THE UK HEALTH & PROTECTION AWARDS

in association with



THE WINNERS OCT 14 2021 HILTON LONDON BANKSIDE





WELCOME BACK TO REALITY

After two years apart the Health & Protection industry returns with a bang

Standing in front of a packed ballroom at the Hilton Bankside London delivering my first welcome speech to the first UK Health & Protection Awards will remain long in my memory.

Of course first times are often memorable, but this event bringing the industry back together after two years apart was especially so.

While we may not be fully through the pandemic there is certainly hope that we are at the beginning of the end, and the awards night provided a chance to remember how life felt before and a glimpse of what we all hope will return.

There were many worthy and deserving winners on the night, but the overall feeling was that of celebration that we could once again be together and recognise all the hard work over the last 18 months.

This industry has been one at the very forefront during the pandemic with soaring demands on claims being paid and support being offered to people going through the toughest of situations.

So if ever there was an occasion to celebrate the achievements of an industry collectively, this was it.

That takes us to the awards themselves and congratulations to all our winners.

I would like to thank everyone who voted for the shortlists and all those who entered for the time and effort in submitting entries – many judges remarked on the high quality of submissions and how close the decisions were.

I would also like to thank the panel of judges for their dedication, commitment and insight – many of the discussions were hotly debated and make these accolades from your peers highly valued.

There is more on the process and the dedicated panel of judges in the coming pages.

And thanks to our sponsors; without your support the awards and the night to celebrate would not be possible.

Finally I want to mention our Outstanding Contribution Award winners – Tom Baigrie and Stuart Scullion.

They have been at the forefront of the industry in their respective sectors for many years and have helped lead the way, particularly during the last two years. It is a pleasure to be able to recognise their achievements.

I look forward to seeing everyone again soon,

Owain Thomas

Editor of Health & Protection

MEET THE JUDGES

PROVIDER AWARDS JUDGES



Chico Chakravorty, **Doing Diversity Differently**



Isaac Feiner, Director, Lifepoint Healthcare



Claire Ginnelly, Managing Director, Premier **Choice Healthcare**



Andrew Green, Craigdallie Healthcare



Jim Harris. CEO and MD, HCB Group



Steve Herbert. Head of Benefits Strategy, Howden **Employee Benefits**



Ian Holmes. Managing Director, MEC

Lucy Pearce,

Commercial Director,

Advo



Vikki Jefferies, Proposition Director, PRIMIS



Kathryn Knowles, Managing Director, Cura **Financial Services**



Roy McLoughlin, Associate Director, Cavendish Ware



Amber Musson-Thorp, Commercial Head - Qatar, Lifecare International



Dan Small, Managing Director, Synchronicity Insurance





lain Laws,

CEO, Towergate Health

and Protection

Brian Walters, Managing Director, **Regency Health**



Darren Manning, Managing Director, **Global Albatross**











ADVISER AWARDS JUDGES



Laura Bindon, Corporate & Consumer Client Manager, Simplyhealth



Katie Crook-Davies, Managing Director, Tabei



Dominic Howard, Director, European Sales and Accounts, Teladoc Health



Elliott Hurst, Hurst Consulting



Christine Husbands. Managing Director, RedArc



Neil Kirby, **Bupa Global**



Damian Lenihan. Marketing & Sales Director, Executive Director for Europe, Aetna International



lain McMillan, Director of Intermediary Bupa UK



Katharine Moxham, Spokesperson for GRiD



Nick Reynolds, Health and Wellbeing Sales Director, Aviva



Johnny Timpson, Principal, Johnny Timpson



Richard Walsh, Sami Consulting



David White, Commercial Director, UnitedHealthcare Global



Jeff Woods, Head of Intermediary Development, L&G



Teresa Wighton, UK Group Sales Director, **Bupa Global**



Proud sponsors of the champagne reception

Congratulations to this year's shortlisted nominees and winners – we hope you enjoyed the celebrations.

Thank you to everyone who supported AXA Health at the UK Health & Protection Awards 2021.



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JUDGING PROCESS

How the awards were won

Entries for the UK Health and Protection Awards 2021 were divided into two categories - those from advisers and intermediaries, and those from insurers and providers.

PROVIDER AWARDS

The insurer and provider categories were put to a public vote for readers of Health & Protection to choose those companies which performed best in their respective markets over the previous year.

In total 6,000 votes were received from advisers and intermediaries, with the top performers in each category being whittled down to form the shortlists.

Each provider was then invited to submit an entry for each category they were shortlisted in against a set of key criteria.

The independent judging panels, chosen for their insight and expertise, then reviewed, assessed and vigorously debated the entries in each category to decide the ultimate winners.

ADVISER AWARDS

The adviser awards were open to entries from any advisers, intermediaries or broker firms operating in the relevant UK or international categories.

There were no minimum or maximum requirements on size of business, number of employees or volume of cases completed for entries to be eligible.

Entries were submitted against a key set of criteria for each category.

The independent judging panels then evaluated and examined each submission before an intense final judging day where the winners were decided.

A VIEW FROM THE JUDGES

Vikki Jefferies, proposition director of Primis and one of the judges for the UK Health & Protection Awards 2021 gives her insight into the judging process.

It was a pleasure to be chosen as a judge for the 2021 UK Health & Protection awards where we celebrated the providers and intermediaries which have excelled over the past year.

The global pandemic has changed the way the entire industry works, and while it has undoubtedly created challenges, it has also offered unique opportunities for innovation and development.

The entries this year were of a very high standard. There was a real emphasis on solutions in reaction to the pandemic. I was especially impressed with some large businesses that have shown great agility and ability to make significant changes quickly.

As a judge, I was looking for evidence of clear objectives and demonstratable success in each submission. Those that included relevant and compelling data to support their entries put themselves right into contention.

The judges read numerous entries for each category, and the submissions that set themselves apart made sure to use simple language and really conveyed passion.

Each nomination represents a great achievement, and I enjoyed seeing the best and boldest accomplishments from the past year."



AWARDS SHORTLISTS

PROVIDER AWARDS SHORTLISTS

BEST PANDEMIC RESPONSE

Aetna International April International Aviva AXA Health Bupa Vitality WPA

BEST MARKETING & SALES SUPPORT For advisers

Aetna International April International Aviva AXA Health Bupa Cigna Vitality

BEST CUSTOMER SERVICE DELIVERY

Aetna International April International Aviva AXA Health Bupa Cigna Vitality WPA

BEST DIVERSITY & INCLUSION STRATEGY SPONSORED BY SYNCHRONICITY INSURANCE

Aetna International April International Aviva AXA Health Bupa Cigna Vitality

BEST HEALTHTECH INNOVATION - INSURER

Aetna International April International Aviva AXA Health Bupa Cigna Unum – Help@hand Vitality

BEST INDIVIDUAL INTERNATIONAL HEALTHCARE PROVIDER

Aetna International Allianz April International AXA Global Healthcare Bupa Global Cigna Global Liberty Insurance Now Health International William Russell

BEST GROUP INTERNATIONAL PMI PROVIDER

Aetna International Allianz April International AXA Global Healthcare Bupa Global Cigna Global Liberty Insurance Now Health International UnitedHealthcare Global

BEST DENTAL BENEFITS PROVIDER

Bupa Cigna UK Healthcare Benefits Denplan (part of Simplyhealth) Unum Dental WPA

BEST CASH PLAN PROVIDER

Aviva UK Health AXA Health Bupa Health Shield Medicash Simplyhealth Westfield Health

BEST WELLBEING PROVIDER

AXA Health Bupa Cigna Health Assured Health Shield Nuffield Health Simplyhealth

BEST GROUP PROTECTION PROVIDER

AIG Life Aviva UK Health Canada Life Legal & General MetLife Unum Zurich

BEST INDIVIDUAL HEALTHCARE PROVIDER

Aviva UK Health AXA Health Bupa Cigna Freedom Health Insurance The Exeter Vitality

BEST GROUP HEALTHCARE PROVIDER

Aviva UK Health AXA Health Bupa Cigna Freedom Health Insurance Vitality WPA

BEST HEALTHTECH INNOVATION — THIRD PARTY PROVIDER

Cegedim Doctor Care Anywhere Health Hero iPipeline MyDoc Protection Guru Square Health Teladoc

BEST INDIVIDUAL PROTECTION PROVIDER

AIG Life Aviva Guardian 1821 Legal & General MetLife Royal London Unum Vitality Zurich



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ADVISER AWARDS SHORTLIST

BEST HIGH NET-WORTH CLIENT ADVISER

SPONSORED BY BUPA GLOBAL Cavendish Ware Wealth Management Howden Employee Benefits & Wellbeing Proactive Medical & Life Towergate Health & Protection

BEST MENTAL HEALTH STRATEGY & SUPPORT ADVISER

SPONSORED BY AVIVA Howden Employee Benefits & Wellbeing Lifepoint Healthcare MEC Towergate Health & Protection

BEST INDIVIDUAL PROTECTION ADVISER

Cavendish Ware Wealth Management Cura Financial Services Heath Protection Solutions Peak Mortgages and Protection Proactive Medical & Life Towergate Health & Protection Vita

BEST GROUP PROTECTION ADVISER

Advo Cavendish Ware Wealth Management Hooray Health & Protection Howden Employee Benefits & Wellbeing Lloyd & Co Employee Benefits MEC Towergate Health & Protection

BEST WORKPLACE WELLBEING ADVISER

SPONSORED BY SIMPLYHEALTH HCB Group Lifecare International Towergate Health & Protection

BEST INDIVIDUAL INTERNATIONAL CLIENT ADVISER

SPONSORED BY AETNA INTERNATIONAL Berwick Devoil Healthcare Ltd Pacific Prime Towergate Health & Protection

BEST CORPORATE INTERNATIONAL ADVISER

SPONSORED BY BUPA GLOBAL Berwick Devoil Healthcare Ltd Engage Health Group Howden Employee Benefits & Wellbeing Lifecare International MEC Pacific Prime Towergate Health & Protection

BEST ADVISER SALES & RETENTION TEAM

Advo Cura Financial Services Hooray Health & Protection Lifepoint Healthcare Lloyd & Co Employee Benefits Nugent Santé Pacific Prime The Insurance Surgery Towergate Health & Protection Usay Compare

BEST INDIVIDUAL HEALTHCARE ADVISER

ActiveQuote Advo Assured Futures Lifepoint Healthcare Nugent Santé Towergate Health & Protection

BEST GROUP HEALTHCARE ADVISER

SPONSORED BY BUPA UK Howden Employee Benefits & Wellbeing Lifepoint Healthcare Lloyd & Co Employee Benefits Premier Choice Healthcare Regency Health Towergate Health & Protection

Proud sponsors of the 2021 Health & Protection Awards



Congratulations to this years winners and nominees

A huge **thank you** to everyone that supported APRIL International



















AWARDS WINNERS

PROVIDER AWARDS WINNERS

BEST PANDEMIC RESPONSE

AXA Health

BEST MARKETING & SALES SUPPORT FOR ADVISERS

Bupa

BEST CUSTOMER SERVICE DELIVERY WPA

BEST DIVERSITY & INCLUSION STRATEGY

sponsored by Synchronicity Insurance Bupa

BEST HEALTHTECH INNOVATION - THIRD PARTY PROVIDER

Square Health Highly commended: Protection Guru

BEST HEALTHTECH INNOVATION

Bupa

BEST INDIVIDUAL INTERNATIONAL HEALTHCARE PROVIDER

Aetna International

BEST GROUP INTERNATIONAL PMI PROVIDER

UnitedHealthcare Global Highly commended: Aetna Interntational **BEST DENTAL BENEFITS PROVIDER** Bupa

BEST CASH PLAN PROVIDER Health Shield

BEST WELLBEING PROVIDER Bupa

BEST INDIVIDUAL PROTECTION PROVIDER Zurich

BEST GROUP PROTECTION PROVIDER Canada Life

BEST INDIVIDUAL HEALTHCARE PROVIDER Freedom Health Insurance

BEST GROUP HEALTHCARE PROVIDER Bupa

COMPANY OF THE YEAR Bupa



ADVISER AWARDS WINNERS

BEST ADVISER SALES & RETENTION TEAM

Towergate Health & Protection Highly commended: Hooray Health & Protection

BEST HIGH NET-WORTH CLIENT ADVISER

sponsored by Bupa Global Howden Employee Benefits & Wellbeing

BEST MENTAL HEALTH STRATEGY & SUPPORT ADVISER

sponsored by Aviva Towergate Health & Protection

BEST INDIVIDUAL PROTECTION ADVISER

Health Protection Solutions Highly commended: Cavendish Ware

BEST GROUP PROTECTION ADVISER

Towergate Health & Protection

BEST WORKPLACE WELLBEING ADVISER

sponsored by Simplyhealth Lifecare International

BEST INDIVIDUAL INTERNATIONAL CLIENT ADVISER

sponsored by Aetna International Towergate Health & Protection

BEST CORPORATE INTERNATIONAL ADVISER

sponsored by Bupa Global Towergate Health & Protection

BEST INDIVIDUAL HEALTHCARE ADVISER

ActiveQuote

BEST GROUP HEALTHCARE ADVISER

sponsored by Bupa UK Howden Employee Benefits & Wellbeing

ADVISER OF THE YEAR

Towergate Health & Protection

OUTSTANDING CONTRIBUTION AWARD

Stuart Scullion Tom Baigrie

Congratulations to all 2021 winners at the UK Health and Protection Awards

We were proud to sponsor the Adviser of the Year Award at the UK Health and Protection Awards this year and congratulations to Towergate Health and Protection for winning this award and all recognised on the night.

To learn more about our IPMI offering in Europe:



group.sales@uhcglobal.com



Helping globally mobile populations thrive.

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United Healthcare _{Global}

ADVISER AWARDS



ADVISER OF THE YEAR

Sponsored by UnitedHealthcare Global

Towergate Health & Protection



Iain Laws of Towergate Health & Protection accepts the award from David White of UnitedHealthcare Global and awards host Dara Ó Briain













HEALTH



Best Dental Benefits Provider Best Diversity & Inclusion Strategy Best Group Healthcare Provider Best HealthTech Innovation Best Marketing & Sales Support for Advisers Best Wellbeing Provider Company of the Year



A huge thank you to our clients and intermediary partners for their continued support.

Delivering for our customers is core to our business and something we work tirelessly to improve each and every day. That's why we're continually advancing and looking forward to all of the progress and advancements the coming year will bring.

To find out more visit bupa.co.uk

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COMPANY OF THE YEAR Bupa



Mark Allan of Bupa accepts the award from Health & Protection Editor Owain Thomas and awards host Dara Ó Briain

It's an extremely proud moment for Bupa to pick up an outstanding seven awards, including Company of the Year! Our people worked incredibly hard over the past year to support customers and one another, adapting to the changing environment – so this award feels extra special.

At Bupa we're driven by our ambition to be the world's most customer-centric healthcare company. We're committed to excellent customer experiences, through great service and value, frictionless access and quality healthcare. We've accelerated digitalising our products and services to meet our customers' fast changing needs in what have been challenging operating environments. This included rolling out innovative new pathways to provide fast diagnosis for cardiac conditions and skin cancers from home, as well as supporting customers with remote dental care and health assessments. Demand for these services has expanded exponentially over the last year, and we are continuing to look at ways that we can provide and value for our customers.

Looking at the year ahead, a big focus for us is accelerating our work to improve understanding about how human health is impacted by the environment, as well as reducing our own impact. This is why we have updated our purpose to help people live longer, healthier, happier lives and make a better world.

A huge thank you to everyone who voted for us.

Exceptional

Outstanding Contribution Award

A huge round of applause for Stuart Scullion and Tom Baigrie for jointly winning the Outstanding Contribution Award at the UK Health & Protection

Awards 2021. The bar has been set to new levels thanks to their exemplary achievements throughout their glittering careers. Very well done — and thank you — for your remarkable contributions to our industry.



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OUTSTANDING CONTRIBUTION

Sponsored by Aetna International

Winner: Stuart Scullion

former Association of Medical Insurers and Intermediaries (AMII) executive chairman



Dave Middleton of AMII accepts the award on behalf of Stuart Scullion from Damian Lenihan of Aetna International and awards host Dara Ó Briain



The first winner of this year's Outstanding Contribution Award goes to someone who has worked on both sides of the fence in the health insurance world for more than a quarter of a century.

Stuart Scullion started in the industry in the 1990s and spent his first decade in the provider market before moving into the intermediary space in the mid-2000s.

He has played a key role in developing and leading the sector, and his most recent position saw him bringing together both sides of the industry as executive chairman of the Association of Medical Insurers and Intermediaries (AMII).

In April he stepped down after serving a six-year term, which included helping guide the industry through notable upheaval as well as the turbulent waters of Brexit and a global pandemic. Huge congratulations to the team at BUPA for winning the inaugural 'Best Diversity and Inclusivity Strategy' award!



We look forward to sponsoring next year's event. If you would like to get in touch with us in the meantime please call us on 01403 613001 or visit our website at www.synchronicityins.com



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OUTSTANDING CONTRIBUTION

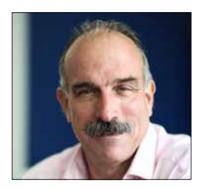
Sponsored by Aetna International

Winner: Tom Baigrie

CEO of LifeSearch



Tom Price of LifeSearch accepts the award on behalf of Tom Baigrie from Damian Lenihan of Aetna International and awards host Dara Ó Briain



Our second Outstanding Achievement Award winner has been involved in the protection insurance industry for four decades.

Tom Baigrie started as an insurance and investment broker in the 1980s with business partner Arthur Davies, and then founded the dedicated protection brokerage LifeSearch in 1998.

The following years saw the firm, with which he has now become synonymous, grow to become one of the leading players in the UK intermediated market with more than 500 employees.

Meanwhile Baigrie's larger than life personality has lit up the industry on countless occasions.

He has been a consistent voice for improving standards within all aspects of the industry and is part of the Access to Insurance Movement, The Resilience Task Force and the Protection Distributors' Group.



We're very proud to have won the **Best Pandemic Response Award**

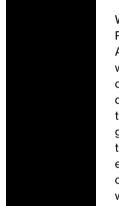
Thank you to everyone who voted for us.



visit axahealth.co.uk/aboutaxahealth.PB103054/10.21



BEST PANDEMIC RESPONSE AXA Health



We're very proud to have won Best Pandemic Response at The UK Health & Protection Awards this year. This recognises the efforts we made to respond quickly to our customers' changing needs by keeping them informed and developing innovative solutions to support them through a very difficult time. We're grateful to everyone who voted for us and all the intermediaries who believe in us. We're extremely proud of our team, and our network of partners and providers for all their effort, work and dedication.



Soraya Chamberlain of AXA Health accepts the award from Corporate Adviser Editor John Greenwood and awards host Dara Ó Briain

As the COVID-19 pandemic set back provision of healthcare services, private hospitals allocated their resources to the NHS so they could continue to provide services for the most vulnerable patients. This led to delays of elective treatment for private patients. We mobilised our whole business to make sure we delivered support, services and initiatives that our members, intermediaries and employees could rely on. Our response focused on three areas:

 offering support by launching our Clinical Support Centre to provide our members with access to consultations with specialists within 48 hours across 18 specialities, and introducing our long COVID care service that supports affected employees;

• providing reassurance by creating a bank of resources to support our members even when they don't need treatment;

• and building confidence by keeping the promises we make to our members.

The pandemic has accelerated our digital roadmap. We had these plans and services in our future pipeline but we quickly realised we had to move rapidly to service our members more efficiently. It's also adapted our thinking and spurred us on to make many of our services more digitally focused - such as digital signatures for app forms, and we're looking forward to an exciting and promising future.

Thank you! AXA Health



HEALTH & PROTECTION AWARDS

WINNER Best Marketing & Sales Support for Advisers

We're delighted to have won Best Marketing & Sales Support for Advisers

To deliver a stream of added value to our customers, and support them with their changing needs, we know it's essential that we provide up-to-date resources and information to our intermediary partners.

We'd like to take this opportunity to thank our intermediary partners for their continued support and will continue to listen to their feedback to help make working with us as seamless as possible.

To find out more visit bupa.co.uk

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BEST MARKETING & SALES SUPPORT FOR ADVISERS Bupa



Richard Glassborow of Bupa accepts the award from Roy McLoughlin of Cavendish Ware and awards host Dara Ó Briain It is fantastic to be recognised for our marketing and sales support for advisers by Health and Protection. As one of the UK's leading healthcare insurers, at Bupa we're on a mission to provide industry-leading access to healthcare. We're focused on ensuring all members - corporate, intermediary and individuals alike - have access to our worldleading services. 2019 was a pivotal year, as we made significant headway in unifying and broadening our customer journey, while simultaneously raising awareness of mental health conditions.

Plans for 2020 were to enhance these achievements - but, like most businesses, the unprecedented global pandemic caused us to adapt plans quickly. With COVID-19 spreading and UK lockdowns enforced, we needed to use our clinical expertise to engage, educate and inform customers about the evolving pandemic. As intermediaries are integral to our connection and communication with customers, it's crucial that they are listened to, supported, and equipped with the latest information.

We'd like to thank our intermediary partners for working with us to achieve this award!



We've always been serious about exceeding expectations when it comes to customer service, so **we're over the moon** to be recognised for our reputation of putting customers at the centre of all that we do.

Thank you to all of our supporters and the team at WPA!

wpa.org.uk



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BEST CUSTOMER Service Delivery WPA



Mark Southern of WPA accepts the award from Jim Harris of HCB Group and awards host Dara Ó Briain WPA are delighted to be recognised for the Best Customer Service Delivery at the 2021 Health and Protection Awards. Customers are at the heart of all that we do – our ethos is to simply treat our customers as we would expect to be treated ourselves.

This award is a testament to WPA's customer-focused approach and our dedicated, empathetic and compassionate team. They have access to the latest bespoke technology to help them focus on providing the very best service and support to customers, who are often going through difficult times.

We are continually improving our customer experience by leveraging the latest digital advances and look forward to a successful 2022



Proud winners of the Best Diversity & Inclusion Strategy award!

Bupa's purpose is to help people live longer, healthier and happier lives and making a better world. While we are committed to our customers as a market-leading healthcare insurance provider, this protective and supportive ethos also applies to our people. We know the diversity and inclusion journey never ends, and we continue to look at how we can be a more diverse and inclusive organisation.

To find out more visit bupa.co.uk

Best Diversity & Inclusion Strategy

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BEST DIVERSITY & INCLUSION STRATEGY Bupa



Mark Allan of Bupa collects the award from Dan Small of Synchronicity Insurance and awards host Dara Ó Briain We're super proud to have won the Best Diversity & Inclusion Strategy awards. At Bupa, we're driven by an unflinching commitment to make our business a place where we all love to work; where everyone's welcome to be themselves and thrive. We believe we can only be fully effective and authentic in driving our wellbeing-driven messages to our customers if we are practising what we preach within our day-to-day working environment.

One of the many reasons we're committed to championing the importance of diversity and inclusion is because we know that teams work best when they can bring their whole selves to work. As well as pushing ourselves to drive forward this important agenda in 2022 and beyond, we call on others to do the same. Thank you again for your continued support.



We're proud to have won the Best HealthTech Innovation award!

At Bupa, we strive to provide industry-leading access to healthcare. Our teams have worked incredibly hard to support our customers and intermediary partners during these unprecedented times. We continue to be at the forefront of healthcare innovation - developing and enhancing wellbeing services to support our customers.

To find out more visit bupa.co.uk

THE UK HEALTH &

PROTECTION AWARDS

WINNFR

Best Health Tech Innovation

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BEST HEALTHTECH Innovation

Bupa



lain McMillan of Bupa accepts the award from Health & Protection Account Director Stefka Baxter and awards host Dara Ó Briain We're delighted that we have been awarded the Best HealthTech Innovation award. The last 18 months has seen us concentrate on ensuring all our customers – both business and individual consumers – have access to our rapidly growing range of products and benefits throughout the pandemic.

A big concern throughout the pandemic has been the impact of delayed diagnoses, with many people having put off seeking medical help for serious conditions like cancer and heart problems. In response, we enhanced our services available from home so people could continue to get fast diagnosis and treatment. This included a new **Rapid Cardiac Assessment** Service, which offers customers a video consultation with a cardiologist within just 36 hours of contacting a specialist triage team.

We thank you for recognising us for this award and will continue to innovate throughout 2022 and beyond!

Grateful

Best Individual International Healthcare Provider

We're overjoyed to win **Best Individual International Healthcare Provider** and to be awarded **Highly Commended** for Best Group International PMI Provider at the UK Health & Protection Awards 2021, thanks to the attention, care and choice we give our members every day of the year.



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BEST INDIVIDUAL INTERNATIONAL HEALTHCARE PROVIDER

Aetna International



Damian Lenihan of Aetna International accepts the award from Ian Holmes of MEC and awards host Dara Ó Briain

We're proud and honoured to have won Best Individual International Healthcare Provider for the first time this year! We were up against a quality field of competitors in this category, so we're thrilled that the judges recognised the excellent service we've delivered during perhaps the most challenging year anyone in the industry has faced.

Aetna International has invested in the Individual market for the long term by building a superb team over the past few years. We've combined our premier products with world-class care for our members and strong alliances with our broker partners. We're determined to care for our members as individuals – wherever they live and work and wherever they are on their wellbeing journey – and to continue to support our partners to help them achieve their goals.

A massive thank you to everyone who has supported us this year.



Nothing beats the feeling of achieving something for the first time

At UnitedHealthcare Global we are delighted to have won the award for Best Group International PMI Provider for the first time. Our priority is always to help people live healthier lives and we are proud of the work we have achieved as a team to bring integrated solutions with a focus on wellness, security and assistance, to our clients and members. UnitedHealthcare Global is grateful for our strong partnership with our intermediary partners, who have embraced our entry into Europe and continue to support us.

Get in touch to learn more about how our IPMI plans can help globally mobile populations thrive.





group.sales@uhcglobal.com

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United Healthcare _{Global}



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BEST GROUP INTERNATIONAL PMI PROVIDER

UnitedHealthcare Global



John Kaye of UnitedHealthcare Global accepts the award from Amber Musson-Thorp of Lifecare International and awards host Dara Ó Briain

UnitedHealthcare Global is honoured to have been crowned winner of Best Group International PMI Provider at the UK Health & Protection Awards. We are proud of the work we have achieved as a team to help provide the best in-house solutions for international private medical insurance, wellness, security, assistance, and remote medical services. Our team has worked tremendously hard to support those we serve. This award is the ultimate recognition of those efforts, and we can't thank our employees enough.

UnitedHealthcare Global's mission is to help people live healthier lives and help make the health care system work better for everyone. We always strive to deliver market-leading services, and we are constantly driving forward innovations. These include Virtual Visits, telehealth solutions, a range of in-house wellbeing and resilience tools from Optum, including Sanvello and our unique Health Management Programme.

We want to thank everyone who voted for us, and our intermediary partners for their continued support. It was very special to have members of our team attend an in-person event and the atmosphere on the night was truly memorable.



We've won Best Dental **Benefits Provider!**

A big thank you to those that have helped us in becoming the Best Dental Benefits Provider. Oral health is an essential part of an individual's wellbeing and caring for our oral health has never been more challenging than during a global pandemic. We're always evolving our propositions to better support our customers. Making dental care simple and easy whether for individuals or business employees.

To find out more visit bupa.co.uk/dental

THE UK

HEALTH &

PROTECTION AWARDS

NFR

Best Dental Benefits Provider

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BEST DENTAL BENEFITS Provider

Bupa



Richard Norris of Bupa accepts the award from Elliott Hurst of Hurst Consulting and awards host Dara Ó Briain It's been a great year for Bupa, and we're delighted to have won the Best Dental Benefits Provider Award. We take the link between oral health and overall health and wellbeing very seriously. Our priority as a healthcare partner is to keep your people healthier from top to toe. We're the only player in the market offering both dental funding products and dental provision at scale, with services designed to enable easy access to preventative care and treatment.

We responded quickly to the pandemic by enhancing several core services and introducing new benefits for customers. We've received lots of positive feedback from customers and intermediaries, especially for our new digital services. Our virtual assessments and personalised reports mean employees don't even have to visit a dentist in person to get a professional opinion on their oral health.

Thank you for awarding us as the Best Dental Benefits Provider!







WE APPLAUD YOU FOR VOTING FOR HEALTH SHIELD BEST CASH PLAN PROVIDER 2021

We'd like to thank all our Intermediaries and Advisers for your continued trust and support.

We look forward to continuing to build relationships with you all as we help your clients stay in the best of health.

Health Shield Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



BEST CASH PLAN PROVIDER Health Shield

> Health Shield is immensely proud to have won Best Cash Plan Provider at the prestigious 2021 UK Health & Protection Awards. We'd like to extend our gratitude to all our valued Intermediaries and Advisers who voted for us and supported us over the years. It's great to receive the recognition of the work we have achieved together in looking after clients and their employees' health.

As a not-for-profit friendly society, we're owned by our members. This gives us a strong focus on our values and is reflected in the way we do business. Helping people lead healthier, happier, more productive lives is what we do daily and it's what we've been about for the past 144 years.



Geoff Thompson of Health Shield accepts the award from Claire Ginnelly of Premier Choice Healthcare and awards host Dara Ó Briain

Throughout the pandemic, our focus was to continue to deliver uninterrupted customer service and we supported more than 345,000 members, welcoming 91,000 new members over the same period. And we paid out more than 435,000 claims totalling over £23m. One figure that didn't increase in 2021 was new business premiums, which we froze at 2020 prices.

We also worked on improving our health and wellbeing offering to meet the changing needs of employers and their employees. We did this through Breeze - our easy-to-use app that provides workforces with direct access to doctors, physios, and counsellors. We also provided 89,250 members with access to the NHS approved* Thrive app.

The usefulness of digital health platforms proved invaluable for people throughout the pandemic. One notable success where this technology helped was with our partnership with Aberdeen Football Club. The joint initiative saw the Thrive app offered to 10,000 supporters for free and earned a congratulation in the Scottish Parliament for our initiative to support fans' mental wellbeing.

As we close out 2021, Health Shield remains the UK's biggest cash plan provider in the corporate sector. So, thanks again to our Intermediaries and Advisors. We're excited to continue those relationships, create new ones and build on our Health Cash Plan offering to strengthen our award-winning product and keep employees in the best of health.

Thank you for naming us Best Wellbeing Provider!

We're so pleased to have won the Best Wellbeing Provider award this year. We have worked at pace to develop new essential services and enhanced existing wellbeing services – with a focus on ensuring greater accessibility, equity and insight for our clients and their people.

To find out more visit bupa.co.uk/business-wellbeing



AWARDS

HEALTH & PROTECTION



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BEST WELLBEING PROVIDER Bupa



Alaana Woods of Bupa accepts the awards from Lucy Pearce of Advo and awards host Dara Ó Briain We're very proud to have been awarded Best Wellbeing Provider. The last year has been particularly challenging with the ever-changing wellbeing needs of our customers and we've had to quickly adapt to ensure they're continuing to receive the high-quality service that we're known for. Firstly, we launched our virtual GP service, initially this was to respond to the pandemic, but it quickly became clear that customers want flexibility when it comes to their healthcare and while some prefer face-to-face appointments, virtual is also hugely beneficial. We also launched our Menopause Plan in March, to help our clients support women in their organisations who are experiencing menopause. Our research found that almost one million women have left the workplace due to menopausal symptoms and we want to make sure businesses are retaining and supporting this valuable talent. Finally, we also designed new Virtual Health Assessments, which offer increased flexibility, helping those working remotely or who are vulnerable to take control of their health. Our in-person assessments have also been redesigned, with a greater focus on mental health and data, giving employers detailed insight into the wellbeing and engagement of employees. Over the last year, we've continued to develop our new services and we're really excited about what 2022 has in store for us!

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BEST GROUP PROTECTION PROVIDER

Canada Life



Tim Stoves and Dan Crook of Canada Life accept the award from Health & Protection Commercial Director Ricardo Medina and awards host Dara Ó Briain

We're thrilled to have won Best Group Protection Provider at the inaugural Health and Protection Awards. We'd like to take this opportunity to extend a huge thanks to all advisers who supported us. We're incredibly grateful for your ongoing support and for choosing Canada Life to support your clients. We'd also like to thank everyone at Canada Life for their hard work and dedication over the past 12 months.



HEALTH * PROTECTION AWARDS

Best Individual Healthcare Provider

AWARD-WINNING HEALTH INSURANCE COME RAIN OR SHINE

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BEST INDIVIDUAL HEALTHCARE PROVIDER AWARD Freedom Health Insurance

We are overjoyed and honoured to have won the Best Individual Healthcare Provider Award and would like to say a big thank you to everyone that has made this possible.

Winning this award in 2021, after what has been a very challenging period, means more now than ever. Everyone at Freedom has worked tirelessly to uphold our high standard of customer service throughout the difficulties caused by Covid-19. This award is a recognition of our team's efforts and is very gratefully received.

During these difficult times we have made enhancements and improvements to our



Robert Smith of Freedom Health Insurance accepts the award from Health & Protection Reporter Graham Simons and awards host Dara Ó Briain

products and services to ensure that our customers can easily manage their health and access the healthcare services they need in a timely manner.

Launching an improved web application for our virtual GP service, expanding our core hospital list for our Elite product, improving our claims process for mental health by making it easier and quicker to be referred to a specialist and continuing to offer a two-year fixed premium on new business are examples of the benefits we provided this year.

We believe that these enhancements, alongside the work done by all insurance providers and intermediaries, have made a big difference to the health insurance market during the pandemic when people around the country were struggling to get access to healthcare.

We will continue to work hard to support individuals and families looking after their health through excellent customer support and health benefits that they value, and we don't intend to stop here. We have big plans for the future and we will be making further improvements to our products and service over the coming months.

Thank you again for your support and congratulations to all winners and finalists!



Best Group Healthcare Provider

We're thrilled to have been voted Best Group Healthcare Provider

at the 2021 Health and Protection Awards.

At Bupa, we're dedicated to providing support for the ever changing needs of our clients. During the pandemic we've worked tirelessly to support employees with their physical and mental health. We've developed new services, and enhanced existing ones, to ensure employees can access the support and care they need from home. We're continually challenging ourselves to meet the evolving needs of our clients and their employees and we're elated that our efforts have been recognised.

To find out more visit bupa.co.uk/business

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BEST GROUP HEALTHCARE Provider

Bupa



Will Shaw of Bupa accepts the award from Isaac Feiner of Lifepoint Healthcare and awards host Dara Ó Briain We're delighted to have won the Best Group Healthcare Provider category at this year's Health & Protection awards.

We're committed to supporting businesses and their employees though these turbulent times. While telephone and video services were already being used, COVID-19 rapidly accelerated their adoption by members, consultants, and therapists. We invested in providing businesses with health services, swiftly expanding our range of Bupa From Home healthcare services.

Looking to the future, we will continue to invest in and develop our digital services to meet the changing and evolving of our clients and their employees. The hard work doesn't stop here. We can't wait to share more good news with you in 2022.

BEST HEALTHTECH INNOVATION -THIRD PARTY PROVIDER

Winner: Square Health

Highly commended: Protection Guru

The judges called the winner an impressive entry from an incredibly versatile provider of digital technology.

They appreciated the ability to integrate other services from different virtual providers, which made it a "very adaptable, flexible and un-precious approach to allowing integration, additions and adaptions".

They added that the benefit of employer access to an administration portal was also unique in this particular area.



Dr Bippon Vinayak of Square Health accepts the award from Chico Chakravorty of Doing Diversity Different and awards host Dara Ó Briain



BEST INDIVIDUAL PROTECTION PROVIDER

Winner: Zurich

The judges praised this winner as an outstanding entry from a provider demonstrating itself as a clear industry leader by changing perceptions at the Association of British Insurers and working with government.

They noted the work to engage advisers at different levels and achieving customer growth through Covid-19.

"I like the many steps to better the industry, their focus on improving accessibility internally and involvement in much community work," one judge added.

They also welcomed the flexibility to alter active policies through the pandemic.









Congratulations to Howden Employee

Benefits and Wellbeing!

Winners of '**Best High Net-Worth** Client Adviser', sponsored by Bupa Global.

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To find out more visit **bupaglobal.com/intermediary**

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BEST HIGH NET-WORTH CLIENT ADVISER

sponsored by Bupa Global

Winner: Howden Employee Benefits & Wellbeing

The judges described this entry as a class act showing their expertise and providing a great customer outcome.

They noted the firm demonstrated a successful understanding of the client objectives and then exceed expectations in delivery.



Richard Gould of Howden Employee Benefits & Wellbeing accepts the award from Jodie Ward of Bupa Global and awards host Dara Ó Briain



For us, every day is mental health awareness day

Congratulations to **Towergate Health & Protection** on being voted **Best Mental Health Strategy & Support Adviser** in the UK Health & Protection Awards, 2021.

Like Towergate Health & Protection, Aviva understands that it takes real commitment to keep mental health at the top of the agenda in the workplace. It's not just a subject for a campaign, or something to think about on a special day or week of the year. It's about providing the training, support and insight that's needed to look after the people who look after businesses... every day of the year.



BEST MENTAL HEALTH STRATEGY & SUPPORT ADVISER

sponsored by Aviva

Winner: Towergate Health & Protection

The judges applauded this entry for producing a strategy that clearly had a huge effect on the workforce's morale and subsequent productivity.

They added the deep solutions offered many ways to encapsulate a culture promoting and supporting mental health.



Daniel Pullin of Towergate Health & Protection accepts the award from Nick Reynolds of Aviva and awards host Dara Ó Briain

BEST INDIVIDUAL PROTECTION ADVISER

Winner: Heath Protection Solutions

Highly Commended: Cavendish Ware

The winner provided a great entry in a strong field the judges said. With a powerful demonstration of how she went above and beyond to ensure her clients got the right cover and at the right price.

The judges recognised the work challenging underwriting decisions, advocating on behalf of her clients which was rewarded with further referrals.





BEST GROUP PROTECTION ADVISER

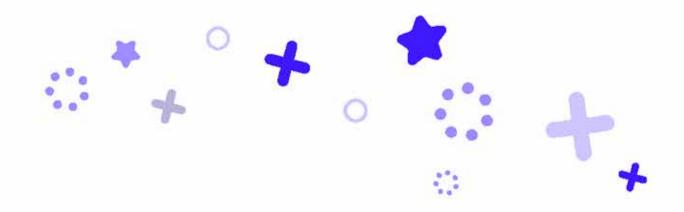
Winner: Towergate Health & Protection

One judge said this entry was the "best case study of its kind they had ever seen" from a hugely complex exercise producing fantastic results.

Judges also credited the firm with "taking a proactive role in making employees aware of their group protection cover and the value-added services" and in supporting claims.



Beth Devin of Towergate Health & Protection accepts the award from Richard Walsh of Sami Consultin and awards host Dara Ó Briain



Congratulations

to Lifecare international

Winners of the Best Workplace Wellbeing Advisor award 2021

Sponsored by



At a time where workplace wellbeing has made it's way to the top of the agenda, what an amazing achievement to be awarded Best Workplace Wellbeing Advisor.

Keep up the brilliant work!

The Simplyhealth team

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BEST WORKPLACE Wellbeing Adviser

sponsored by Simplyhealth

Winner: Lifecare International

This adviser understood the client's needs and enacted a range of services demonstrating the importance of inclusivity.

The judges applauded the full fact finding, including very comprehensive cover with positive outcomes for individuals and the business overall.

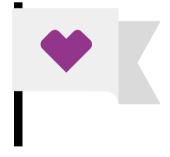


Excellence

Best Individual International Client Adviser

Congratulations to Towergate Health & Protection for being named Best Individual International Client Adviser at the UK Health & Protection Awards 2021.

The company went above and beyond to provide exceptional service and advice for their clients in a particularly challenging year.



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BEST INDIVIDUAL INTERNATIONAL CLIENT ADVISER

sponsored by Aetna International

Winner: Towergate Health & Protection

Judges said this adviser won through with "a great case study of really adding value to a vulnerable customer and supporting their needs".

The firm helped financially but most importantly overcame a number of challenges supporting treatment and provided a great example of managing global clients using local partners.



Sarah Summersgill of Towergate Health & Protection accepts the award from David Healy of Aetna International and awards host Dara Ó Briain

Global

Bupa

Congratulations to Towergate Health and Protection!

Winners of '**Best Corporate** International Adviser', sponsored by Bupa Global.

Bupa Global has a range of products and services designed to support the mental and physical wellbeing of your SME and Corporate clients.

To find out more visit **bupaglobal.com/intermediary**

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BEST CORPORATE INTERNATIONAL ADVISER

sponsored by Bupa Global

Winner: Towergate Health & Protection

This entry was described as a "brilliant case study showing a balance of support and cost management with tangible client outcomes".

They delivered localised solutions across seven countries that was compliant and well-rounded, covering physical, mental, emotional and financial support with good use of a broker network.



Kim Heath of Towergate Health & Protection accepts the award from Patrick Watt of Bupa Global and awards host Dara Ó Briain

BEST ADVISER SALES & RETENTION TEAM

Winner: Towergate Health & Protection

Highly Commended: Hooray Health & Protection

From a very strong line-up the judges were impressed with the focus on staff wellbeing, collaboration and training, resulting in successful improvement through innovation in sales and retention figures.

They also commended the clear demonstration of growth and retention through being customer focused.



Brett Hill of Towergate Health & Protection accepts the award from Dominic Howard of Teladoc Health and awards host Dara Ó Briain



BEST INDIVIDUAL HEALTHCARE ADVISER

Winner: ActiveQuote

Judges said this entry oozed professionalism with passion and were impressed with how they looked at working with all customers to help them during the pandemic.

They also praised it for being a very thought-out credible broker with a huge depth and understanding of the consultative world.



Rob Saunders and Kim Powell of ActiveQuote accept the award from Christine Husbands of RedArc and awards host Dara Ó Briain

Bupa

A big congratulations to Howden Employee Benefits & Wellbeing

Winners of the 'Best Group Healthcare Adviser award 2021', sponsored by Bupa.

Well done to the team at Howden Employee Benefits & Wellbeing for an amazing achievement!

To find out more visit bupa.co.uk/intermediaries



BEST GROUP HEALTHCARE ADVISER

sponsored by Bupa UK

Winner: Howden Employee Benefits & Wellbeing

This was a standout firm for the judges by demonstrating a thorough review of a complex client to deliver a simplified solution with a future programme to implement more change.

They added there was a lot of hard work carried out to harmonise the private medical insurance and cash plan policies.





#HandPawards