

HOWDEN

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Jenny Lim, CEO, Howden Singapore

Howden's recognition as the winner of the CSR Initiative of the Year award reflects its deep-rooted culture of being a force for good - a philosophy that goes beyond business to create lasting social and environmental impact.

This commitment is embedded in its employee-owned model, empowering colleagues globally to lead initiatives that protect people, communities, and environment. At the heart of this culture is Humanity Insured, an independent charity incubated by Howden to deliver climate resilience through insurance.

By helping vulnerable communities access pre-arranged protection, Humanity Insured ensures funding flows before disasters strike, enabling faster recovery and safeguarding livelihoods.

Its bold ambition: protect 30 million people with GBP2 billion (US\$2.7 billion) of insurance coverage by 2030, reinforcing Howden's belief that insurance can be a catalyst for good. Humanity Insured also offers financial protection for women in India's informal sector against extreme heatwaves, easing the financial burden on the under-represented, low-income families and helping them sustain livelihoods despite climate risks.

In 2024, Howden employees contributed 14,800 volunteer hours and raised GBP900,000, supporting over 1,000 charities across 32 countries.

Its flagship Global Group Giving Month (GGGM) united teams worldwide under the theme "Howden 30," celebrating its 30th anniversary with creative acts of giving, from volunteering 30 hours to raising GBP30 for causes. Collectively, GGGM generated US\$440,000 for more than 420 charities across 30 countries.

In Singapore, 2025 saw more than 12 CSR events, over 200 volunteering hours, and over SGD50,000 (US\$38,800) raised for eight charity partners, supporting hundreds of beneficiaries and strengthening local impact through hands-on engagement.

Environmental stewardship is a cornerstone of Howden's CSR strategy. Through its partnership with Seven Clean Seas, Howden helped remove 462,133kg of plastic waste from Southeast Asian oceans and rivers in 2024, while creating 106 formal jobs for waste collectors, providing stable income, healthcare, and social security.

The Howden Foundation amplified this impact by funding High Impact Plastic Pollution Remover, a solar-powered river interceptor capable of removing 1.4 million kilos of waste annually from Bangkok's Chao Phraya River.

In Singapore, the Roof Rally Party 2025 raised SGD12,000 to build roofs for families in Batam using upcycled plastic tiles. In Malaysia, its long-standing Ihya Ramadan programme supported over 1,000 orphans from 30 orphanages, raising MYR350,000 (US\$86,100) in 2024. These efforts reflect Howden's belief that meaningful change starts locally but scales globally.

The Howden Foundation plays a pivotal role in driving strategic philanthropy, matching employee giving and funding high-impact projects that address climate risk and social vulnerability. With millions committed to climate-focused partnerships and hundreds of charities supported, the foundation embodies its mission to protect people against the shocks of climate change. This award reinforces Howden's commitment to using insurance and collective action as a force for good, protecting lives, empowering communities, and driving a sustainable future for all.