

Want to be part of our success story?

Partnership opportunities
in the UK and Ireland



HOWDEN

If you're thinking about next moves for your insurance brokerage or employee benefits practice, you might want to step in our direction.

We're on a drive to grow our business both organically and through targeted acquisitions, and we're actively looking for brokerage leaders who want to join – and help shape – our exciting trajectory.



Not your average insurance group

We're a group of insurance experts who work with all sorts of clients in both personal and commercial lines – from small regional businesses to high-net-worth individuals and multinational companies.

Thanks to our unique employee-ownership model, and the culture it creates, we attract the very best talent in every field.

It means that, whatever permutation of cover a client is looking for – no matter how complex the challenge or unique the situation – we can get the right people in the room to create the right solution.

Howden people try harder

We do insurance differently – and we're determined to do it better. We know the market inside out, and we use our expertise to push the boundaries of what our industry can do.



Howden is proud to have been named Insurance Broker of the Decade at the prestigious British Insurance Awards 2024.





Personally invested

We empower our people to think creatively, put our clients at the centre of every transaction, and deliver what they really need: tailored advice based on their unique risks and aspirations.

Every client matters – large, small and fledgling – because we're working for the long term. To build a business to be proud of.

We're now among the top five insurance companies in the UK and Ireland, and top ten in the world.

Howden people make real relationships

We live by the code 'positively personal'.

It's the quality that sets us apart and the experience that people want – for their businesses, for their assets and for their day-to-day lives. After all, people buy from people.



Global scale local presence

We have the global scale
and local presence to serve
our clients personally.

Strategy for success

Since starting the business thirty years ago, we've multiplied from three people in London to 22,000 people globally. And counting.

With ambitious plans to grow further in the UK and Ireland, we're keen to talk to brokers – big and small – who'd like to be part of our success story.



This is how we think about it

- We choose only great businesses – those with outstanding leaders who want to stay on and grow, as well as those where the business owner is looking for a retirement event.
- We believe our strength lies in equity ownership. Almost a third of our workforce are shareholders in our business, and we encourage acquired businesses to buy a small stake through one of our many and varied equity participation options.
- We work to increase organic growth by improving access to markets and schemes, boosting commissions through consolidated volume, and recruiting, training and developing the best talent.
- We support strategic expansion and will be keen to pursue local acquisitions and bolt-ons where available.
- Our aim is to become a large broker that looks and feels like a regional independent broker. We'll help you grow your business by taking care of your compliance, finance and HR functions, and helping with your sales and marketing, so you can focus on your customers.

Personal presence

We operate from 200+ offices across the UK and Ireland, and are looking to expand – in both geographical locations and industry verticals.

We believe there's nothing like local presence to deliver a truly personal service, and we value the relationships that we build through our branch network.

As the group grows, we'll continually work to upgrade our offices to provide both an appealing environment for our colleagues and a quality experience for our clients.

Howden

SPF

London City
London West End
Bristol
Cambridge
Edinburgh
Guernsey
Harrogate
Manchester
Oxford

EB

London
Baildon
Manchester
Birmingham
Bristol
Redhill

Barnett Waddingham

Amersham
Birmingham
Bristol
Cheltenham
Glasgow
Guildford
Leeds
Liverpool
London
Manchester

Howden
Life & Health
Gloucester
Bournemouth
Tunbridge Wells
Dartford

C&C

Alton
Baildon
Belfast
Birmingham
Bristol
Burnham on crouch
Bury st Edmunds
Cambridge
Canterbury

C

Caterham
 Cheltenham
 Colchester
 Croydon
 Derby
 Dover
 Edinburgh

Elgin
Exeter
Farnborough
Glasgow
Lakeside
Leicester
London
Maidstone
Manchester
Milton Keynes
Newcastle

Northampton
Norwich
Padstow
Perth
Reading
Southampton
Stourbridge
Swansea

The Scottish

Borders office –
Galashiels
Turriff
Wakefield

C&LC

Aberdeen
Abingdon
Alton
Altrincham
Andover
Aylesbury
Banbury
Basingstoke

Bath
Bicester
Birmingham
Bletchley
Bournemouth
Bristol
Bromley
Bromsgrove
Bury St Edmunds
Camberley
Canterbury
Cardiff
Carterton
Chelmsford
Cheltenham
Chester
Chichester
Colchester
Dunstable
Eastbourne
Eastleigh
Edinburgh
Ela...

Epsom

Evesham
Exeter
Fareham
Farnborough
Farnham
Frome
Galashiels
Glasgow
Gloucester
Guildford
Hall Green
Hamilton

Macclesfield
Maidenhead
Maidstone
Malvern
Manchester
Market Harborough
Mount Florida
Newbury

Newport

Welwyn Garden

Weybridge
Wilmslow
Wimbledon
Winchester
Witney
Witney Centre
Woking
Worcester
Worthing
Yeovil
York
Ystrad Mynach

Ireland:

[illegible]

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Thoughtful partnership

We've successfully completed more than 90 acquisitions in the last three years alone. But we've talked to many more brokers, including several for whom we recommended a different route. One that better suits their ambitions, values or needs.

Business is personal

We're not interested in making acquisitions for the sake of it. The joining of companies is such a cultural undertaking that we insist it's more than business; it's personal. And it has to be the right choice all round.

Positive, personal, mutual

We want to be sure that any brokerage we acquire is a great fit for both you and us – staff and shareholders on all sides.

Here are some of the criteria that we believe make for a great match.



1

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We're drawn to specialisms. It doesn't matter the nature of the specialism; we believe that any niche focus is a real advantage.



We're open to all manner of organisational set-ups and possibilities.

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2

We'll consider either full retirement, where a run-off deal might be appropriate, or full broker acquisition, where there's a plan for future management.

3

We're completely flexible around deal structures, earn-out periods and cash-to-equity arrangements. We can tailor our proposals to suit your requirements.

We'll start with an exploratory conversation to talk through your aspirations – and see if they gel with ours. Between us, we'll quickly know if there's enough mutual benefit to take things forward.



Quality portfolio

With access to a wide and varied range of high quality markets, we can always find the right insurer for your needs – from the big names at Lloyd's to niche and emerging players.



Opportunities Opportunities Opportunities Opportunities Opportunities Opportunities abound

Joining Howden comes with many benefits, including a boost in shareholder value and exciting prospects for you and your people.

Greater leadership role

Howden is a true meritocracy. When you join our firm, you'll be able to collaborate with like-minded leaders and help influence our future success.

Value creation

You'll have the option to leverage part of the value of your brokerage into equity in Howden.

Capital and resources

You'll be privy to all our expertise and best practice capabilities, so your brokerage can grow and prosper. There may also be capital for local acquisitions.

Strong support

You'll be part of an employee-owned business with an entrepreneurial mindset on a global scale. We're committed to continued growth and value creation – a very promising future.

Tell us about your business

If you're interested in partnering with us, it'll be helpful to know more about your business.

We'll treat any information you provide in the strictest of confidence, sharing it only with the relevant people at Howden along with our legal advisors and accountants.

Please provide as much of the data and documentation listed below as possible.

If there's any other information that you feel would be pertinent, the more you can tell us the better.

Business overview

- A brief history of your business, including areas of specialism, client profile, ownership structure and any acquisitions or disposals.
- Details of any broker network memberships and whether your business acts as principal for any appointed or introducer representatives.
- Details of any broking systems you use, including contract expiry dates.
- Details of any clients based outside the UK.
- Details of any significant anonymised customers (e.g. those generating more than 2% of GWP).
- Source of new business (e.g. any reliance on key business developers).

Financial information

- Statutory accounts for the past three years, including the detailed profit and loss section.
- Management accounts covering the last 12-24 months.
- Details of any business debt (if a balance sheet is not provided).
- Details of the admin fees policy across new business, renewals, MTAs, MTCs and any further segmentation (e.g. premium bandings and annual fee income recognised in the accounts).
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- Details of premium finance arrangements, including the providers, gross and net rates, premium of volume percentage of GWP financed, and annual income recognised in the accounts.
- Details of any insurer override arrangements and/or profit share arrangements, including key terms and income received over the last three years recognised in the accounts.

People

- A current anonymised list of all staff and directors, showing job titles, length of service, weekly hours, gross annual salary, bonus rewards, pensions and other benefits provided.
- A note on key staff (managers, account handlers, account executives), current vacancies and any expected changes (e.g. retirements, planned hires, parental leave).
- Confirmation of the future intentions of shareholders (staying on or retiring).

Tell us about your business

Premises and insurance

- Details of all business sites, including lease terms, expiry dates and any planned changes.
- Current professional indemnity insurance terms (premium, limit, insurer, renewal date and any claims or issues).

Performance metrics

Please share any management information or KPIs you routinely produce, such as:

- Client and policy counts over the past three years.
- Renewal retention rates (by volume, if possible).
- New business volumes.
- Lead source analysis.
- Overview of marketing spend.

Transaction data

- A 24-month Excel export from your broking system, showing:
 - One row per policy, with effective date of policy, premium (excl. IPT), commission income, pay-aways if applicable, admin fee income, insurer, product type, transaction type (e.g. new, renewal, MTA), and whether the policy is direct or through a wholesale broker (please use anonymised client IDs to allow analysis of book concentration).
- An anonymised 13-month renewal list from your broking system in Excel format, with:
 - A start date of fifteen days before today's date and an end date of 12 months and fifteen days after today's date.



These leaders are on board



“ Selling your business is a monumental decision, and one we didn’t rush into. As owners, we needed our chosen partner to be a great fit – both for us and for our staff and clients. It was evident from the outset that Howden’s people-centric ethos aligned perfectly with ours.

We recognised that being part of a global entity, which helps us solve for our clients across all their insurance and financial planning needs, adds huge value to our business.

We’re incredibly excited about our prospects for the future.

Mark Haskins
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It was important to us that any acquirer must share our values, respect our people and be committed to our clients for the long term. With Howden, we found the perfect home.

The process was handled with fairness, transparency and professionalism by a team who were always accessible and supportive. Their approach gave us confidence that we were making the right decision – not just for today, but for the future.

It doesn't feel like the end of a journey, but the start of a new chapter where our clients and our people remain at the heart of everything we do – now buoyed by the strength of a larger group.

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The attraction to joining Howden was always clear: we could grow the Barnett Waddingham business, both in the UK and overseas, while partnering with a company whose culture would complement our own.

Every business talks about culture but, as our negotiations progressed, we were struck by the strength of Howden's, and how similar it is to ours. The resulting deal was very positive in terms of collaboration and support from all the Howden team.

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From our first meeting with Howden at their ICP offices, we were impressed beyond words. They were not only professional and knowledgeable, but engaged and enthusiastic – genuinely excited to embrace our existing team, ethos and brand to help drive the company forward.

They were also highly communicative, which gave us huge reassurance throughout the process – invaluable for an exiting founder. It also made things quick and smooth; the deal was signed in just six months.

Joining Howden – with their strength, reputation and fast-growing market presence – allows us to expand in our specialist markets, while delivering excellence and value to many more customers.



We now enjoy the support of a larger organisation without feeling overwhelmed. Howden offer a light-touch management style, with an acute attention to detail and understanding of the business. They miss nothing.

If I'm honest, I feared that, once signed, all the 'people first' and 'grow together' talk may fall away, but this wasn't the case. Their mantras are clearly more than words, and they've supported us entirely through every element of change.

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Associated Beauty Therapists

Curious to explore?

If you'd like to know more, or you simply want to get a feel for our business, we'd be very happy to talk.

It will be an informal conversation, and absolutely confidential, but enough for us both to know if we're a fit – and how we might shape each other's future success.

Peter Blanc
07802 265 708
peter.blanc@howdengroup.com

Jon Hartley
07464 542 436
jonathan.hartley@howdeninsurance.co.uk



Be part of our journey



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howdenbroking.co.uk

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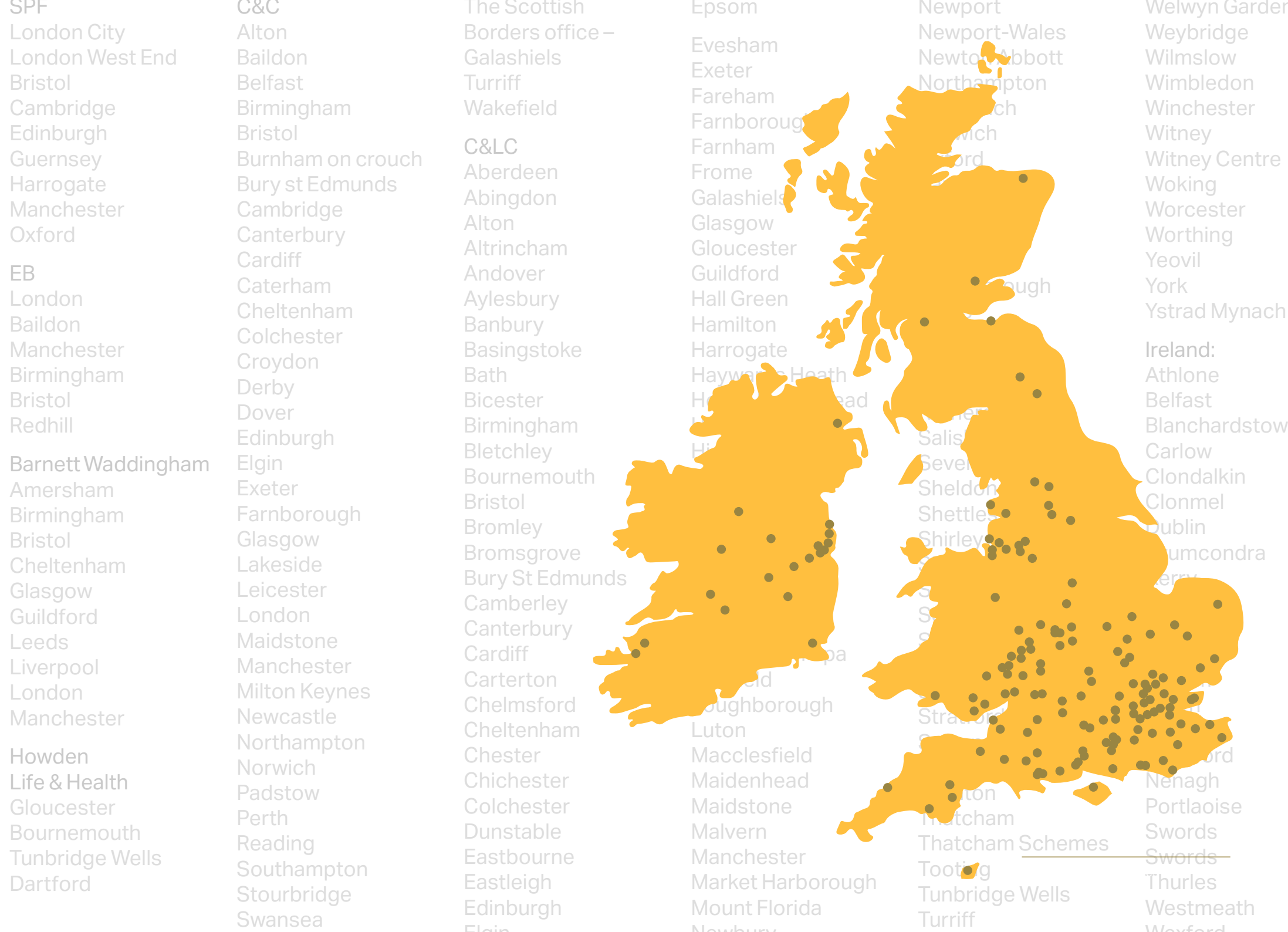
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Be part of our journey



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[howdenbroking.co.uk](https://www.howdenbroking.co.uk)

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