

An aerial photograph of a curved bridge spanning a body of turquoise water. The bridge has two lanes in each direction, marked with yellow and white lines. On the right side of the bridge, there is a parking area with a few cars and a small building. The surrounding landscape includes green grassy areas and dense trees. The word "BOWOOD" is overlaid in white, serif capital letters, with a thin white arc above it.

BOWOOD

# Specialists in delegated solutions



## Expertise

Bowood is dedicated to MGA & Coverholder clients

## Operational Excellence

Operational infrastructure designed to service MGAs

## Scale

Bowood represents more than 10% of all delegated premiums transacted in Lloyd's

## Bespoke

We tailor unique solutions to perfectly align with each clients' specific stage in their journey

## Alignment

We have no conflicts of interest from a production, broking, or placement point of view

550+

Binders

30

Years of specialising and counting

170+

Specialists across Broking, Claims, and Operations

20+

Coverholder countries

# Who are we?

Sitting within Howden Re, Bowood combines in-house MGA specialists along with access to best-in-class actuarial & data science and catastrophe modelling teams. We understand every client's needs are different and our tailored services reflect this.

## Howden Group

One of the largest insurance groups in the world, managing premiums on behalf of millions of clients, ready to offer advice, innovation, and solutions for just about anything.

## Howden Re

Managing £12bn of GWP, Howden Re offers market leading capabilities and innovation through their risk and strategic advisory offerings, as well as traditional reinsurance solutions.

## Bowood

A high quality, tech-enabled specialist dedicated to helping MGA clients achieve their strategic business objectives. Sitting within Howden Re, Bowood services maximise clients' potential for growth and performance.

## Bowood differentiators

### Specialism

- ✓ Unrivalled breadth of solutions combining multi-class, territory and capacity expertise
- ✓ Operational structure mechanisms designed specifically around an MGA model
- ✓ Dedicated claims function that only deals with this market
- ✓ We love what we do and our staff retention levels are amongst the highest in the Group, meaning our clients get consistency in service and personnel

### No limits

- ✓ A relentless focus on achieving the best results for our clients
- ✓ Personal responsibility and commitment ingrained within our culture
- ✓ A solutions-driven approach for every situation
- ✓ Access and influence through unsurpassed trading relationships in the London Market

### The details matter

- ✓ We work on the principle that small margins create big differences
- ✓ Our 'Right First Time' and 'Late signings' ratios are better than 90%
- ✓ Operational and technical excellence are at the core of our offering





# How we can help

## Service for every step of your journey

At every stage of our clients' journey, we provide a comprehensive suite of services designed to meet their unique needs, no matter their size or goals. Whether they are just starting out, scaling up, or refining their operations, we adapt to their requirements with tailored solutions. By drawing on the diverse expertise and capabilities across Howden, we ensure a seamless and integrated approach that delivers a whole solution. Because for us, it's not just about solving today's challenges, it's about partnering for the journey ahead.

### 1 Start Up

- Coverholder Application Process
- Innovation Partnerships
- Sourcing and Placement of Capacity

### 2 Growth

- Strategic Growth through Portfolio Optimisation or Product and Territorial Expansion
- Enhancing Existing and Establishing New Market Connections

### 3 Multi-Agency Corporations

- Strategic Partnerships with Global Insurers
- International Presence and Influence
- Worldwide Collaboration

## Connecting you to the firepower of the Howden Group

BOWOOD

- Howden Markets**  
Leveraging Howden's global position through strategic carrier agreements, consultancy services and placement advisory.
- Howden Ventures**  
Investment and risk incubator focused on fast-tracking insurance product development.
- Howden Broking Divisions**  
Class-specific expertise enhancing market connections and providing strategic growth through product and territorial expansion.
- Howden Capital Market Advisory**  
Specialist division created to meet increasing demand for capital and insurance solutions that support growth, optimise capital and help achieve strategic goals.
- Howden Re**  
Providing a combination of specialised reinsurance brokerage services and analytical expertise for clients worldwide. Ability to navigate an ever-changing market with modelling and actuarial capabilities as well as accessing alternative capacity solutions for our clients.



# Servicing clients worldwide



- Accident & Health
- Aviation
- Bloodstock
- Casualty
- Climate
- Construction
- Contingency
- Credit
- Cyber
- Digital Assets
- Emerging Risks
- Financial Lines
- Fine Art & Specie
- Forestry
- Healthcare
- Homeowners & Dwellings
- Innovation
- M&A
- Marine, Cargo & Logistics
- Motor
- Parametric
- Political Violence & Terrorism
- Property
- Surety
- Transportation
- Workers Compensation

# Operational excellence

## The bummock below the hummock\*

Delegated business can be complex and MGAs often get bogged down by increasingly onerous operational and compliance requirements. It's our job to make sure our clients spend their time focusing on what's important - underwriting and growing their businesses - without distractions.



Coverholder compliance assistance



Credit control



DCOM registration and management



Contract preparation and issuance



Resolving XIS queries



Preparation and issuance of endorsements



Monthly premium bordereaux processing



Monthly claims bordereaux processing



Claims remittance and loss fund management

\* If you take nothing else from this document, you will at least now know the anatomy of an iceberg!



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