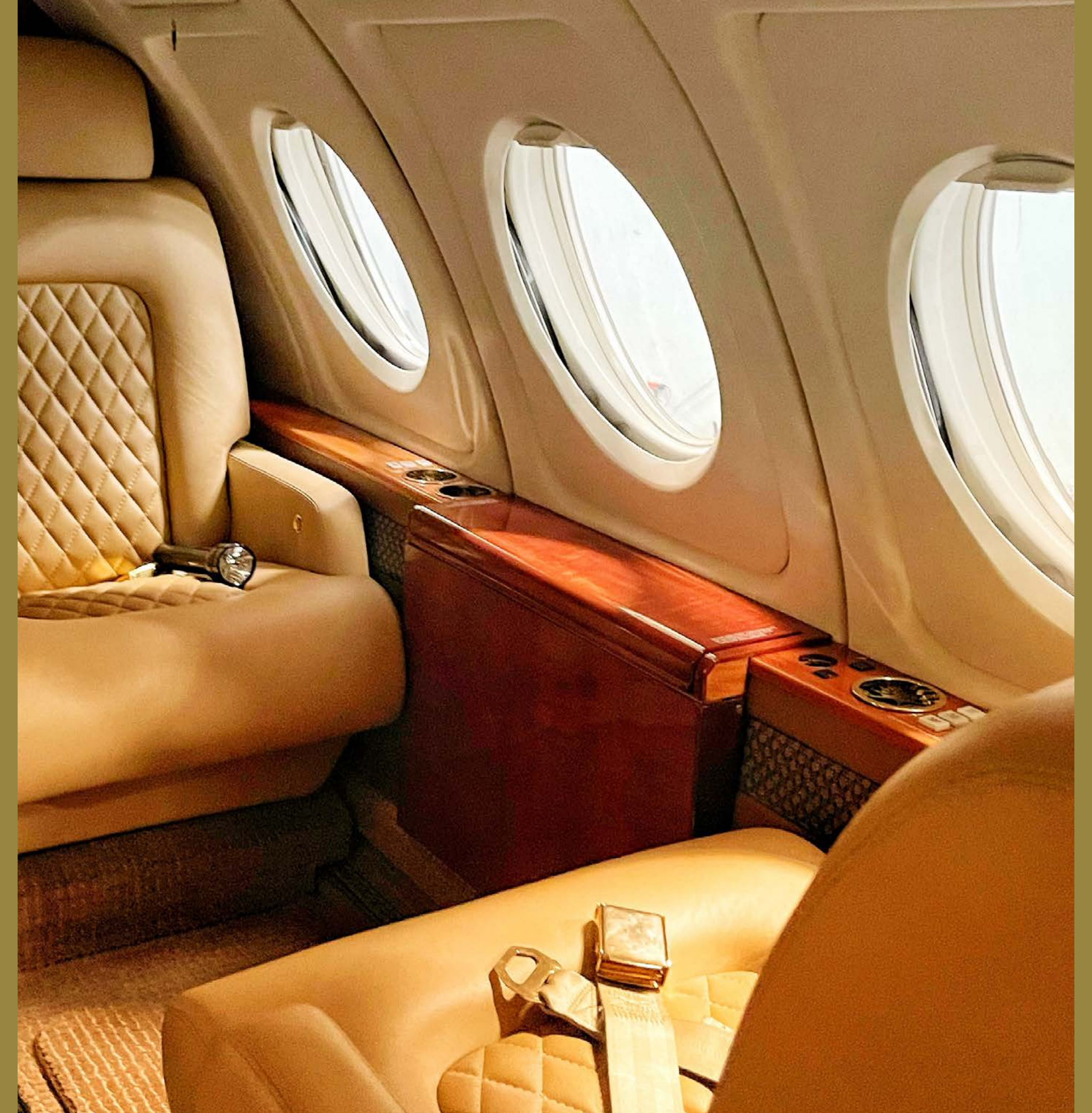


Howden Aviation

Time for an upgrade

Elevate your experience with the fastest
growing aviation broker in the world



HOWDEN



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► **Howden class**

Key products

An experienced crew

Meet your specialists

Data and technology



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to each section

Welcome on board

We are the fastest growing aviation broker in the world and in the past five years we have grown to over 70 specialists based in London, Europe, Asia and the Americas. Our team have joined us for the same reason our clients choose us: our unique ability to deliver innovative, bespoke solutions on a global scale and our exemplary levels of customer service.

Our clients span the full spectrum of the aviation sector. Whether you are a large corporation or a boutique business, a household name or newly established start-up, we have the depth of specialist knowledge and breadth of experience to deliver market-leading results for your needs, no matter how complex.

▼ Howden class

Prepare for take off

Discover a better class of insurance

Key products

An experienced crew

Meet your specialists

Data and technology

Prepare for take off



In a fast-changing geo-political landscape, aviation risk has never been as complex. Extreme weather, increased frequency and scope for cybersecurity and terrorism threats and the development of autonomous aircraft have created a turbulent market that requires brokers to be proactive, pragmatic and resourceful.

Despite the fast-moving nature of risk, brokers can be slow to adapt to the changing needs of aviation clients. Commoditisation and consolidation have resulted in a lack of consumer choice and enabled a culture of complacency that favours the generic over the specialist and short-term gains over long-term stability, creating gaps in cover and incurring higher costs. Combined with slower response times and inadequate outsourced claims handling, the client experience is often a frustrating holding pattern that ends with a rough landing.

At Howden, we are combatting industry inertia and navigating market complexity by upgrading every aspect of the broking process from initial enquiry through to claims and beyond.

▼ Howden class

Prepare for take off

Discover a better class of insurance

Key products

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Data and technology

Discover a better class of aviation insurance broking

Upgrading to **Howden class** means more than just receiving first class service, it means a connected approach to broking and claims that leverages our in-depth aviation expertise, market relationships and data and technology to bring you the best possible results at an acceptable price point.

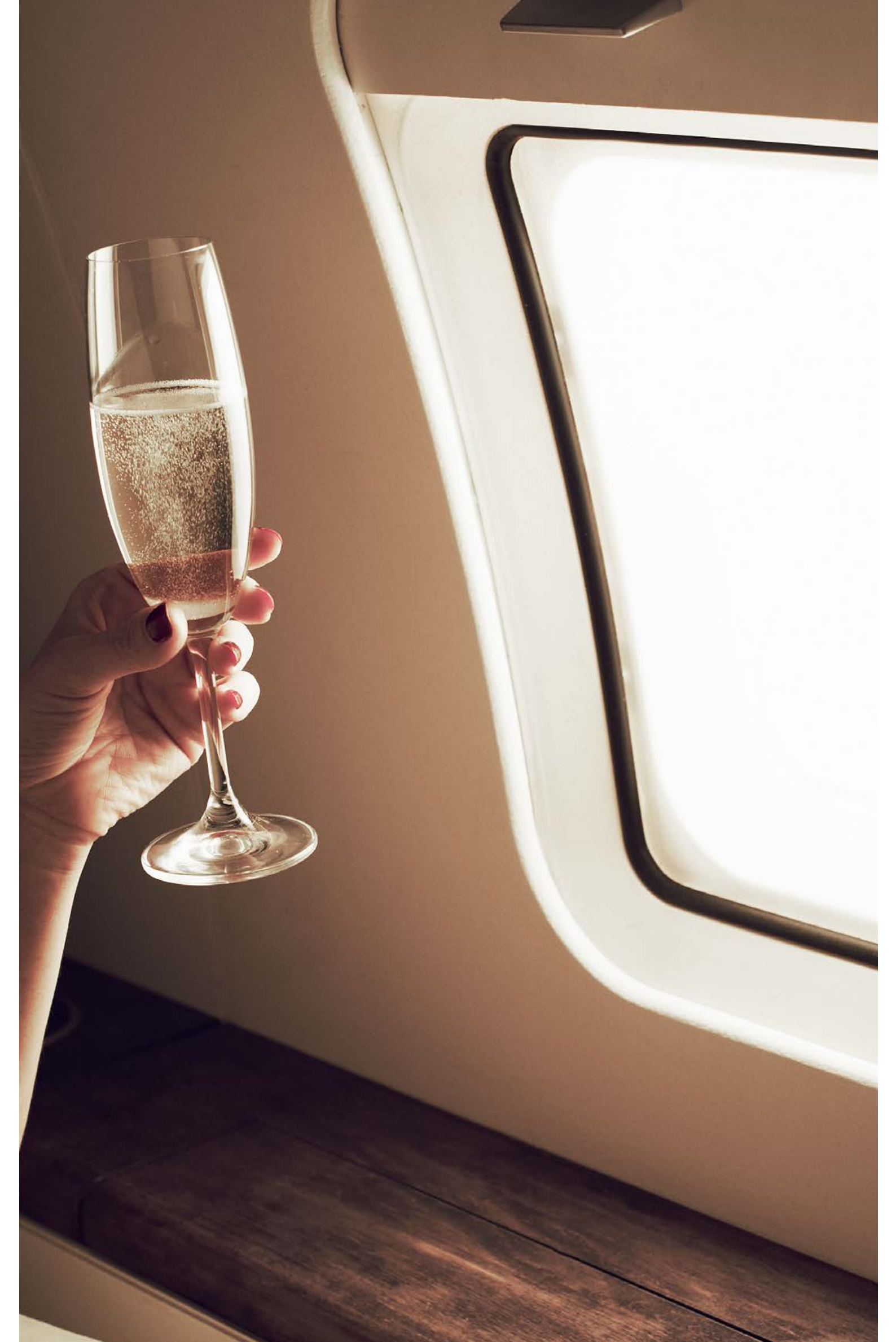
Standard class

Howden class



What to expect from a typical broker

What to expect from us



▼ Howden class

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Key products

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Meet your specialists

Data and technology

Standard class

Howden class



Corporate complacency

A top-down ownership structure of external shareholders with rigid and arbitrary compensation schemes can mean less motivated employees and a company culture of complacency.

Teams may change frequently, be less engaged and prioritise short-term strategies that meet the goals of the insurance broker over the needs of the client.

Personally invested people

Employee ownership is the lynchpin of our business; our people are our largest investor group and our owners' mind-set fosters a culture of innovation and entrepreneurship that runs through everything we do.

What does this mean for you? When you work with us, we are personally invested and motivated to do our best to get results for clients.

Our people are here for the long-haul and our teams are close-knit and stable. You know the person you call today is likely to be the person you can still call years down the line, and they will understand your risk management needs inside out. In turn, they can call upon the trusted market relationships they've developed over the years.

▼ Howden class

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Standard class

Howden class

One-size-fits-all

Many brokers offer standard solutions without delving deeply into the specifics of your business. They may overlook critical aspects of your risk management needs, providing off-the-shelf products that lack personalisation. Instead of assigning a dedicated team of experts, they might assign generalists, resulting in less tailored strategies and inferior cover.

An approach with precision

We make it our business to understand your business from the bottom up, leaving no stone unturned to develop a meticulous understanding of your risk management requirements. Once we have identified what you need, we assign a personalised team of specialist brokers and claims experts to develop bespoke solutions that exactly suit your needs.



▼ Howden class

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Standard class

Howden class

Convenience over consumer choice

Many brokers have offices around the world, but it takes more than an impressive real estate portfolio to get the best results.

Disconnected global teams often think locally and may place business from a limited selection of local markets that results in less suitable cover.

A custom route to better results

We work as a single team without borders. No matter which office you approach, we will devise a placement strategy that ensures you get the best possible cover from the most suitable world market.

Our hub offices are connected to leading world insurance markets, bringing you access to capacity, more choice and ultimately superior cover. Wherever you are, and however complex your insurance requirements, we can find the best market for your needs.



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Standard class

Grounded by red tape

The larger the company, the more difficult it is to build cross-class internal relationships and often brokers only work with their own teams. For clients with portfolios that blur the lines between specialties, this can mean receiving the right advice is needlessly complicated and requires multiple points of contact and replicated processes.

Howden class

Cover more ground

Working with Howden aviation connects you to our other specialty and retail teams. We frequently collaborate across borders, risk classes and product lines to bring clients the benefit of a connected approach and the convenience of a single point of contact.



▼ Howden class

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Standard class

Howden class

Outsourced and undervalued claims team

Claims concierge



Claims is considered an operating cost to reduce rather than a central client benefit. Processes are inefficient and the outsourced team's isolation from brokers, underwriters and markets reduces a role that requires expertise and negotiation to an administrative function that does not get the best results for claimants.

Our claims experts are fully integrated into our broking team and never outsourced.

Should you need to make a claim, we provide you with technical and strategic support and maintain an open dialogue that keeps you informed of your claim's progress. This proactive approach enables us to complete the claims process in the most expert and efficient manner and lets you keep your business moving.

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Missing opportunities, missed connection

Every broker is at a different stage of incorporating data and technology into their business, with many failing to embrace the potential efficiencies and insights that it can bring.

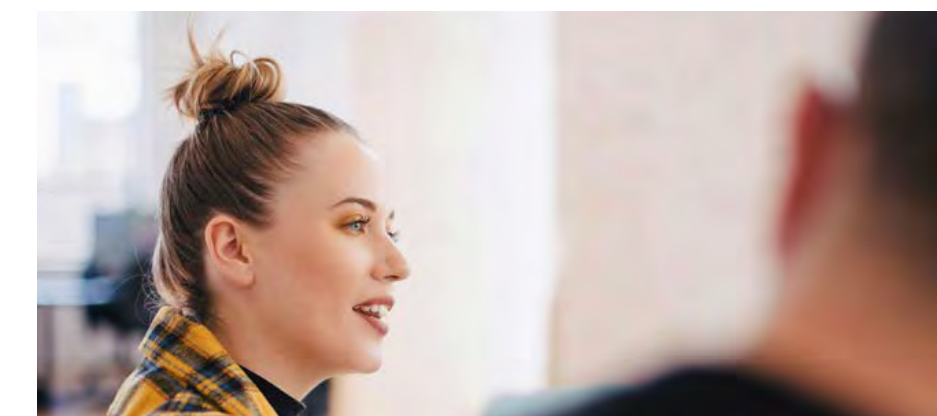
Equally, some are racing towards full automation, undervaluing the expertise that can only come with years of real experience and subject matter expertise, which can leave clients in a vulnerable position.



Driven by data, powered by people

We pride ourselves on personal service and value the expertise that can only come from years of broking and claims experience, but that doesn't mean we are stuck in the past.

We use cutting-edge proprietary broking technology and data analytics to add value for clients and to enhance the way we do business. We use unique datasets and our advanced actuarial technology to transform information into action by informing our decision making and catastrophe modelling.



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Cruising on autopilot

A lack of investment in training and education can lead to skill stagnation at all career stages. More established brokers may not adapt to newer technologies and market trends, relying purely on existing experience and knowledge. A reliance on informal, on-the-job training can further compound this, with junior team members left to learn in an ad-hoc way from senior brokers who may not be best placed to deliver quality training.



All of this can negatively impact outcomes for clients.

Howden class

Nurturing talent, investing in excellence

Staff training and education is a key priority for Howden. We go the extra mile to ensure our aviators achieve their potential at all stages of their careers, offering a range of training opportunities that broaden horizons, deepen knowledge and foster leadership skills.

One notable example is our annual Aviation Academy, which is open to all aviators in Howden.

The curriculum is designed to address evolving client needs, as well as providing a platform to share best practice, refresh core skills and adapt to the changes of the marketplace. In turn, the Academy improves client outcomes by ensuring every team member develops and maintains Howden class levels of expertise, year after year.

Howden class

► **Key products**

An experienced crew

Meet your specialists

Data and technology

Every component.
Every journey.
Every crew member.
Covered.



Howden class

▼Key products

Aerospace

Airline and
general aviation

An experienced crew

Meet your specialists

Data and technology



Covers

**Air Navigation Service
Providers (ANSPs) including
Air Traffic Control (ATC)**

**Airport Owner / Operators
including Authorities**

Asset Management

Ground Handlers / Caterers

**Maintenance Repair
and Overhaul (MRO)**

**OEM / Manufacturers /
Component Suppliers**

**Refuellers / Energy
companies**

**All other service providers
to the Aerospace industry**

Howden class

▼ Key products

Aerospace

**Airline and
general aviation**

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Covers

Aircraft “all risks” Hull

Aircraft Hull War Risks

**Comprehensive
Aviation Liability**

Deductible Insurance

**Excess War (AVN52)
Liability**

Loss of Use

**Personal Accident /
Loss of Licence**

**Contingent Risks for
Banks, Leasing Companies
and Finance Houses
(contingent only)**

Howden class

Key products

▶ **An experienced crew**

Meet your specialists

Data and technology



An experienced crew

Howden class

Key products

▼ An experienced crew

Global leadership

Segment leads

Service leads

Global hubs

Onward connections

Meet your specialists

Data and technology

Global leadership



Jason Humphreys

Global Head of Aviation
London, UK

Jason held Director and Partner roles in Heath and JLT for 16 years and Director and Managing Director roles in HSBC and Marsh for 14 years. Jason joined Howden in 2020 and is responsible for the growth and strategic development of the Global Aviation practice where he has overseen significant growth since his appointment. He has extensive experience in handling Airline, General Aviation and Aerospace business from risks domiciled around the world and he is involved in all aspects of the division including the production and placement of complex aviation risks. He has overall responsibility for the delivery of all aspects of the Howden Global aviation offering.



Chris Vince

UK Head of Aviation
London, UK

Starting with Norman Butcher Jones Ltd. in 2012, Chris then joined Marsh as a Senior Vice President in the General Aviation team. At Marsh, Chris utilised his leadership and management responsibilities alongside risk placement and client relationship duties across the global portfolio. In 2019, Chris was promoted to Managing Director of Marsh Aviation with responsibility for the General Aviation product line. Chris then joined Howden in 2020 as a Divisional Director before taking on the role as UK Head of Aviation in 2024. Chris has worked on all classes and aspects of aviation (re)insurance throughout his career. He brings a wealth of experience and a track record of creating successful complex risk placement strategies and delivering on them with innovative solutions.

Howden class

Key products

▼ An experienced crew

Global leadership

Segment leads

Service leads

Global hubs

Onward connections

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Data and technology

Segment leads



Alex Robinson

Head of General Aviation
London, UK

Alex started his career with Lloyd's of London in 1989 before he moved to the broking community in 1990 with R. Mears & Co. In 1993, Alex took up the position of trainee aviation insurance broker. Since then, Alex has worked for Lambert Fenchurch and then HSBC and Marsh for 20 years as a Divisional Director and Senior Vice President before joining the team at Howden Specialty in 2020 as an Aviation Divisional Director. His varied experience during his career includes General Aviation, Airlines and Aerospace on a global basis. Alex has strong structuring and marketing capabilities and specialises in complex placements.



Marcio Rosset

Head of General Aviation
London, UK

Marcio was born and raised in Brazil and has work experience in Sao Paulo, New York and London. His robust background combined with his multi-cultural and linguistic capabilities make him a hugely valuable asset to the aviation team. Marcio began his career in the Aviation industry in 2008 as Insurance & Fuel Coordinator with Avianca Brazil. He then moved to New York to become part of the AmWins team, working closely with the US insurers. In 2012 he relocated to London to join Marsh as part of the Aviation Team and was responsible for the successful onboarding and business production across Latin America and other regions. Marcio then joined the Howden Aviation Team in 2020 as Divisional Director, handling complex risks and has responsibility for key producers and clients.



John Lloyd

Head of Complex Risks
London, UK

John has a breadth of industry experience having started at Wellington Dumas Syndicate in 1990 before enjoying stints at Benfield, Houlder and Bain Hogg. John started at Howden in 2014 after ten years previously at Gallagher. John has experience in all classes of aviation insurance and has geographic experience in Africa, USA, Latin America and Europe. John is focused on building and maintaining strong relationships with both clients and insurers to deliver a high standard of service. He also provides creative solutions for the most complex risks.

Howden class

Key products

▼ An experienced crew

Global leadership

Segment leads

Service leads

Global hubs

Onward connections

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Data and technology

Segment leads



Danny Hubbard

Head of Aerospace
London, UK

Danny has over 30 years' aerospace experience having worked for Marsh and Willis Tower Watson where he ultimately held the position as Global Head of Products. Danny joined Howden in 2023 where he heads up the aerospace division. Danny specialises in handling large and complex aerospace risks, including major airframe and engine OEM manufacturers as well as MROs with knowledge across all sectors of aerospace service companies. His experience has seen him hold key client positions with some of the largest manufacturers / maintenance, repair and overhaul companies in the world.



Wayne Hawkins

Head of Airlines / Contingent
London, UK

Wayne's aviation career spans over 19 years with extensive knowledge and experience dealing with European, Russian, CIS, Asia and Middle Eastern clients. He is known for his strong customer focus, vast technical background and deep understanding of the aviation insurance market, including contract risk management. Wayne was previously at WTW for 15 years prior to joining Howden in 2023 where he now leads the airline and contingent team.

Howden class

Key products

▼ An experienced crew

Global leadership

Segment leads

Service leads

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Service leads



Steve Crook

Head of Claims and Risk Management
London, UK

Having started at Fenchurch Insurance Brokers, Steven joined CT Bowring (now Marsh) in 1993, initially as a Junior Claims Broker before progressing to Senior Vice President. In 2018, Steven moved to Starr Insurance Companies as Claims Manager within Airlines before shortly being promoted to Aviation Head of Claims. In 2023 Steven joined Howden Specialty as a Divisional Director and Head of Aviation Claims. During his career, he has acquired extensive experience in handling Airline, Aerospace and General Aviation matters, including multiple major losses. Steven also has good knowledge in Personal Accident and Loss of Licence.



Anna Bordon

Data and Analytics Lead
London, UK

Anna joined Howden from Swiss Re where she was a senior lead in the New Propositions and Partnerships team, and was tasked with designing and delivering new products and solutions. Prior to that, Anna was an innovation consultant with Travelers, and before that, Product Development and Thought Leadership Manager at Lloyd's of London. Anna comes with a double master's degree – one in Energy Management from ESCP Europe Business School, and one in International Management (China) from SOAS University of London.



Man Cheung

Data and Analytics Lead
London, UK

Man has nearly 30 years' actuarial consultancy experience, most of which has been spent within insurance broking with Marsh and Howden. Man leads a team of 12 actuaries and data scientists in London. He and his team have designed and built insurance risk models for pricing, reserving, and capital modelling purposes and Man has previously led independent reviews of various Regulatory Solvency Capital Models. Man is an Associate of the Institute and Faculty of Actuaries of the United Kingdom and holds an MA (Cantab) in Mathematics.

Howden class

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Global leadership

Segment leads

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Global hubs



Dorygel Calimlim

Asia Lead
Singapore

Dorygel started her insurance career in 2007 in the Philippines handling mining equipment insurance for Caterpillar Financial clients. She then moved to Singapore in 2011 to start her Aviation career with UIB Reinsurance Broker where she broadened her knowledge into the international market. In 2016 Dorygel joined JLT Specialty, handling Aviation Business and focusing on Client Servicing and Placement of accounts based in Asian regions. She also dealt with the placement within international markets, specifically Asia and London. Following the acquisition of JLT Global Aerospace operation, Dorygel then joined AJG Aerospace in 2019. Most recently she joined Howden Specialty Aviation in Singapore to head up the new Aviation initiative in Asia with the aim of building the Aviation portfolio within the region, focusing on innovation and client-centric service.



Maria Forero

LATAM Lead
Bogota, Colombia

Maria has in excess of 20 years' experience in the insurance market, starting her career in a medium-size broker handling Life, PA and Aviation insurance. Maria then moved to Willis in 2005 to take charge of Aviation and then was promoted to Account Executive. In 2013 Maria moved to Marsh to become Aviation Vice President before being promoted to Senior Vice President in 2015. Maria then joined the team at Howden Re as Divisional Director in April 2020. Her varied and deep experience during her career includes General Aviation, Airlines and Aerospace on a global basis. Her abilities include excellent commercial and business development skills with a focus on client impact and service.



Alejandro Ramirez

LATAM Lead
Bogota, Colombia

Alejandro has over 18 years' experience in Aviation. Formerly a client, Alejandro started his career as an Engineer with Aces Airlines in 2001, joining Avianca Airlines two years after as Aviation Insurance Supervisor for the holding group of airlines where he spent 7 years. In 2012, Alejandro was invited to be part of the team that launched VivaColombia, the first LCC in Colombia, as a Logistics and Insurance Manager. Shortly after this in 2013, Alejandro joined Marsh as Senior Vice President to lead the Airlines, General Aviation, and Aerospace business development in Latam and was there for 7 years before joining Howden in 2020. His combination of airline expertise, business development and client service focus is a strong differentiator in the delivering of Howden's Aviation value proposition to clients in the region.

Howden class

Key products

▼ An experienced crew

Global leadership

Segment leads

Service leads

Global hubs

Onward connections

Meet your specialists

Data and technology

Onward connections

Upgrading to Howden class means you are also connected to **Howden One**, a global network of 45,000 experts located in 115 territories. This extensive reach supports your operational requirements with a local touch point.

Howden class

Key products

An experienced crew

► **Meet your specialists**

Data and technology

Meet your specialists

Howden class

Key products

An experienced crew

▼ Meet your specialists

Aerospace

Airlines

General aviation
and complex risks

Private, retail and
small business risks

Claims

Howden Markets

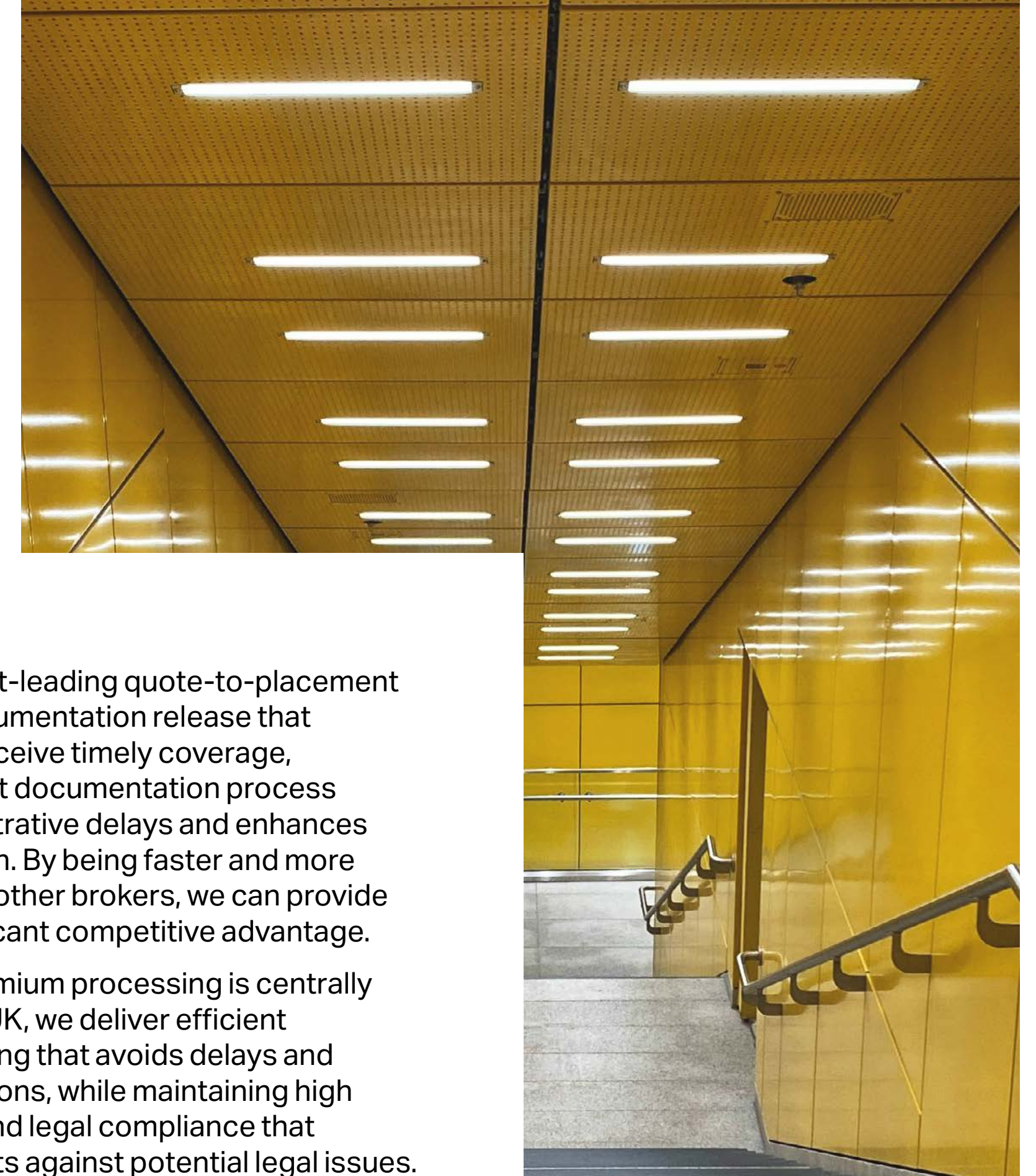
Data and technology

Elevated solutions

Aerospace is the heart of the aviation sector, encompassing research and development, manufacturing and the vital ground operations that keep passengers, aircraft and freight moving safely. The stakes are high, the risks dynamic and the regulatory landscape complex but our deep specialist expertise enables us to develop solutions that are efficient, effective and can anticipate and mitigate potential risks for our clients.

We offer a market-leading quote-to-placement timeline and documentation release that ensure clients receive timely coverage, while our efficient documentation process reduces administrative delays and enhances client satisfaction. By being faster and more responsive than other brokers, we can provide you with a significant competitive advantage.

Because our premium processing is centrally managed in the UK, we deliver efficient and timely handling that avoids delays and miscommunications, while maintaining high service quality and legal compliance that safeguards clients against potential legal issues.



grounded in expertise

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Working with us connects you to a broking team with over 200 years of cumulative aerospace sector experience including current board membership of the London & International Insurance Brokers Association (LIIBA) and previous roles as account executives for the world's largest airliner manufacturer.



Danny Hubbard

Head of Aerospace
London, UK

danny.hubbard@howdenspecialty.com

Your
aerospace team

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Delivering efficiency: Introducing our 100% line slip placing solution.

Our 100% line slip placing solution ensures comprehensive coverage by eliminating gaps in insurance. Leveraging our size and long-standing market relationships, we secure the best outcomes for our clients. The streamlined process reduces administrative burdens and speeds up policy issuance. By utilising bulk purchasing power,

we offer cost-effective solutions with competitive premiums. Consistent terms and conditions across the entire line slip guarantee clarity and uniformity. Enhanced risk management is achieved by consolidating coverage under a single line slip, improving oversight and control.

Innovations to solutions

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Everything we do for clients is enhanced by our ability to harness market-leading technology.

A few examples of this include:

- 01 We use our in-house insurer risk-rating platform, Nova, to ensure optimal placement and coverage for our clients.
- 02 We use the market-leading aviation database Cirium which enhances our ability to value and manage risks accurately, verify claims and gain market insights to inform our decision-making.
- 03 We combine all data insights to undertake sophisticated analytics which informs decision-making and optimises policy outcomes by helping predict trends and close potential gaps in cover.

Market-leading Aerospace innovations underpinned by technology

Howden class

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Turn left from the crowd

Our airlines team is rapidly expanding to accommodate demand from airline clients who want to upgrade to a better broker with a fresh approach, personal service and an appetite for innovation. Newer on paper but attracting industry stalwarts and rising stars alike, our highly experienced team's expertise and the market power of Howden makes us ideally placed to create solutions for airlines of all sizes and types, from international flag carriers to low-cost carriers, new start-ups, and regional and domestic airlines.

We are highly attuned to the fluctuations of the marketplace and offer clients unconflicted advice with no pre-determined strategies around airline marketing strategies, placing your risk with the best partners for you, not us. Our access to worldwide markets in different jurisdictions, all meeting Howden's minimum financial ratings, ensures the best possible coverage at the lowest possible price.

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Your airlines team



We are active figures in the industry, participating in initiatives such as the LIIBA market-wide committee that ensures we are not only aware of changes to technical wordings and certifications as they happen, but also are helping shape it to do more for our clients.

Our account managers and brokers have extensive experience working with major flag-carrying airlines and some of the largest leasing companies in the world, including Delta Airlines, Eva Airlines, Air Lease Corporation, Carlyle Aviation Group, Southwest Airlines, Aeroflot, Asiana Airlines, and Avolon Group.



Wayne Hawkins

Head of Airlines / Contingent
London, UK

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Reach new heights at no extra cost

Upgrading to Howden class airlines insurance brings you significant extra benefits which include



All contractual provisions and agreements within the scope of your normal operations are automatically included.



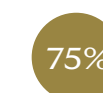
We handle additions, deletions, value changes, and the flight and ground status of your fleet without needing prior underwriter agreement, with adjustments made at policy expiry.



Our airline insurers can cover non-aviation policies, such as property and motor vehicle insurance, if declared and agreed upon before inception.



Crew Personal Accident cover is generally included as standard in Howden's airline offering, with no additional premium.



Constructive Total Losses are declared once costs reach 75% of the aircraft's agreed value. Our spares cover includes any means of conveyance.



We provide contract certainty and instant policy wordings as part of your Evidence of Cover on Hull War, Hull Deductible, Excess AVN52E, and Excess Liability covers.



Our Hull & Liability policy wordings are produced and agreed upon faster than those of all major brokers.



Our state-of-the-art client portals are designed to offer secure and convenient document repository and storage facilities.

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Comprehensive risk management

We also offer comprehensive risk management services as part of your renewal package or funded by a bursary allowance within your airline policy. These services include, but are not limited to, safety audits, training, and risk mitigation.

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Financial institutions

We also work with financial institutions such as banks, finance houses and aircraft leasing companies, providing cover relating to:

- Aircraft hull war risks
- Contingent aircraft hull and liability
- Political risks
- Repossessed aircraft hull and liability
- Residual value insurance

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Propelling innovation

General by name but not by nature, our General Aviation team bring a wealth of expertise and knowledge across the aviation sector. We are equipped to advise on a broad spectrum of aviation risks, from the smaller diverse operators up to commercial military fleets as well as offering comprehensive risk management and training services that help clients mitigate risks and enhance safety standards from the ground up. This breadth of capability ensures that we can provide comprehensive and informed advice tailored to the specific needs of each client.

We excel in developing structured solutions that optimise both coverage and cost, with a particular track record in creating innovative placements and strategically using innovative line slips and automatic placement vehicles (APVs) to achieve significant capacity in tough markets.

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Your general aviation leadership



Alex Robinson

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John Lloyd

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Deep specialist expertise

Fixed wing and rotor wing aircraft

Fixed wing

Our expertise covers a wide range of fixed wing aircraft, from small private planes to large commercial jets and military aircraft. We understand the unique risks associated with different types of fixed wing aircraft, including:

⚙️ Maintenance and safety

Insights into maintenance schedules, safety protocols, and regulatory compliance to ensure aircraft are kept in optimal condition.

🔍 Operational risks

Understanding of risks related to different operational environments, such as commercial and cargo planes, and corporate jets.

Rotor wing

Our team is equally proficient in handling the complexities of rotor wing aircraft, including helicopters. We have in-house knowledge which covers:

🚁 Specialised applications

Expertise in the use of rotor wing aircraft for specialised applications including but not limited to search and rescue, medical evacuation, firefighting / fumigation, and military operations, where precision and reliability are paramount.

↔️ Hovering and manoeuvrability

Detailed knowledge of the unique capabilities of rotor wing aircraft, such as their ability to hover and perform vertical take-offs and landings, which are crucial for operations in confined spaces and challenging environments.

🛠️ Risk Management

Access to in-house knowledge and external recommendations on aircraft maintenance management and operations.

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Adding value at every opportunity



Analytics

Our clients benefit from access to comprehensive global market data on fleet information, along with detailed market insights reports. This valuable data allows us to stay ahead of industry trends and provide informed advice. By leveraging our analytics capabilities, we can offer innovative solutions that are grounded in the latest market intelligence, ensuring our clients are always one step ahead.



Contractual expertise

We qualitatively assess contracts, wordings, and other legal documents to ensure our clients are fully protected. Our meticulous approach to contractual review ensures that our clients receive the best possible advice and that their interests are safeguarded in all contractual matters.



Tailored service

Highly personalised service with bespoke solutions tailored to individual client needs. Our global network and sector expertise allows us to cater to both multinational corporations and smaller businesses.

Howden class

Key products

An experienced crew

▼ Meet your specialists

Aerospace

Airlines

General aviation
and complex risks

**Private, retail and
small business risks**

Claims

Howden Markets

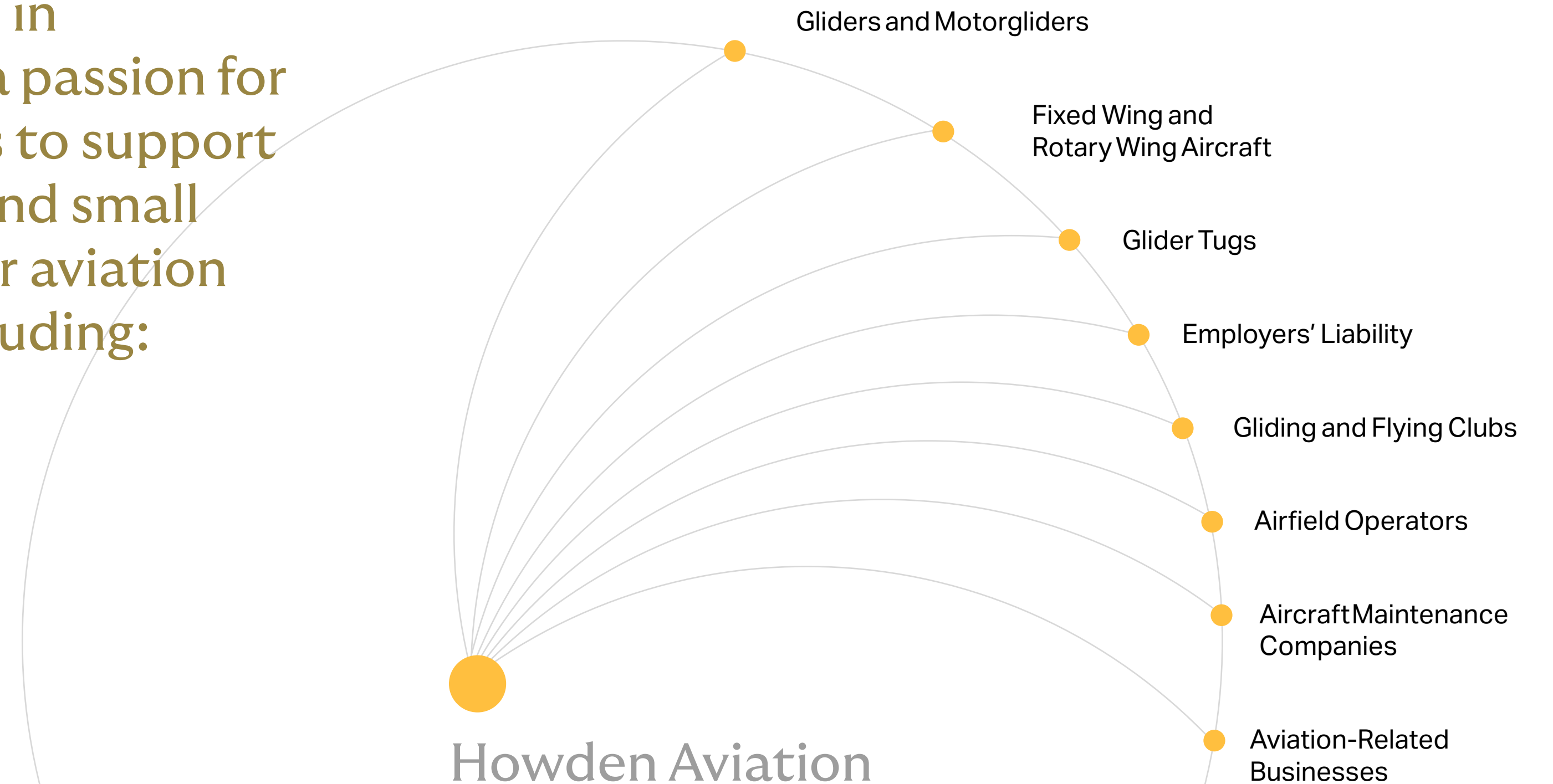
Data and technology

Private, retail and small business risks

Our dedicated team in Leicestershire have a passion for aviation and use this to support private individuals and small businesses with their aviation insurance needs including:

Our clients receive a friendly service along with relevant advice and reliable cover, whatever their requirements are.

 [Find out more here](#)



Howden class
Key products
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Claims are at the heart of
our aviation division and
are never outsourced.

From the start of an enquiry
right through to payment,
you will receive personalised
service that places claims
front and centre.

Our claims experts are embedded within our placing teams, ensuring a seamless understanding of your risk management needs and creating wording that maximises recoverability. We maintain close relationships with insurers and service providers, keeping our finger on the pulse of trends and enhancing our ability to negotiate on your behalf. Equally, our claims handlers are based in the UK, bringing reliable support that is free from the delays and miscommunications often associated with outsourcing. Should you need to make a claim, we have everything we need and can offer immediate support to ensure your claim is paid as fully and quickly as possible.

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Upgrade to Howden class claims advocacy

Sector Specialists

Connect to over 140+ years of combined aviation insurance knowledge.

Benefit from:

01

In-depth policy understanding

02

Specialised sector-specific aviation expertise

03

Guaranteed regulatory compliance

04

Trend and data-led forecasting, management and advice

Endlessly Experienced

Be represented by experts who have worked on some of the largest, most complicated claims worldwide, across Airline, General Aviation, and Aerospace policies.

Key Skills include:

01

Complex claim resolution

02

Cross-border and multi-jurisdictional claims handling

03

High-value claims management

04

Diverse, multi-sector policy handling

Always Available

Prioritise your peace of mind.

We are available and able to support on a 24/7 basis, bringing you the best possible customer service that includes:

01

Round-the-clock support

02

Global time zone coverage

03

Emergency response protocols

04

Dedicated contact points

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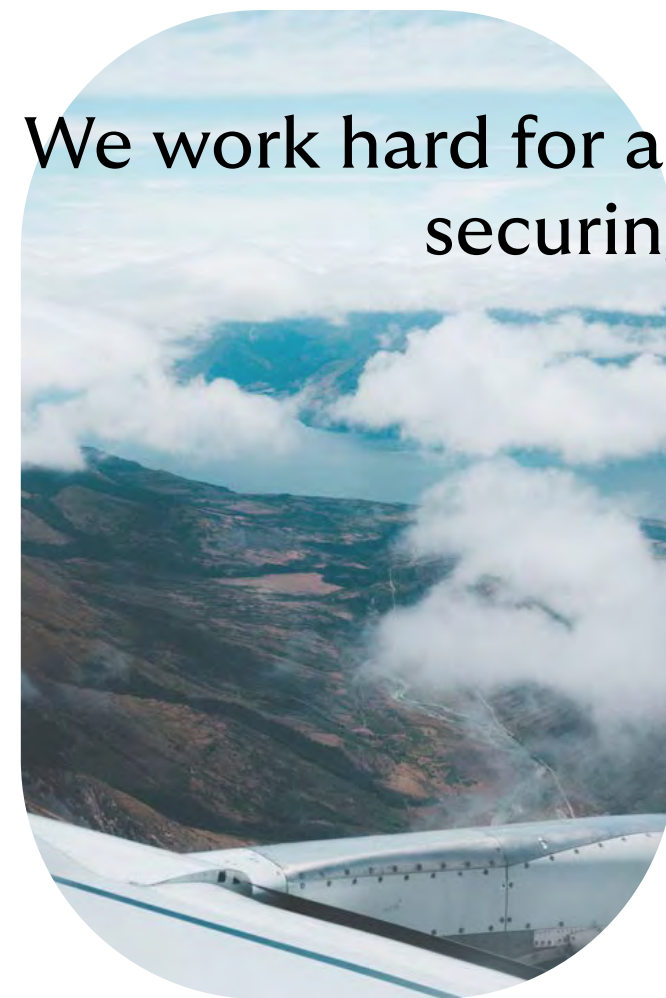
General aviation
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We work hard for all our clients,
securing fair and timely outcomes,
including:

Securing repayment for an airline operator

engine loss incident despite late claims notice, uncertainty on coverage and the engine already being repaired

Settling an aerospace client's ongoing claim dispute

after a mid-term risk transfer to Howden where we then engaged effectively with the appointed adjuster and third-party lawyers to advance discussions and resolve the matter promptly

Collecting and paying a military operator helicopter hull claim

in 10 working days following multiple fatalities, which included addressing premium issues and considering all adjuster, Personal Accident and liability matters promptly

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Connect to more

Introducing the Howden Markets team

We have the ability to work closely with Howden Markets, drawing on our collective power to garner the full weight of the Howden brand and scale across markets.

The team is present in over 90 territories and have close relationships with markets, connecting you to local knowledge on a global scale. Comprised of specialists with backgrounds including banking, law, and consultancy, as well as a breadth of insurance specialisms, they have the diverse expertise to understand the wider macroeconomic and legal context risks exist in, further enhancing outcomes for clients.

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Strategic growth solutions ⁰¹

The team also offers a range of capital and insurance solutions designed to support client growth, optimise capital, and achieve strategic goals. This includes services in M&A, capital raising, and insurance-linked securities.

Complex and long-term capital risk solutions ⁰²

Addressing complex and long-term capital risk is one of the biggest challenges in insurance and the Howden Markets team is committed to developing innovative solutions that enable clients to do more business. Examples include using technology to connect buyers to capacity and offering exclusive products such as algorithmic follow-only MGAs.

Clear insights, better outcomes ⁰³

Upgrading to Howden class means you gain access to all the insights, expertise, market relationships and technology our Markets team has to offer which in turn will enable us to obtain the best possible cover and terms, no matter how complex the risk.

Howden class

Key products

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▸ **Data and technology**

Data and technology

Howden class

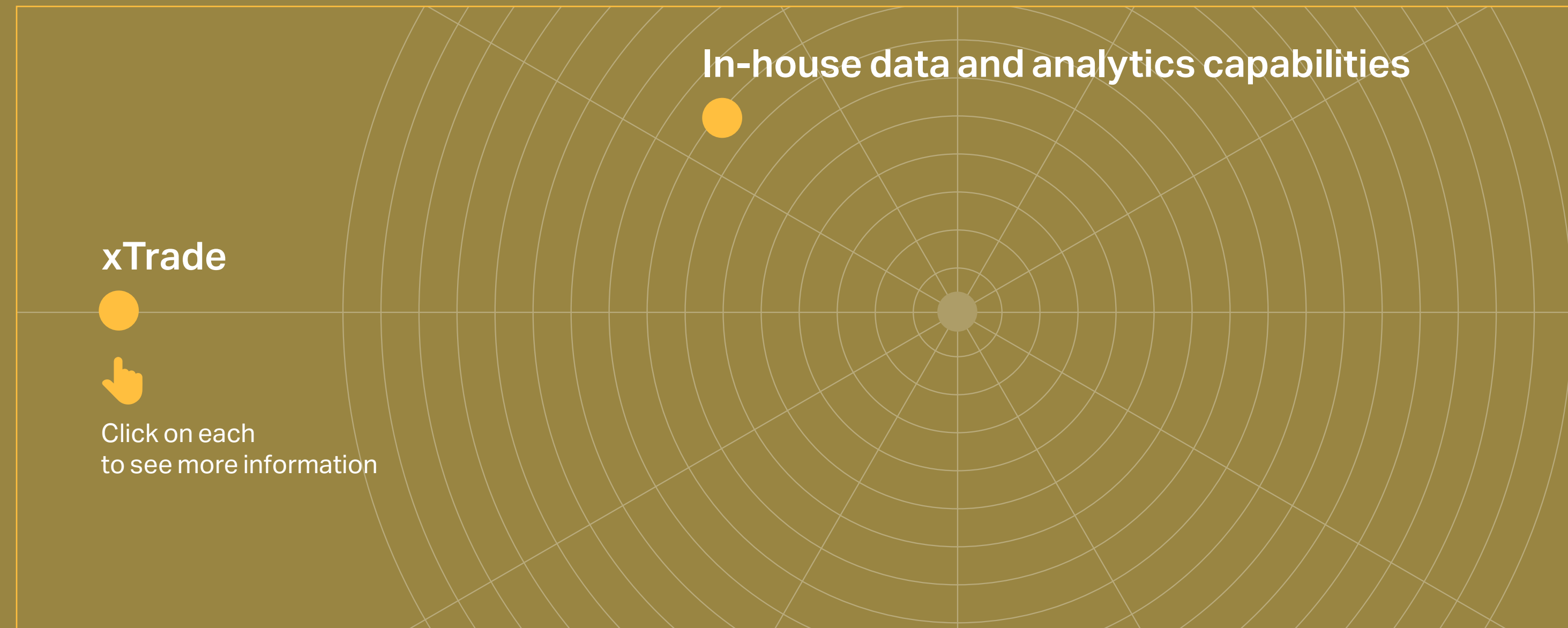
Key products

An experienced crew

Meet your specialists

► Data and technology

Put the power of **technology** and **data** on your radar



Upgrade to Howden class
and gain access to unparalleled
insights and innovative solutions



Howden class
Key products
An experienced crew
Meet your specialists

▼ Data and technology

xTrade

In-house data
and analytics

Nova

Cirium

● xTrade

Howden are digital pioneers, developing our market-renowned xTrade digital trading platform to transform SME business across multiple classes of business including aviation.

Connecting clients, brokers and carriers, xTrade delivers fast, frictionless trade in an easy-to-use interface that reduces costs, improves client experience, and provides structured data capture for deeper insights.

xTrade aviation offers five key products:

1. Hull War
2. Personal Accident
3. Loss of Licence
4. General Aviation Hull & Liability
5. Concessionaires

Key Features and Benefits

User-Friendly Interface: Easy navigation for all stakeholders, ensuring quick adaptation and benefit

100% Risk-Level Data Capture: Access all relevant information without digging through policy documents

Real-Time Tracking: Eliminate uncertainty about where risks are in the process

Instant Document Generation: Expedite documentation and reduce wait times

Compliance Checks: Ensure regulatory adherence with instantaneous checks

Structured Workflow and Notifications: Keep track of submissions, offers, and changes in one place

Optimised Interface: Smooth user experience for both experienced digital users and newcomers

Auto Underwriting for Non-Complex Risks: Speed up the underwriting process without compromising quality

Cost Efficiencies: Fast structured automated placement generates cost-savings to the benefit of our clients

An Evolving Platform: With new features added regularly and more insurers providing backing, client-focused additions are being added regularly to support requirements and improve efficiency

Risk Capture: Policy data feeds into Howden architecture for improved analytics

🕒 Real-Time Insights and Efficiency

Insurers can manage aggregated expenses in hotspot locations.

Full audit history transparency and compliance with easy tracking and verification.

Howden class

Key products

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▼ Data and technology

xTrade

**In-house data
and analytics**

Nova

Cirium

● In-house data and analytics capabilities

With over 70 years of combined experience and expertise across regions, product lines and risk classes, our Data and Analytics team is a valuable resource for all of Howden, including Aviation. The valuable insights into risk management provided by the team enable us to deliver invaluable results for clients that span the full spectrum of the aviation sector.

Howden class Aviation data and analytics

Pricing / Risk Quantification and Optimisation

- Assess clients' risk tolerance and appetite
- Perform optimisation (TCOR)
- Recommend optimal structures

Alternative Risk Solutions

- Parametric products
- Captives
- Loss portfolio transfers
- Adverse development cover

Ad-hoc Analyses

- Bespoke tools
- Product development
- Claim trend analysis

Actuarial Analysis

- Provides precise risk assessments and pricing
- Ensures optimal insurance structures

Catastrophe Modelling

- Predicts potential losses from catastrophic events
- Helps clients prepare and mitigate risks

Strategic Advisory

- Offers expert advice on risk management strategies
- Enhances clients' decision-making processes

Business Intelligence

- Utilises data analytics to uncover insights
- Drives informed business decisions

Risk Quantification

- Evaluates clients' risk tolerance and appetite
- Tailors solutions to specific needs

Workshop Facilitation

- Engages clients in risk tolerance workshops
- Enhances understanding of risk and insurance

Specialty Client Insights

Client Insights Team

In addition to the wider Data and Analytics team, Howden also has a dedicated Client Insights team who exclusively work on behalf of Howden Specialty and specialty clients.

Howden Aviation works closely with the Client Insights team to create bespoke dashboards for our clients and analyse data from new and existing clients to gain deeper insights and understanding of their needs so that we can better serve them.

Typical projects include using premium and claims data for portfolio and single accounts overviews and benchmarking using a variety of analytics methods including GenAI and Machine Learning models.

Access to these insights is another key benefit of upgrading to Howden class.

Upgrade to Howden class to transform your risk management approach and unlock new opportunities for growth and stability

Howden class

Key products

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and analytics

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Cirium

● Nova

NOVA is Howden Specialty's premier insurance market information platform, which gives our aviation insurance professionals quick and insightful information on insurance market, insurer and reinsurer conditions.

Business intelligence, upgraded to Howden class

Howden's business intelligence team behind NOVA also produce a quarterly pricing aviation index across our three main aviation segments. The index is derived from a combination of qualitative feedback from our specialist brokers and quantitative data from Howden's own policy records and our brokers use this to ensure clients are receiving optimal pricing for their respective covers.

Key Features and Benefits

Reinsurer Audit Support

Counterparty Credit: Scoring tool which assesses financial risk profiles of (re)insurers using adjustable weightings and five years of historical data. Tracks Financial Strength Ratings and outlooks from Standard & Poor's and AM Best

Reinsurer Performance Analysis: Defines a panel of reinsurers and scores them on various metrics using normal distribution and linear regression

Market Profile Generator: Displays key financial information and ratings for selected (re)insurers, exportable to PDF

Our brokers can assess and mitigate credit risk, ensuring reliable partnerships with financially stable reinsurers

Peer Benchmarking

Insurer Benchmarking: Compares insurer performance and portfolio based on disclosed line of business segments for like-for-like comparisons

Growth & Performance: Creation of custom graphs from various metrics to compare performance across peers and identify suitable reinsurers for placements

Enables our brokers to benchmark performance, identify trends, and select the best reinsurers for client needs

Howden class

Key products

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xTrade

In-house data
and analytics

Nova

Cirium

● Cirium

We leverage the power of Cirium, a leading aviation data and insights service, to enhance our broking and account management capabilities. Our access to some of Cirium's suite of products ensures we deliver unparalleled expertise and value to our clients.

Key Features and Benefits

Airline and Lessor Profiles

Provides detailed insights and data into lessors and airlines, including financial health, fleet composition, and operational performance. This information allows Howden to assess the stability and reliability of aviation partners, develop tailored insurance solutions and offer informed recommendations to our clients, enhancing their decision-making process.

Fleets Analyser

Offers extensive data on aircraft, aircraft events, companies, maintenance schedules, and accident histories. The combination of fleet management insights along with up-to-date maintenance and operational data helps us to enhance safety by identifying and mitigating potential risks. Furthermore, analysing accident histories whilst understanding market trends and dynamics enables us to provide strategic advice to our clients.

Access to Aviation Market Reports

Delivers in-depth analysis of the aviation industry, including market trends, forecasts, and the competitive landscape. Howden utilises these reports to stay ahead of industry developments and emerging themes and then provide clients with a strategic advantage and develop customised insurance products that align with current market conditions.

Our team can help you reach your risk management goals by providing personalised insurance solutions tailored to your needs. Get in touch with one of our experts today to start your Howden journey.

Upgrade to Howden class

today

HOWDEN

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