



More than just a workplace

Welcome to a closer
look at life at HDI.

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Our Culture

AT HDI YOU WILL FIND A DYNAMIC ENVIRONMENT WITH A TEAM THAT WORKS TOGETHER, EXCHANGING IDEAS, TACKLING CHALLENGES AND **SHAPING THE FUTURE OF INSURANCE.**

Together, Ownership, Performance.

These three words summarise life at HDI. Together, building relationships. Taking ownership of decisions and strategic thinking. Delivering performance as an individual and as a team member. All in HDI's diverse community of brilliant minds and characters.

Outside our doors are the interconnected commercial landscapes in which we work. Growing, nurturing and caring for our clients and their ambitious businesses.

When you join HDI, you'll be part of a shared journey where your contributions are valued, your ideas are heard, and your growth is prioritised. Through our comprehensive support programs, you'll feel empowered to thrive, lead, and achieve. Because at HDI, your talent fuels our success.

Together, we are HDI.

“
Life at HDI is innovative, forward-thinking and friendly
”



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86%



would recommend HDI as a good place to work

90%



said teamwork and cooperation were encouraged

80%

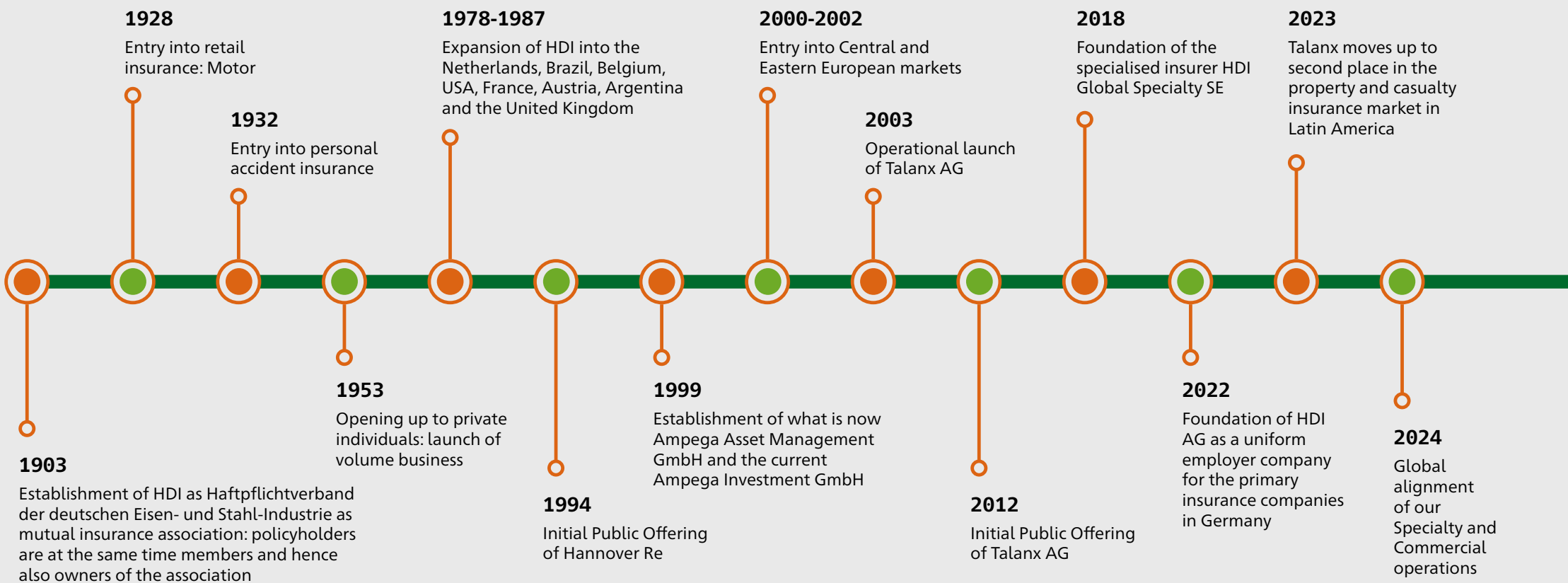


have confidence in the future of HDI

Our History



HDI IS TRADITIONALLY DIFFERENT. WE ARE COMPANY WITH HISTORY, EVOLUTION AND PROGRESSIVE GROWTH.



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HDI in Numbers



WITH OVER **120 YEARS OF EXPERIENCE**, HDI OPERATES ACROSS FIVE CONTINENTS, AROUND 40 COUNTRIES, AND EMPLOYS OVER 5,000 PEOPLE WORLDWIDE.

€10 bn
Gross written premium worldwide

5,200+
International Programmes

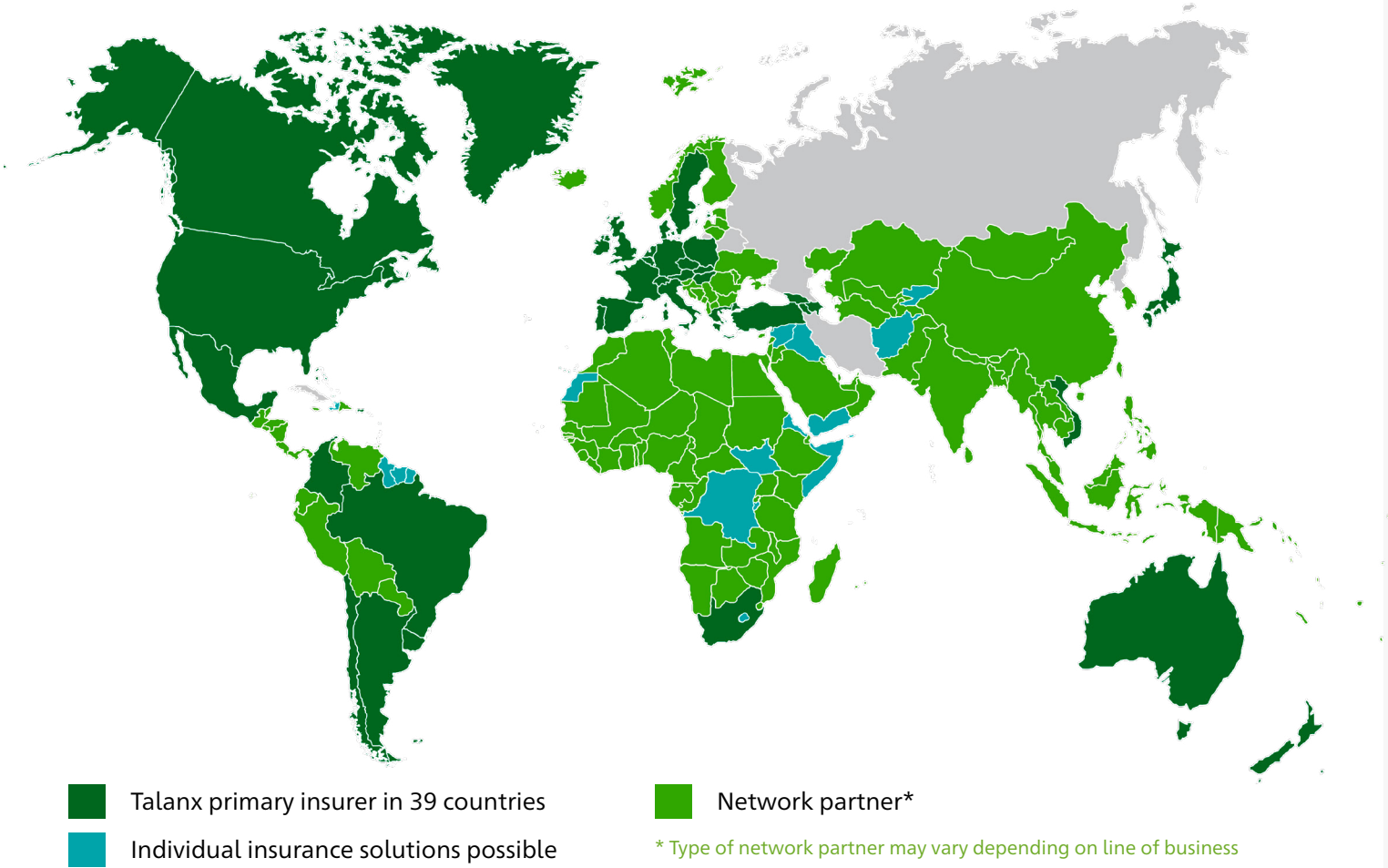
10.7%
growth in 2024

Active worldwide in over **175** countries

€702m
Operating Profit (EBIT)

Issues **29,500** local policies annually

Financial strength
Standard & Poor's: **AA- (Stable)**
A.M. Best: **A+ (Stable)**



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A positive place

A community built
around our people.

A Positive Place

HDI IS A COMMUNITY, BUILT AROUND OUR PEOPLE AND OUR POSITIVE CULTURE. FROM THE MOMENT THAT WE WELCOME NEW EMPLOYEES THROUGH OUR DOORS, **WE LISTEN, WE SUPPORT AND WE CARE.**

Our TOP values of **Together, Ownership and Performance** are underpinned by our people and how we interact across all areas of our business.

Our people might experience this through our **Internship and apprenticeship programme**, where we are passionate about providing multiple pathways into the insurance industry, developing talent, building careers, qualifications and opportunity.

Or perhaps it's through our **diversity programmes** where we regularly celebrate and learn about cultural heritage and values, or through our wellness initiatives, including the encouragement of healthy eating programs and mindfulness activities.

Ultimately, it's simply our committed, human approach to talking and listening. Where ideas are welcomed, Where colleagues are encouraged and available and where we proudly offer an environment where everyone is comfortable and willing to share.

HDI Global - a positive place.

“

From the outset, I realised this was a pretty special place to work.

”

A brilliant culture and welcoming environment.



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Employee Benefits

AT HDI, WE ENSURE THAT OUR **EMPLOYEES ENJOY AN EXTENSIVE AND BROAD RANGE OF BENEFITS**, REFLECTING THE VALUE IN WHICH WE HOLD EACH AND EVERY INDIVIDUAL.

Benefits include:

- » Agile working environment with a modern, vibrant and well resourced workspace
- » Generous retirement benefit
- » Competitive range of insurances to help keep you and your family secure
- » Enhanced family friendly policies, family working groups and maternity returners programme
- » Mental wellbeing support including EAP, access to Thrive and a dedicated on-site wellbeing space
- » Enhanced holiday entitlement and long service awards
- » And more...



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A connected place

Positive collaboration
across our business.

A Connected Place

TEAMS THRIVE WHEN CONNECTIONS COME TO LIFE. IDEAS, CONVERSATIONS, ACTIONS AND RESULTS ALIGN THROUGH STRONG COLLABORATION.

At HDI, our connected culture is not an accident. It's something we've worked hard to achieve and develop. We want to know what matters to our employees, so we provide forums for identifying important issues.

In 2023 and 2024, our Diversity, Equity & Inclusion team focussed on survey feedback asking for better understanding around neurodiversity and cultural diversity in the workplace.

The outcome? Getting better insights in to how our employees navigate their careers and the issues that are important to them.

Our connectivity flourishes on a professional level, where careers and personal development are the

commitment of the business and not just the individual. Mentoring programmes not only focus on specific skills, they connect our people with every facet of the insurance business. Our learning and development programs bring together expertise from across the company, offering frequent live and local knowledge sharing sessions. These sessions help our people gain a deeper understanding of roles and responsibilities throughout HDI, while also opening doors to diverse career paths for those eager to explore different facets of insurance and its services.

HDI Global - a connected place.

“
HDI makes an effort to listen to its people. You can talk to anyone in an environment of trying to help and progress, together.
”



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Diversity, Equity & Inclusion

OUR DE&I PROGRAMMES ARE AN IMPORTANT REFLECTION OF OUR **WORKING CULTURE** AND SUPPORTIVE ENVIRONMENT.

Features include:

- » An intrinsic culture of valuing, recognising, supporting and celebrating diversity, equity and inclusivity across the business
- » A proactive programme of diversity, equity & inclusivity events and activities
- » Employee-wide surveys and consultations on key issues
- » Energetic and focussed committees that implement DE&I strategy and events
- » A wellbeing room offering a calm and reflective space



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CASE STUDY

Being inclusive and giving something back

Our working environment is busy and colourful. HDI's vibrant energy is because of its people. Those people are considerate and sharing in many different ways.

Diversity is celebrated at HDI. We purposefully reflect the interests, cultures and issues that matter to our employees. Our Wellbeing month focuses on both physical and mental health, hosting events such healthy eating forums and origami sessions to both nourish and relax the spirit! Our cultural diversity is celebrated equally so, recently with both South Asian heritage month and Black History month spotlighting literature and authors through a book borrowing programme and movie nights that profile cultural and non-mainstream cinema to our audience.

Putting something back into our communities is also important. Our Charity of the year, chosen by popular vote, enjoys our support through fundraising events, where HDI figure matches the fundraising efforts of our employees. These events can be a variety of endeavours such as sponsored races (perhaps marathons or tough mudders!) quiz nights, baking sales, raffles and ticket sales for gigs, shows and events across the UK.

All supported by our committees of volunteers that coordinate and inspire with their energy and focus. An as a result, cherishing the multi-cultural and philanthropic values that are important to HDI.

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A nurturing place

Enabling everyone
to succeed.

A Nurturing Place

AS A BUSINESS, HDI HAS TO CONSTANTLY EVOLVE. WHICH MEANS OUR PEOPLE WANT TO UNDERSTAND AND SHARE OUR COLLECTIVE GOALS.

This happens with **learning and development**, empowering our talented people and teams to constantly evolve with us.

Every individual at HDI has a **personal development plan**. Our online learning platforms are supported by knowledge sharing and regular mentoring sessions that align with onward professional qualifications, such as the **CII membership and certification**.

Skills Ambassadors are active throughout HDI to support and inspire all our people on their career paths.

Specific training can be requested, as can support and advice from our **Employee Resource Groups** on work/life issues such as parent and carer support, buddy schemes and connecting like-minded colleagues.

These groups provide a bridge between your professional and personal experiences at HDI. We have proudly created an environment where flexible working and personal performance are synchronised and supported.

HDI Global - **nurturing our people.**

“
HDI allows you the freedom to do your job, within a regulated industry, through an approachable culture where hierarchy is minimal and support is always accessible.
”



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Learning & Development

AT HDI **OPPORTUNITY ABOUNDS** AND WE INVEST IN EVERY INDIVIDUAL'S DEVELOPMENT AND TALENTS.

Features include:

- » Internship and apprenticeship programmes, delivering outstanding experiences, training and career development opportunities
- » Personal Development Plan for every individual, supported by mentors and skills ambassadors, working to HDI's 'learn & grow' ethos
- » Regular L&D events – knowledge sharing forums across all functions of HDI
- » Online learning and coaching for Chartered Insurance Institute (CII) membership and certification
- » Leadership development programmes, locally and globally
- » Training request facility
- » Talent development programme for high potential employees
- » Financial support for qualifications



OUR SPRINGBOARD PROGRAMME



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The Apprenticeship

The pathway into HDI was a big step for me. I found out about HDI's apprenticeship programme on LinkedIn. I was nervous, as a school leaver with no experience of interviews or the corporate environment, but knew that I wanted to build my career in the workplace rather than continue with full time education.

At HDI, I felt comfortable immediately, even at the interview. My line manager who interviewed me was friendly and I could see that they wanted to be supportive and accessible, which has proved to be the case. I settled in quickly at HDI, quickly establishing great working relationships with colleagues and enjoying the responsibilities that were quickly given to me. My learning and development programme is flexible and the company gives me the block time to study and work towards my professional qualifications, around my working role. Knowledge sessions also help my learning and really build my understanding of how insurance works.

There's a genuine culture of friendly support at HDI – I never feel unable to ask a question and mistakes are handled constructively. I really enjoy the social events and team building lunches that happen regularly. Most importantly, HDI offers opportunity – moving across teams and disciplines is always an option as I gain experience, training and confidence!

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An ideas place

Creative thinking to
build our business.

An Ideas Place

IDEAS AND INNOVATION ACTUALLY HAPPEN AT HDI. WE NEED THEM, WE ENCOURAGE THEM **AND WE USE THEM TO BUILD OUR BUSINESS.**

Our Underwriting teams embrace ideas. At HDI we don't shy away from difficult risks, so we take innovative approaches to underwriting business that others might avoid. At HDI, our language is not "no, we can't", it's "let's do it – how are we going to approach it?".

Our innovative spirit extends across our behaviours and actions. Our approach to professional development means that all underwriters are empowered to write. Junior team members actively go into the field on site surveys to see clients and occupancies in situ. Our underwriting teams' offsites are a hive of idea sharing and strategic thinking. AI tools are also being constantly developed to enhance our outputs and the accuracy of our data analytics.

At HDI, we understand that a creative environment performs ideally in an open and accessible space. Ours is also a safe space, where no idea is dismissed and creative thinking is shared and celebrated by all colleagues, at all levels. Decisions are quick, being processed through agile thinking by innovative problem solvers.

HDI believes empowered people, supported through personal and professional development, make better decisions, and with better decisions come better outcomes.

HDI Global - an ideas place

“
HDI has sharp, clever people on top of issues in a fundamentally risky world
”



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Meet our Underwriters



UNDERWRITING AT HDI



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A caring place

Looking after our
people, equally.

A Caring Place



AT HDI, OUR SUPPORT FOR ALL EMPLOYEES IS MUCH MORE THAN A POLICY OR A HANDBOOK. **IT'S ACTIVE, REAL AND HAPPENING THROUGH EVENTS, INITIATIVES AND ACTIVITIES.**

We celebrate all cultures and the vibrant diversity within our business, and this celebration and awareness is driven by our people.

We collectively identify themes and issues that we want to promote, through surveys and discussions. Themes such as, women in insurance events, sign language learning, breast cancer awareness and cultural heritage celebrations are a snapshot of our programmes that **highlight the importance we place on the awareness of those around us.** All of these activities take place within a broader framework of extensive **employee benefits** and support.

We support our team with a flexible working policy, comprehensive health and wellbeing programs, and robust financial and family-focused benefits to help you thrive both personally and professionally. We care about our working environment, where hot desks, breakout pods and wellbeing spaces are for everyone, as is our café and in-house hospitality.

Our **Environmental Social & Governance** activities support groups and organisations that need assistance. Our employees vote for our 'Charity of the year' which sees fundraising events and volunteering days as part of our commitment to important community projects.

We also know how to have fun! Each year, we host a summer and Christmas party for the entire company, along with monthly social events that cater to a wide range of interests and passions!

HDI Global - a caring place.

“

Employee initiatives aren't just launched and then forgotten – the support is end-to-end, an impactful closed loop approach which is a real highlight of HDI

”

HDI is focussed on its employees and retaining them – it's an amazing, caring place

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Environmental and Corporate Social Responsibility



HDI IS A RESPONSIBLE EMPLOYER AND INSURER, COMMITTED TO OPERATING CORRECTLY AND SENSITIVELY WITHIN OUR ENVIRONMENTS AND OUR COMMUNITIES.

Features include:

- » A responsible, environmentally conscious employer with committed net zero targets and an active strategy to achieve them
- » Carbon neutrality targets in UK and Ireland through recycling on site, partnering committed eco-responsible suppliers and facilities providers
- » Practical, local level activity that supports our communities
- » Charity partnering and fundraising programmes
- » Employee volunteering days



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Whether you are an experienced professional, or just starting your career we would love to hear from you!

Explore our career opportunities at HDI: **HDI Careers**

If you don't see a role that suits you but would like to discuss future opportunities, please get in touch with our Talent Acquisition team at **UK&IRE_Recruitment@hdi.global**

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