



About William Russell

William Russell is a privately-owned Mandated Underwriter, Insurance Intermediary, and Reinsurance Intermediary, providing international health and protection insurance for individuals and businesses around the world. By putting our members at the heart of everything we do, we're building an insurance experience that's personal, sustainable, and transparent.

That's why we're the insurance partner of choice for many people living and working abroad.

Our members

160+

Countries where we insure members

130+

Nationalities we count among our members

96%

Percentage of year-on-year premium retention in Feb 20' for personal health & protection risks in our global portfolio

1992

Our longest, continuously-insured member has been with us since William Russell started

 **4.5** /5

How our members score us on Feefo (4.5/5 satisfaction)

2018-2022  **feefo** 
Trusted Service Award

Our business

100%

William Russell is a privately-owned & independently-run organisation; our only obligation is to our members

AA

S&P's financial strength rating for the Allianz group, our global insurance partner since 2002 & the financial strength behind our insurance products

73

Members of staff worldwide, which includes insurance professionals, medical practitioners, marketers & technologists

14%

Staff who've been with the company more than 10 years; we take pride in being a progressive, inclusive & engaging employer

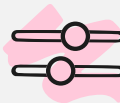
Our values



Highly personal experience

We believe in people

Some insurers rely on AI and Big Data to do their work for them. We think differently. Healthcare is a highly personal experience, so it deserves a personal service. We're a team of real people, at the end of a phone call when you really need us. We don't hide behind call centres or bot webchats.



Without compromise

Committed to sustainability

Healthcare is expensive, and—sadly—costs are on the up. We do everything possible to spread this inflation fairly. We calculate premiums with a long-term, sustainable pricing model, and we give our members the tools to reduce their premiums without significantly compromising their cover.



We're the partner of choice

Transparency matters to us

Insurance is about trust, so we believe in being fair and open. This belief informs our idea of healthcare as a partnership between our members and us. That's why we're completely upfront with our insurance plans, and we want our members to understand precisely what they're buying.



Membership experience

We're the provider working harder

We have no intention of becoming the biggest insurance provider, but we're committed to becoming the best. It's in our nature to try harder for our members and insurance partners.

Some of our people



Inez Cooper

Managing Director

Inez started William Russell from her spare bedroom in 1992 after a career in the London insurance market. At the time, William Russell was one of the first providers to offer international health insurance.



James Cooper

Sales Director

James joined William Russell shortly after its founding. He's directed international business development and relations with insurance partners ever since.



Tariq Siddiqi

Commercial Director

Tariq Siddiqi joined us in 2022, having worked for some of the most successful companies in private health insurance. He leads our global sales and customer experience teams.



Natalie Harris

Policy Services Manager

Natalie joined us as a junior executive in 1999. She now manages our UK-based customer experience and policy service teams.

Who we work with



We've worked closely with companies in the Allianz group since 2002. Paris-based Allianz Worldwide Partners (AWP) is the insurer of our global health and protection products. We also act as Reinsurance Broker for AWP in a number of regional insurance enterprises.



Dubai Insurance Company (DIC) has insured our health and protection products in the UAE since 2006. DIC was the first insurance company incorporated in the Emirate of Dubai and has an A- (Excellent) financial strength rating from AM Best.



Lippo General Insurance has insured our health products in Indonesia since 2017. Listed on the Indonesian Stock Exchange (IDX), Lippo is part of the Lippo Group—a household name throughout the APAC region and one of the largest multinational conglomerates in the world.



Orient Takaful Insurance Company—Egypt insures our health products in Egypt. Orient is a wholly-owned subsidiary of the Dubai-based Al Futtaim group, one of the largest business conglomerates in the world with A financial strength ratings from both S&P and AM Best.



CEGA is our international partner for emergency medical evacuations and 24-hour emergency member assistance. We've worked closely together for years to keep our members around the world safe and healthy.



Our companies

William Russell Ltd is authorised and regulated by the UK Financial Conduct Authority (reference number 309314), with registered offices at William Russell House, The Square, Lightwater, Surrey, GU18 5SS. **William Russell Europe SRL** is registered in Belgium with the Financial Services & Markets Authority (no. 0731.975.658 RPM), with registered offices at Place Marcel Broodthaers, 8, 1060 Brussels.