

'We're not trying to outplay legacy brokers; we're changing the game entirely': Howden's Lombardo

The newly installed US vice chair explains why inefficiency drove her from legacy firms.



Howden's newly formed retail arm is doubling down on its strategy of hiring teams from top retailers, and has already added 300 new colleagues, according to Howden US vice chair Danielle Lombardo.

Speaking to *Insurance Insider US*, she noted that she sees Howden US as a significant threat to incumbents in the insurance industry.

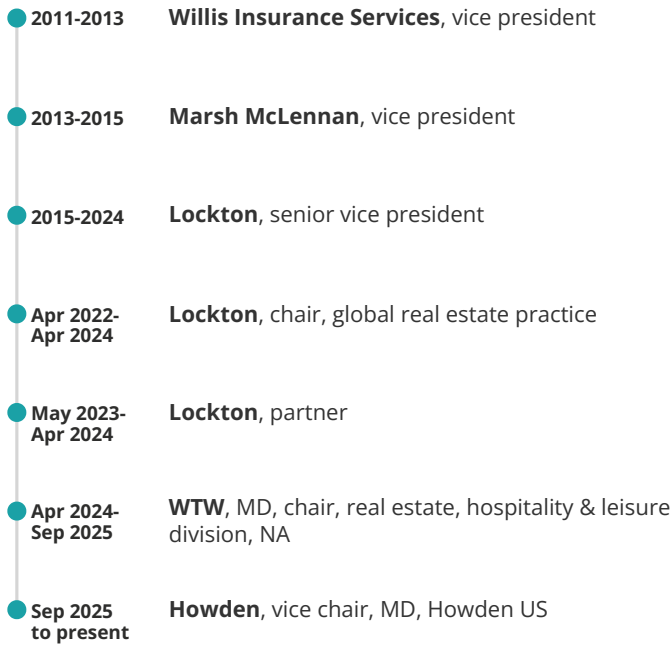
"We're not trying to outplay legacy brokers; we're changing the game entirely – and that's what makes us such a disruptive force in the market," she said.

Lombardo said that the broker has had "thousands of applicants" but is being "incredibly selective", adding that she feels like "a full-time recruiter" for the new organization.

On retention, the executive said: "The way that we're going to keep [producers] happy is doing what no one else does, make them feel valued, give them what they need to succeed and empower[ing] them to do the right thing for the client".

Lombardo is one of the hundreds of new hires to join Howden US this year. She joined from WTW, after serving as managing director for NA real estate, hospitality and leisure.

Danielle Lombardo career timeline



Source: LinkedIn

Howden's US expansion plan of leveraging [team lifts](#) from top retailers like Marsh and WTW rather than acquisitions has been [highly controversial](#) across the industry. It is also raising questions of the company's future success given its aggressive strategy.

The US push has prompted several legal disputes, including a lawsuit filed against Lombardo by her former employer, WTW. Another impact of Howden's actions has been seen in US retail and wholesale brokers placing their London business elsewhere, costing the company \$100mn+ in premium.

This publication has previously argued that Howden's pivot from a US strategy centered on acquisitions to one driven predominantly by recruitment is inherently riskier and cash-intensive. (For background, see: [Howden's plan for world domination v2: Team lifts, not acquisitions](#))

"There's a lot of noise in the market – about how this will never last, that we'll never be successful – and that's good as far as I'm concerned. You don't hear that kind of chatter unless you're truly disrupting something.

"The reality is, we're building something extraordinary, and that can make people nervous, especially those afraid of losing great talent and clients to a model that actually puts people first," Lombardo said in response to those challenges.

Recent Howden hires

	Name		Leaving		Joining
FL	Mark Peterson <i>Construction</i>		Aon		Howden
MA	Christine Palomba <i>Energy</i>		Aon		Howden
NY	Danielle Lombardo <i>Leadership</i>		WTW		Howden
IL	Carol Murphy <i>Leadership</i>		Hub International		Howden
	Michael Landa <i>Leadership</i>		Marsh		Howden
NY	Tom O'Donnell <i>Leadership</i>		Aon		Howden
NY	Susan Panuccio <i>Leadership</i>		News Corp		Howden
PA	Joe Clark <i>HNW</i>		The Liberty Company		Howden
NY	Dale Krupowicz <i>HNW</i>		Personal Risk Management Solutions		Howden
NY	Ron Borys <i>Financial & Professional Lines</i>		Alliant		Howden
TN	Ben Hanback <i>Leadership</i>		Aon		Howden
NY	Uri Dallal <i>Financial & Professional lines</i>		Aon		Howden

Notes: Minimum reporting threshold = individuals at the level of senior vice president

Why Howden US

Lombardo told the publication she joined Howden because she was tired of bureaucracy and inefficient organization in past companies that negatively impacted her client relationships.

"I've been in organizations where we couldn't get an invoice out accurately or on time, and that delay meant a client couldn't close on a loan, losing millions because of an expiring rate lock," Lombardo said.

Howden US has built out its agency management system and has already made headway on data and analytics infrastructure to start servicing clients, according to Lombardo.

She said that brokers should not continue to operate industry-agnostic and instead take into account the varying nature of portfolios across different lines of business.

"In real estate, you're dealing with large portfolios – hundreds of properties, each requiring its own invoice. It sounds absurd, but many brokers still struggle to invoice accurately and on time," she explained.

Lombardo continued that brokers need to consider individual producer outputs beyond just the revenue generated per person.

She said the typical approach of staffing accounts uniformly across lines of business needs to go. Automation, technology and "the right people process" are essential for a broker to "actually be creative for the client", she said.

"The insurance transaction itself has become unnecessarily complex – too many intermediaries between the capital and the client," Lombardo said.

The hassle of the transaction is why she thinks the MGA space has exploded, to create some optionality for clients.

Real estate exclusions and secondary perils

Lombardo classified real estate exclusions and secondary perils as threats she sees in the overall insurance ecosystem.

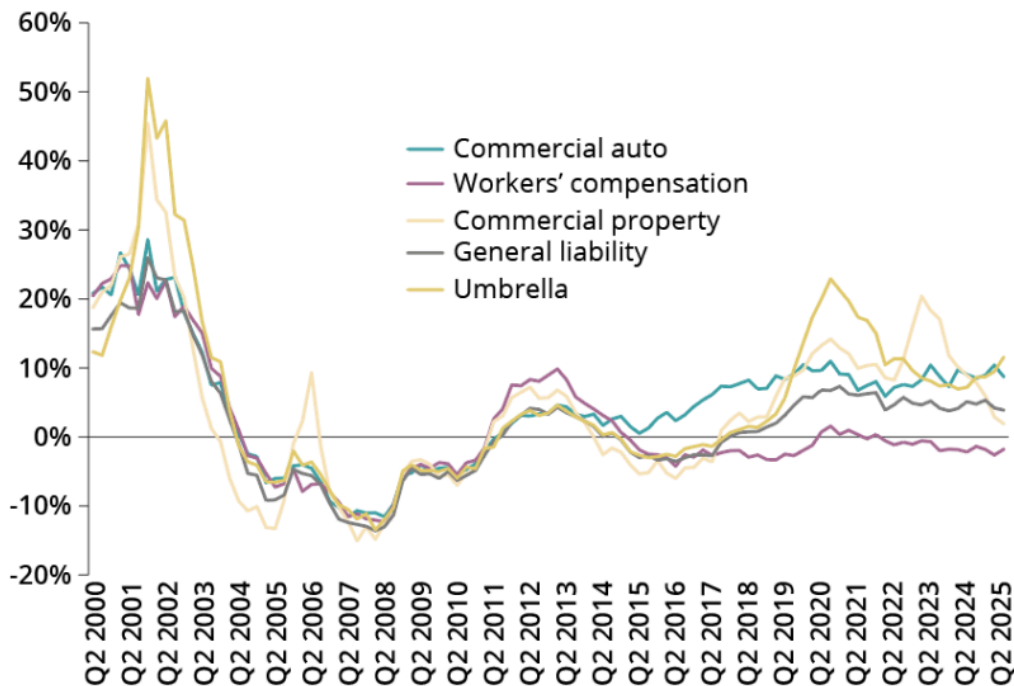
She said the real estate market, which is where Lombardo has focused on during her broking career, has been challenging, especially obtaining casualty cover for real estate clients.

High insurance premiums have stalled many real estate transactions due to not being able to meet lender insurance requirements or simply because of the cost. That said, casualty rates are still rising at a rapid pace, particularly in excess layers, she said.

Sexual abuse, assault, firearms, animal attacks, and habitability are among the critical coverages being stripped out as exclusions, according to the executive.

"The exclusions we're seeing today are deeply problematic – not just for clients, but also for the lenders underwriting these deals," Lombardo said.

CIAB umbrella rates accelerated in Q2, while commercial auto and GL rate increases slowed



Source: CIAB

Major lenders like Fannie Mae and Freddie Mac now require large additional escrow amounts if these coverages are excluded, making many deals financially unfeasible.

"What truly keeps me up at night is the state of the casualty market – the volatility in claims payouts and the urgent need for tort reform," she said.

Lombardo's commentary resonates with the broader US casualty market, which has seen rate increases for seven years now, an unusually long time for the segment.

Despite the multiyear correction in rates and limits, carriers are still expressing uncertainty over liability loss trends, which have been impacted by nuclear verdicts, settlements and legal system abuse, [sources told this publication](#).

On the property side, Lombardo highlighted that secondary perils – such as severe convective storm, flood and wildfire – have become more common and unpredictable, with most US counties now exposed to some catastrophe, meaning underwriters are struggling to accurately price these risks.

Eight out of the 10 costliest years for insured losses for SCS have happened in the last decade

Top 10 costliest years for insured losses from severe convective storms (SCS) in the United States

Rank	Year	Insured losses
1	2023	\$64bn
2	2024	\$56bn
3	2020	\$45bn
4	2011	\$41bn
5	2022	\$32bn
6	2021	\$30bn
7	2019	\$29bn
8	2017	\$27bn
9	2012	\$23bn
10	2016	\$22bn

Source: Gallagher Re Natural Catastrophe and Climate Report 2024

Over the past five years, global annual insured property losses have averaged \$132bn, but [data analytics firm Verisk said](#) its models indicate that the financial impact will rise significantly in the coming years, primarily due to an increase in losses from so-called secondary perils.

Losses related to severe thunderstorms, winter storms, wildfires and inland floods have increased to the point that they now represent two-thirds of modeled losses. That’s a departure from historical trends, where losses were driven by large, singular events such as hurricanes.

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