



Miguel Santos, CCP, GRP

Global Benefit Practice Director
HUB International
Chicago, Illinois

Miguel Santos is a director and consulting actuary with HUB International's Global Benefits Practice. He has over 30 years' experience having worked in various roles at Aon, Buck Consultants, Mercer and Alta Actuaries. Miguel's expertise spans across disciplines such as global benefit management, global actuarial, total rewards valuations, mergers and acquisitions, benefit governance, and employee mobility. Much of the focus at present is supporting clients in improving operational efficiency and cost of benefits worldwide through a combination of alternative financing techniques (e.g. captives, global underwriting) and specialized management. Prior to moving to Chicago, Miguel spent 15 years in Brussels advising clients across Europe and assumed the role of appointed actuary for several pension funds. He is a full member (Actuário Titular) of the Institute of Portuguese Actuaries and presently an associate member of the Institute of Actuaries in Belgium. Miguel holds the designations of Certified Compensation Professional (CCP) and Global Remuneration Professional (GRP) from WorldatWork in addition to being a licensed producer for life and health insurance lines. He has a university degree in mathematics applied to actuarial science from the Universidade Nova de Lisboa in Lisbon, Portugal. He is fluent in English, Portuguese, French, Spanish, Italian and Dutch.