



Building a Sustainable Future

Isabelle Cadignan

Building a Sustainable Future

Drive the change that is needed to empower our **clients, communities and colleagues** to thrive in a fairer, more resilient world.

Use the power of insurance to respond to the major challenges and opportunities the world faces

Clients

Climate Risk & Resilience advisory

Climate insurance transactions

Embedding 'changing the insurance narrative' view throughout our business

Help to create a better world by empowering people to create brighter futures

Communities

Local Community Impact plans & p/ships

Global Community Impact campaigns

Humanity Insured*

Howden Foundation

Independent charities

Make this a company and industry where people from all walks of life can thrive

Colleagues

Business-level people strategies

Global engagement e.g. AllofUs

HR centres of expertise

Employee Resource Groups

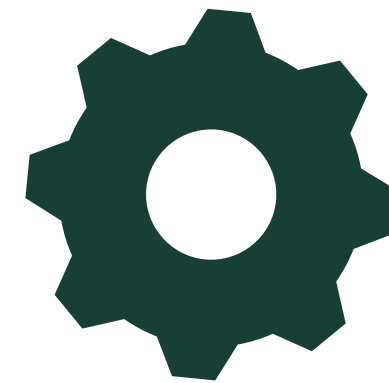
Good governance and responsible operations

Employee-ownership and empowered business model

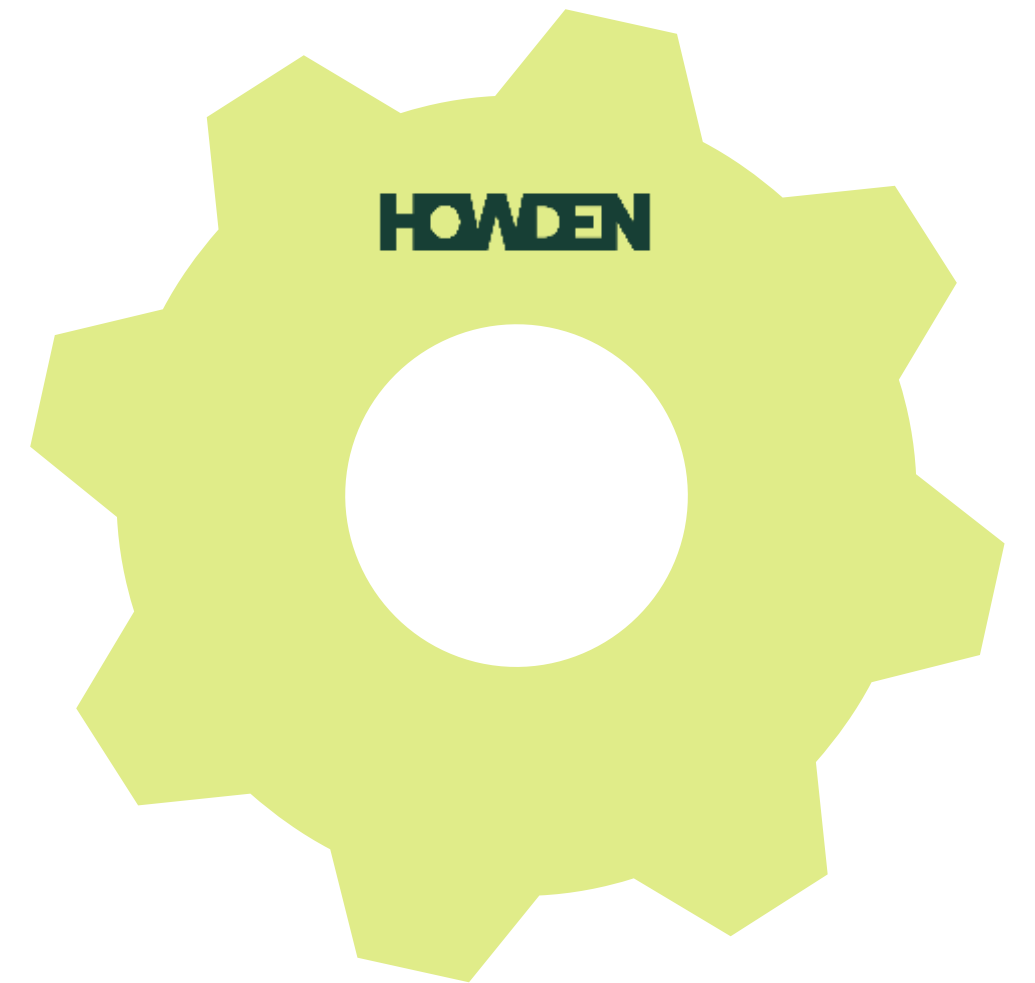
Clients



Our 'Return on Investment' is to generate over **£100s of ms of revenues** for the broader business **by 2030.**



Climate Risk & Resilience Team



£100ms of brokerage fees by 2030

Communities



Howden Foundation



Mission: to protect people against the social and economic shocks of climate change.

How: through long-term partnerships with the international climate change adaptation and disaster risk reduction communities.



Environmental Change Institute



People First Fund:

- 20% of Foundation funding goes to supporting charitable giving of Howden employees
- **£750** matched funding per employee, per year
- **£182k** in matched funding in FY23
- 1 x £10k and 20 x £2k to employee nominated charities in annual in Giving Back Celebration Awards

Howden Foundation



£5.6m

donated*

38

countries reached*

*Since inception of Howden Foundation in 2014. Figures correct as at 30 Sept 2023.

The Global Risk and Resilience Fellowship

Objectives

- **Cities** better understand how to use **risk transfer** as an enabler for core growth and a **tool to build resilience**.
- **Insurance industry** understands cities' challenges and how insurance can **drive solutions** for cities' **long-term resilience challenges**.
- **Long-term objective:** Support **collaboration** across the insurance industry and with **other complementary sectors** to develop innovative solutions that truly respond to cities' climate vulnerabilities and build their long-term resilience.

Fellowship cities 2023 & 2024



Humanity Insured

A new not-for-profit set up with the backing of the insurance market.

It uses private and philanthropic capital at scale to help communities on the climate crisis frontline access and pay for new forms of insurance that build people's resilience to climate risk.



When livestock grow sick



HOWDEN

Foundation

- Independent charity - corporate foundation of Howden Group
- Solely funded by Howden and its employees
- Whilst it can support projects that have insurance element, having this as a predominant focus would be a conflict of interest

Help to build climate resilience for disproportionately affected communities around the world

Humanity Insured

- Independent charity - not corporate foundation
- Howden will be one of many donors – from within and outside the insurance industry
- Deliberately set up to be able to fund insurance premiums without risk of conflict of interest

**Make a pledge
to make a
difference.**

2,400
pledges

36
countries

All of Us

Global employee initiative where everyone makes a commitment to making Howden the best place to work for AllofUs

.... Howden Asia has the highest engagement score globally, with 64% of all employees having made a pledge!

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Colleagues

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Good governance and responsible operations

Employee-ownership and empowered business model

'The Good News Show'



HOWDEN

HOWDEN