



Miguel Santos, CCP, GRP

**Global Benefits Consulting Practice Director
HUB International
Chicago, Illinois**

Miguel Santos is a director and consulting actuary with HUB International's Global Benefits Consulting Practice. He has over 25 years of experience, having worked in various roles at Aon, Buck Consultants, Mercer and Alta Actuaries. Santos's expertise spans across areas such as global benefit management, global actuarial, total rewards valuations, mergers and acquisitions, benefit governance and employee mobility. Much of his present focus 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, Santos 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 is presently an associate member of the Institute of Actuaries in Belgium. Santos holds the designations of Certified Compensation Professional (CCP) and Global Remuneration Professional (GRP) from WorldatWork. He has a university degree in mathematics applied to actuarial science from the Universidade Nova de Lisboa in Lisbon, Portugal. Santos is fluent in English, Portuguese, French and Dutch with a good working knowledge of Italian and Spanish.