



Accident and Health Insurance

A global offering

Protecting
your world


Miller

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Introduction

We are a leading independent specialist (re)insurance broking firm with more than 900+ people across our UK and international operations.

Our reputation as the strongest advocates in the business comes from our exceptional people delivering exceptional results for over 120 years.

With a client-first approach, we value our long-standing relationships and continue to build strong and rewarding partnerships.

Miller is a Chartered Insurance Broker, the industry's gold standard for insurance brokers. We have committed to delivering professional excellence and adhering to a Code of Ethics.

4,500+

Clients globally

900+

Staff worldwide

100%

Organic growth
in 8 years

\$4bn

Premium placed
per year



Our Accident and Health offering

Miller is a leading Accident and Health broker, offering unrivalled service and expertise to clients around the world for over 30 years. Operating across our global offices in London, Brussels, Paris, Bermuda and Singapore, our team is one of the most skilled in the market.

Miller A&H Fast Facts

In excess of **USD300m**
GWP for 2022

Over **20** dedicated A&H specialists

A **leading A&H broker** to the
Lloyd's market by premium
placed into Lloyd's

We have been helping our clients
in the A&H market for **30 years**

Dedicated London market facility
for IGOs and NGOs

Policies and programmes

We offer a range of (re)insurance policies and programmes designed to protect both individuals and organisations against the costs of injury, illness and death.

These include:	
Personal Accident, including Death and Disability	International and Expat Medical programmes
Occupational Risks only	Kidnap and Ransom
Income Protection	Contingency
Key Man	Inclusion of War and Terrorism
Business Travel Insurance	Excess of Loss Programmes
Emergency Medical Expenses and Repatriation	Accumulation Risks
Life Insurance	High Limit Disability

Our 'one team' Miller ethos means we can quickly bring colleagues together from across our specialist areas to advise and place a wide range of complementary covers where appropriate.



Sectors we work with

We are able to cover a wide range of occupations, including but not limited to:





Why choose Miller?

Partnership ethos

We believe in building long-term relationships and have become trusted advisors to many of our clients, creating bespoke solutions to suit their specific needs. Many of our relationships we have worked with for over 30 years.

Consultancy based approach

Our approach is first and foremost to listen and understand the specific challenges our clients face. This enables us to help them make informed choices when managing their risks.

Expert industry knowledge and reputation

As a leading A&H broker to the Lloyd's market, we have long-standing relationships in place with major London and international carriers. This means that we are well positioned when it comes to delivering tailored solutions that benefit our clients and aid their success.

Fast and efficient claims handling

As your conduit to insurers, we lead negotiations and smooth the claims process, offering rapid understanding and comprehensive support. We anticipate the questions insurers will ask - identifying and negating obstacles before they arise.

Collaboration

When you deal with one Miller expert, you deal with our entire team. Our client-centric philosophy means we bring together all of our specialist colleagues to get our clients the best results.

Language capabilities

We value the importance of communicating with our clients in their own language and as such, offer a multi-lingual team. We believe this leads to stronger relationships and better understanding of their culture and their challenges. Languages we provide are English, French, Italian, Spanish, Dutch, Portuguese and German.

Global presence

We operate across six global offices located in London, Brussels, Paris, Geneva, Bermuda and Singapore.

Examples of how we've helped our clients

A global leader in offshore energy

Via an acquisition, Miller inherited an account, protecting the employees of a global leader in offshore energy projects.

Shortly after this acquisition, the client put their business out to tender, including both the Miller placed policy and several other risks relating to the life and personal accident coverage for their employees.

Upon review of the tender documents, Miller concluded that the current placement strategy was inefficient for our client, both in terms of coverage and premium. We negotiated with the market and were not only able to improve the current terms and create substantial premium savings, but also offer a complete redesign of the programme, bespoke to the client's real needs.

Miller was appointed as broker on all of the client's Accident and Health risks and continue to review and redesign coverage as our client's needs evolve.

European social security claims company

When introduced to the client, we recognised their unique position to become an underwriter of social security opt-out coverage following an important change in legislation.

We also recognised that they were a perfect candidate to become a Lloyd's Coverholder, and by working closely with the company, helped it to find new capacity partners and develop a brand new product, which, three years on, none of its competitors are still able to match. By working with Miller, and being able to tap into Lloyd's entrepreneurial expertise, the client quickly established itself as the undisputed leader in its field.

We pride ourselves on helping clients to realise their unique capabilities and capitalising on opportunities when they present themselves.

United Nations Organisations

Working with over 30 United Nations Organisations, we provide bespoke benefit and compensation insurances to cover the organisations' liability in the event of a staff member separating from the organisation as a result of death, injury or illness attributable to the performance of their official duties.

Our exclusive UN facility means policies mirror the Organisations' Staff Rules and the UN Appendix D scheme for service-incurred injury and illness; they also recognise both UNCITRAL and UNIDROIT Arbitration and Conciliation rules, as well as the unique Privileges and Immunities bestowed upon our clients.

Our knowledge and understanding of the UN world, and our long-standing relationship with both clients and markets, confirm our market leading position. We continue to work with the UN Organisations on their unique requirements.

Canadian Disability Specialist

In our first introductory call with the client, it was clear that they would be a perfect candidate for becoming a Lloyd's coverholder. With sophisticated IT systems, a significant market presence and a clear gap in the local market for a more improved product, the client ticked all of the boxes and immediately recognised the benefits of starting their Lloyd's journey.

With the ability to write a superior product in the Canadian market and with the flexibility offered to them by becoming a Lloyd's coverholder, the client is well positioned to strengthen their position as a leading provider of disability in the Canadian market.



Contact the team

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