

HOWDEN

RTPI ICN Conference 2024

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We are delighted to be supporting your
ICN Conference 2024

RTPI ICN Conference 2024 – Who are Howden?

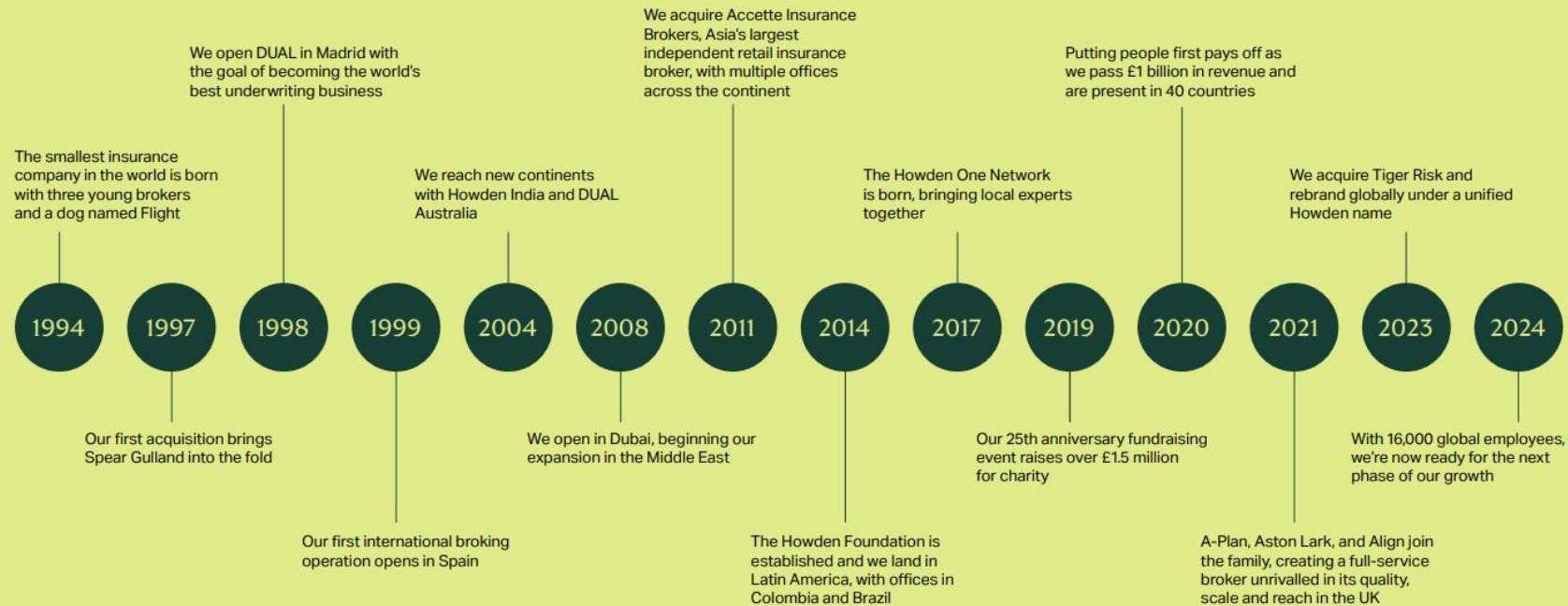
- The largest independent insurance broker in the UK
 - 5th largest employee-owned business in the UK
 - Over 16,000 employees worldwide
 - Presence in over 50 overseas territories
 - Importantly, we remain agile enough to service our clients locally
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RTPI ICN Conference 2024 – Who are Howden?

- 30 years of market experience
 - We insure over 5,400 clients within the construction and property sector
 - We insure over 850 Royal Town Planning Institute members
 - We understand your risk and requirements
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RTPI ICN Conference 2024 – How we have grown

Who we are Our journey



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RTPI ICN Conference 2024 – Your Risk

- Managing your individual risk
 - The importance of adopting strong terms of business/contracts
 - Understand the work you undertake
 - Don't overextend your role
 - Insurers like firms who engage in the risk function
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RTPI ICN Conference 2024 – Your Risk

- Insurers respect firms that notify circumstances/claims early
 - They see that as a reflection of a well-run firm
 - Insurers like firms that can provide comprehensive files as that will establish a good defence to any claim
 - If it is not on the file, it didn't happen
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RTPI ICN Conference 2024 – Your Risk

- Good Risk Management leads to fewer claims
 - Fewer claims result in improved insurer loss ratios
 - Ultimately, that protects the rate applied to your policy
 - We are here to help you manage your risk
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RTPI ICN Conference 2024 – The insurance market

- Minimum Limits of Indemnity
 - Are you compliant?
 - Buy the biggest limit you can afford
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RTPI ICN Conference 2024 – The insurance market

- Your business from cradle to grave
 - Work with an insurer who understands your work/risk
 - Thinking of retirement or selling your business?
 - Don't just Run Off!
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HOWDEN

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