

THE UK

**HEALTH &
PROTECTION
AWARDS 2024**

THE WINNERS

OCT 10 2024

LONDON HILTON PARK LANE



AIMING HIGH

A vision to keep everyone healthy and protected

Another packed house at the London Hilton Park Lane welcomed the fourth UK Health & Protection Awards to celebrate all that is good about this sector.

Comedian and Awards host Kevin Bridges praised attendees for keeping people healthy and protected – a well-earned accolade indeed.

As we all know, the number of people needing help and support from this sector has continued to grow over the last year and will likely continue to do so.

That will require even more hard work, determination and vision to provide the helping hand, shoulder to cry on or much needed payment or treatment to so many more vulnerable people.

Crucially, everyone working in the health and protection industry has an important part to play in ensuring those people are taken care of at the most difficult times of their lives.

And it shows as the judges were truly overwhelmed by the help, support and expertise offered to customers by so many of our entrants and the desire to do the right thing over and over again.

I would like to say a special thank you to those judges who gave their time and expertise to make the all-important decisions on who claimed the trophies – they were not easy choices.

We welcomed 31 winners to the stage to reward them with a coveted UK Health & Protection Awards trophy, but there are so many more people



in the industry doing fantastic work that deserve to be applauded as well.

One of those trophies was given to Alun Beynon for the Outstanding Contribution Award. Alun has spent the better part of four decades in the protection industry.

His enthusiasm of ensuring people have the protection they need in place should the worst happen remains undimmed and I'm sure advisers will still be hearing him urge them to do the best for clients for a long time.

That of course is what this industry is all about.

Owain Thomas
Editor of Health & Protection

MEET THE JUDGES

PROVIDER AWARDS JUDGES



Ian Abbot, international director, Engage Health Group



Tom Baigrie, chairman, LifeSearch



Matt Brown, head of proposition, Primis Mortgage Network



Vivine Cameron, equality, diversity and inclusion manager at CII



Chico Chakravorty, founder of Doing Diversity Differently



Soraya Chamberlin, VP of corporate sales at HCA Healthcare



David Clare, head of healthcare & protection, Sutton Winson



Steve Clements, integrated & global solutions (IGS) leader, WTW



Tom Conner, director, Drewberry



Jacquie Duckworth, co-founder, The Uninvisibility Project



Isaac Feiner, managing director, Lifepoint Healthcare



Claire Ginnelly, independent health and wellbeing professional



Steve Herbert, independent consultant



Ian Holmes, director, MEC



Jonathan Hsieh, CEO Pacific Prime Americas



Lucy Irvine, head of employee benefits, Advo



Nadia Jafar, director, Bluestone of London



Guy Jones, director, BDHL



Kathryn Knowles, managing director, Cura Financial Services



Darren Manning, managing director, Global Albatross



Amber Musson-Thorp, group commercial director - MEA, Lifecare International



Takako Nagata, senior employee benefits consultant, PIB Employee Benefits



Stuart Perry, senior recruitment consultant, FJN SolutionsI



Marcia Reid, non-executive director, Sherwood Healthcare



Emma Thompson, chairperson and director, Women in Protection



Brian Walters, managing director, Regency Health



Andrew Wilkinson, director, Moneysworth



David Williams, head of group risk, Towergate Health & Protection

ADVISER AWARDS JUDGES



Jordan Ayrey,
head of consumer
intermediary, Bupa UK



Joanne Buckle,
principal and consulting
actuary, Milliman UK



Christopher Claridge-Ware,
strategic adviser,
Perci Health



Katie Crook-Davies,
managing director,
Tabei



Pardeep Duggal,
product and marketing
director, Bupa Global



Karen Gamble, manager
retail and health trusts,
HCB Group



Ruth Gilbert, product
proposition designer,
Insuring Change



Dominic Howard, director of
strategic partnerships,
Teladoc Health



Christine Husbands,
managing director,
RedArc



Sneh Khemka,
independent
consultant



Iain McMillan,
director of distribution,
Bupa



Katharine Moxham,
spokesperson, Group Risk
Development (Grid)



Tim Newman,
head of intermediary
management and SME
direct sales, Axa Health



Conor Powell,
account manager, health,
Allianz Partners



Lynn Timmons, chief
underwriting officer life and
health UK and Ireland, Gen Re



Richard Waters, head of
protection distribution,
HSBC Insurance UK



Rachael Welsh,
head of marketing, Guardian
Financial Services



Ron Wheatcroft,
technical manager,
Swiss Re



Health

A graphic illustration of a red carpet leading up a staircase, bordered by stanchions with a red rope. The background is dark teal with falling confetti and streamers.

Proud sponsors of the drinks 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 2024.

JUDGING PROCESS

How the awards were won

Entries for the UK Health and Protection Awards 2024 were divided into two categories comprising a total of 28 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 criteria for each category is detailed on the awards website.

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 the Best Advice Network or Distributor Service Award introduced to recognise the networks and distributor services which made the biggest mark supporting the health and protection advice industries.

Entries were submitted against a key set of criteria for each category which are available on the awards website. The independent judging panels then evaluated and examined each submission before an intense final judging day where the winners were decided.

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.

AWARDS SHORTLISTS

PROVIDER AWARDS SHORTLISTS

BEST DIVERSITY & INCLUSION STRATEGY

Aviva
Axa Health
Bupa
Royal London
Scottish Widows
YuLife
Zurich

BEST INDIVIDUAL HEALTH INSURANCE PROVIDER

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

BEST GROUP HEALTH INSURANCE PROVIDER

Aviva UK Health
Axa Health
Bupa
Equipsme
Freedom Health Insurance
Healix Health Services
Vitality
WPA

BEST INDIVIDUAL PROTECTION PROVIDER

Aviva
HSBC Life UK
Legal & General
National Friendly
Royal London
The Exeter
Vitality
Zurich

BEST GROUP PROTECTION PROVIDER

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

BEST WELLBEING PROVIDER

Bluecrest Wellness
Bupa
EMed Healthcare UK
Equipsme
Vitality
YuLife

BEST INTERNATIONAL INDIVIDUAL HEALTH INSURANCE PROVIDER

Allianz Partners
April International
Axa Global Healthcare
Bupa Global
Cigna Global
Freedom Health Insurance
IMG
Now Health International

BEST INTERNATIONAL GROUP HEALTH INSURANCE PROVIDER

SPONSORED BY FJN SOLUTIONS

Allianz Partners
April International
Axa Global Healthcare
Bupa Global
Cigna Global
Expatriate Healthcare
Now Health International
UnitedHealthcare Global

BEST CASH PLAN PROVIDER

Axa Health
BHSF
Bupa
Health Shield
Medicash
Simplyhealth (including Denplan)
Westfield Health
WPA

BEST SUPPORT OR ADD-ON SERVICE (INSURER)

Aviva
Bupa Insurance UK
Freedom Health Insurance
The Exeter
Unum
Vitality
YuLife

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

Bluecrest Wellness
EMed Healthcare UK
HealthHero
RedArc
Square Health
Teladoc
Telus Health
Thrive Mental Wellbeing
YuLife

BEST CUSTOMER SERVICE DELIVERY

April International
Aviva
Axa Health
Bupa
Freedom Health Insurance
National Friendly
The Exeter
Vitality
YuLife

BEST TECHNOLOGY INNOVATION

Aviva
Axa Health
Bupa
Canada Life
Cigna Global
The Exeter
Vitality
YuLife

ADVISER AWARDS SHORTLIST

BEST PROTECTION ADVISER

SPONSORED BY GUARDIAN

Rob Brooks, Death and Disease
Katy Davies, Hanbury Wealth
Management
Dan Fitchett, Towergate Health &
Protection
Naomi Greatorex, Heath Protection
Solutions
Howard Jackson, Switch Health
Peter Lurie, Proactive Medical & Life

BEST HEALTH INSURANCE ADVISER

SPONSORED BY BUPA INSURANCE

Jasmine Charles, Premier Choice
Group
Luc Genest, Advo Group
Daniel Pullin, Towergate Health &
Protection
Michael Smith, Sherwood Healthcare
Donna Turley, Switch Health
Andrew Walton, Lloyd & Co Employee
Benefits

OUTSTANDING NEWCOMER

Katy Davies, Hanbury Wealth
Management
Lucy Edwards, Lloyd & Co Employee
Benefits
Joseph Foord, Advo Group
Luke Nugent, Santé Group
Callum Smith, Switch Health

BEST ADVICE NETWORK OR DISTRIBUTOR SERVICE

Connect For Intermediaries
Paradigm
Rosemount Financial Solutions (IFA)
Santé Group
Sesame Bankhall Group
SimplyBiz Services
The Right Mortgage & Protection
Network

BEST MENTAL HEALTH ADVICE FIRM

SPONSORED BY SHODRAH

Lifecare International Insurance
Brokers
Proactive Medical & Life
Titan Corporate Benefits

BEST INDIVIDUAL INTERNATIONAL ADVICE FIRM

SPONSORED BY BUPA GLOBAL

First Point Insurance Management
Lifecare International Insurance
Brokers
Pacific Prime
Switch Health

BEST GROUP INTERNATIONAL ADVICE FIRM

SPONSORED BY ALLIANZ PARTNERS

BDHL
Engage Health Group
Lifecare International Insurance
Brokers
Pacific Prime
Towergate Health & Protection

BEST INDIVIDUAL HEALTH INSURANCE ADVICE FIRM

ActiveQuote
Clarity Health Insurance
Lifepoint Healthcare
Sherwood Healthcare

BEST GROUP HEALTH INSURANCE ADVICE FIRM

SPONSORED BY BUPA INSURANCE

Advo Group
BDHL
Benefex
Engage Health Group
Lifepoint Healthcare
MEC
PIB Employee Benefits
PK Group
Santé Group
Sherwood Healthcare

BEST SMALL HEALTH INSURANCE ADVICE FIRM

Aldermont Group
Broadway Broking Group
Hooray Health & Protection
Lifepoint Healthcare
Lloyd & Co Employee Benefits
Pegasus Benefits
UK Health Insurance

BEST INDIVIDUAL PROTECTION ADVICE FIRM

Moneysworth
Proactive Medical & Life
Switch Health
Towergate Health & Protection

BEST GROUP PROTECTION ADVICE FIRM

Aldermont Group
Benefex
Engage Health Group
Lloyd & Co Employee Benefits
Premier Choice Group
Santé Group
Titan Corporate Benefits
Towergate Health & Protection

BEST SMALL PROTECTION ADVICE FIRM

First Point Insurance Management
Hanbury Wealth Management
Hooray Health & Protection
Iam|Insured
Lloyd & Co Employee Benefits
Moneysworth

BEST WORKPLACE WELLBEING ADVICE FIRM

Benefex
Broadstone
Premier Choice Group
Titan Corporate Benefits

BEST SALES & RETENTION ADVICE TEAM

Advo Group
Aldermont Group
Benefex
First Point Insurance Management
Hooray Health & Protection
PIB Employee Benefits
Santé Group
Switch Health



THE UK
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AWARDS WINNERS

PROVIDER AWARDS WINNERS

OUTSTANDING CONTRIBUTION AWARD

Alun Beynon

PROVIDER OF THE YEAR

Sponsored by HCA Healthcare

Bupa

BEST DIVERSITY & INCLUSION STRATEGY

Aviva

Highly Commended: Zurich

BEST TECHNOLOGY INNOVATION

Bupa

Highly Commended: Vitality

BEST CUSTOMER SERVICE DELIVERY

The Exeter

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

RedArc

Highly Commended: Bluecrest Wellness

BEST ADD-ON OR SUPPORT SERVICE (INSURER)

Bupa

BEST CASH PLAN PROVIDER

Medicash

BEST WELLBEING PROVIDER

Bluecrest Wellness

Highly Commended: Bupa

BEST INDIVIDUAL PROTECTION PROVIDER

Zurich

BEST INDIVIDUAL HEALTH INSURANCE PROVIDER

Bupa

BEST INDIVIDUAL INTERNATIONAL HEALTH INSURANCE PROVIDER

April International

BEST GROUP PROTECTION PROVIDER

Zurich

BEST GROUP HEALTH INSURANCE PROVIDER

Bupa

BEST GROUP INTERNATIONAL HEALTH INSURANCE PROVIDER

Sponsored by FJN Solutions

UnitedHealthcare Global

Highly Commended: April International

ADVISER AWARDS WINNERS

ADVICE FIRM OF THE YEAR

Hooray Health & Protection

BEST PROTECTION ADVISER

Sponsored by Guardian

Naomi Greatorex, Heath Protection Solutions

BEST HEALTH INSURANCE ADVISER

Sponsored by Bupa Insurance

Jasmine Charles, Premier Choice Group

OUTSTANDING NEWCOMER AWARD

Luke Nugent, Santé Group

BEST ADVICE NETWORK OR DISTRIBUTOR SERVICE

Sesame Bankhall Group

BEST SALES & RETENTION ADVICE TEAM

Hooray Health & Protection

BEST WORKPLACE WELLBEING ADVICE FIRM

Broadstone

BEST MENTAL HEALTH ADVICE FIRM

Sponsored by Shoorah

Titan Corporate Benefits

BEST INDIVIDUAL PROTECTION ADVICE FIRM

Towergate Health & Protection

BEST SMALL PROTECTION ADVICE FIRM

Hooray Health & Protection

Highly Commended: Moneysworth

BEST GROUP PROTECTION ADVICE FIRM

Towergate Health & Protection

Highly Commended: Titan Corporate Benefits

BEST INDIVIDUAL INTERNATIONAL ADVICE FIRM

Sponsored by Bupa Global

Lifecare International Insurance Brokers

BEST GROUP INTERNATIONAL ADVICE FIRM SPONSORED BY ALLIANZ PARTNERS

Engage Health Group

BEST INDIVIDUAL HEALTH INSURANCE ADVICE FIRM

ActiveQuote

BEST SMALL HEALTH INSURANCE ADVICE FIRM

Hooray Health & Protection

BEST GROUP HEALTH INSURANCE ADVICE FIRM

Sponsored by Bupa Insurance

PIB Employee Benefits

Highly Commended: Benefex

OUTSTANDING CONTRIBUTION

Alun Beynon

This year's outstanding contribution award goes to someone who has never been afraid to be outspoken in motivating advisers and the wider protection sector to improve its reach and engagement with consumers - Alun Beynon.

Throughout 40 years he has crossed the country educating and driving advisers to be better for their clients.

Alun spent the better part of a quarter of a century at Aegon and led the insurer's protection proposition for many years.

He then joined Lloyds Banking Group to build the case for its re-entry into the intermediary protection market and since then has spent the last decade helping build the Scottish Widows protection business, culminating with this year's launch into the income protection market.

As he now moves on from Scottish Widows, Alun's passion for the protection market and making sure consumers have it when they need it remains undimmed.



Alun Beynon accepts the award from Owain Thomas of Health & Protection and host Kevin Bridges

ADVICE FIRM OF THE YEAR

Hooray Health & Protection

This firm impressed the judges with all its entries showing excellence across the health and protection markets.

Judges praised this team for investing in its people, impressive support for complex clients and robustly ensuring its advice is of a high standard.

One judge highlighted that this firm perfectly articulates where an intermediary can add value.

Charlie Cousins, director of Hooray Health & Protection said: "We're honoured to win the Best Advice Firm of the Year at the Health & Protection Awards. This recognition highlights our commitment to providing clear and honest advice to our clients.

"At Hooray Health & Protection, we always build strong relationships with our clients, ensuring they receive tailored solutions that fit their circumstances. This award couldn't be done without our amazing team's dedication to go the extra mile with every client they work with.

"We appreciate the recognition and look forward to continuing our mission of being the UK's best benefits broker. Massive thank you to everyone at Health & Protection for making these awards possible."



Mike Hesch of Hooray Health & Protection accepts the award from Richard Browne of Health & Protection and host Kevin Bridges



Thank you

PROVIDER OF THE YEAR

Sponsored by HCA Healthcare UK

Bupa

We are honoured to win Provider of the Year at the 2024 Health & Protection Awards. We're extremely proud of all the individuals at Bupa who are committed to supporting our customers in living longer, healthier, happier lives and making a better world.

Throughout the last 12 months we've strived to further develop our broad proposition, with our customers and intermediary partners at the heart of everything we do. We remain dedicated

to the sector and are proud to have been recognised for enabling advisers to work in more targeted and consultative way with their clients.

We've refreshed our thought-leadership agenda through Health Horizons and have continued to evolve our Bupa Academy education programme, and are delighted to have been acknowledged for meeting previously unmet needs and standing out from the rest of the market.

We're proud to support our customers with our ConnectedCare proposition which offers faster, easier and more seamlessly connected healthcare, using our own Bupa clinicians and clinics. We've also responded to customer demand in upgrading our app offering so that it can do more than just manage health cover and assessments. The updates include providing customers with accessible healthcare where they can access all healthcare needs via one single app – My Bupa – regardless of their cover.

This is all part of our ambition to be the world's most customer centric healthcare company. We know there is more to do in providing all-round accessible healthcare, but this award gives us confidence that we are on the right track. A huge thank you to everyone who voted for us and to our intermediary partners for their continued support.



Richard Norris of Bupa accepts the award from Soraya Chamberlain of HCA Healthcare UK and host Kevin Bridges



Proud winners of Best Diversity & Inclusion Strategy.

We are committed to creating an inclusive environment where every voice is heard, every background is valued, and everyone can thrive.

Our award-winning strategy isn't just a policy. It's embedded into every decision we make, ensuring that diversity and inclusion are fundamental to how we operate - from our workforce to the way we serve our customers.

Building a future where everyone belongs.



THE UK
HEALTH & PROTECTION AWARDS 2024

WINNER

Best Diversity & Inclusion Strategy

GEN7840 10/2024 REG015

Aviva Health UK Limited. Registered in England, Number 2464270. Registered Office: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139. A wholly owned subsidiary of Aviva Insurance Limited.

BEST DIVERSITY & INCLUSION STRATEGY

Aviva

Highly Commended: Zurich

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

Creating a diverse, equitable and 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 well, and helping to contribute to fairer, more equal communities.

We have embedded inclusion in our policies and ways of working, supporting those from diverse backgrounds to champion their achievements and not to undersell themselves.

We encourage open dialogue around diversity needs to set people up for greater success and have a culture of actively calling out non-inclusive behaviours which our leaders demonstrate.

To support our DEI ambitions, we have a three-pillared strategy that helps us deliver for our colleagues, customers, and community:

- Data, governance and accountability – One Aviva, leader-led DEI consistently embedded across functions and markets
- People and culture - Aviva is an inclusive workplace where everyone can shine. We reflect our communities at all levels
- Customer & Community - Aviva is recognised as the most inclusive insurer, contributing to a more equitable society

We recognise 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.

In recent years 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 will continue to do this and remain determined to keep challenging ourselves to do more to build a workplace – and society – that works for all.



The Aviva team accept the award from Chico Chakravorty of Doing Diversity Differently and host Kevin Bridges



We're extremely proud to be the winner of
**Best Individual Health
Insurance Provider, 2024**

Thank you

to everyone who voted for us
and our intermediary partners
for their unwavering support.



BEST INDIVIDUAL HEALTH INSURANCE PROVIDER

Bupa

We are immensely honoured to receive the award for Best Individual Health Insurance Provider of the Year. This achievement reflects the dedication of our team, who have consistently worked hard to provide exceptional service to our customers while adapting to the dynamic environment.

As we aim to be the most customer-centric healthcare company, we are focused on delivering outstanding customer experiences through high-quality healthcare, excellent value, and seamless access.

Your support has been crucial in achieving success this year. We are grateful for your valuable feedback and collaboration, which have contributed to the integration of consumer duty, the launch of our Consumer Adviser Support Hub, significant updates to our Consumer Intermediary Portal, and the expansion of our team to better serve our intermediary partners. Thank you for making health happen, together.

We extend our heartfelt thanks to everyone who cast their votes for us. Our commitment to collaborating with our partners remains strong, as we strive to build robust working relationships and ensure they are consistently informed and engaged.

Looking forward to 2025, we will uphold our core values of brave, caring, and responsible as we work towards our mission of helping individuals lead longer, healthier, and happier lives while contributing to a better world.



Richard Glassborow and Jordan Ayrey of Bupa accept the award from Ian Holmes of MEC and host Kevin Bridges



Introducing our new Group Critical illness cover

Why choose Zurich Corporate Risk?

Broad cover

Automatically provides cover for 15 standard critical illness conditions and surgical procedures as well as 11 specific child conditions. Plus the ability to include 27 additional conditions and increase the maximum benefits.

Flexibility

Employers can tailor their policy to meet the needs of their employees, their business and their budget. This includes the option to provide cover for employees' partners.

Additional optional protection

Optional cover for Cancer Drug Fund and Total Permanent Disability.

Visit our website to find out more

www.zurich.co.uk/corporate-risk/group-critical-illness

PROVIDER AWARDS

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BEST GROUP PROTECTION PROVIDER

Zurich

We're absolutely delighted to win Best Group Protection Provider at the Health & Protection Awards for the second year running.

Receiving this accolade means so much to us, as we're always looking for ways to enhance our proposition to ensure great outcomes for our customers and their employees, and to be there when they need us most - a human connection, not just a transaction.

In the past year we've been delighted to extend our proposition to include:

- Podplan Eldercare services
- Cancer Support service
- Raise the Alarm - Suicide Prevention Support toolkit
- Employee-facing workshops
- Expansion of our free Mental Health First Aid courses
- Relaunch of the Wisdom app from Health Assured

And we have lots more exciting plans for 2025.

Part of our mission is to play an active role in our industry to help raise awareness of the importance of group protection to help improve health and wellbeing across the UK workforce. Our recent rehabilitation campaign supported by Invictus Games medallist and sports presenter JJ Chalmers was featured on the BBC and called on government to help more long-term sick workers get back to work through rehabilitation.

We're extremely honoured to receive this award and would like to thank the judges for this tremendous recognition and a huge thank you to you all from Zurich, for your continued support.

We look forward to working with you in the future.



The Zurich team accept the award from Emma Thomson of Women in Protection and host Kevin Bridges



Thank you

BEST GROUP HEALTH INSURANCE PROVIDER

Bupa

We're delighted to win Best Group Health Insurance Provider at the 2024 Health & Protection Awards and be acknowledged for our service levels, simplifying communications and diverse initiatives to support customer outcomes.

This achievement reflects the dedication of our teams, who are committed to deliver outstanding customer and intermediary experiences through high-quality healthcare, seamless access and excellent services.

We are grateful for our intermediaries' valuable feedback and collaboration, which have contributed to the development of our ever-evolving proposition including the launch of Neurodiversity Benefit, Digital Wellbeing, Well Health and Young Person's Mental Health services.

We're proud to uphold consistently exceptional service levels by expanding our customer contact centre and refreshing our mental health support to customers with cancer, truly showcasing our ConnectedCare proposition which offers faster, easier and more seamlessly connected healthcare, using our own Bupa clinicians.

As a major healthcare provider, we at Bupa see it as our mission to lead the industry in tackling customer needs, supporting both employees and their dependants, and we extend our thanks to our many fantastic partners who have contributed to this success.

As we look ahead to 2025, we remain dedicated to collaborating with our intermediary partners, focusing on building strong relationships and keeping them consistently informed and engaged.



Will Shaw of Bupa accepts the award from Marcia Reid of Sherwood Health and host Kevin Bridges



We're thrilled to have won **Best Individual International Health Insurance Provider** for the second year in a row!

We're also proud to have been highly commended in the **Best Group International Health Insurance Provider** category.

Thank you to our partners for your trust and continued support. We look forward to building on our successes together!

THE UK
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WINNER

Best Individual International
Health Insurance Provider

THE UK
**HEALTH &
PROTECTION
AWARDS 2024**

**HIGHLY
COMMENDED**

Best Group International
Health Insurance Provider

 **april**
International

BEST INDIVIDUAL INTERNATIONAL HEALTH INSURANCE PROVIDER

April International

We're delighted to have won Best Individual International Health Insurance Provider for the second consecutive year and to have received high commendation in the Best Group International Health Insurance Provider category at the 2024 Health & Protection Awards.

Our aim is to provide outstanding care and support to our members and intermediary partners, and these achievements reflect the hard work and dedication of our entire team, which has been crucial to our success.

With more than 30 years' experience in the IPMI market, we're continuously investing in digital innovations to enhance our services. A recent example is our Easy Pay Card, designed to simplify the payment process for our members, making healthcare more accessible and efficient.

We'd like to extend our congratulations to all the finalists and winners at this year's awards.

A special thank you to the judges for acknowledging our efforts and to our partners for your continued support, which has been vital in helping us achieve these milestones. We truly value your trust in our services and look forward to building on our successes together.



Joe Thomas of April International accepts the award from John Greenwood of Definite Article Media and host Kevin Bridges



Accessible and affordable health monitoring with Bluecrest Wellness

Employee health is all important. Helping people go about their working day with confidence in their health helps businesses to keep running smoothly.

For your clients and their employees, understanding their health starts with Bluecrest. We're here to show people what's going on inside their body. The good and the 'could be better'.

Bluecrest is the key to peace of mind for workplace teams. With a Bluecrest health assessment, employees can take on each day feeling and giving their best.

Call **01903 253177** to discover how multi-award winning Bluecrest can help.

www.bluecrestwellness.com



Some 40% of NHS costs go on treating people with preventable diseases.

“As the nation continues to age and sicken the NHS is increasingly a treatment service and not a prevention service.”

**Dr Martin Thornton,
Chief Medical Officer,
Bluecrest Wellness.**

PROVIDER AWARDS

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BEST WELLBEING PROVIDER

Bluecrest Wellness

It's an honour to be recognised as the Health and Wellbeing Provider of the Year at the Health & Protection Awards. This award is a true testament to the dedication and hard work of our entire team, whose passion for making a real difference in people's lives drives everything we do.

At Bluecrest, we've always believed in empowering individuals with the tools and knowledge to take control of their health. From comprehensive health assessments to personalised health and wellbeing coaching, our mission is to help everyone live healthier for longer by making personal health monitoring easy and affordable.

Winning this award only strengthens our commitment to that mission.

We would like to express our heartfelt gratitude to our intermediary partners that continue to put their trust in us, to serve their clients every day.

We'd also like to thank our incredible staff for their unwavering dedication, professionalism, and care - they are the reason we can provide such a valuable service to so many.

This recognition inspires us to keep improving and finding even better ways to give everyone confidence in their health.



The Bluecrest Wellness team accept the award from Stefka Baxter of Definite Article Media and host Kevin Bridgesa



Thank you

BEST TECHNOLOGY INNOVATION

Bupa

Highly Commended: Vitality

We're delighted to win Best Technology Innovation at the 2024 Health & Protection Awards and to be recognised in providing our advisers and clients with valuable data.

We've worked hard to deliver our One Bupa Report which includes benchmarking against our wider corporate customer base, providing a wider range of valuable information.

This includes the use of benefits across inpatient or outpatient care as well as length of hospital stays, which offers valuable deep dives and insights into the data, allowing for future foresight and strategy planning for our corporate company clients.

We're also proud to have brought a single app solution to market, having responded to customer demand telling us that it's difficult to manage multiple apps for their workplace health and wellbeing programme, making employee engagement more difficult, with additional costs and complexity, plus fragmented data.

We have made the decision to deliver all our healthcare services through our My Bupa app and have made good progress so far, with lots more to come in 2025.

Thank you to everyone who cast their vote for us and to our intermediary partners for their continued support.



Robert Bain of Bupa accepts the award from David Clare of Sutton Winson and host Kevin Bridges

What a night, and what a great event. Hats off to all at H&P for another magnificent evening.

Huge congratulations to all nominees, and winners of course, in all categories!

The biggest congratulations of all goes to United Healthcare Global for winning the 'Best Group International Health Insurance Provider' award!



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

www.fjnsolutions.co.uk

BEST GROUP INTERNATIONAL HEALTH INSURANCE PROVIDER

Sponsored by FJN Solutions

UnitedHealthcare Global

Highly Commended: April International

The judges said this winning entrant demonstrated great value to clients and a very strong wellbeing focus.

They also credited it for having a very good sales front end, good commercial approach and broad proposition.



The UnitedHealthcare Global team accept the award from Dan Small of FJN Solutions and host Kevin Bridges



Thank you

BEST ADD ON OR SUPPORT SERVICE (INSURER)

Bupa

We are extremely proud to have been awarded Best Add-on or Support Service at this year's awards.

Thank you to our partnerships with Melios, Re:cognition Health, Clinical Partners and Dyslexia Test Centre who have been instrumental in the success of this achievement.

This success also reflects the dedication of our corporate product team working in conjunction with our proposition development team, who have consistently worked hard to provide market leading healthcare to our customers, while adapting to the evolving demands of the healthcare environment.

We're prioritising the role of health and wellbeing by building more inclusive care, and our partnership services have been designed with our diverse customer base at the forefront.

Our Neurodiversity Benefit is an increasingly popular benefit, showing that this type of support really resonates with our customers. Our Inclusive Health package differentiates itself from our more long-standing healthcare offerings.

We already offered many inclusive healthcare services, but we knew we could do more in terms of support-services. Our continual evolution of this proposition will include the launch of the next phase of the neurodiversity benefit in 2024, along with more of a focus on men's healthcare, LGBTQ+ and fertility services.

We couldn't achieve this without the support of our intermediary partners. Thank you for recognising us for this award and we're excited to maintain this momentum in 2025.



Kate Higgins of Bupa collects the award from David Williams of Towergate Health & Protection and host Kevin Bridges

PROVIDER AWARDS

BEST INDIVIDUAL PROTECTION PROVIDER

Zurich

The judges recognised this winner for a very strong entry evidencing great outcomes for employees, advisers and end customers.

They added that it was great to see so much training for the team and improvements to claims.



The Zurich team collect the award from Andrew Wilkinson of Moneysworth and awards host Kevin Bridges

BEST CASH PLAN PROVIDER

Medicash

The judges said this winner showed impressive growth, maximising third party partnerships and efficient use of technology.

They added that it had made a lot of enhancements to systems and processes which would positively impact the client.



Matt Poulos of Medicash accepts the award from Oonagh Sheehan of Health & Protection

PROVIDER AWARDS

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

RedArc

Highly Commended: April International

The judges praised this winner for always being excellent and providing exceptional support over many different areas and health needs.

They also really liked the impact the firm has on people, the difference it made with end users, and how it was working with insurers to increase take up and improve awareness among advisers.



Christine husbands of RedArc collect the award from Jacquie Duckworth of Visible Inc and host Kevin Bridges

BEST CUSTOMER SERVICE DELIVERY

The Exeter

The judges praised the winner as a firm whose passion for service shone through with strong service level agreements and metrics.

They also credited it for strong intermediary activity given the relative size of the business for providing claim flexibility when absolutely needed by putting the client at the centre of the solution.



Graham Simons of Health & Protection accepts the award on behalf of The Exeter from Ian Abbott of Engage Health Group and host Kevin Bridges



Congratulations to

Bupa UK

winners of

**Provider of
the Year 2024**

We look forward to seeing
you all again next year

THE UK
**HEALTH &
PROTECTION
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THE UK
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BEST PROTECTION ADVISER

Sponsored by Guardian

Winner: Naomi Creatorex of Heath Protection Solutions

The judges praised this winner for showing a real desire to grow the protection market and educate wider audiences.

They added she was clear on helping promote the protection market's reach and deliver good outcomes, as well as going the extra mile to get better financial understanding and protection levels achieved.



Naomi Creatorex of Heath Protection Solutions collects the award from Hilary Banks of Guardian and host Kevin Bridges



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Same day all-clear, or **further diagnostics** for breast, bowel and prostate cancer



BEST HEALTH INSURANCE ADVISER

Sponsored by Bupa Insurance

Winner: Jasmine Charles of Premier Choice Group

The judges loved the winner's innovative approach to increasing client understanding of the product and supporting Consumer Duty.

They also credited her for showing how a personal software development ended-up being rolled out to benefit the whole firm.



Jasmine Charles of Premier Choice Group accepts the awards from Will Shaw of Bupa and host Kevin Bridges

ADVISER AWARDS

OUTSTANDING NEWCOMER AWARD

Winner: Luke Nugent of Santé Group

Judges praised this excellent winner for demonstrating commitment, engagement, initiative, ambition and determination to make a difference.

They also praised him for engaging people across the industry and outside to promote health and protection insurance in a positive and caring manor.



Luke Nugent of Santé Group collects the award from Vivine Cameron of the Chartered Insurance Institute (CII) and host Kevin Bridges

BEST ADVICE NETWORK OR DISTRIBUTOR SERVICE

Winner: Sesame Bankhall Group

The judges praised this winner for showing fantastic industry involvement, supporting firms in implementing Consumer Duty, training initiatives and strong metrics.

They also welcomed its pledge not to load premiums for higher commission and for its involvement with Fairer Finance.



Dominic Hodge of Sesame Bankhall Group collects the award from Christine Husbands of RedArc and host Kevin Bridges



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BEST MENTAL HEALTH ADVICE FIRM

Sponsored by Shoorah

Winner: Titan Corporate Benefits

Judges praised the winner for producing a very impressive entry showing the impact of supporting staff to train as mental health first aiders.

They also applauded the collaboration with insurers and utilisation of the benefits offered through their plan to coordinate strategies for vulnerable individuals and wider groups of employees.



Todd Rowlands of Titan Corporate Benefits accepts the award from Lorri Haynes of Shoorah and host Kevin Bridges



Congratulations to all the winners and nominees

**Congratulations to
Lifecare International,
winners of the ‘Best Individual
International Advice Firm’,
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In today’s interconnected world, the expertise of international advice firms is indispensable to offer strategic insights and innovative solutions to navigate complexities of international markets, ensure compliance and fostering growth. At Bupa Global we were proud to sponsor the award and celebrate this contribution to sustainable success and competitive advantage in the global marketplace.

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BEST INDIVIDUAL INTERNATIONAL ADVICE FIRM

Sponsored by Bupa Global

Winner: Lifecare International Insurance Brokers

The judges praised this winner for multiple examples of going the extra mile by supporting clients and with claims and aiding cost savings at the forefront of its service.

They also credited the use of its own telehealth services to assist members in less traditional IPMI markets, as well as the proactive approach to encouraging the full take-up of wellbeing support.



Karim Ladha of Lifecare International Insurance Brokers accepts the award from Jodie Geard of Bupa



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**Congratulations to all of the
2024 award winners**

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BEST GROUP INTERNATIONAL ADVICE FIRM

Sponsored by Allianz Partners

Winner: Engage Health Group

Judges applauded this winner for an excellent display of supporting a challenging client whose complex needs were fully met.

They also praised its in-depth assessment of how aligning benefits across local schemes and harmonising them under a global program could improve administrative and cost burdens.



Penelope Pemberton of Engage Health Group accepts the award from Patrick Lawlor of Allianz Partners and host Kevin Bridges

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BEST GROUP HEALTH INSURANCE ADVICE FIRM

Sponsored by Bupa Insurance

Winner: PIB Employee Benefits

Highly Commended: Benefex

Judges praised this excellent winner for its holistic approach linking benefits and removing overlaps which showed great awareness of the whole healthcare market.

They also applauded this firm for recognising the importance of inclusion in employee healthcare.



David Skinner of PIB Employee Benefits accepts the award from Richard Norris of Bupa and host Kevin Bridges

ADVISER AWARDS

BEST INDIVIDUAL HEALTH INSURANCE ADVICE FIRM

Winner: ActiveQuote

The judges praised this winner as an outstanding adviser who went above and beyond in listening to their clients and following-up on their work.

They also applauded this very impressive business for its very detailed and thorough approach and going the extra mile for customers whenever required.



Rob Saunders and Kim Powell of ActiveQuote accept the award from Joanne Buckle of Milliman UK and host Kevin Bridges

BEST SMALL HEALTH INSURANCE ADVICE FIRM

Winner: Hooray Health & Protection

Judges awarded this winner a maximum score and said it demonstrated what a small adviser team with a total understanding of their client can do.

They said it evidenced an excellent level of service and perfectly articulated where an intermediary can add value.



Mike Hesch of Hooray Health & Protection accepts the award from Sneh Khemka and host Kevin Bridges

ADVISER AWARDS

BEST INDIVIDUAL PROTECTION ADVICE FIRM

Winner: Towergate Health & Protection

Judges saluted the winning adviser for an excellent submission which started with a request for personal cover and ended up with a comprehensive range of benefits to protect families and a business.

They also praised it for being thoroughly professional and showing a great example of what quality advice is all about.



The Towergate Health & Protection team accept the award from Ricardo Medina of Definite Article Media and host Kevin Bridges

BEST SMALL PROTECTION ADVICE FIRM

Winner: Hooray Health & Protection

Highly Commended: Moneysworth

Judges praised this winner for providing a stunning example of a small firm that was genuinely growing the market.

They really liked its approach and investment in Consumer Duty and the high level of support and understanding for a unique client.



Mike Hesch of Hooray Health & Protection accepts the award from Lynn Timmons of Gen Re and host Kevin Bridges

ADVISER AWARDS

BEST WORKPLACE WELLBEING ADVICE FIRM

Winner: Broadstone

The judges gave this winner a perfect score and praised it for developing a great communication strategy and meeting diverse employee needs.

They also credited it for showing real understanding of the wellbeing market where the results speak for themselves with high engagement and clever use of benefits.



Ashley Beagley of Broadstone accepts the award from Christopher Claridge-Ware and host Kevin Bridges

BEST GROUP PROTECTION ADVICE FIRM

Winner: Towergate Health & Protection

Highly Commended: Titan Corporate
Benefits

The judges loved the excellent entry from the winner showing how they rescued an employer from an awful situation along with reducing costs and improving benefits.

They also applauded how it established a fairer approach for employees and better absence management processes for the employer.



David Williams of Towergate Health & Protection accepts the award from Ron Wheatcroft of Swiss Re and host Kevin Bridges

ADVISER AWARDS

BEST SALES & RETENTION ADVICE TEAM

Winner: Hooray Health & Protection

The judges applauded this winner for investing in staff and having a clear strategy for sustaining sales and retaining clients.

They also credited it for introducing initiatives allowing for clear transparency between intermediary and client and high internal compliance standards.



Mike Hesch of Hooray Health & Protection accepts the award from Rebecca White of Teladoc Health and host Kevin Bridges

THE UK

HEALTH & PROTECTION AWARDS 2025

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