

A photograph of three business professionals (two women and one man) leaning over a table, looking at documents. The man in the center is wearing glasses and a dark shirt. The woman on the left is wearing a patterned blazer. The woman on the right is partially visible. The background shows a window with light coming through. A green semi-transparent box is overlaid on the right side of the image, containing the title and subtitle.

Environmental, Social & Corporate Governance

Miller Overview

Protecting
your world


Miller

Message from Greg Collins, CEO

Dear all,

At Miller we are recognised for our quality approach to how we conduct business and the way we interact with our stakeholders. All colleagues are educated about the values that we hold as a business as these are what sets us apart from other intermediaries.

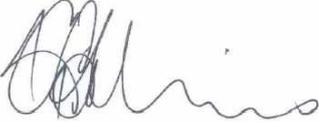
Our quality approach means that we take our responsibilities to environmental, social and corporate governance (ESG) seriously and, as such, this document summarises our activities in each of these areas. In sharing this information, we aim to provide an open and transparent overview of our ESG position.

Given the nature of Miller's business, our initial focus has been applied to the People aspect of our ESG work, details of which are contained within this document. Our next phase of work will be to increase our focus on the environmental aspect, as we recognise its increasing importance. We have already started work in this area and information on our next steps is detailed later in the document.

Our Group Executive Committee has ESG as one of its key strategic objectives and we have made a commitment to monitoring and measuring our progress. We recognise the role that Miller can play in not only improving its own position, but more broadly as a key player within the insurance sector.

I look forward to continuing engagement on our ESG position.

Best regards,

A handwritten signature in black ink, appearing to read 'G. Collins', written on a light-colored background.

Greg Collins, Chief Executive Officer, Miller



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Protecting
your world


Miller



What matters to Miller

ESG is one of Miller's areas of strategic priority and is represented at Board level by Greg Collins, CEO.

Our approach

ESG is one of Miller's strategic areas of focus and as such we have a formal approach to objective-setting and measurement. We set Key Performance Indicators (KPIs) in connection to our ESG work and conduct monthly centralised reviews to track our progress.

We recognise that effective management and development of our ESG position requires support and commitment from all levels of our organisation. All colleagues are expected to review and understand our corporate position and the responsibilities of individuals.



Our commitments

- 1** Conduct our business with integrity. All colleagues must adhere to our Code of Conduct and Miller values.
- 2** Value our people by nurturing an inclusive culture, offering learning & development opportunities and by providing a safe working environment.
- 3** Reduce our environmental impact both through our own operations and by using environmentally-responsible suppliers.
- 4** Support our communities by matching fundraising efforts by colleagues, providing bursaries and giving all colleagues time off each year for charitable endeavours.
- 5** Continue to demonstrate ESG progress by putting in place appropriate measures to monitor our performance.



Valuing our people

At Miller, we know that an inclusive working environment is key to delivering a quality proposition to our clients and stakeholders.

Code of conduct

Our Code of Conduct sits across everything that we do, outlining expected behaviour from all Miller colleagues, in support of a respectful, inclusive culture where every colleague can thrive. All Miller colleagues are expected to act in accordance with the Code.

Inclusion@Miller

We recognise that diversity brings benefits to our people, our clients and our business.

Our Inclusion@Miller Committee was created in 2015. The purpose of the Committee is to formulate and execute our inclusion and diversity strategy, drive our identified core priorities and ensure an ongoing focus on fostering greater diversity and inclusion within Miller. Our Inclusion Committee is chaired by Tim Press, Group Executive Committee (GEC) member and includes Miller's Head of HR, Susan Downey (also a GEC member), and the Chairs of each of our Alliances.

In 2019, we launched our three Inclusion Alliances – Culture, Pride and Gender. Sitting at the centre of Inclusion@Miller's work, our Alliances each have an executive sponsor and are formed of volunteers from across our business who wish to drive momentum for future progress.

Key D&I themes at Miller:

- **Culture:** Fostering an inclusive environment where everyone can feel comfortable to be open and authentic at work.
- **Data & reporting:** Having complete and up-to-date data to better understand Miller's position and measure progress. This includes annual Gender Pay Gap reporting.
- **Safe spaces:** Providing safe spaces and outposts for our people to ask questions and open dialogue.
- **Education and training:** Understanding and bridging gaps and equipping people to tackle difficult conversations where required.
- **Career development support:** Delivering initiatives to support our underrepresented talent to progress their career with us, including tailored accelerated development programmes for early-mid career and emerging leaders, mentoring and sponsorship.
- **Policies:** Ensuring our policies are inclusive and considerate of all.
- **Role models:** Representation at higher positions in the company and stories of career development
- **Communities / networks:** Bringing people together, raising awareness and encouraging allyship.



Our networks

As part of our commitment to inclusion and diversity, we have signed up to the following pledges, organisations and Lloyd's Network Groups.

Inclusive Insurance Pledge

Joining others across the UK insurance industry, we are committed to building a culture where inclusive behaviours are the norm and where everyone is accepting of diversity. To demonstrate this commitment, we have signed the Inclusive Insurance Pledge.

The 30% Club

Miller has committed to the 30% Club global campaign, led by Chairs and CEOs taking action to increase gender diversity at board and senior management levels.

iCAN

In 2020, Miller joined others from across our industry in becoming a sponsor for iCAN: The Insurance Cultural Awareness Network. Led by Miller's Cultural Alliance, we work with iCAN to develop and support market wide initiatives, host events here at Miller, share resources and information to achieve its aims across the insurance industry.

Cityparents

Miller is a corporate member of Cityparents, an inclusive network for City professionals who have a shared interest in balancing home life with a progressive career.

Link

Miller actively support the work of Link, the LGBT Insurance Network, by collaborating on sector wide initiatives and promoting their work.

Stonewall Diversity Champions

Miller is an active Diversity Stonewall Champion, joining over 900 organisations across the UK in ensuring all LGBTQ+ staff are free to be themselves in the workplace.

Race at Work Charter

Miller is a signatory of the Business in the Community's Race at Work Charter, which seeks to ensure that ethnic minority employees are represented at all levels.



Our recent D&I initiatives include:

- Participant at the Lloyd's of London Dive In Festival for the fifth year running
- Representation at Pride London and active support of LGBT+ initiatives
- Implementation of agile and flexible working including part-time work and job sharing
- Requirement for all recruitment channels to fully understand and promote our inclusion and diversity statement
- Provision of family-friendly benefits, including enhanced maternity at 90% of base salary and enhanced shared parental leave
- Coaching after parental leave to support transitions back into the workplace
- Membership of "Employers for Carers", supporting employees with caring responsibilities
- Outreach mentoring programmes to nurture talent from more diverse backgrounds
- Mental Health First Aider programme



Alliances at Miller

Culture Alliance

Promoting an environment of cultural diversity is important to Miller; to our people, to our clients and to our business.

Miller's Culture Alliance are a diverse group of volunteers who work to increase awareness of cultural perspectives and issues, and promote behaviours and initiatives to make our organisation attractive and inclusive to our colleagues, future colleagues and external stakeholders.

THE ALLIANCE'S OBJECTIVES

Promote a diverse environment

for current employees, and make Miller an attractive and inclusive employer.

Provide a forum for open and honest communication about culture within Miller.

Recommend and support the delivery of strategy and actions to effect change, including to improve representation at all levels.

Provide and share resources, and provide reports and feedback to Miller's senior leadership team.

Advocate for change and support market-wide initiatives to demonstrate Miller's commitment to inclusion, both internally and externally.

Celebrating Black History Month

Miller are proud to celebrate Black History Month. In 2020, our Culture Alliance led an employee-driven campaign to draw attention to and celebrate the vital contributions made by black people. Across Miller, colleagues shared their own stories about black people who have had an influence on them or their careers. Through a series of engaging articles, posts and videos that were written and curated by the Alliance, we also strengthened our knowledge of black history and contributions to film, literature, science and activism.

Celebrating cultural and religious practices

We believe that a supportive environment is one where cultural practices can be observed with open communication with line managers and flexible working when required. There are a wide range of practices observed and festivals celebrated by our colleagues, and our Culture Alliance promote awareness and provide resources to educate and celebrate with our people, our clients and underwriters.

Open discussions

Following the death of George Floyd, the Culture Alliance invited Miller colleagues to join the first open discussion on cultural inclusion and diversity. Forums such as these provide a safe space to share personal experiences and thoughts on issues. They also enable our people to collectively meet to share ideas for how we can ensure a safe and positive environment for members of underrepresented or minority groups in the workplace, and discuss ways Miller can help to drive positive change within our industry.



I am proud to be a co-lead of Miller's Culture Alliance. We're very active in promoting a healthy community at Miller, supporting and championing diversity in the company's cultural awareness with events such as Black History Month and Diwali, with the objective of ensuring everyone feels they can bring their whole selves, and be their whole selves at Miller.

We are delighted to say we are supported in our endeavours by an enthusiastic leadership team, who not only understand the importance of the work we are doing and empower us to push further, but who also understand they must play a part in the change we are trying to create.

Inyang Udosen



Gender Alliance

We actively work to ensure Miller is a place where all genders are supported, empowered, and afforded equal opportunity.

Miller's Gender Alliance is a mixed-gender group of individuals allied with a common goal of addressing gender bias and inequality, to ensure Miller is an environment that attracts, retains and supports people of all genders.

THE ALLIANCE'S OBJECTIVES

Offer a supportive environment where non-inclusive behaviours and attitudes can be challenged

Promote a culture of merit-based advancement and of work-life balance, ensuring fair and equal opportunity for all

Provide education and support to Miller and its Senior Management to help achieve gender parity in all of our teams

Demonstrate that Miller is an advocate for change, both internally and externally

Miller is a member of the 30% club

The 30% club is a global campaign to increase gender diversity at board and senior management level. As a member, we demonstrate our commitment at Miller to increase the number of women at senior levels. Miller's Senior Management Team continue to work closely with the alliance to identify, promote and execute actions to increase gender diversity at Miller.

Flexible and agile working

The Gender Alliance and HR have conducted a review of our recruitment processes to ensure that we have a diverse pool of talent to recruit from. We actively promote flexible working hours and agile working opportunities in our job adverts, and encourage applicants to openly discuss their requirements with us throughout the recruitment process. We know that increased flexibility will continue to make Miller an attractive employer to the best talent.



We aim to demonstrate that Miller is an advocate for change, both internally and externally, and seek to promote a culture of merit-based advancement. The alliance offers a supportive environment where non-inclusive behaviours and attitudes can be challenged, and is open to everyone in Miller wishing to champion the issues at the heart of our alliance

Since forming in 2019, we have achieved some great advancements to assist with meeting the goal of better gender representation across all levels. We have become a member of the 30% club, and a corporate member of Cityparents – and an inclusive network for City professionals who have a shared interest in balancing home life with a progressive career. Internally, we have worked alongside HR to conduct a review of our processes to ensure that we have a diverse pool of talent to recruit from, and an inclusive process.

Zarina Lawley



Pride

We work to ensure that Miller is a place where you feel safe, confident and supported to be yourself, no matter your sexuality or gender identity.

Miller's Pride Alliance are a group of LGBTQ+ advocates and allies who seek to identify, remove or prevent any barriers that may cause someone to be treated differently based on their gender or sexual identity, and provide support to colleagues around LGBTQ+ related issues.

THE ALLIANCE'S OBJECTIVES

Provide safe spaces to ask anything LGBTQ+ related without judgement, discuss non-inclusive behaviours and learn from others in the community.

Provide and share resources and educational content relating to the LGBTQ+ and allies community.

Provide a collective voice for the LGBTQ+ and ally community to ensure that Miller policies and decisions that impact our people have considered their needs.

Advocate for change and support market-wide initiatives to demonstrate Miller's commitment to inclusion, both internally and externally.

Celebrating Pride Month

Miller are proud to celebrate LGBTQ+ Pride month each year. In 2020 our Pride Alliance asked colleagues across Miller to share what allyship means to them – to showcase the real importance and impact allies can have.

Participation at London Pride

Each year, Miller are also represented at London Pride – a truly inspiring event to be part of, where we stand with the insurance industry in support and solidarity for the LGBTQ+ community.

Pride Alliance is a group of LGBTQ+ advocates and allies. Our goal is to ensure that Miller is a place where no matter what your sexuality or gender identity, you feel safe, confident and supported to be your whole self. First and foremost, we offer a safe space for anyone wishing to talk or share issues that may be affecting them at Miller and act as a conduit to the Inclusion@Miller Committee, to offer an LGBTQ+ voice on Miller policies and decisions.

The alliance run lots of activities throughout the year where we provide access to educational content, resources and events relating to the LGBTQ+ and ally community. We celebrate Pride month every year, where we change the Miller logo to pride colours and show our support as a company. We have also run an internal series recognising key public figures who have made a positive difference to the community,

as well as an ally campaign where individuals across Miller shared what being an ally means to them. Outside of Miller, we are active members of LINK, the LGBTQ+ insurance network, supporting and promoting the work they do across the insurance market and regularly exploring possible initiatives to collaborate on.

For me, diversity of thought and perspectives, which naturally come about from a diverse working population, can only help us to deliver more for our clients. But for diversity to thrive, we need an inclusive culture. One where people can be their whole selves and not experience any barriers based on any characteristic of difference. I truly believe that an inclusive environment is how we get the best from our people.

Vanessa Horne





Focus on learning

The ongoing development of our people is at the heart of our culture and is central to our success. We support colleagues to grow in their roles and develop their career with us, working together to provide the tailored professional development they need.

Career Pathway

Our Career Pathway is our role-based career progression framework, which offers a transparent roadmap across a range of careers, underpinned by objective criteria.

We have also implemented mandatory inclusive collaboration training which forms part of the Miller induction process and is connected to our Code of Conduct. Our line managers are also trained on inclusive leadership and recruitment as part of manager training

Miller and the CII

Miller is a Chartered Corporate Broker with the Chartered Insurance Institute (CII). As part of our association and status with this professional body, we have made a commitment to the professional development of everyone at Miller.

Accelerated development programmes

We offer a range of development programmes to colleagues at Miller:

- ▶ **Miller Manager** is designed to equip new line managers with the practical skills and knowledge to be effective people managers at Miller.
- ▶ **Accelerate** is our inclusive career development programme, designed to support underrepresented talent groups and overcome common challenges to career progression.
- ▶ **Advance** is our career development programme for emerging leaders, targeted at underrepresented talent at more senior levels. Participants benefit from workshops, and individual and group coaching and mentoring. Each individual also works with a senior leader as a mentor to support their development

Apprenticeship and Graduate Schemes

Our annual apprenticeship and graduate schemes combine relevant professional qualifications and a structured development programme, including a suite of workshops, mentoring, and monthly apprenticeship coaching.





Recruitment excellence

We aspire to have a workforce which is more representative of our clients and stakeholders. We work with recruitment firms to diversify the pool of potential candidates to roles at Miller and have also set a requirement for all recruitment channels to fully understand and promote our inclusion and diversity statement. Miller colleagues undertake training and workshops to strengthen our inclusive recruitment practices and are supported by our HR team to ensure shortlisting and interview processes reinforce this position.

Motivating the next generation

As part of the Lloyd's Community Programme, employees from across the business volunteer to work with young people at primary and secondary school, developing skills for their future employment and introducing them to careers in insurance. We have also worked with outreach partners to run in-house insight events, summer internships and mentoring schemes for sixth form and undergraduate students from disadvantaged and underrepresented backgrounds, which has resulted in several hires onto our apprenticeship and graduate schemes.

Employee wellbeing

Miller is committed to promoting a healthy working culture and is proud to offer colleagues a range of policies and benefits designed to support overall health and wellbeing in order to achieve a positive work-life balance.

As well as the core benefits which are provided and funded by Miller, Miller offers a wellbeing programme which is designed to provide colleagues with resources to deal with challenges which can be faced throughout a lifetime. This includes information and benefits relating to financial, physical, mental and social wellbeing. Examples include subsidised gym memberships, cycle to work schemes, subsidised dental insurance and our flexible working programme, YourTime. YourTime gives colleagues the flexibility to purchase up to 20 additional days off work, enabling colleagues to request extra time off for other commitments such as major life events.



Environmental initiatives

Miller is committed to being a socially responsible (re)insurance broker, which delivers positive impacts for our employees, clients and the communities in which we operate.

At Miller, we actively seek opportunities to minimise our impact on the environment:

- **Environmentally supportive:** Our London office – 70 Mark Lane - has a Building Research Establishment Environmental Assessment Method (BREEAM) rating of excellent and collects, cleans and recycles rainwater for washroom purposes. It also has a green roof with its very own bat box.
- **Award winner:** 70 Mark Lane has received awards from the following: The Clean City Awards - Platinum Award, The Clean Street Partnership – Improving the Local Environment.
- **Focus on recycling:** Miller London also joined the Square Mile Challenge in 2017 and has since collected tens of thousands of disposable coffee cups for recycling.
- **Measuring progress:** Corporately, we have committed to reporting on and reducing our landfill waste on an annual basis. We measure our carbon dioxide emissions and have committed to working with suppliers to understand our most important sources of emissions (for example office electricity usage and business travel) and to set out a plan to reduce these where possible.
- **Working with like-minded suppliers:** All Miller suppliers must read our supplier statement and adhere to the environmental principles outlined within it. We also encourage them to develop and supply goods and services that help improve environmental performance.





Supporting environmental progress

We are committed to working with our clients to support their environmental progress and with the (re)insurance market to develop innovative solutions to evolving environmental risks. Examples include:

- **Monitoring latest developments** in the insurance sector and having direct involvement in supporting new initiatives which advance the ESG position, including moves towards carbon neutrality.
- **We are passionate and dedicated to the renewables sector** and have developed extensive knowledge in this area. This has enabled us to develop complex solutions to help drive savings and efficiencies for our renewable clients. Our knowledge extends across all renewable areas including wind, solar, hydro and geothermal risks.
- We have **recently recruited a Head of Renewable Energy and Environmental Technology**. This appointment enables Miller to further develop renewable energy and environmental technology expertise for the benefit of existing and future global clients.
- We work with our clients to **identify climate change and natural-catastrophe risks and bring specialist solutions to them**. One such example is FloodFlash, a unique parametric flood product for commercial entities, providing peace of mind and confidence in rapid pay-outs should an event occur.
- We are **undertaking a review of our position regarding climate-related risks** and opportunities as part of our next phase of work.



Support for our communities

Miller is committed to investing in initiatives in our communities and supporting our colleagues with charitable endeavours.



Matched fundraising

Miller matches fundraising undertaken by a member of staff on behalf of their chosen charity. From marathons and epic bike rides to moustache growing and coffee mornings, we provide our support no matter what the challenge or charity.



Local community

Miller supports schools in the local community by offering work experience opportunities each year and through employee volunteering.



Bursaries

We have carefully selected our partner charities to reflect the local community in which Miller operates. We have longstanding relationships with all our partner charities and support the work they undertake and the causes they represent.



Employee volunteering

All Miller colleagues have the opportunity to use one day each year to undertake some community, charity or fundraising activity.



Partner charities

We have carefully selected our partner charities to reflect the local community in which Miller operates, and we have longstanding relationships with them.

- **Sir John Cass's Foundation** – is one of London's oldest and largest education charities. Founded in 1748, it supports education for young people in London through its grant programmes for individuals, schools and organisations, and its support for a number of institutions bearing Sir John Cass's name.
- **St Mungo's Hospice** – is a homeless charity that provides a bed and support to more than 2,600 people a night who are either homeless or at risk, and works to end homelessness and rebuild lives.
- **Richard House Hospice** – provides care and support to families that have children and young people with life limiting or life threatening conditions.
- **The Steve Talboys Foundation** - is focused on transforming lives through sport, by funding local amateur sports clubs for children and young people in Surrey and individual children or young people in Surrey who may be held back by their financial situation from pursuing their sporting goals.
- **St Elizabeth Hospice** - is an independent charity improving life for those living with progressive and life limiting illness, through palliative care. Support for the hospice helps it to provide hospice care in its local area.

Charity case study: Covid response



In April 2020, Miller launched fundraising efforts in response to the Covid crisis. Having identified four charities through an all-colleague vote, Miller launched four pillars of a charitable giving campaign to colleagues, including a downloadable cookbook "Cooking through Covid", with contributions by Miller colleagues, pay day giving, a silent auction, a "not in a pub quiz" and team lockdown challenges. Donations were then matched by Miller's executive.



Corporate Governance

We recognise good corporate governance as a vital component to our lasting success. Our governance practices are well-established and mean that we can make effective decisions, protect our clients and plan for the long term.

Our cross-business committees and steering groups work closely with our leadership and client-facing teams, providing support and governance that ensures Miller provides the best products and services to our clients. Our senior leaders are held accountable for effective controls being in place across the business and this ensures compliance with the FCA's Senior Manager and Certification Regime. All Miller colleagues are informed of mandatory training requirements which must be completed in a timely manner or non-compliance will be escalated. We work in partnership with our regulators and commit to always acting in an open and transparent manner.

Miller Committees

Miller has a series of committees to manage our corporate governance, including our Group Executive, Risk, Audit, Compliance, Client Money, Remuneration and Data Privacy committees. Each committee has a series of outlined duties which provide a sound foundation and the infrastructure for a successful business.

Our Compliance Committee performs monitoring activities to ensure Miller's group trading entities comply with rules, regulations and legislation governing insurance intermediation.

Conflicts of Interest

Miller has a Conflicts of Interest governance framework in place and all colleagues are required to inform Compliance of any potential conflicts of interest and manage any risks appropriately. As an insurance intermediary acting on behalf of our customers, Miller and its colleagues must not put ourselves in a position or enter into a transaction where our own interest, or duty to another person for whom we act, conflicts with our duty to any customer, unless appropriate information is disclosed to the customer in order to obtain the prior informed consent of the customer.

Anti-Bribery & Corruption

We are committed to maintaining the highest ethical standards and good business practices to protect the reputation of Miller and we have a clear Anti-Bribery and Corruption policy which states that no bribes, inducements of any kind of unauthorised payments must be offered or accepted by Miller colleagues. In addition, we have a high risk and sanctioned territory list which is under constant review. We deliver annual mandatory online training and have comprehensive due diligence to ensure our colleagues are able to recognise, avoid and report any instances of bribery and corruption.

Tax Evasion

Miller has zero tolerance in respect of tax evasion and the facilitation of tax evasion and has a strong commitment, enforced by systems and controls, to the prevention of tax evasion by associated individuals and businesses anywhere within its operations. Our Tax Evasion policy outlines the measures in place in order to safeguard Miller's reputation and our ability to do business.

Whistleblowing

Miller is committed to conducting its business with honesty and integrity, and we expect all colleagues to maintain our high standards in keeping with our value: "we do the right thing". However, all organisations face the risk of things going wrong from time to time, or of unknowingly harbouring illegal or unethical conduct. A culture of openness and accountability is essential in order to prevent such situations occurring and to address them if they do. Our Whistleblowing policy outlines our expectations of all colleagues.

Fraud

Miller operates a zero tolerance to fraud and engagement in such activity will lead to disciplinary action. Fraud risks form part of Miller's established risk assessment and risk management process and all colleagues must comply with the related policy.

Treating Customers Fairly (TCF)

Miller is committed to acting at all times in the best interests of its customers and to treating customers fairly. This is reinforced in the firm's vision and values. There are well defined internal policies and procedures that are embedded and supported at all levels across the company to support these commitments.

Overseas regulation

Our overseas regulation, authorisation and licensing procedures outlines that Miller colleagues must only engage in broking activities in territories that Miller has the necessary authority or permission via a licence or registration. Colleagues are required to have knowledge of the impact of local regulation and legislation, anti-money laundering and financial sanctions regime restrictions on Miller's activities and whether a licence or registration is required to conduct business.

High Risk & Sanctioned Territories

Miller has measures in place so that we can fully understand the position of our trading partners, which includes enhanced due diligence checks for high-risk territories. Miller takes both financial crime and legal barriers to business extremely seriously and strives to comply with sanction regimes to the fullest extent possible.

Modern Slavery

Miller and its subsidiaries are committed to ensuring that there is no slavery or human trafficking within its own business and supply chains. Miller is committed to acting ethically and with integrity in its business relationships and to implementing and enforcing effective systems and controls to ensure that slavery and human trafficking is not taking place in any stage of the supply chains. Our full Modern Slavery statement is available on our website.

Supplier statement

Every Miller supplier must read and adhere to our supplier statement which covers the areas of environmental, social and inclusion and diversity. We expect our suppliers to meet international labour standards and also that they share our commitment to diversity and inclusion by actively working towards having a diverse mix of people at all levels of their organisation.

Our people

Miller's Employee Handbook outlines a series of policies to protect our colleagues in the workplace. These include:

- Miller's Equal Opportunities Policy - to provide equal opportunities to all employees and applicants and not to discriminate on the grounds of sex, sexual orientation, marital status, age and race (including colour, nationality or ethnic origin) religion, belief, disability or any other characteristics protected by law.
- The Dignity at Work policy sets out to achieve a working environment in which there is no unlawful discrimination, bullying or harassment. This policy covers all employees, contract workers and applicants for employment.

In addition to the above, Miller's Employee Handbook outlines the commitments it makes under various regulations including Health & Safety and Working Time. We are committed to ensuring that we fully comply with legislation and standards for the protection of our colleagues.



ESG: A corporate priority



As a key player in the insurance sector, we are aware of the need to demonstrate our ESG progress.

We have already made a significant amount of progress with our ESG initiatives,

the details of which are set out in this report. However, we are determined to keep driving change within Miller and as part of the insurance sector through open and honest dialogue on this key issue.

By putting in place effective measures we can continue to demonstrate our commitment to ESG and ensure that we are held to account.

We continue to refine our ESG objectives, but have already committed to the following actions:

- ✓ **Reporting more broadly on social measures** including our ethnicity pay gap
- ✓ **Evaluating options for setting a corporate net zero target**
- ✓ **Publishing a series of longer-term environmental commitments**
- ✓ **Assessing Miller's exposure to climate-related risks** and adopting changes so that we align more closely with the Task Force on Climate-Related Financial Disclosures (TCFD) position
- ✓ Exploring **industry-specific initiatives** and committing to our involvement where they align with our corporate objectives
- ✓ Developing and publishing an **annual sustainability report**
- ✓ **Broadening our governance measures** to incorporate reporting on employee grievances and to monitor remote workers

We look forward to continuing the conversation on our ESG progress



A photograph of three people in a meeting. On the left, a man with a beard and glasses is looking down at a document. In the center, a man with glasses is looking at the same document, with his hand on his chin. On the right, a woman is looking at the document. They are all wearing professional attire. The background is a blurred office setting with a window.

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