

Insure Our Survival: Why are we targeting Howden Insurance Group?

In a nutshell:

Howden is one of the UK insurance industry's Masters of Greenwash. They loudly and publicly trumpet their commitment to 'sustainability' - while quietly expanding the parts of their business that insure the fossil fuel crooks to keep digging and drilling for climate-wrecking oil, gas and coal.

What Howden say they are doing about the climate crisis:

Howden Insurance Group, a young British insurance company established in 1994 with \$35bn in premiums, talk the talk about sustainability much more than their main rivals, Marsh & Aon. In fact, they proudly promise to be 'carbon neutral' by 2030.

Howden DO invest in Green energy and claim to be taking a lead in the transition away from fossil fuels in papers like this one, published in June 2024: [Insurance Critical to Mobilising Climate Transition Investment \(howdengroup.com\)](#) -

Their big boss **David Howden, Howden CEO** recently announced: "We are committed to the role insurance has to play not only in the here and now of climate change, in areas such as disaster relief and loss and damage, but also in helping to build a sustainable, equitable future by working collaboratively with clients and insurers to address the risks of tomorrow." (source: <https://xrb.link/qN2XX795Qm>)

What Howden are REALLY doing about the climate crisis:

Howden Insurance Group's loud public boasts about sustainability and climate action hide a large deadly secret: they only intend to be 'carbon neutral' by 2030 on their own operations. That's the emissions from their offices NOT the emissions from the many dirty oil, gas and coal projects that they insure all over the world.

Behind a flood of Greenwash, Howden is going full speed ahead to EXPAND its insurance of fossil fuel criminals who are wrecking the climate, burning down our planet, flooding our homes, and threatening to kill billions in the process.

Howden Insurance Group are:

- Building a crack team of insurance specialists to win EVEN MORE fossil fuel insurance business (1) and (2)
- The owners of DUAL Underwriting, who underwrite existing and new fossil fuel infrastructure, and HowdenRe, whose fastest growing division includes fossil fuel energy.

Is there a smoking gun that links Howden to fossil fuel insurance?

Yes, there is!

These Howden websites talk exclusively or primarily about their expertise in linking up insurance underwriters with projects covering the full spectrum of the fossil fuel industry from mining and drilling to refining and transporting:

Upstream Energy
Midstream, Downstream & Mining
Marine (incl. Offshore Drilling & Subsea / Diving Operations)

So clearly, Howden is playing a major role in providing fossil fuel businesses with the insurance they need to commit global ecocide.

How to target Howden for protest and actions:

Inflict reputational damage: Howden Broking UK have High Street branches across the UK which you can visit visibly and often with Insure Our Survival's demand: get out of new oil and gas.

Howden Broking UK is Howden Insurance Group's public-facing retail wing. They insure homes and cars, NOT fossil fuels. But they are part of the Howden group - and so pressure on them will be communicated to the rest of the business by their staff and managers.

Bad publicity in local and national media and social media will damage their reputation - and we know insurance businesses are very sensitive to this. And it can even hit their share price about which they are even more sensitive!

Stoke divisions inside the business: Educate Howden Broking UK staff and management about the direct and easily-understood link between insuring fossil fuels and extreme weather events that will hit their bottom line as they are forced to pay out more and more for flood and fire damage.

They will understand their profits are being dented by the oil and gas insurance strategies of other parts of the business - and pressure for change will build internally.

Sources

- (1) Howden's crack team of fossil fuel insurance specialists

Oil, Gas & Coal Insurance broker supremo Simon Lazarus

Andy Foot joins Howden Re as MD, Marine, Energy & Terror Treaty

Howden launches Marine & Energy business in Norway with WTW's Frode Lund

Howden Re ... energy ... saw the biggest improvement in net combined ratio from 2022 to 2023

Howden expands surety team with natural resources focus

Howden [Re]... in London ... will contain specialists from energy, power, construction, casualty, property, consortia and facultative facility specialisms.

See more recent Oil, Gas & Coal specialist hires among many here:
<https://xrb.link/C48R2jg4r7V>

- (2) Howden's energy divisions that insure all aspects of fossil fuel extraction: - Natural Resources (incl. Upstream Energy; Midstream, Downstream & Mining; Power; Energy Liabilities)