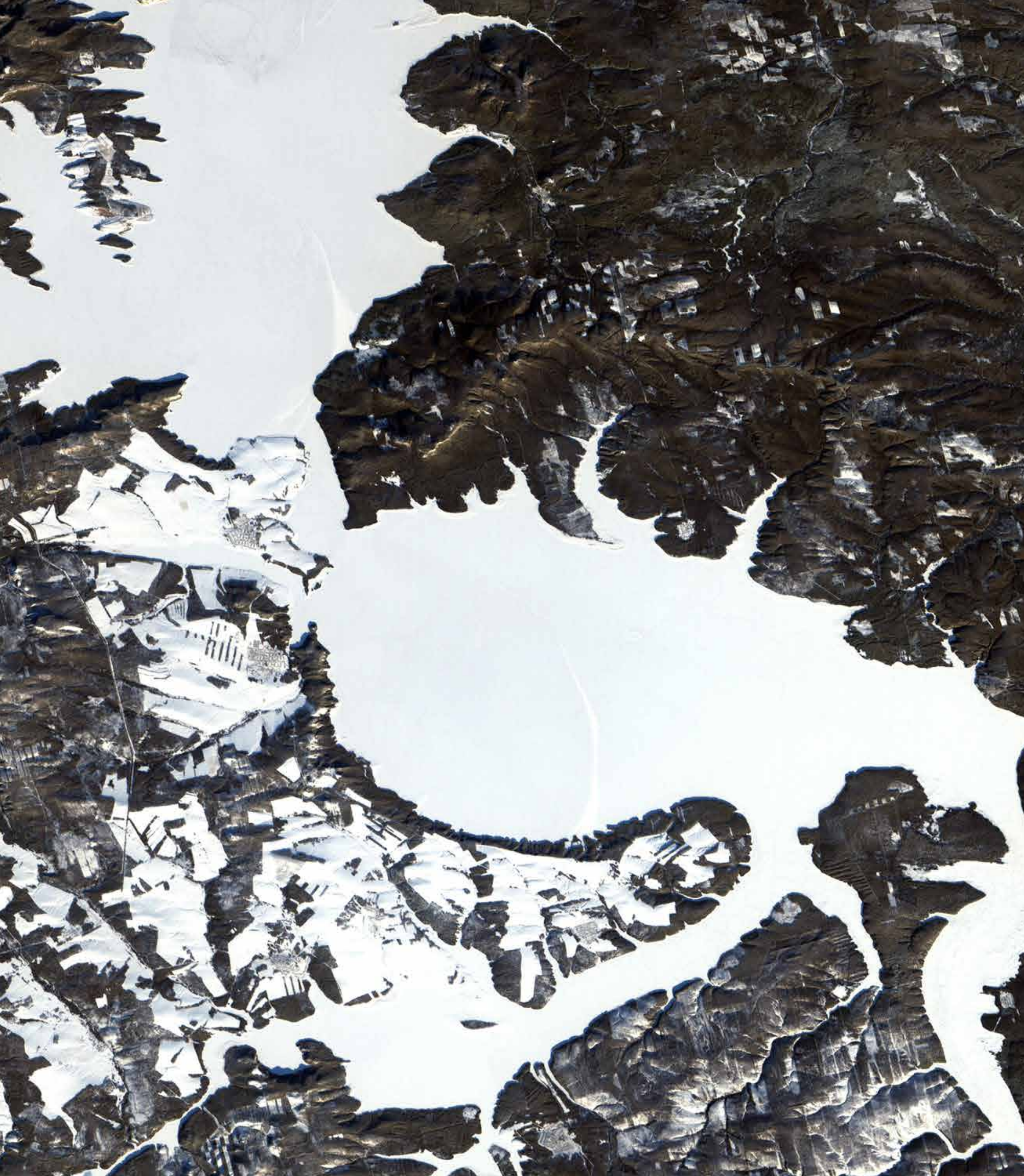


An aerial photograph of a frozen body of water, likely a lake or river. The ice is a mix of light blue and white, with numerous cracks and crevasses. A large, dark, irregularly shaped area is visible in the lower right, which appears to be a submerged object or a large hole in the ice. The overall scene is desolate and cold.


HOWEVER

Climate risk is business risk



Tackling climate change requires completely rethinking the way entire industries and sectors operate. Insurance has a huge role to play in making this possible.

– David Howden, CEO



How are you preparing for unprecedented times?

We've made it our business to help you answer that question

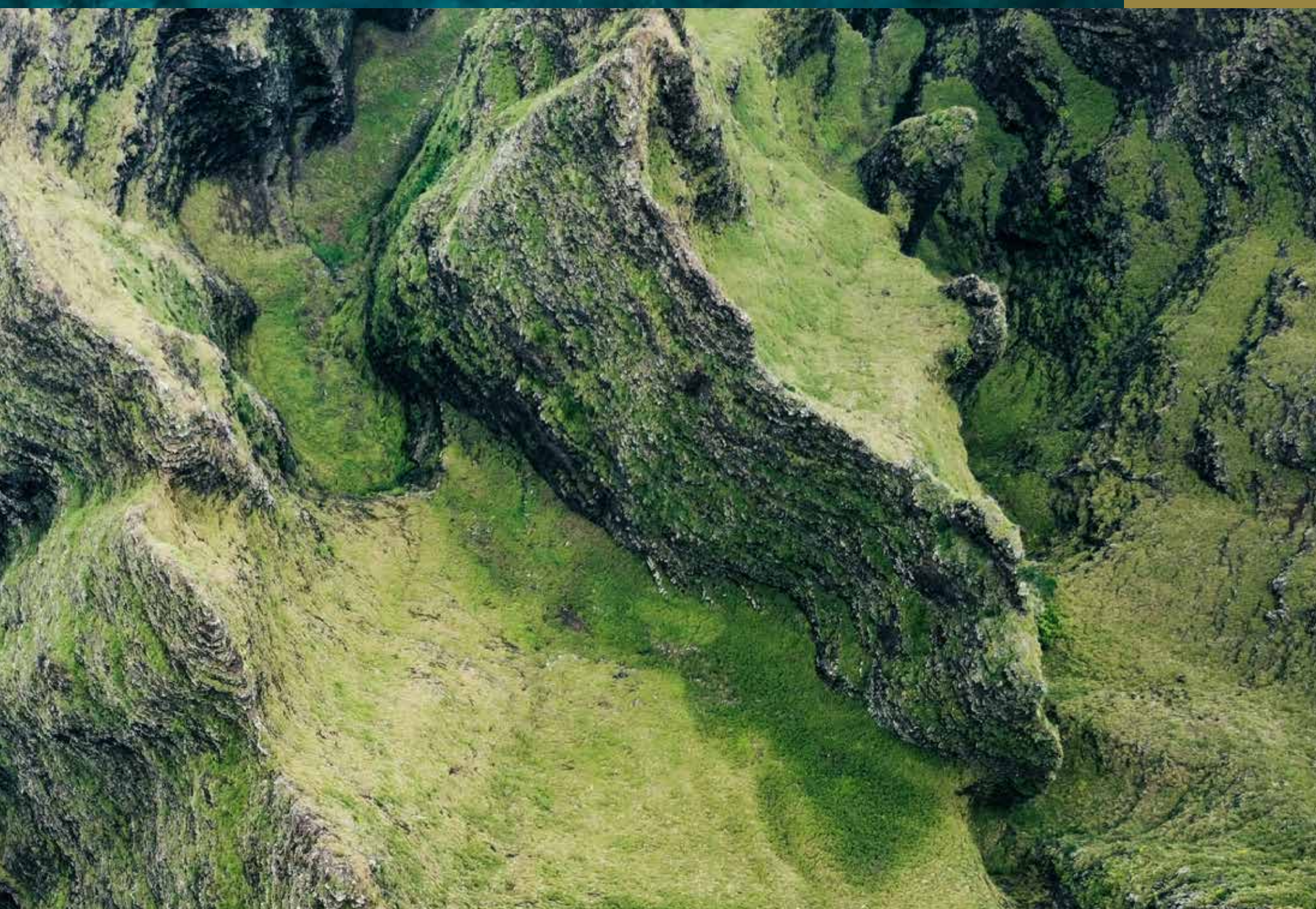
We are building an expert, full spectrum function to support the group worldwide, embedding climate and resilience across our specialities and regions. It's one of the largest investments in our Group's recent history because we believe it's a critical service for our clients.

Over 60 of the top climate specialists, technologists and risk analysts, from across all industries, representing over 20 nationalities and many lifetimes of experience, means a diverse approach to solving the toughest challenges and enables us to deliver innovative, creative and commercial solutions to the challenges you face.

We'll help you to:

- | Better protect your business and your people from the effects of climate change
- | Remain competitive as you accelerate your transition to the low carbon economy
- | Keep on top of climate regulations and legal developments
- | Build a resilient and robust transition plan, attractive to both insurance and financial markets.

These form a foundational part of our usual Howden service and expertise. To find out more, contact us at CRRenquiries@howdengroup.com





A solution in three clear steps

1

Identify and understand the climate threats to your business

2

Create and embed a strong and actionable plan

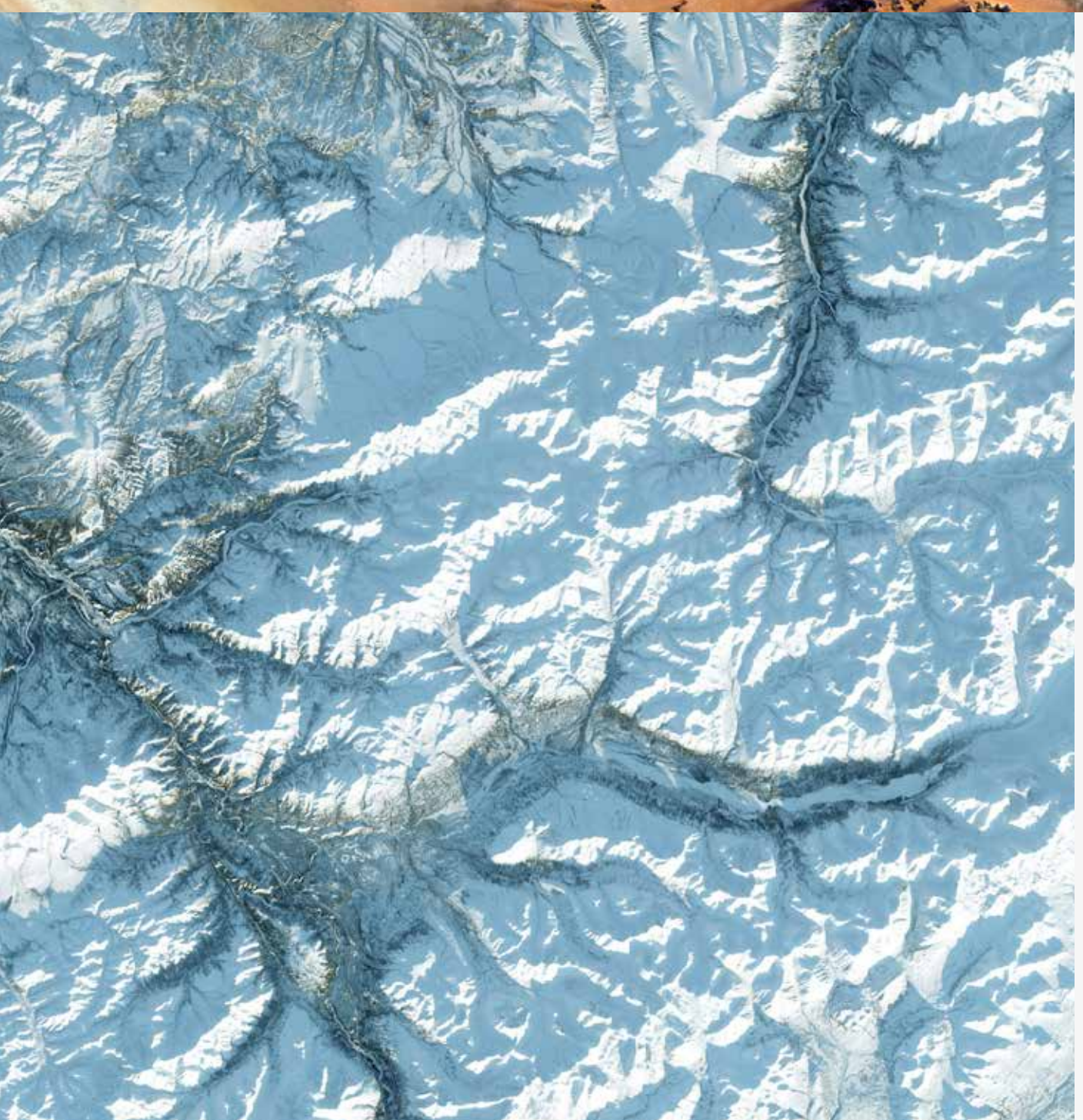
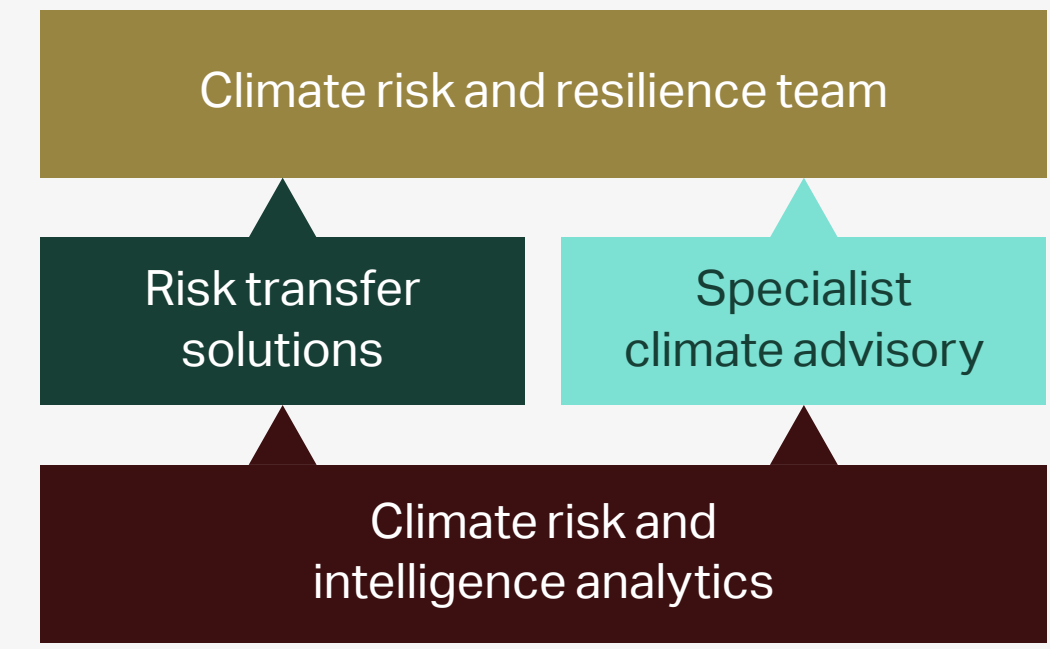
3

Use insurance to navigate the climate risk landscape and build resilience

Our team are unrivalled experts in climate risk and resilience (CRR)

Our CRR team brings together Howden's deep (re)insurance and financial markets capabilities with a diverse breadth of climate advisory expertise. We are uniquely positioned to identify and develop innovative risk transfer solutions for our clients.

Howden is a leading global insurance intermediary group. Founded in 1994, it operates in 55 countries across Europe, Africa, Asia, the Middle East, Latin America, the USA, Australia and New Zealand, employing 17,000 people and handling \$38bn of premium on behalf of clients.



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