



Program health check

Taking a **fresh look** at your insurance program.

Challenge your current program with a no-cost and no-obligation review of existing insurance policy schedules, wordings and identification of uninsured risks.



What will the review deliver?

We will provide a detailed but easy to read report identifying the key risks, gaps in coverage, price benchmarking and suggested strategies to consider.

A health-check of your insurance program by Howden can help determine if your business has the appropriate risk transfer solutions in place and focuses on the following elements:

- Alignment of your risk profile to the insurance program
- Breadth of policy coverage including suggestions to enhance coverage
- The adequacy of policy limits and sub-limits
- Program structure optimisation as it relates to the scope of available cover in the market
- Insurer suitability including identification of new Insurers and capacity – local and international Insurers
- Potential strategies to reduce or remove insurable risks
- The quality of the information that is submitted to Insurers during the renewal process

What is involved?

We have a streamlined process which requires minimal input. All reviews are strictly confidential, and if required, we will operate under a Non-Disclosure Agreement (NDA).

To get started all we will need is:

- Copies of current policy schedules and wordings for each class of insurance
- A copy of the last renewal report issued by your current broker
- A copy of the underwriting information that was submitted prior to renewal e.g. completed proposal forms, renewal declaration, risk registers and claims history
- Any risk management or improvement work that has been undertaken (internally or through an external party)

Challenging incumbency and complacency

As the newest international broker in the Pacific market, Howden is entirely unencumbered by legacy and has the remit to challenge and redefine what great looks like.

What drives us?

We combine the knowledge of a specialist broker, the agility of a start-up, and the scale and experience of an established international business. Our teams worldwide are experts with autonomy – trusted to innovate and relied upon to deliver.

Our principles help us stand out while driving us to always try harder for our clients:

- People first
- An entrepreneurial culture
- Expertise & technology
- Committed to simplicity

Someone to rely on worldwide

Our local teams and leaders are experts in their field who know their markets. So wherever they are, our clients receive a personal service backed by a global network of industry specialists.

About Howden

\$42bn Premium into international markets (USD)

55+ Countries **20,000+** Specialists

Obligation-free health check & sounding board



Fresh set of eyes on your program design & structure, wordings, claims and pricing.



Advice on alternative markets

Talk to us today!

We come to the table already understanding the issues that affect your industry. We have seen it before. From accounting to technology, and everything in between, we will make sure we deliver the best result possible - no matter the market.



René Hattingh

Head of Technical Delivery, Howden Broking NZ

M +64 27 319 9423

E rene.hattingh@howdengroup.com

LinkedIn René Hattingh

www.howdeninsurance.co.nz

© Copyright 2025 Howden Broking Limited (NZBN: 9429049189520). The information contained in this document is general in nature and should not be relied upon as advice (personal or otherwise) as your personal needs, financial circumstances and objectives have not been considered. Before deciding whether or not this product is suitable for you, please read and consider the relevant Product Disclosure Statement or contact us to discuss your personal needs, objectives and financial circumstances. Howden is a trading name of Howden Insurance Brokers Limited, part of Howden Group Holdings Limited.

HOWDEN