

THE UK

**HEALTH &
PROTECTION
AWARDS 2025**

THE WINNERS

OCT 16 2025

WESTMINSTER PARK PLAZA



CELEBRATING AND SUPPORTING

Recognising the lifelong joy of helping customers

A packed house at the Westminster Park Plaza welcomed the fifth UK Health & Protection Awards to celebrate the personal and collective successes of the sector.

It is hard to believe a year has passed since last welcoming the industry to recognise their achievements, but the last 12 months seems to have disappeared even quicker than the one before.

The sector continues to take care of millions of people each year who are going through tough times in their own or their loved ones' lives.

This was recognised by comedian and Awards host Al Murray, The Pub Landlord who led the praise for those claiming trophies on the night.

Crucially though, everyone working in the health and protection industry has an important part to play - and it shows as the judges were truly overwhelmed by the help, support and expertise offered to customers by so many of our entrants.

A special thank you is owed to the 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 28 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.

Stephen Hough collected the Outstanding



Contribution Award for a career that has been spent building successful advice firms. After more than three decades in the sector, he is now on his third retirement, but one wonders if he may not be done yet.

At the other end of the career path, Ella Downes claimed the Outstanding Newcomer Award.

In just two years she has already begun making her mark in the industry and as the judges recognised, is showing the energy, enthusiasm and expertise to become a future leader in the sector.

It is encouraging to see the same level of joy at providing great outcomes for people in difficult situations continues to be at the fore across all areas of this industry.

Owain Thomas
Editor of Health & Protection

MEET THE JUDGES

PROVIDER AWARDS JUDGES



Ian Abbot, International
Director, Engage
Health Group



Chico Chakravorty,
Founder, Doing Diversity
Differently



David Clare, Head of
Health & Protection,
Acrisure UK Broking



Steve Clements, Integrated
& Global Solutions (IGS)
Leader, WTW



Carl Cliffe,
Senior Adviser,
Regency Health



Jacquie Duckworth,
Founder,
Visible Start Ltd



Isaac Feiner, Managing
Director, Lifepoint
Healthcare



Ian Holmes,
Director,
MEC



Jonathan Hsieh,
CEO, Pacific Prime
Americas



Nadia Jafar,
Director, Bluestone
of London



Tina Jennings,
General Secretary,
AMII



Guy Jones,
Director,
BDHL



Kathryn Knowles,
Managing Director,
Cura Financial Services



Darren Manning,
Managing Director,
Global Albatross



Amber Musson-Thorp,
Head of Corporate
Consulting EMEA,
Lifecare International



Takako Nagata, Senior
Employee Benefits
Consultant, PIB
Employee Benefits



Lucy Pearce, Commercial
Director, Brown & Brown Health
and Employee Benefits



Stuart Perry,
Senior Recruitment
Consultant, FJN Solutions



Zoe Priselac,
Managing Director,
Way More



Marcia Reid, Non-
Executive Director,
Sherwood Healthcare



Ian Sawyer,
Commercial Director,
Howden Life & Health



Kathryn Stringer,
Advisory Member,
GAIN



Emma Thomson,
Director, Emma Thomson
Consultancy Services



Matt Teumer,
RVP,
Flywire

ADVISER AWARDS JUDGES



Joanne Buckle,
Principal and Consulting
Actuary, Milliman



Soraya Chamberlain,
Vice President Corporate Sales,
HCA Healthcare



Matt Chapman,
Consultant,
Protection Coach



Phillip Deacon,
Consultant,
Phillip Deacon Consulting



Nicky Draper, Director of Life &
Health Consulting | Longevity +
Protection + Pensions Strategy,
Crystallise



Amal El Kabboul,
Healthcare
Consultant



Kate Gannon, Personal Finance
Society (PFS) Member Director,
Chartered Insurance Institute



Monica Garcia, Independent
Consultant, Monica Garcia
Consulting



Ruth Gilbert,
Product Proposition
Designer, Insuring Change



Lorri-Ann Gillies, Head of
Corporate New Business, UK
Insurance, Bupa



Meghana Gupta, Associate
Director - insurance practice
lead - AMESA, IQVIA



Sneh Khemka,
Independent
Consultant



Kelly McCain,
Director, Global Expansion,
Business Group on Health



Iain McMillan,
NED & Business
Consultant



Tim Newman,
Head of Intermediary
Management and SME
Direct Sales, Axa Health



Richard Purcell,
Client Solutions Director,
Europe, Pacific Life Re



Lynn Timmons, Chief
Underwriting Officer Life and
Health UK and Ireland, Gen Re



Rebecca Ward,
Head of Health and
Protection, ABI



Richard Waters, Head of
Protection Distribution,
HSBC Life



Ron Wheatcroft,
Technical Manager,
Swiss Re



Health



With us, your clients' health **comes first**

When it comes to living life to the fullest, health is fundamental – today and tomorrow.

We'll give your clients fast access to diagnosis and treatment, expert guidance and tools to help manage their wellbeing every day.



24/7 access to our
online GP service



Online assessments for
digestive issues within
three working days



Online access to
a physio within
one working day



Speak to us today about health insurance for your clients.

JUDGING PROCESS

How the awards were won

Entries for the UK Health and Protection Awards 2025 were divided into two categories comprising a total of 25 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.

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
Cigna Global
Guardian 1821
Healthcare International
National Friendly
Scottish Widows
Simplyhealth
Vitality
Zurich

BEST CASH PLAN PROVIDER

BHSF
Bupa
Health Shield
Medicash
Simplyhealth (including Denplan)
Unum Dental
Westfield Health

BEST WELLBEING PROVIDER

Bluecrest
Bupa
Medicash
National Friendly
The Exeter
Vitality
YuLife

BEST ADD-ON OR SUPPORT SERVICE (INSURER)

April International
Aviva
Bupa
Medicash
MetLife
National Friendly
Unum
Vitality

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

Abi Global Health
Bluecrest Wellness
CIEExpert
Fruitful Insights
RedArc
Spectrum.Life
Square Health
Teladoc
Telus Health
YuLife

BEST INDIVIDUAL PROTECTION PROVIDER

Aviva
Guardian 1821
MetLife
National Friendly
Royal London
Scottish Widows
The Exeter
Vitality
Zurich

BEST GROUP PROTECTION PROVIDER

Aviva
Canada Life
Legal & General
MetLife
Unum
Zurich

BEST INDIVIDUAL INTERNATIONAL HEALTH INSURANCE PROVIDER

SPONSORED BY FLYWIRE

Allianz Partners
April International
Axa Global Healthcare
Bupa Global
Cigna Global
Healthcare International
IMG
Now Health International
William Russell

BEST GROUP INTERNATIONAL HEALTH INSURANCE PROVIDER

SPONSORED BY FJN SOLUTIONS

April International
Axa Global Healthcare
Bupa Global
Cigna Global
IMG
Now Health International
UnitedHealthcare Global

BEST INDIVIDUAL HEALTH INSURANCE PROVIDER

Aviva UK Health
Axa Health
Bupa
Freedom Health Insurance
National Friendly
The Exeter
Vitality Health

BEST GROUP HEALTH INSURANCE PROVIDER

Aviva UK Health
Axa Health
Bupa
Equipsme
Healix Health Services
Vitality
Western Provident Association (WPA)

ADVISER AWARDS SHORTLIST

BEST HEALTH INSURANCE ADVISER

Amy Mentessi, King's Healthcare
Donna Turley, Switch Health
Helen Murphy, Aldermont Group
Karl Parrish, Brown & Brown Health and Employee Benefits
Matthew Hill, Private Medical Insurance Brokers
Michael Smith, Sherwood Healthcare
Nicholas Mentessi, King's Healthcare
Peter Lurie, Proactive Medical & Life
Rob Rigby, Santé Group
Tom Brown, Lloyd & Co Employee Benefits

BEST PROTECTION ADVISER

Ahmed Ibraheem, Secure Mortgages & Protection
Andy Walton, Lloyd & Co Employee Benefits
Colin Baxter, Mortgages in Lincoln
Helen Murphy, Aldermont Group
Howard Jackson, Switch Health
Joshua Gerstler, The Orchard Practice
Rhys Schofield, Peak Mortgages and Protection

OUTSTANDING NEWCOMER AWARD

Ahmed Ibraheem, Secure Mortgages & Protection
Ella Downes, Ascend Health
Elli Wright, Switch Health
Ross Jackson, Protectus Healthcare

BEST ADVICE NETWORK OR DISTRIBUTOR SERVICE

Paradigm Protect
Rosemount Financial Solutions (IFA)
Santé Group
Sesame Bankhall Group
Simplybiz
St. James's Place
The Right Mortgage & Protection Network

BEST INTERNATIONAL INDIVIDUAL ADVICE FIRM

Albatross Healthcare
ASN Advisory Services Network
First Point Financial Management
Lifecare International Insurance broker
Pacific Prime
SIP Medical Family Office
Switch Health

BEST INTERNATIONAL GROUP ADVICE FIRM

Brown & Brown Health and Employee Benefits
Engage Health Group
Lifecare International Insurance broker
Pacific Prime
Partners&
Sherwood Healthcare
Switch Health
Towergate Employee Benefits

BEST INDIVIDUAL HEALTH INSURANCE ADVICE FIRM

ActiveQuote
Ascend Health
King's Healthcare
Lifepoint Healthcare
Private Medical Insurance Brokers
Santé Group
Switch Health
Usay Compare

BEST GROUP HEALTH INSURANCE ADVICE FIRM

SPONSORED BY BUPA
Ascend Health
Benifex
Broadstone
Brown & Brown Health and Employee Benefits
Engage Health Group
Lifepoint Healthcare
PIB Employee Benefits
Sherwood Healthcare
Titan Corporate Benefits
Towergate Employee Benefits

BEST INDIVIDUAL PROTECTION ADVICE FIRM

Broadstone
Brown & Brown Health and Employee Benefits
PIB Employee Benefits
The Orchard Practice
Towergate Employee Benefits

BEST GROUP PROTECTION ADVICE FIRM

Adler Fairways Insurance Brokers
Aldermont Group
Benifex
Broadstone
Engage Health Group
PIB Employee Benefits
Titan Corporate Benefits
Towergate Employee Benefits

BEST SALES & RETENTION ADVICE TEAM

Aldermont Group
Ascend Health
Benifex
Brown & Brown Health and Employee Benefits
First Point Financial Management
Hooray Health & Protection
Lifepoint Healthcare
Mojo Mortgages
Santé Group
Switch Health

BEST SMALL HEALTH INSURANCE ADVICE FIRM

Aldermont Group
King's Healthcare
Lifepoint Healthcare
Lloyd & Co Employee Benefits
Private Medical Insurance Brokers
UK Health Insurance
Wingate Benefit Solutions

BEST SMALL PROTECTION ADVICE FIRM

Aldermont Group
First Point Financial Management
Lloyd & Co Employee Benefits
The Orchard Practice
Wingate Benefit Solutions

BEST WORKPLACE WELLBEING ADVICE FIRM

Benifex
Broadstone
Brown & Brown Health and Employee Benefits
Lifecare International Insurance broker
Lifepoint Healthcare
Santé Group
Titan Corporate Benefits
Towergate Employee Benefits



THE UK
**HEALTH &
PROTECTION
AWARDS 2025**







AWARDS WINNERS

ROLL OF HONOUR – PROVIDER AWARDS

PROVIDER OF THE YEAR

sponsored by HCA Healthcare

Bupa

BEST DIVERSITY & INCLUSION STRATEGY

Zurich

BEST INTERNATIONAL INDIVIDUAL HEALTH INSURANCE PROVIDER

sponsored by Flywire

Cigna Healthcare Global Individual Health

Highly commended – April International

BEST INTERNATIONAL GROUP HEALTH INSURANCE PROVIDER

sponsored by FJN Solutions

April International

Highly commended – UnitedHealthcare Global

BEST WELLBEING PROVIDER

Bupa

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

Bluecrest

BEST CASH PLAN PROVIDER

Medicash

Highly commended – Simplyhealth

BEST SUPPORT OR ADD-ON SERVICE (INSURER)

Bupa UK

BEST INDIVIDUAL HEALTH INSURANCE PROVIDER

Bupa

BEST INDIVIDUAL PROTECTION PROVIDER

Royal London

BEST GROUP HEALTH INSURANCE PROVIDER

Bupa UK

Highly commended – Equipsme

BEST GROUP PROTECTION PROVIDER

Legal & General

ADVISER AWARDS WINNERS

OUTSTANDING CONTRIBUTION

Stephen Hough

ADVICE FIRM OF THE YEAR

Ascend Health

BEST HEALTH INSURANCE ADVISER

Karl Parrish – Brown & Brown Health and Employee Benefits

Highly commended – Helen Murphy – Aldermont Group

BEST PROTECTION ADVISER

Rhys Schofield – Peak Mortgages and Protection

OUTSTANDING NEWCOMER AWARD

Ella Downes – Ascend Health

BEST ADVICE NETWORK OR DISTRIBUTOR SERVICE

St James's Place

BEST SALES & RETENTION ADVICE TEAM

Ascend Health

Highly commended – Brown & Brown Health and Employee Benefits

BEST WORKPLACE WELLBEING ADVICE FIRM

Santé Group

BEST SMALL HEALTH INSURANCE ADVICE FIRM

Lifepoint Healthcare

BEST SMALL PROTECTION ADVICE FIRM

Wingate Benefit Solutions

Highly commended – Aldermont Group

Highly commended – Lloyd & Co Employee Benefits

BEST INDIVIDUAL HEALTH INSURANCE ADVICE FIRM

Usay Compare

BEST INDIVIDUAL PROTECTION ADVICE FIRM

PIB Employee Benefits

BEST INTERNATIONAL INDIVIDUAL ADVICE FIRM

Pacific Prime

BEST GROUP HEALTH INSURANCE ADVICE FIRM

sponsored by Bupa UK

Towergate Employee Benefits

BEST GROUP PROTECTION ADVICE FIRM

Benifex

Highly commended – Towergate Employee Benefits

BEST INTERNATIONAL GROUP ADVICE FIRM

Brown & Brown Health and Employee Benefits

Highly commended – Lifecare International Insurance broker

OUTSTANDING CONTRIBUTION

Stephen Hough

This year's outstanding contribution award goes to someone who has been at the forefront of the health insurance advice industry for more than three decades – Stephen Hough.

Throughout more than 30 years he has been one of the most prominent faces of the industry having led some of the biggest names in the intermediary space.

Stephen is a respected leader who has guided firms through some of their most high-profile moments.

Having led advice firms through organic growth earlier in their career, in recent years he has been a key part of building one of the biggest names in the current market through a significant mergers and acquisitions strategy. He has joked publicly that this is his third time retiring, returning after being called on to support firms. As it seems he finds it hard to stay away it may not be long before we see him active in the sector once again.



Stephen Hough accepts the award from Owain Thomas of Health & Protection and host Al Murray

ADVICE FIRM OF THE YEAR

Ascend Health

This firm impressed the judges with all its entries showing high standards across the sector.

They praised this team for demonstrating a clear, thoughtful approach rooted in client outcomes, with strong alignment to Consumer Duty and a robust evidence base.

Their balance of technical execution, provider collaboration, and customer-centric engagement stood out, along with investing in its people, particularly new and younger colleagues.



The Ascend Health team accept the award from Graham Simons of Health & Protection and host Al Murray



A new era in personalised care

New DNA health tests from Bupa can help predict which medicines are likely to be effective, which ones might cause side effects, and what dosage is appropriate for you.

Your clients can be among the first to bring the benefits of the Medication Check to their business.



Find out more



PROVIDER OF THE YEAR

Sponsored by HCA Healthcare UK

Bupa

We are incredibly proud and honoured to be recognised at the 2025 Health & Protection Awards. Winning these awards is a testament to the dedication, innovation, and passion that drives our team every single day. In an industry that plays such a vital role in people's lives, it's both humbling and inspiring to be acknowledged among so many outstanding professionals and organisations.

This achievement reflects our unwavering commitment to delivering excellence in healthcare. Whether it's through pioneering innovative solutions, enhancing client experiences, or supporting our partners with integrity and care, we strive to make a meaningful impact in everything we do.

We would like to extend our heartfelt thanks to the judges, organisers, and sponsors of the Health & Protection Awards for this incredible honour. A special thank you goes to our clients and partners for their continued trust and collaboration - your support motivates us to keep pushing boundaries and raising standards.

Most importantly, this award belongs to our teams. Their hard work, resilience, and belief in our mission have been the driving force behind our success. Every challenge we've faced has been met with creativity and determination, and this recognition is a celebration of their efforts.

As we look ahead, we remain committed to evolving with the needs of our industry, our customers, and the people we serve. This award is not just a milestone - it's a reminder of the responsibility we carry and the opportunity we have to shape healthier and happier lives.



Richard Norris of Bupa accepts the award from Soraya Chamberlain of HCA Healthcare UK and host Al Murray



Award-winning health assessments **trusted** by **leading organisations**

Bluecrest exists to help people live healthier for longer
– powered by our unique health intelligence.

Our health intelligence gives your clients' teams the confidence to take control of their wellbeing – helping them perform at their best, every single day. For your clients, that means proactive, personalised insights that drive wellbeing, performance, and retention.

It starts with Bluecrest – working with you to have a different conversation with your clients about preventative health.

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PROVIDER AWARDS

THE UK
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AWARDS 2025**

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

Bluecrest

We're delighted to be recognised by Health & Protection as the winner of the Best Support or Add-On Service Award for 2025. This accolade is a testament to our commitment to delivering accessible, preventative health assessments that empower individuals to take control of their wellbeing.

Bluecrest is the health intelligence company with a simple mission: to help everyone live healthier for longer by making personal health

monitoring easy and affordable. Over the past year, we've continued to expand our reach through strategic partnerships, enhance our digital platforms, and evolve our clinical services to meet the changing needs of our customers.

Whether supporting corporate wellbeing strategies or helping individuals make informed health decisions, our focus remains on delivering personalised, affordable, and impactful services.

We're proud to work alongside some of the UK's most forward-thinking organisations, helping them embed wellbeing into their culture and offering. Our partners are central to our success - they help us connect with those who benefit most from our services, and their feedback drives our innovation.

This award also reflects the dedication of our incredible team, who work tirelessly to ensure every customer receives a high-quality experience. From our clinical experts to our customer support teams, everyone at Bluecrest shares a passion for improving lives through better health awareness.

We'd like to thank our partners, customers, and the judging panel for this recognition. It's a privilege to be acknowledged for the work we do, and we're excited to continue pushing boundaries in preventative health and wellbeing support.



The Bluecrest team accept the award from Zoe Priselac of Waymore and host Al Murray



THE UK
**HEALTH &
PROTECTION
AWARDS 2025**

WINNER

Best Individual International
Health Insurance Provider

Cigna Healthcare

Global Individual Health

Protecting the health and well-being of your customers. Whether they are living abroad or in the UK. We're here to help you deliver confidence, choice, and peace of mind.

3 Plans to choose from:

Silver



More than 2M relationships with healthcare providers, clinics and facilities globally



Digital tools including Global Telehealth to manage health and well-being



Full cancer care



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Flexible options; four optional modules to choose from



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PROVIDER AWARDS

THE UK
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BEST INTERNATIONAL INDIVIDUAL HEALTH INSURANCE PROVIDER

Sponsored by Flywire

Cigna Healthcare
International Individual
Health

Highly Commended: April International

We are delighted to be recognised by Health & Protection as the Best International Individual Health Insurance Provider 2025 – a first-time win for Cigna Healthcare, Global Individual Health, and a proud moment for our entire team.

As a global health insurer, we're committed to improving the health and vitality of our customers. This award reflects the strong relationships we've built with our brokers, and the collaborative spirit that drives our business forward. Whether it's through our sales, marketing, or service delivery, we strive to ensure brokers are equipped with the tools and insights they need to support globally mobile individuals.

This has been a milestone year. Regaining our 5-star provider service rating in Health & Protection's IPMI Report was a key achievement, and this award further validates the work of our teams across Glasgow and Dubai. We pride ourselves in providing international private medical insurance (IPMI) tailored to the unique needs of our globally mobile customers. We serve individuals in over 200 countries and jurisdictions, supported by our licenses in more than 30 locations. With over two million direct settlement relationships with healthcare providers, clinics, and facilities worldwide, we allow our customers to focus on what matters most: their health outcomes.

To the panel of judges – thank you for voting for us. It means a lot that so many respected individuals selected us as this year's winner. Finally, to our broker partners – thank you. Your expertise, feedback, and dedication are central to this success. We're excited to continue growing together, innovating, and delivering world-class health insurance solutions.



Steven Martin of Cigna Healthcare International Individual Health accepts the award from Manny Socorro of Flywire and host Al Murray



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Payments aren't just transactions—they're your competitive edge. We've built a solution specifically for insurance that doesn't just process payments—it completely transforms how your policyholders experience paying you.

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"We have more options for our members, so they can pay the way they want to pay. Flywire has become a true partnership."

- Global Insurance provider

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Flywire for Insurance

70% ↓

less time spent
on payment
reconciliation

45% ↑

fewer customer
inquiries



50% ↓

Lower
processing
costs

60% ↑

Increase in
settlement
speed

**Simplifying premium billing
and payments that boost your
bottom line**

4000+ \$30B+

Global
clients

Annual money
moved

240+

Countries &
territories
served

1200+

Payment
options

Flywire's global payment network

VISA





We're thrilled to have been named **Best Group International Health Insurance Provider!**

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

 **april**
International

PROVIDER AWARDS

THE UK
**HEALTH &
PROTECTION
AWARDS 2025**

BEST INTERNATIONAL GROUP HEALTH INSURANCE PROVIDER

Sponsored by FJN Solutions

April International

Highly Commended: UnitedHealthcare Global

We're delighted to have been named Best Group International Health Insurance Provider and to have received High Commendation in the Best Individual International Health Insurance Provider category at the 2025 Health & Protection Awards.

These achievements reflect the hard work and dedication of our entire team and reaffirm our commitment to providing outstanding care and support to our members and intermediary partners.

Our growth and sales performance over the past year have been extremely encouraging, reflecting the strength of our proposition and the commitment of our teams. The most rewarding part of this success is the trust and confidence our partners continue to place in us, which inspires us to keep delivering exceptional service and innovation across all areas of our business.

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.



Joe Thomas of April International accepts the award from Dan Small of FJN Solutions and host Al Murray

PROVIDER AWARDS

BEST INDIVIDUAL HEALTH INSURANCE PROVIDER

Bupa

We're thrilled to be named Best Individual Health Insurance Provider at the Health & Protection Awards 2025 – and we want to say a heartfelt thank you to our intermediary partners for making this possible.

This award isn't just a win for Bupa, it's a win for all of you who work tirelessly to support customers in navigating their health insurance choices. Your insight, feedback and collaboration have helped shape how we show up for customers, and we're proud to be on this journey with you.

We know that being an adviser isn't just about selling policies – it's about building trust, solving problems, and being there when it matters most. You're often the first point of reassurance for customers during uncertain times, and we see the impact that has every day.

That's why we're committed to being the kind of partner who listens, acts with integrity, and always puts people first. Whether it's helping resolve a tricky cancellation, supporting a customer through a diagnosis, or simply being available when you need us – we aim to make your experience with Bupa feel seamless, supportive and human.

This recognition is a moment to pause and celebrate the strength of our partnership. But it's also a reminder of the responsibility we share: to help people live longer, healthier, happier lives. We know that when we work together, we can make a real difference – not just in the products we offer, but in the lives we touch.

Thank you for your continued support, your belief in what we do, and for helping us make health happen, together.



Kate Higgins of Bupa accepts the award from Marcia Reid of Sherwood Healthcare and host Al Murray

BEST GROUP HEALTH INSURANCE PROVIDER

Bupa

This was a standout insurer for the judges who said it demonstrated an excellent example of significant improvements to service and claims processes.

Judges said they loved the service-led successes in the gynaecology diagnostic pathway and that this insurer is tackling cost-of-living increases by delivering added-value services as standard.

They credited the fantastic broker support tools and market innovations, particularly for its genomics pilot, and furthermore praised the example of looking after a concerned client.

Judges also applauded the product enhancements and statistics and praised the excellent initiative of using remote physiotherapy services to reduce orthopaedic surgery.



Will Shaw of Bupa accepts the award from Takako Nagata of PIB Employee Benefits and host Al Murray

PROVIDER AWARDS

BEST INDIVIDUAL PROTECTION PROVIDER

Royal London

This year's winner really stood out for the judges as a strong provider helping advisers and consumers with excellent claims service and support.

They also credited it with great innovations and improvements to its proposition and responding quickly to changing economic conditions.



The Royal London team collect the award from Ian Sawyer of Howden Life & Health and awards host Al Murray

BEST GROUP PROTECTION PROVIDER

Legal & General

The winner was praised for increasing employee engagements along with an excellent range of added value services.

The judges added it was great to see employers understanding the benefits of their work by tracking uptake and impact.



Colin Fitzgerald of Legal & General accepts the award from Ricardo Medina of Health & Protection and host Al Murray

PROVIDER AWARDS

BEST WELLBEING PROVIDER

Bupa

We're incredibly proud to be recognised as Best Wellbeing Provider at the 2025 Health & Protection Awards. This award reflects the dedication of our teams across Bupa Health Clinics, who work tirelessly to improve access, choice and flexibility in primary care – ultimately helping people live longer, healthier, happier lives.

Last year was a landmark year for innovation. We launched My Genomic Health, the UK's

first whole genome sequencing service from a PMI provider, enabling customers to understand their genetic risk of more than 60 actionable conditions. With an NPS of +82, this pilot has already delivered powerful insights, helping individuals take proactive steps to manage their health.

We also expanded our footprint and services to meet evolving needs. From launching high street healthcare in Tesco and Boots, to developing specialist pathways like our Endometriosis Centre and Gynaecology Diagnostic Service, we're tackling long NHS wait times and improving speed-to-care. Our new mental health proposition, Mindplaces, is bringing therapy into more welcoming, accessible spaces across the UK.

Importantly, we've continued to address health inequalities. Our enhanced Menopause and Period Plans offer longer consultations and tailored support, while our Men's Sexual Function Plan opens-up conversations around often-overlooked issues. Through these services – and our ongoing partnership with Wellbeing of Women – we're driving meaningful change in personalised care.

Finally, our work with corporate clients showcases how data-driven, preventative healthcare can transform workforce wellbeing. With genomics now being integrated into bespoke schemes, we're excited to shape the future of personalised health.

Thank you to Health & Protection for this recognition, it's a testament to our commitment to innovation, inclusion and impact in healthcare.



Nicola Green of Bupa accepts the award from Amber Musson-Thorp of Lifecare International and Al Murray

BEST ADD ON OR SUPPORT SERVICE (INSURER)

Bupa

Judges praised this winning provider for its great development and forward-thinking innovations.

They called it an excellent example of a business that is constantly evolving its proposition to fit customer needs.

The judges really liked its selection of product enhancements, especially the mental health pathway and dental uplift.

It was also credited for rolling out new benefits to legacy clients.



Nicole Sinclair of Bupa collects the award from Oonagh Sheehan of Health & Protection and host Al Murray

PROVIDER AWARDS

BEST CASH PLAN PROVIDER

Medicash

Highly Commended: Simplyhealth

The judges said the winner was a fantastic and innovative provider with new ideas for the industry.

They credited its approach to wellbeing and product enhancement.



The Medicash team accepts the award from Lucy Pearce of Brown & Brown Health and Employee Benefits and host Al Murray

BEST DIVERSITY & INCLUSION STRATEGY

Zurich

The judges applauded this provider for a standout entry demonstrating commitment to celebrating the diversity of their business among colleagues and customers.

They welcomed the significant use of external perspectives and said the submission left them feeling confident that diversity and inclusivity is rightly prioritised within the organisation.



The Zurich team accept the award from Chico Chakravorty of Doing Diversity Differently and host Al Murray



Congratulations to

Bupa UK

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ADVISER AWARDS

OUTSTANDING NEWCOMER AWARD

Winner: Ella Downes of Ascend Health

The winner produced a very strong submission demonstrating her achievements and fine performance metrics after just two years in the industry.

The judges also highlighted her work in the wider industry and beyond which they said was even more impressive at such a young age.



Ella Downes (centre right) of Ascend Health collects the award from Ron Wheatcroft of Swiss Re and host Al Murray

BEST HEALTH INSURANCE ADVISER

Winner: Karl Parrish
of Brown & Brown
Health and Employee
Benefits

Highly Commended: Helen Murphy,
Aldermont Group

The winner gave an excellent submission showing professionalism and a highly personal approach. They applauded how he chose to implement better, more sensible solutions for clients rather than just stripping out cost.



Karl Parrish of Brown & Brown Health and Employee Benefits accepts the award from Owain Thomas of Health & Protection and host Al Murray



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ADVISER AWARDS

THE UK
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BEST GROUP HEALTH INSURANCE ADVICE FIRM

Sponsored by Bupa Insurance

Winner: Towergate Employee Benefits

This winner wowed the judges with a highly compelling submission demonstrating compassionate and technically strong work.

The judges applauded the exceptional case study featuring a stand-out human-first activation strategy generating phenomenal employee engagement metrics and a significant premium saving.



Chris Holden of Towergate Employee Benefits accepts the award from Lorri-Ann Gillies of Bupa and host Al Murray

ADVISER AWARDS

BEST ADVICE NETWORK OR DISTRIBUTOR SERVICE

Winner: St James's Place

The judges credited this winner for a very impressive entry showing the impact of quality outcomes and comprehensive advice.

They also praised the wider industry contribution and collaborations, along with mandated protection conversations and internal referrals to support complex cases.



The St James's Place team collects the award from Graham Simons of Health & Protection and host Al Murray

BEST INDIVIDUAL PROTECTION ADVICE FIRM

Winner: PIB Employee Benefits

The judges said this winning adviser showed serious expertise in the advice process with an outstanding technical case study.

They praised the great process and for showing the value where an adviser is able to work with the medical evidence to support the application.



The PIB Employee Benefits team accept the award from Phil Deacon and host Al Murray

ADVISER AWARDS

BEST INDIVIDUAL HEALTH INSURANCE ADVICE FIRM

Winner: Usay Compare

This winning advice firm was praised by judges for a highly compelling entry, demonstrating strong alignment with Consumer Duty principles.

They appreciated its fully-advised process with rigorous compliance checks, clear impact metrics and a well-developed approach to individual advice at scale.



Sean Kennedy of Usay Compare accepts the award from Kelly McCain of Business Group on Health and host Al Murray

BEST SMALL HEALTH INSURANCE ADVICE FIRM

Winner: Lifepoint Healthcare

Judges loved this advice firm's submission for its human-centric approach which showed where an adviser can really add value.

They also praised its exceptional retention, handling of high-impact cases and embedded compliance processes.



Isaac Feiner of Lifepoint Healthcare accepts the award from Joanne Buckle of Milliman and host Al Murray

ADVISER AWARDS

BEST INTERNATIONAL INDIVIDUAL ADVICE FIRM

Winner: Pacific Prime

Judges praised this winner as an outstanding advice firm that went above and beyond with an excellent submission solving complex cases.

They welcomed its comprehensive response covering key areas and a wide variety of customer situations.



Giulia Signorini of Pacific Prime accepts the award from Stefka Baxter of Health & Protection and host Al Murray

BEST INTERNATIONAL GROUP ADVICE FIRM

Winner: Brown & Brown Health and Employee Benefits

Highly Commended: Helen Murphy,
Aldermont Group

This winner was a standout firm for the judges, demonstrating a deeply impressive entry defined by empathy and impact in extreme situations.

They praised its comprehensive, strategic approach to supporting diverse international clients and robust monitoring using hard and soft metrics.



The Brown & Brown Health and Employee Benefits team accept the award from John Greenwood of Definite Article Media and host Al Murray

ADVISER AWARDS

BEST WORKPLACE WELLBEING ADVICE FIRM

Winner: Santé Group

This winning advice firm was applauded by judges for a very strong entry with a focus on customer accessibility.

They praised it for aligned with the client's specific challenges along with producing engagement and cost savings.



Paul Nugent of Santé Group accepts the award from Jacqui Duckworth of Visible Start and host Al Murray

BEST GROUP PROTECTION ADVICE FIRM

Winner: Benifex

Highly Commended: Towergate Employee Benefits

This winner was applauded for an excellent submission with the perfect blend of consultancy, innovation, and delivery.

They also credited for great alignment with employee need and business objectives with outstanding use of data, scale, and strategic thinking.



The Benifex team accept the award from Richard Purcell of Pacific Life Re and host Al Murray

ADVISER AWARDS

BEST SALES & RETENTION ADVICE TEAM

Winner: Ascend Health

Highly Commended: Brown & Brown Health and Employee Benefits

The winning advice firm was applauded for an outstanding submission and customer first approach with clear links to consumer duty.

Judges also welcomed the top-drawer measures for customer success and regular contact with customer not just at renewal, demonstrating excellent value.



Kristian Breeze of Ascend Health accepts the award from Monica Garcia and host Al Murray

BEST PROTECTION ADVISER

Winner: Rhys Schofield of Peak Mortgages and Protection

This winning adviser was described by judges as an authentic, high-impact voice in protection, balancing performance with passion, influence and innovation.

They praised him as an experienced adviser who clearly enjoyed advising and working with others to improve protection advice.

BEST SMALL PROTECTION ADVICE FIRM

Winner: Wingate Benefit Solutions

Highly Commended: Aldermont Group
Highly Commended: Lloyd & Co Employee
Benefits

This firm produced a polished, professional and technically assured entry showing outstanding client satisfaction and a strong consumer duty ethos.

The judges also applauded specific support for vulnerability and recognising the importance of early intervention and vocational rehab in income protection.

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