

THE UK
**HEALTH &
PROTECTION
AWARDS 2022**

in association with

Allianz  **Partners**

THE WINNERS

OCT 12 2022

LONDON HILTON PARK LANE



STEPPING INTO THE SPOTLIGHT

Taking the chance to recognise those out of the limelight

A packed house at the London Hilton Park Lane with more than 750 representatives from across the health and protection insurance sector is quite a sight indeed.

Bringing so many of you together reminded me of how powerful this industry can be as a force for good in keeping people healthy and supporting them through the toughest of times.

There were many worthy and deserving winners on the night and it was a pleasure to recognise and appreciate all the hard work over the last year.

I hope all those who were lucky enough to be on stage collecting an award had the chance to enjoy that scene and for everyone else I would like to thank you for being there and creating such a vibrant atmosphere.

I would also like to thank everyone who made the awards possible.

So thank you for voting for the shortlists and to everyone who entered for the time and effort in submitting entries.

Many judges remarked on the high quality of submissions and from the discussions it was evident how close so many of the decisions were.

That brings me on to the judges – dozens of experts in the industry drawn from across the sector who dedicated significant time and energy in assessing hundreds of entries to award the coveted trophies.



There is more on the process and the dedicated panel of judges on pages 14 and 15.

A big thank you to our sponsors as well, without whom the night would not be possible.

Finally, Ian Smart was awarded our Outstanding Contribution Award having retired this year after almost 40 years in the industry.

Ian has been a highly influential force within the industry, often working hard in the background on product developments, support for advisers or making the industry easier for customers to access.

While he rarely sought the limelight, it is a pleasure to publicly recognise his achievements.

Owain Thomas
Editor of Health & Protection

MEET THE JUDGES

PROVIDER AWARDS JUDGES



Tom Baigrie,
Chairman of LifeSearch



Chico Chakravorty,
Founder of Doing
Diversity Differently



Soraya Chamberlain,
VP of Corporate Sales at
HCA Healthcare



Steve Clements, Integrated
and Global Solutions Leader
at Willis Towers Watson



Tom Connor,
Director of Drewberry



Jacquie Duckworth,
Co-founder of The
Unvisibility Project



Isaac Feiner,
Director of Lifepoint
Healthcare



Claire Ginnelly, Vice-Chairwoman
of the Association of Medical
Insurers and Intermediaries (AMII)



Andrew Green, Specialist PMI
consultant at Craigdallie
Healthcare



Steve Herbert,
Wellbeing and Benefits
Director at Partners&



Ian Holmes,
Managing Director
of MEC



Vikki Jefferies,
Proposition Director
of Primis



Kathryn Knowles,
Managing Director of Cura
Financial Services



Iain Laws,
CEO of Towergate Health
& Protection



Darren Manning,
Managing Director of
Global Albatross



Neil McCarthy,
Chairman of The Protection
Distributor's Group



Dave Middleton, Executive
Chairman of the Association
of Medical Insurers and
Intermediaries (AMII)



Amber Musson-Thorp,
Group Commercial Director
– MEA at Lifecare
International



Lucy Pearce,
Commercial Director
of Advo



Ian Sawyer,
Director of Assured
Futures



Krystle Skelton,
Customer Relations
Adviser at Cura Financial
Services



Dan Small,
Managing director of
FJN Solutions



Emma Thomson,
Head of Protection at
Sesame Bankhall Group

ADVISER AWARDS JUDGES



Christopher Claridge-Ware,
Strategic Adviser at
Perci Health



Katie Crook-Davies,
Managing Director
of Tabei



Jason Ellis, Group Protection
Sales Director of Aviva UK
Health and Protection



Roshani Hill, Assistant
Director, Head of Protection
and Health at the
Association of British
Insurers (ABI)



Dominic Howard, Director of
Strategic Partnerships at
Teladoc Health



Elliott Hurst, Director of
Hurst Advisory



Christine Husbands,
Managing Director
of RedArc



John Kaye, Group Sales
Director for EMEA at
UnitedHealthcare Global



Neil Kirby, Global Marketing
and Sales Director of
Bupa Global



Patrick Lawlor, Head of Sales
and Distribution UK, Ireland
and Northern Europe at
Allianz Partners



Katharine Moxham,
Spokesperson for
Group Risk Development
(GRiD)



David Myers, Chief
Sales Officer of
Allianz Partners



Johnny Timpson,
Principal of Johnny
Timpson Consulting



Richard Walsh, fellow
of Sami Consulting



Ron Wheatcroft,
Technical Manager of
Swiss Re



Teresa Wighton,
interim general manager, UK
and Africa at Bupa Global



Jenni Wilson,
Group Sales Director of
Simplyhealth



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 2022.

JUDGING PROCESS

How the awards were won

Entries for the UK Health and Protection Awards 2022 were divided into two categories comprising a total of 31 awards – those from advisers and intermediaries, and those from insurers and other service 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.

Thousands of 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.

This year saw four new categories introduced for intermediary awards – to recognise the best small advice firms operating in each of the health and protection sectors, and for the best individual adviser in each sector.

Aside from these awards 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

Emma Thomson, head of protection and GI propositions at Sesame Bankhall Group, gives her insight into the process and what judges are looking for from entrants.

“ It is always a privilege to judge award entries, and this was no exception. I read some fantastic entries, showcasing the good work our industry does to help consumers improve their financial resilience, and most importantly, how we support claimants, providing financial and practical support in times of real need.

More submissions are including testimonials which is great to see and arguably a vital element of any award entry, demonstrating the impact individuals and organisations are having on customers. After deciding on our winners, it was lovely to see them collect their awards at what was a fabulous evening event. The room was packed full of guests celebrating successes across the health and protection market. Huge congratulations to the winners and all those shortlisted.

If you didn't enter this year, take a look at the categories and consider doing so next time. Three top tips; check the criteria to see what judges are looking for, back up your statements with evidence and use the word count wisely. I'm looking forward to next year already. ”

Health & Protection would like to thank all the judges for playing such a vital part in giving their time and expertise to assess the entries and decide the final winners.

PROVIDER AWARDS SHORTLISTS

DIVERSITY & INCLUSION STRATEGY SPONSORED BY FJN SOLUTIONS

AIG Life
Aviva
Bupa
Legal & General
WPA
Zurich

BEST MARKETING & SALES SUPPORT FOR ADVISERS

Aviva
AXA Health
Bupa
Canada Life
Freedom Health
Legal & General
Simplyhealth
Unum
Vitality

BEST HEALTH & PROTECTION TECHNOLOGY INNOVATION

AIG
Aviva
AXA Health
Bupa
Canada Life
iPipeline
Legal & General
Vitality

BEST SUPPORT OR ADD-ON SERVICE - THIRD PARTY PROVIDER

Doctor Care Anywhere
Health Assured
HealthHero
LifeWorks
PhysioMedics
RedArc
Square Health
Teladoc

BEST SUPPORT OR ADD-ON SERVICE - INSURER

Aviva
Axa Global Healthcare
Bupa
Legal & General
Unum
Vitality
YuLife

BEST CUSTOMER SERVICE DELIVERY

Aviva
Axa Global Healthcare
Axa Health
Bupa
Freedom Health
Healthcare International
Legal & General
Simplyhealth
The Exeter
WPA

BEST WELLBEING PROVIDER

AIG Life
Aviva
AXA Health
Bupa
Canada Life
Unum
Vitality
YuLife

BEST CASH PLAN PROVIDER

AXA Health
BHSF
Bupa
Health Shield
Medicash
Simplyhealth
Westfield Health
WPA

BEST DENTAL BENEFITS PROVIDER

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

BEST INDIVIDUAL INTERNATIONAL HEALTHCARE PROVIDER

Allianz Partners
APRIL International
AXA Global Healthcare
Bupa
Cigna Global
Expatriate Healthcare
Freedom Health Insurance
Global Benefits Group (GBG)
Healthcare International
William Russell

BEST GROUP INTERNATIONAL HEALTHCARE PROVIDER

Allianz Partners
APRIL International
AXA Global Healthcare
Bupa
Cigna Global
Expatriate Healthcare
Freedom Health Insurance
Healthcare International
UnitedHealthcare Global

BEST INDIVIDUAL PROTECTION PROVIDER

AIG Life
Aviva
Canada Life
Guardian 1821
Legal & General
LV=
Royal London
The Exeter
Vitality
Zurich

BEST GROUP PROTECTION PROVIDER

AIG Life
Aviva
Canada Life
Legal & General
MetLife
Unum
Yulife
Zurich

BEST INDIVIDUAL HEALTHCARE PROVIDER

Aviva UK Health
AXA Health
Bupa
Freedom Health
The Exeter
Vitality
WPA

BEST GROUP HEALTHCARE PROVIDER

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

ADVISER AWARDS SHORTLIST

BEST HIGH NET WORTH CLIENT ADVICE FIRM

SPONSORED BY BUPA
LDNfinance
Proactive Medical & Life
The Orchard Practice
Towergate Health & Protection

BEST MENTAL HEALTH STRATEGY & SUPPORT ADVICE FIRM

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

BEST ADVISER SALES & RETENTION TEAM

advo
Hooray Health & Protection
Lloyd & Co Employee Benefits
Nugent Santé
Pacific Prime
Towergate Health & Protection

BEST SMALL PROTECTION ADVICE FIRM

Hooray Health & Protection
Lloyd & Co Employee Benefits
Moneysworth
Phoenix Health & Protection
SMP Healthcare
The Orchard Practice
Watts Mortgage & Wealth Management

BEST INDIVIDUAL PROTECTION ADVICE FIRM

ActiveQuote
advo
Proactive Medical & Life
The Orchard Practice

BEST GROUP PROTECTION ADVICE FIRM

Barnett Waddingham
Cavendish Ware
Engage Health Group
LEBC Group
Lloyd & Co Employee Benefits
MEC
Towergate Health & Protection

BEST WORKPLACE WELLBEING ADVICE FIRM

SPONSORED BY BUPA
advo
Barnett Waddingham
Howden Employee Benefits & Wellbeing
Lifecare International
Towergate Health & Protection

BEST INTERNATIONAL INDIVIDUAL CLIENT ADVICE FIRM

Pacific Prime
Towergate Health & Protection

BEST INTERNATIONAL CORPORATE CLIENT ADVICE FIRM

Berwick Devoil Healthcare Ltd
Bluestone of London
Engage Health Group
Howden Employee Benefits & Wellbeing
Lifecare International
MEC
Pacific Prime
Towergate Health & Protection

BEST SMALL HEALTHCARE ADVICE FIRM

Hooray Health & Protection
Lifepoint Healthcare
Lloyd & Co Employee Benefits
MEC
Phoenix Health & Protection
Prosperis

BEST INDIVIDUAL HEALTHCARE ADVICE FIRM

SPONSORED BY SIMPLYHEALTH
ActiveQuote
Assured Futures
Lifepoint Healthcare
Phoenix Health & Protection

BEST GROUP HEALTHCARE ADVISER

Engage Health Group
Howden Employee Benefits & Wellbeing
LEBC Group Limited
Lloyd & Co Employee Benefits
Nugent Santé
Phoenix Health & Protection
Regency Health
Towergate Health & Protection

BEST HEALTHCARE ADVISER

Howard Howells, ActiveQuote
Ellie Sultana, advo
Julian Bevan, Assured Futures
Nick Hale, Engage Health Group
Isaac Feiner, Lifepoint Healthcare
Chris Jenkinson, Lloyd & Co
Employee Benefits
Paul Bridges, Towergate Health & Protection

BEST PROTECTION ADVISER

Michael Gauci, ActiveQuote
Roy McLoughlin, Cavendish Ware
Charlie Cousins, Hooray Health & Protection
James Clowser, Howden Employee Benefits & Wellbeing
Robert Fox, LDNfinance
Peter Lurie, Proactive Medical & Life
Joshua Gerstler, The Orchard Practice
Daniel Beament, Towergate Health & Protection
Barry Jones, Watts Mortgage & Wealth Management



Huge congratulations to all nominees and winners for all categories!

The biggest congratulations of all goes to Aviva for winning the
'Best Diversity and Inclusivity Strategy' award!

FJN.
RECRUITMENT
SOLUTIONS

We look forward to seeing you all at next year's event.

www.fjnsolutions.co.uk





PROVIDER AWARDS WINNERS

BEST DIVERSITY & INCLUSION STRATEGY

Sponsored by FJN Solutions

Aviva

Highly Commended: Zurich

BEST MARKETING & SALES SUPPORT FOR ADVISERS

Unum

Highly Commended: Bupa

BEST HEALTH & PROTECTION TECHNOLOGY INNOVATION

Bupa

BEST SUPPORT OR ADD ON SERVICE - THIRD PARTY PROVIDER

RedArc

Highly Commended: Health Assured

BEST SUPPORT OR ADD ON SERVICE - INSURER

Aviva

BEST CUSTOMER SERVICE DELIVERY

WPA

Highly Commended: Bupa

BEST WELLBEING PROVIDER

Bupa

Highly Commended: AIG Life

BEST CASH PLAN PROVIDER

Medicash

Highly Commended: Health Shield

BEST DENTAL BENEFITS PROVIDER

Bupa

BEST INDIVIDUAL INTERNATIONAL HEALTHCARE PROVIDER

William Russell

BEST GROUP INTERNATIONAL HEALTHCARE PROVIDER

Bupa

BEST INDIVIDUAL PROTECTION PROVIDER

AIG Life

BEST GROUP PROTECTION PROVIDER

Zurich

Highly Commended: Canada Life

BEST INDIVIDUAL HEALTHCARE PROVIDER

WPA

Highly Commended: Vitality

BEST GROUP HEALTHCARE PROVIDER

Bupa

PROVIDER OF THE YEAR

Sponsored by HCA Healthcare UK

Bupa

OUTSTANDING CONTRIBUTION AWARD

Sponsored by Allianz Partners

Ian Smart

ADVISER AWARDS WINNERS

BEST HIGH NET-WORTH CLIENT ADVISER

Sponsored by Bupa

LDNfinance

BEST MENTAL HEALTH STRATEGY & SUPPORT ADVISER

Sponsored by Aviva

Howden Employee Benefits & Wellbeing

BEST ADVISER SALES & RETENTION TEAM

Towergate Health & Protection

Highly Commended: Hooray Health & Protection

BEST SMALL PROTECTION ADVICE FIRM

Moneysworth

BEST INDIVIDUAL PROTECTION ADVICE FIRM

ActiveQuote

BEST GROUP PROTECTION ADVICE FIRM

LEBC Group

Highly Commended: Cavendish Ware

BEST INTERNATIONAL INDIVIDUAL CLIENT ADVICE FIRM

Towergate Health & Protection

BEST WORKPLACE WELLBEING ADVICE FIRM

Sponsored by Bupa

Barnett Waddingham

BEST INTERNATIONAL CORPORATE CLIENT ADVICE FIRM

Towergate Health & Protection

Highly Commended: Engage Health Group

BEST SMALL HEALTHCARE ADVICE FIRM

Hooray Health & Protection

BEST INDIVIDUAL HEALTHCARE ADVICE FIRM

Sponsored by Simplyhealth

ActiveQuote

BEST GROUP HEALTHCARE ADVICE FIRM

Engage Health Group

BEST HEALTHCARE ADVISER

Paul Bridges, Towergate Health & Protection

BEST PROTECTION ADVISER

Roy McLoughlin, Cavendish Ware

Highly Commended: Charlie Cousins, Hooray Health & Protection

ADVISER OF THE YEAR

Sponsored by UnitedHealthcare Global

Hooray Health & Protection



Congratulations to all 2022 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 Hooray Health & Protection for winning this award and all recognised on the night.

To learn more about our IPMI offering in Europe:

+44 (0) 20 3907 4922

group.sales@uhcglobal.com

uhcglobal.eu

Helping globally mobile populations thrive.

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United
Healthcare
Global

ADVISER AWARDS



ADVICE FIRM OF THE YEAR

sponsored by UnitedHealthcare Global
Hooray Health & Protection

This firm consistently impressed the judges across the health and protection spectrum with strong entries in several categories.

They said it conveyed great energy and engagement in submissions and highlighted how a good adviser can work with and add value to their clients.

They also praised this relatively young and small organisation for being fleet of foot, noting it has achieved impressive growth with a focus on internal staff development, recruitment and retention.

Charlie Cousins, director of Hooray Health & Protection said:

“ For Hooray, we were delighted for each of our wins:

- Adviser of the Year
- Best Small Healthcare Advice Firm
- Highly Commended: Best Adviser Sales & Retention Team
- Highly Commended: Best Protection Adviser

But being recognised as Adviser of the Year truly hit home for me and the rest of the team, reflecting just how far we have come to achieving better support for SMEs and start-ups in the health and protection industry.

Considering we only launched in 2019, this was an especially huge milestone achievement for us, and I can safely say that it is only going to boost me and the Hooray team to want to continue making more change in our industry.

I really couldn't believe how everything we have been doing and working hard towards over the last three years has been recognised, and winning these awards is only the beginning for us.

We want to keep striving towards setting up the best support for SMEs in the industry, making sure they are receiving the same top treatment as large businesses, and getting the rest of the community to recognise small businesses.”



Alfie Jaques of Hooray Health & Protection accepts the award from John Kaye of UnitedHealthcare Global and host Chris Ramsey.



PROVIDER AWARDS



PROVIDER OF THE YEAR

sponsored by HCA Healthcare UK

Bupa

It is an extremely proud moment for us all at Bupa to win Provider of the Year and to pick up an incredible six awards. It is testament to our people who have worked especially hard to support our customers and each other whilst adapting to the ever-changing environment.

Our ambition to become the world's most customer centric healthcare company continues to underpin all that we do. We're dedicated to ensuring excellent customer experiences, through great service and value, frictionless access, and quality healthcare.

We've continued to extend our services including improvements to our Women's Health, Gender Dysphoria propositions, and the roll-out of digital services, to ensure we deliver great value and great quality care.

Looking ahead, we will continue to embody our values, to be brave, caring, and responsible in order to drive our purpose to help people live longer, healthier and happier lives, and make a better world.

A massive thank you to everyone who voted for us and our intermediary partners for their continued support.

We're incredibly proud to have won Provider of the Year award!

Bupa. Better for business

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

Delivering for our customers is core to our business. That's why we're continually making improvements to our service, processes and communications to help us to be better for our customers each and every day.



Richard Norris of Bupa accepts the award from Soraya Chamberlain of HCA Healthcare and host Chris Ramsey.

[Find out more visit bupa.co.uk](https://www.bupa.co.uk)

The future looks bright

Congratulations to all of the 2022 UK Health & Protection Award winners!

We should all be so proud of our industry - after a difficult few years, we're emerging stronger than ever.

And remember, whatever the future holds we're here to support you and your clients along the way.



To find out more visit www.allianzcare.com/intermediary



OUTSTANDING CONTRIBUTION

Sponsored by Allianz Partners

Ian Smart



The winner of this year's Outstanding Contribution Award worked in the protection insurance world for almost 40 years, including more than a quarter of a century at one insurer.

After breaking into the industry in the early 1980s Ian Smart spent a decade learning the ropes across a wide variety of specialisms before moving to Royal London. He has since played a key role in the UK protection industry's evolution for the last 27 years, including launching specialist protection insurer Bright Grey in the early 2000s.

He was one half of the team that formulated the first relevant life plan and kicked off much of the modern business protection market.

He helped lead the charge to introduce the beneficiary nomination process and his support to advisers with detailed technical questions has become indispensable. Having retired in the summer he will be sorely missed.



Pictured: Ian Smart (centre) receives the Outstanding Contribution Award from Allianz Partners chief sales officer David Myers (left) and comedian Chris Ramsey (right).

CONGRATULATIONS TO

Bupa

WINNERS OF

**PROVIDER OF
THE YEAR 2022**

We look forward to seeing
you all again next year

HCAHealthcare UK



PROVIDER AWARDS



BEST DIVERSITY & INCLUSION STRATEGY

Sponsored by FJN Solutions

Aviva

We're delighted and proud to have won the Best Diversity & Inclusion Strategy Award at this year's Health & Protection Awards.

Creating a diverse, inclusive organisation is a fundamental part of living up to our purpose of being with you today, for a better tomorrow. It means being there for all our people, serving all our customers well, and helping to contribute to fairer, more equal communities.

Our strategy has three pillars to ensure we deliver for our colleagues, customers, and community:

- Data, Governance and Accountability - D&I is a business-wide priority, consistently embedded across all functions and markets
- People & Culture - Aviva is an inclusive workplace that reflects our customers/communities at all levels
- Customer & Community - Aviva is recognised as the most inclusive insurer

Recognising the importance of D&I to you and your clients, we're passionate about sharing our best practice and expertise, through activities such as our webinar programme and educational guides. Latterly, we've enhanced our corporate healthcare offering, with a range of new benefits designed to help meet the unique health and wellbeing needs of your clients' employees.

We're determined to keep challenging ourselves to do more to build a workplace – and society – that works for all.

Jonny Briggs - Diversity, inclusion, and resourcing director at Aviva UK

Everyone's a winner. Best Diversity & Inclusion Strategy



We're really proud to have won the Best D&I Strategy award.

Creating a diverse, inclusive organisation is a fundamental part of living our purpose of 'being with you today, for a better tomorrow'. It means being there for our people, serving our customers and advisers well, and helping to contribute to fairer, more equal communities. That's why we take our own experiences and use them to build enhanced corporate health propositions for your clients, delivering cover that reflects the diverse needs of their workforce.



Vicki McLean (far left) and Fran Bruce (centre right) accept the award from Dan Small of FJN Solutions and host Chris Ramsey.



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- + Medical second opinions
- + Life, money and wellbeing support

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CR00721 05/2022

PROVIDER AWARDS



BEST MARKETING & SALES SUPPORT FOR ADVISERS

Unum

Unum UK is delighted to be recognised by Health & Protection for our marketing and sales support to advisers. We are one of the UK's leading employee benefits providers and proud to be able to offer financial protection and health and wellbeing support that enables employees to benefit from a caring workplace.

We wouldn't be able to communicate the impact and value of our products and support services to customers without advisers, so it's fantastic to receive an award indicating that we're serving them well.

Our nomination was centred on the importance we place on being easy to do business with. We also touched on our continued commitment to innovating and improving our existing processes. We've overhauled our resourcing model within our 'Broker Services' team to improve advisers' experience with us, reinvented the way our website operates by improving existing customer journeys, and provided tools to help brokers with their customer retention strategies.

Although this award focused on the work of our Marketing and Sales teams, they are only the conduit for advisers on a daily basis. We couldn't have managed this success without the collective effort of everyone here at Unum, and why all of us are collectively celebrating this achievement.



John Hyde of Unum accepts the award from Iain Laws of Towergate Health & Protection and host Chris Ramsey.



PROVIDER AWARDS

BEST HEALTH & PROTECTION TECHNOLOGY INNOVATION

Bupa



Best Health & Protection Technology Innovation

We're proud to have won the Best Health & Protection Technology Innovation award!

Bupa. Better for business

At Bupa, we strive to provide industry-leading access to care. Our teams have worked incredibly hard to make developments that support our customers and intermediary partners, including making the healthcare pathway process more smooth, efficient, and customer-driven than ever before.

Find out more visit bupa.co.uk/business

We are super proud to have been awarded the Best Health & Protection Technology Innovation award. Over the last 12 months we have continued to focus on making the healthcare pathway process more smooth, efficient and customer driven, through ensuring our customers – both businesses and personal – have access to our expanding range of products and benefits.

As our customers begin to emerge back into their day-to-day lives, we concentrated our efforts to ensure our 'access anywhere' ethos continued. In response to this we linked up our end-to-end focus on digital access to care, to enhance our services, for both our customers and intermediaries.

This included the launch of the Bupa Touch app, enabling customers to manage and access healthcare services more conveniently and efficiently. Moreover, recognising the important role our intermediaries play in the customer journey – our Bupa Connect platform continues to give advisers the tools they need to increase the efficiency and quality of service delivered.

Thank you for recognising us for this award and we look forward to keeping up our innovative spirit in 2023.



Robert Bain of Bupa accepts the award from Amber Musson-Thorp of Lifecare International and host Chris Ramsey.



Going the extra mile for our customers.



We're delighted to have won Best Support or Add on Service.

We're committed to developing wellbeing services to help your clients and their employees live a healthy life. Our suite of wellbeing services offer guidance and care to help detect and manage physical and mental health problems.



PROVIDER AWARDS



BEST SUPPORT OR ADD-ON SERVICE (INSURER)

Aviva

We're delighted to have won the Best Support or Add-on Service Award at this year's Health & Protection Awards.

We're committed to developing wellbeing services to help your clients and their employees live a healthy life and are passionate about helping to drive positive change in the organisations, to which advisers recommend our products and services. Our proposition research shows that advisers want added value services which are: relevant to the product being marketed; useful for the customer; and simple to explain and understand. That's why we focus on these three important principles when developing our new added value propositions.

Today's tech-driven world means that employees in these companies could be more likely to consult their smartphones for health-related information than ask friends or family. That's precisely why we're focusing many of our new developments on digital solutions that respond to this need and help your clients prevent, detect, and manage common health and wellbeing problems.

Even before the pandemic, obesity and mental ill-health was on the increase. The pandemic has put employee health and wellbeing front of mind for many employers, which means accessible help is increasingly being demanded by clients and their employees. Digital solutions require constant care, attention, and upgrades to stay fresh and relevant, which Aviva has the resources and expertise to roll out continuous improvements for the benefit of all users.

Jason Ellis – Sales Director at Aviva UK Health & Protection



Kerry Williams of Aviva accepts the award from Owain Thomas of Health & Protection and host Chris Ramsey.



Best Wellbeing Provider

Thank you for naming us Best Wellbeing Provider!

Bupa. Better for business

We're proud to have won the Best Wellbeing Provider award for the second year in a row. In the aftermath of a global pandemic, the importance of – and demand for – wellbeing services has never been higher. We have worked hard to develop a series of progressive and inclusive services, helping to bridge the care gap for our clients and their people.

Find out more visit bupa.co.uk/business

PROVIDER AWARDS

BEST WELLBEING PROVIDER

Bupa

We're very proud to have been awarded Best Wellbeing Provider for the second year in a row. With c.6million people on NHS waiting lists, at Bupa, our healthcare and wellbeing services are vital in bridging the care gap, becoming apparent in the UK.

We've seen a 35% increase in appointments booked for primary care needs; as such, this year, we've relaunched our GP service for businesses, offering GP appointments to support employee health. The service offers flexible access to GPs through face-to-face, remote, and in-office appointments, to ensure employees are seeing a doctor when needed, at a time convenient to them.

We published outcome data from our Menopause Plan this year with outstanding results, including 88% of customers showing an improvement in their menopause-related symptoms and improvements of more than 75% for the most severe symptoms.

We saw a 40% uplift in businesses contacting Bupa for mental health support during the pandemic, highlighting the innate need for better mental health care in the workplace. Over the last 12 months we've introduced our Talking Therapies service, providing workplaces with dedicated CBT and clinical psychologists – remotely and onsite – to manage the rise in increasingly complex mental health cases.

We'd like to thank our clients and intermediary partners for their continued support in helping us to develop our services to help protect employees' physical and mental wellbeing.



Dr Arun Thiyagarajan (centre left) and Aisling Burgess (centre right) of Bupa accept the award from Claire Ginnelly of AMII and host Chris Ramsey.

THANK YOU FOR NAMING US BEST CASH PLAN PROVIDER 2022

mProve YOURSELF

Improve body and mind with a range of guided meditations, self-help guides and fitness videos

Phio.

Digital physiotherapy assessment and self-managed care from the comfort of home

Claim on the go

Submit claims in seconds by taking a picture of the receipt. Over 1.1 million claims paid since 2014

Virtual GP

Don't wait for a GP - get a phone or video consultation 24/7, 365 days a year

Best Doctors

Access to world-class second opinions, giving reassurance when it's needed most

Mental Health Support

Access to 24/7 helplines, face to face counselling, plus Woebot - our digital wellbeing coach



SkinVision

Skin cancer screening tool with risk assessment results in under 30 seconds

Medicash Extras

Exclusive discounts, great deals and cashback on shopping, travel and more

Gym Discounts

Save at over 3,000 gyms, health clubs, yoga studios or boot camps across the UK

We're delighted to have won the Best Cash Plan Provider award this year. We've worked hard to develop our products and service to meet the changing demands of the market, and we'd like to thank all our intermediaries and advisers for their continued support.



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Contact our team to find out more

**CALL 0800 195 2992
OR VISIT WWW.MEDICASH.ORG**

Medicash is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



PROVIDER AWARDS



BEST CASH PLAN PROVIDER Medicash

We are both overjoyed and honoured to have won the Health & Protection Best Cash Plan Provider Award and would like to say a huge thank you to everyone that has made this possible.

The Medicash team has worked hard over the past few years during the pandemic and current cost of living crisis to ensure that we continue to develop our products, technology and service to meet the changing demands and needs of our customers. This award is recognition of all that hard work.

We believe that health cash plans are a vital tool for both intermediaries and their clients as they can not only improve the physical and mental health of those covered, but also support their financial wellbeing. The wide variety of inclusive benefits at an affordable price mean that they are suitable for all workplaces, and budgets.

Our significant investment and continual improvements in our benefits and service mean that over the last few years, we have seen an unprecedented increase in interest for our health cash plans. Our policy base has increased by over 100,000 in less than 18 months to reach nearly 450,000 - the highest it has ever been in Medicash's 150-year history. This growth has been driven almost entirely by the corporate market, and in no small part thanks to the support of our growing intermediary partners.

Looking to the future we will continue to invest in our digital and back-office services, as well as ensuring that our products are easy to access and use through the ever-evolving My Medicash App.

On behalf of all at Medicash, thank you again to everyone who has voted for us and worked with us over the past year. We can't wait to see where 2023 takes us.



Paul Gambon of Medicash accepts the award from Tom Connor of Drewberry and host Chris Ramsey.



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 important as we navigate through the impacts of the global pandemic.

At Bupa, we're dedicated to supporting our customers. We're continually evolving our propositions to make dental care simple and easy to access with the help of our 470 dental care practices across the UK.

[Find out more visit bupa.co.uk/dental](https://www.bupa.co.uk/dental)

PROVIDER AWARDS



BEST DENTAL BENEFITS PROVIDER

Bupa

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 treatment and simpler claiming for our customers.

This year we've made some significant changes to our cover in response to the changing dental landscape to ensure our customers continue to get value from their cover, including removing the wait period on oral cancer meaning our customers can get the support they need faster.

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



Leo Dobson of Bupa accepts the award from Lucy Pearce of Advo and host Chris Ramsey.

BEST CUSTOMER SERVICE DELIVERY

WPA

The judges said the winner had put the customer at the heart of what it does providing excellent customer service by being easy to get hold of and going out of their way to be helpful.

They noted the changes made to how their customers contact them were all positive, as were the enhancements made to policy benefits.

The personalised account handler for claims and online portal were also welcomed.



Kathryn Vellacott of WPA accepts the award from Stefka Baxter of Health & Protection and host Chris Ramsey.

BEST INDIVIDUAL HEALTHCARE PROVIDER

WPA

This entry provided the best case study in the category, the judges noted. They highlighted really strong data points indicating how well new business and client retention was measured.

It also included significant improvement for wellbeing strategies from the provider and they appreciated the depth of training and on-line support available.



Andrew Bond of WPA accepts the award from John Greenwood of Corporate Adviser and host Chris Ramsey.

PROVIDER AWARDS



THE UK HEALTH & PROTECTION AWARDS 2022 WINNER
Best Group Healthcare Provider

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

Bupa. Better for business

At Bupa, we're dedicated to providing support for the ever changing needs of our clients. The last 12 months have seen Bupa UK move further out of the pandemic, while helping our business customers do the same. Whether supporting members through clearer, faster-access healthcare pathways, offering more support for previously overshadowed health issues, or collaborating to deliver world-leading expertise in cancer care, we've strived to ensure we're continually better for business.

Find out more visit bupa.co.uk/business

BEST GROUP HEALTHCARE PROVIDER

Bupa

We're delighted to have won the Best Group Healthcare Provider category. The past year has seen Bupa move further out of the pandemic, whilst helping our customers do the same. Whether supporting members through clearer, faster-access healthcare pathways, offering more support for previously overshadowed health issues, or collaborating to deliver world-leading expertise in cancer care, we've strived to ensure we're continually there when needed.

We focused on maintaining customer service and satisfaction by making continuous improvements on Bupa Connect, which saw us integrate a webchat to help advisers achieve first-time resolution for customers. We also collaborated with UK-wide hospitals, to launch our first Bupa-accredited Specialist Centre for Bowel Cancer, offering world-leading expertise in bowel cancer care.

Our Workplace Health Insights live series continued to expand, giving our clients and intermediaries more access to high-quality healthcare insight, to keep them at the forefront of clinical developments. We also launched the Bupa Academy, which provides deeper insight into healthcare issues and trends affecting the workplace, delivering sessions to employers on how organisations can best manage health and wellbeing in the workplace.

As we look towards the future, we will continue to accelerate our digital services and propositions to meet the changing and evolving needs of our clients and their employees. We can't wait to share more exciting news with you in 2023.



Will Shaw of Bupa accepts the award from Emma Thompson of Sesame Bankhall Group and host Chris Ramsey.

BEST SUPPORT OR ADD-ON SERVICE (THIRD PARTY PROVIDER)

RedArc

Judges praised this entry for its excellent service which was backed-up by multiple testimonials and very strong statistics.

They also credited it for providing a strong mass market offering and including tailor made solutions within the proposition.



Christine Husbands of RedArc accepts the award from Chico Chakravorty of Doing Diversity Differently and host Chris Ramsey.

BEST INDIVIDUAL PROTECTION PROVIDER

AIG Life

Judges praised this as an excellent entry which ticked all the boxes and a few more, along with a powerful case study.

They applauded its work supporting financially vulnerable customers, which showed the firm was making a difference with a personal approach, and the strength of its value-added benefit.



Chris Morgan of AIG accepts the award from Tom Baigrie of LifeSearch and host Chris Ramsey



PROVIDER AWARDS



Sustain their optimism

At Zurich Corporate Risk, we believe sustainability is about protecting financial security and the things we love for years to come.

That's why as well as helping employees through our Group Income Protection in-house rehabilitation team, we also help restore the health of the UK coastline

by planting seagrass for every new and reviewing Group Income Protection and Group Life policy placed through the Zurich Access Portal for SME customers.

Visit Zurich.co.uk/corporate-risk for more information or call 0800 141 2002.

Sustain your world.

BEST GROUP PROTECTION PROVIDER

Zurich

We're absolutely thrilled and honoured to be recognised for our Group Protection proposition by Health & Protection.

At Zurich we understand that it's not just about insurance anymore, customers want reassurance, support, and care and we believe we make a positive impact in our role as insurer and in society.

The challenges of the last two years have strengthened our resolve to be there for our customers and our intermediary partners, come what may, and to make sure that we can always provide market-leading services and propositions.

Winning this award is testament to the dedication, professionalism and caring spirit of our team at Zurich and their desire to help and support our customers.

We have the knowledge, skills, expertise, and spirit to make a real difference.

So, a huge thank you from all of us at Zurich



Nick Homer (centre left) and Cindy Warden (centre right) of Zurich accept the award from Ricardo Medina of Health & Protection and host Chris Ramsey.



THE UK
HEALTH & PROTECTION AWARDS 2022 | WINNER
Best Group International Healthcare Provider

What a year for Bupa Global!

We're proud to be 'Best Group International Healthcare Provider 2022', voted by our valued intermediary partners.

At Bupa Global we're on a mission to be the world's most customer centric organisation. With our relentless push for innovation and dedicated customer focus, we're committed to being the best international private health insurance provider.

But this is a collaborative journey. And our success is only possible with the support of our valued intermediary partners. Together we can continue to deliver truly inclusive healthcare, ensuring everyone reaches their full potential, regardless of their individual needs.

At Bupa our purpose is to help people live longer, healthier, happier lives and make a better world. And we believe that IPMI plays a vital role in delivering that experience for all our customers, wherever they may be in world.

Discover more on bupaglobal.com or speak to your Bupa Global account manager

Bupa Global is a trading name of Bupa Insurance Limited and Bupa Insurance Services Limited which are registered in England and Wales at Companies House under numbers 3956433 and 3829851 respectively. The registered offices are Bupa, 1 Angel Court, London EC2R 7HJ, UK. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority does not regulate the activities of Bupa Insurance Limited that take place outside of the UK. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. The Financial Registration numbers of Bupa Insurance Limited and Bupa Insurance Services Limited are 203332 and 312526 respectively.

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PROVIDER AWARDS



GROUP INTERNATIONAL HEALTHCARE PROVIDER

Bupa

We are so proud to have won the Best Group International Healthcare Provider award! We couldn't have achieved this without the support from our intermediaries and the hard work from every member of our team at Bupa Global.

The past 12 months have seen us responding to customers' changing needs and launching innovative healthcare services for B2B customers and intermediary partners to maintain our high service standards. The need for accessible, inclusive, and digital wellbeing solutions has never been more important, and we've worked hard to make significant enhancements to our proposition to best

operate within multinational customers, and keep offering compliant products and services in different markets.

We launched Bupa LifeWorks, a global solution that combines digital expertise with clinical support for mental, physical, social and financial wellbeing for employees. With customised content, available in 49 languages, Bupa LifeWorks is a truly inclusive service. This makes it easy for our members to access confidential support and personalise physical and mental health information that's most important to them.

We've also developed an automated chatbot within MembersWorld, our self-service portal, providing real-time, first-stage pre-authorisation approval for medical experts, including GPs, physiotherapists and specialists.

At Bupa Global, we work towards maintaining costs and affordability during these challenging times, strengthening our approach, and being committed to be the world's most customer-centric healthcare company. Whether it is negotiating our network and rates with hospitals, using direct settlement to manage claims costs, or enabling 24-hour support for customers, including regional clinical case management, medical policy, and assistance service, we look forward to continuously improving our healthcare offering for our members, clients and intermediaries over the coming year. A huge thank you for your support and here's to an even more successful 2023!

Bupa LifeWorks is provided by a third-party LifeWorks formerly Morneau Shepell, directly to the customer. Bupa Global assumes no liability and accepts no responsibility for information provided by this third party, or the performance of the service. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a customer's health plan. This service is not intended to be used for emergency or urgent medical treatment. LifeWorks and Global Virtual Care are not regulated by the Financial Conduct Authority nor the Prudential Regulation Authority.



Teresa Wighton of Bupa Global accepts the award from Steve Clements of WTW and host Chris Ramsey.

BEST INDIVIDUAL INTERNATIONAL HEALTHCARE PROVIDER

William Russell

The judges complimented this entry for a good overall proposition and strong new business and retention results.

They applauded changes to improve administration and claims service for customers along with introducing methods giving its members a collective voice.



Graham Simons of Health & Protection accepts the award on behalf of William Russell from Ian Holmes of MEC and host Chris Ramsey.

BEST HEALTHCARE ADVISER

Winner: Paul Bridges
of Towergate Health
& Protection

Judges liked this well-rounded entry noting the adviser went above and beyond for their clients along with evidencing their performance.

They also appreciated how the winner was personally invested in their clients.



Paul Bridges of Towergate Health & Protection accepts the award from Christine Husbands of RedArc and host Chris Ramsey.

BEST PROTECTION ADVISER

Winner: Roy
McLoughlin of
Cavendish Ware

Highly Commended: Charlie Cousins,
Hooray Health & Protection

Judges praised this entry as an excellent example of the detail applied in their work with clients, along with showing fabulous industry support to benefit all.

They also applauded evidence of a much broader approach to influencing practice and helping the industry evolve.



Roy McLoughlin of Cavendish Ware accepts the award from Owain Thomas of Health & Protection and awards host Chris Ramsey.



ADVISER AWARDS

“Well done to LDNfinance for this amazing achievement!”

A big congratulations to LDNfinance!

Winners of the ‘Best High Net Worth Client Adviser award 2022’, sponsored by Bupa.

To find out more about Bupa Global High Net Worth products and services: bupagobal.com

BEST HIGH NET-WORTH CLIENT ADVISER

sponsored by Bupa Global

Winner: LDNfinance

Judges praised this entry for the more personal and caring attitude offered to clients.

They also liked the thoroughness with which the firm handled its work with these clients and how it promoted a differentiated approach.



Naomi Greatorex (centre left) and Robert Fox (centre right) of LDNfinance accept the award from Jodie Ward of Bupa and host Chris Ramsey

ADVISER AWARDS



BEST MENTAL HEALTH STRATEGY & SUPPORT ADVISER

sponsored by Aviva

Winner: Howden Employee Benefits & Wellbeing

The judges praised this entry for how it evolved in-depth work with a client building a tactical dashboard into a strategic understanding of mental health in the workplace.

They credited the rigorous approach which showed how the adviser supported their client, allowing them to adapt their offering based on data analysis.

Congratulations to the Best Mental Health Strategy & Support Adviser, Howden Employee Benefits & Wellbeing

Well done to the whole team on your well-deserved win!



Mark Fosh of Howden Employee Benefits & Wellbeing accepts the award from Jason Ellis of Aviva and host Chris Ramsey.

BEST ADVISER SALES & RETENTION TEAM

Winner: Towergate Health & Protection

Highly Commended: Hooray Health & Protection

The judges praised this very strong entry for achieving excellent results in all areas and showing how the firm's efforts, especially in-house staff training, were rewarded.

They noted superb support to clients with top quality communications through online and traditional methods which delivered substantial improvements.



Chris Saunders of Towergate Health & Protection accepts the award from Jacquie Duckworth of The Unvisibility Project and host Chris Ramsey.

BEST SMALL PROTECTION ADVICE FIRM

Winner: Moneysworth

This adviser was applauded for their skills supporting specialist complex clients and the ability to source life cover for someone with a history of heart attacks at a reasonable rate which the original broker was unable to do.

The judges were also delighted to see the engagement with and work towards building pan-industry initiatives.



Andrew Wilkinson of Moneysworth accepts the award from Richard Walsh of SAMI Consulting and host Chris Ramsey.

BEST INDIVIDUAL PROTECTION ADVICE FIRM

Winner: ActiveQuote

This entry was applauded for how the adviser was able to challenge the insurer's stance to provide more comprehensive and affordable cover for a specialist client.

Judges also welcomed data demonstrating the adviser's success, in terms of customer reviews, sales figures and persistency, along with helping clients to get more complete cover.



Ben Jones of ActiveQuote accepts the award from Katie Crook-Davies of Tabei and host Chris Ramsey

BEST GROUP PROTECTION ADVICE FIRM

Winner: LEBC Group

Highly Commended: Cavendish Ware

Judges said this was a brilliant example of a firm who understands the market and explained new wellbeing offerings well, bringing engagement from employees.

They also liked the rigorous approach to their work, and how the adviser used a range of different channels to communicate the benefits to the client.



Todd Rowlands of LEBC accepts the award from Ron Wheatcroft of Swiss Re and host Chris Ramsey.



“Well done to the team at Barnett Waddingham for an amazing achievement!”

A big congratulations to Barnett Waddingham!

Winners of the ‘Best Workplace Wellbeing Advice Firm award 2022’, sponsored by Bupa.

ADVISER AWARDS

BEST WORKPLACE WELLBEING ADVICE FIRM

sponsored by Bupa

Winner: Barnett Waddingham

This was a great example of an adviser helping a client deliver a wellbeing strategy across three locations and using in-house expertise to communicate it with tangible engagement.

Judges praised the impressive submission for providing a clear value proposition for wellbeing based on an analytical approach across six clear pillars with sustainability at its heart.



Laura Matthews of Barnett Waddingham accepts the award from Richard Norris of Bupa and host Chris Ramsey.

BEST INTERNATIONAL INDIVIDUAL CLIENT ADVICE FIRM

Winner: Towergate Health & Protection

Highly Commended: Engage Health Group

This adviser provided an excellent outcome and utilised all their connectivity to support the client at a very distressing time for him and his family.

One judge said it was a very strong example of managing a difficult situation, using local expertise and negotiation to get a great result for the customer.



Sarah Dennis of Towergate Health & Protection accepts the award from Patrick Lawlor of Allianz Partners and host Chris Ramsey.

BEST INTERNATIONAL CORPORATE CLIENT ADVICE FIRM

Winner: Towergate Health & Protection

This firm went the extra mile for clients and achieved an excellent outcome through perseverance and an outside the box thought process.

Judges noted it illustrated a detailed communication strategy demonstrating support to drive high engagement and evidenced the importance of building a relationship with the provider.



Karen Smith of Towergate Health & Protection accepts the award from Christopher Claridge Ware of Perci Health and host Chris Ramsey.

BEST SMALL HEALTHCARE ADVICE FIRM

Winner: Hooray Health & Protection

The judges said this entry demonstrated a consultative and educational approach towards clients with good attention to detail and identifying significant improvement on current arrangements.

They also praised it for having clearly evidenced success measures in the data provided.



Charlie Cousins of Hooray Health & Protection accepts the award from Dominic Howard of Teladoc Health and host Chris Ramsey.

BEST GROUP HEALTHCARE ADVICE FIRM

Winner: Engage Health Group

This entry demonstrated in-depth analysis and comprehensive solutions to address a wide range of issues with a strong emphasis on value, not just price.

It addressed a vast number of products and health support services for all employees with a good engagement strategy to all 5,000 staff.



Nick Hale of Engage Health Group accepts the award from Graham Simons of Health & Protection and host Chris Ramsey.



Simplyhealth are proud to have sponsored **Best Individual Healthcare Advice Firm**

We want to wish this year's shortlisted nominees and winners a huge well done for all of their hard work.

At Simplyhealth, we are constantly looking for new ways to support businesses and their employees through the UK's ever-changing environment, by improving access to healthcare.

To find out more visit: [simplyhealth.co.uk/businesses](https://www.simplyhealth.co.uk/businesses)



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ADVISER AWARDS



BEST INDIVIDUAL HEALTHCARE ADVICE FIRM

sponsored by Simplyhealth

Winner: ActiveQuote

Judges said this firm brought a clear, structured, customer-centric approach by enabling customers digitally and complementing this with adviser contact.

They also praised the identification of changing customer needs and dynamics, and how good outcomes for clients were summarised and quantified including a reduction in average premium.



Nigel Wilson (centre left) and Kim Powell (centre right) of ActiveQuote accept the award from Sneh Khemka of Simplyhealth and host Chris Ramsey.

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