



COVER

EXCELLENCE AWARDS 2018

WINNERS SUPPLEMENT



IN ASSOCIATION WITH



Win the protection clients you want.

Faster.

Take your advice business to the next level with Adviser Business Accelerator.

Discover tips, tools and guides to help you win more protection clients and boost your profits. All at the click of a mouse button.

Help your firm fly higher.

Visit adviserbusinessaccelerator.aviva.com



Aviva Life Services UK Limited.

Registered in England No 2403746. Aviva, Wellington Row, York YO90 1WR.

Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 145452.

TR01445 11/2018



The life, protection and private medical insurance industry once again came out in full force to Hilton London Bankside on 4 October.

Our annual black tie event saw the crème de la crème of the sector turn up in style. Kicked off by an inspirational - and funny - opening address by Falklands War survivor Simon Weston, the three-course meal and awards ceremony was our chance to celebrate the leading provider and intermediary firms of the past 12 months.

COVER would like to thank all those who played their part in ensuring that these awards once again hit the leading standards that we have all come to expect from them.

Well done to those who made the shortlist and congratulations to all the deserving winners – we hope that those of you who attended had a splendid evening!

We also hope you enjoy this eBook featuring full winners' run-down, industry interviews and features related to the winners and photos from the night.



Adam Saville
Editor, COVER

CONTENTS

- 4 About the Awards + The Judging Process
- 5 The Judging Panel
- 6 Provider winners including Best Added Value, Best Cash Plan, Best Group CI
- 7 The benefits of employee wellness by Health Shield's Jennie Doyle
- 10 Provider winners including Best Group Income Protection, Best Group PMI and Individual PMI
- 11 Critical Role – Interview with Aviva's Mark Cracknell
- 13 Provider winners including Best Individual Life, Best New Product and Best Technology Provider
- 14 Back to the Future – Interview with Guardian's Katya Maclean
- 17 Intermediary winners
- 19 The night in pictures

CONTACTS

Editor Adam Saville 020 7484 9924, adam.saville@incisivemedia.com

Production editor Ravi Meah 020 7484 9820, ravi.meah@incisivemedia.com Publisher Rachel Calvert 020 7484 9904

CEO Jonathon Whiteley 020 7484 9745 Production controller Maria Pelton 020 7316 9823

© 2018 Incisive Business Media (IP) Ltd New London House, 172 Drury Lane, London WC2B 5QR

The COVER Excellence Awards once again provided us with an opportunity to reward the market leaders, spot the smartest industry thinkers and commemorate the most talented advisers pushing the many benefits of personal protection, life and health insurance far and wide to customers.

In the lead up to the event, the industry witnessed yet more evolution of policies, widening of services and new product launches, and we spread these achievements across 23 award categories. These were scrutinised by our expert panel of industry judges, who spent many hours marking, reviewing and discussing the fruits of labour presented throughout the many entries.

The standard of submissions once again reflected the huge drive and determination displayed across the industry over the past year, and we are extremely grateful to everyone who got involved in the process.

Hosting the awards was Falklands War hero Simon Weston, whose opening address revealed a story of human struggle that was honest, humorous, but most of all hopeful.



THE JUDGING PROCESS

The judging involves a thorough two-stage process in order to get the fairest outcome for shortlisted firms. The provider categories are based off votes from COVER readers, which are compiled and the successful entrants are asked to supply their written submission. The insurers and providers are asked to submit 500-800 words for their entry. Meanwhile, intermediaries are asked to submit 500-800 words for their entry based on the following criteria:

Innovation – what makes your advice proposition, service or product unique, inspiring, useful or new?

Strong evidence – It is not enough to simply say what you have achieved; please back this up with info such as statistics and customer feedback.

Impact – What do you think you have contributed overall to the sector?

The shortlisted firms were then rigorously assessed at a judging day comprised of an expert panel of industry judges and chaired by COVER editor Adam Saville, with the winners and highly commended recipients kept under wraps until the Awards.



THE JUDGING PANEL

★ COVER
EXCELLENCE
AWARDS 2018

5



ADAM HIGGS
Head of research – adviser
services, Finance &
Technology Research Centre



ALAN LAHEY
Director, CIEExpert



CHRISTINE HUSBANDS
Managing director, RedArc



CLAIRE GINELLY
Managing director,
Premier Choice Group



EMMA THOMSON
Life office relationship director,
LifeSearch



KEVIN CARR
Managing director, Carr
Consulting & Communications;
Chief executive, Protection
Review; Co-chair, IPTF



MELISSA COLLETT
Professional standards
director, Chartered Insurance
Institute (CII)



RON WHEATCROFT
Technical manager, Swiss Re



RUTH GILBERT
Protection proposition
consultant, Insuring Change



BEST ADDED VALUE SERVICE (THIRD PARTY)

WINNER: Square Health
HIGHLY COMMENDED: Red Arc, Best Doctors

L-R: Simon Weston; Bippon Vinayak, chairman and CEO, Square Health; Rachel Calvert, COVER



BEST ADDED VALUE SERVICE (PROVIDER)

WINNER: VitalityLife
HIGHLY COMMENDED: British Friendly

L-R: Simon Weston; Kelly Thomas, head of marketing, Vitality; Rachel Calvert, COVER



BEST CASHPLAN

WINNER: Health Shield
HIGHLY COMMENDED: Westfield Health

L-R: Simon Weston; Courtney Marsh, CEO, Health Shield; Rachel Calvert, COVER



GROUP CRITICAL ILLNESS

WINNER: Unum

L-R: Simon Weston; Ambika Fraser, head of proposition, Unum; Rachel Calvert, COVER



BEST PROMOTION OF PROTECTION

WINNER: Zurich
HIGHLY COMMENDED: Vitality Life

L-R: Simon Weston; Peter Hamilton, head of marketing management, Zurich; Rachel Calvert, COVER

THE BENEFITS OF EMPLOYEE WELLBEING

Health Shield's Jennie Doyle explores the value of investing in a workplace wellness strategy that recognises the interlinked nature of mental and physical health

Is employee wellbeing a priority within your (or your client's) organisation? Have you properly considered the impact of poor musculoskeletal (MSK) and mental health?

Most adults will experience an MSK condition at some point in their life, whether it's an injury, a bad back or a chronic condition such as arthritis.

As 30.8 million working days are currently lost in the UK due to MSK problems, accounting for 22.4% of all sickness absence, the impact of these conditions must not be underestimated. Coupled with this is the proven link between MSK and mental health conditions, and as stated by Professor Woolf, Chair of the Arthritis and Musculoskeletal Alliance: "It is this combination of conditions which most often leads to loss of days at work."

Employers can support employees with these two related conditions by implementing a wellbeing strategy that recognises the interlinked nature of physical and mental health. As depression is four times as common in people who experience persistent pain, ensuring that physical and mental health services complement one another is



Jennie Doyle, head of product and marketing, Health Shield Friendly Society

essential in improving absenteeism and as a result, a company's bottom line.

A Health Cash Plan which addresses multiple issues holistically is a great place to start. At Health Shield, our Health Cash Plans offer integrated treatment pathways tailored to the individual, allowing for the right care at the right time. For example, if an employee with our Tailored Health Cash Plan was suffering from an MSK issue and a mental health condition as a result, they could access our On-Demand Physio service, claim money back* on physio treatments, download our NHS-approved** mental health app – Thrive, or call our 24/7 Counselling & Support Helpline. If further support was required, the employee could also be referred to

face-to-face physiotherapy, face-to-face counselling or access our GP Anytime service. This care pathway is not only designed to help prevent and treat existing issues before they progress to absenteeism, it can also help employees on sickness leave return to work faster.

By implementing a Health Cash Plan which focuses on prevention and early intervention, you can expect to see a positive impact to an organisation's bottom line in the form of:

- Reduced sickness days due to improved and effectively treated MSK and mental health conditions.
- Reduced presenteeism (where employees are in work but not fully performing their role) - 90% of people said that struggling with mental health issues, such as stress, anxiety or mild depression, stops them from thriving at work and performing to the best of their ability.
- A more loyal, engaged and productive workforce - 57% of people said that if their employer proactively supported their mental wellbeing, it would help

them to feel more loyal, be more productive and take less time off.

For more information on how to reduce the impact of poor MSK and mental health in the workplace, you can download our free eBook on our website: www.healthshield.co.uk/msk-mh. Why not use our online cost calculator to see how much a business could save by investing in MSK and mental health support with Health Shield?

** Up to agreed limits.*

*** The app meets NHS quality standards for clinical effectiveness, safety, usability and accessibility and has a supportive evidence base.*



Find us on



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



COVER
EXCELLENCE
AWARDS 2018
WINNER

Best Cashplan





The impact of mental and musculoskeletal health

2 in 3



Nearly **2 in 3 people** say that their business does not provide access to tailored support for mental health or musculoskeletal conditions.

1 in 3 people said they have access to a **24/7 helpline** as part of an employee benefit, to help look after their mental and physical wellbeing.

1 in 3



36%

36% of people said that when they suffered from a musculoskeletal problem, it contributed to an increase in anxiety.

70% of people said they **don't** believe that employee wellbeing and musculoskeletal issues are taken seriously enough in the workplace.

70%

90%

90% of people said **they would feel better** knowing that there was a clear treatment pathway available to help manage a mental health or musculoskeletal issue.



BEST GROUP INCOME PROTECTION

WINNER: Canada Life
HIGHLY COMMENDED: Unum

L-R: Simon Weston; Dan Crook, sales director,
Canada Life; Rachel Calvert, COVER



BEST GROUP PMI

WINNER: AXA PPP
HIGHLY COMMENDED: Bupa

L-R: Simon Weston; Paul Hawke, intermediary sales manager,
AXA PPP Healthcare; Rachel Calvert, COVER



INDIVIDUAL PMI

WINNER: VitalityHealth
HIGHLY COMMENDED: The Exeter

L-R: Simon Weston; Karl Hewstone, director, IFA health sales,
VitalityHealth; Rachel Calvert, COVER



BEST INDIVIDUAL CRITICAL ILLNESS

WINNER: Aviva
HIGHLY COMMENDED: Legal & General

L-R: Simon Weston; Hayley Grimshaw, critical illness
product manager, Aviva; Rachel Calvert, COVER



BEST INDIVIDUAL INCOME PROTECTION

WINNER: The Exeter
HIGHLY COMMENDED: AIG Life, Holloway Friendly

L-R: Simon Weston; Steve Bryan, director of distribution and
marketing, The Exeter; Rachel Calvert, COVER

CRITICAL ROLE



COVER quizzes Aviva's Mark Cracknell about winning Best Individual Critical Illness

With providers constantly competing to improve critical illness (CI) offerings - through expanded definitions, child's cover upgrades and extra services - COVER's Best Individual Critical Illness award has arguably never been such a tough one to judge.

Despite strong entries from a number of major players, the judges' eyes this year were on Aviva and its market-leading critical illness proposition.

Chosen for its excellent claims paying record and strong selection of plans - both cost-effective and comprehensive - we spoke to Aviva's head of protection distribution Mark Cracknell about the proposition shortly after winning the award.

How does it feel to win COVER's Best Individual Critical Illness award?

It's a fantastic achievement! It's recognition of the changes we've driven in the critical illness market and the claims philosophy that backs up the continuous work we put into improving our proposition for advisers and their clients.

How important is it to offer both cheaper alongside more expensive/comprehensive cover to customers?

We feel it's incredibly important to offer customers a broad range of protection solutions that can suit any budget. We made the bold move to this type of product structure two years ago now and

the way the market has moved since shows that it's working for advisers and customers.

Your CI paid claims record is very impressive. What practices do you have in place to ensure positive outcomes for claimants?

As well as providing comprehensive cover on our policies our claims team always make sure they fully understand the customer's individual circumstances, their diagnosis and treatment plan. This allows them to identify any conditions which the customer might be able to claim under as well as helping to speed up the claims by only requesting the specific information they need to assess the claim.

Providers are constantly competing to improve CI offerings. How important is it to not play the 'numbers game' and keep it simple when it comes to CI definitions?

This is something we are very mindful about. We're dealing with complex medical wording, but what we're always striving to cover is the outcome for the customer – being there for them when their ill health has had a significant impact on their life.

Please talk us through your latest updates to adult CI conditions – including Hospital Benefit – why did you make these changes and what should advisers be made aware of when offering Aviva CI+?

Our decision to start offering cover for less severe third degree burns was driven by our claims experience and gaps in our cover.

The same can be said for covering brain abscesses – these conditions align to our cover, its purpose and fit well alongside the existing definitions. We saw the success of our children's hospital benefit and the claims experience there and saw

the potential for this to benefit the lives covered too.

Children's CI is also constantly evolving. How crucial is solid children cover as part of CI coverage, what should advisers keep in mind when offering it?

We believe it's vital that customers with children, or those thinking of having children, have access to quality children's cover.

We've made our most comprehensive children's cover optional, as it won't always be appropriate for all customers.

Our claims experience shows the value in cover for children, with the number of claims paid each year and the amount we are paying. Advisers should be aware of their customer's family set up – our upgraded children's cover now offers cover all the way until a child's 22nd birthday – and this is complemented by the services available through our Support Plus package.

How would you describe Aviva's overall Critical Illness 'mission statement'?

Doing the right thing for the customer – adding real value by drawing on our experience of the market and claims to achieve the right outcomes.

[Watch our video interview here](#)





BEST INDIVIDUAL LIFE

WINNER: VitalityLife

L-R: Simon Weston; Kelly Thomas, head of marketing, Vitality; Rachel Calvert, COVER



BEST INTERNATIONAL PMI

WINNER: AXA Global Healthcare
HIGHLY COMMENDED: Now Health International, Cigna International

L-R: Simon Weston; Paul Hawke, intermediary sales manager, AXA PPP Healthcare; Rachel Calvert, COVER



BEST NEW PRODUCT

WINNER: Guardian Financial Services

L-R: Simon Weston; Katya Maclean, proposition director, Guardian FS; Rachel Calvert, COVER



BEST TECHNOLOGY PROVIDER

WINNER: iPipeline
HIGHLY COMMENDED: OPAL

L-R: Simon Weston; Paul Yates, product strategy director, iPipeline; Rachel Calvert, COVER



INSURANCE PERSON OF THE YEAR

WINNER: Johnny Timpson

L-R: Simon Weston; Johnny Timpson, Scottish Widows; Adam Saville, COVER

BACK TO THE FUTURE



We discuss the evolution of critical illness with Best New Product winner Guardian's Katya Maclean

The return of Guardian Financial Services earlier this year was the most disruptive thing to happen to protection for a long time.

So much so that within months of launching, it was named Best New Product at this year's COVER Excellence Awards.

When Guardian announced its 'broader, simpler' definitions for critical illness in May, it was clear that the rebranded new entrant had its eyes set firmly on better outcomes for customers.

With this came innovations such as Payout Planner, Protection Builder and dual life policies which evolve with the life of the policyholder.

To shine a light on these exciting new developments, we threw a few questions in the direction of the firm's proposition director Katya Maclean.

How does it feel to win Best New Product at the COVER Excellence Awards?

Amazing! We never expected to win so quickly after entering the market. I always knew we had a great product but then maybe I'm biased? Or not it would appear as so many others voted it 'best'!

The proposition was announced in May and launched in August. Are you surprised you won after such a short amount of time?

Absolutely. We thought maybe next year we'd be in a position that the market would recognise what we're doing. Although we have taken the time to speak to all distributors in the protection market to share details of our offer. And the feedback we received from everyone was so positive that we really shouldn't be surprised to win this award.

How you would describe the overall mission of the Guardian proposition?

Our ambition is for every family to have protection that they truly believe in. And we aim to achieve this by growing the market – not just taking competitor share. We know there’s a huge amount of mistrust in our industry.

Despite all the good work done by our competitors to promote the percentage of claims paid, it’s still hard for a customer to trust something that they don’t fully understand, or that’s too complex to remember.

So we’ve started with an aim of transparency and building products that behave intuitively. For example putting the trust in your consultant to decide if you have had a heart attack – they know best after all.

Why do you think it was so important to disrupt the market and bring something new to the adviser space?

The timing felt right. As an industry we’ve seen product improvements like adding on new illnesses and features.

We’ve seen the introduction of quicker online processes through product simplification which unfortunately strips out a lot of value to customers. And we’ve seen increased promotion of ‘claims paid’ figures to improve customer trust. But the protection gap hasn’t got any smaller. We’re still a hugely underinsured nation.

Starting with a blank sheet of paper we had the opportunity to go back to basics and look at the purpose of protection as it was originally intended. And that’s what we did.

Building products with flexibility at their core to create better customer outcomes. Finding an alternative to the complexity of putting a policy in trust with our Payout Planner option.

Removing the much-outdated joint life first event approach that leaves the

surviving partner without protection at a time when they might need it most.

In your opinion, what aspect of the Guardian proposition is most crucial when it comes to building customer trust and improving outcomes for customers?

I think I’d choose our CI definitions as the most important, but not the only thing. So many other features like Premium Waiver and Payout Planner meet different needs but still deliver great customer outcomes. The fact that customers’ lives change direction as they go through the various life stages mean that products really need to be flexible to keep pace and grow with them.

Do you think the industry can still go further in its attempt to improve and simplify CI as a product?

Yes of course. We’ve made a good start but there’s much more we can do. We hope others will be inspired to look creatively at the definitions they use and re-write them to make sense if you don’t have a medical qualification! Ever faster developing medical advances also mean we need as an industry to work out how to keep up over the course of a 25-year policy term and stay relevant.

Let’s remember that ‘dread disease’ or critical illness is the baby of the protection family – unlike life insurance it’s not been around for centuries so there’s still a huge scope for inventiveness and new ideas.

[Watch our interview with Guardian here](#)

GUARDIAN 1821
LIFE. MADE BETTER.

THERE ARE MANY REASONS WHY WE WON BEST NEW PRODUCT AT THE COVER AWARDS THIS YEAR.

Here's five of the best...

Payout Planner

no more probate delays.

Reserved Cover

makes increasing or adding new cover effortless.

Premium Waiver

at no extra cost, for everyone.

Critical Illness definitions

that provide clarity and certainty.

Dual life

keeps policies separate so couples are better protected.



GUARDIAN 1821
LIFE. MADE BETTER.

Discover more at: guardian1821.co.uk/advisers



BEST CUSTOMER SERVICE

WINNER: Future Proof
HIGHLY COMMENDED: Cura Financial Services

L-R: Simon Weston; David Mead, CEO, Futureproof; Adam Saville, COVER



BEST EMPLOYEE BENEFITS INTERMEDIARY

WINNER: Cavendish Ware

L-R: Simon Weston; Roy McLoughlin, associate director, Cavendish Ware; Adam Saville, COVER



BEST HEALTHCARE INTERMEDIARY

WINNER: PES

L-R: Simon Weston; Kevin Hartland, group risk adviser, PES; Adam Saville, COVER



BEST INTERMEDIARY PROMOTION OF HEALTH/PROTECTION

WINNER: LifeSearch
HIGHLY COMMENDED: Sesame Bankhall Group

L-R: Simon Weston; Tamsin Parker, chief operating officer LifeSearch; Justin Harper, head of marketing, LV=



BEST OVERALL INTERMEDIARY (INDIVIDUAL)

WINNER: Roy McLoughlin (Cavendish Ware)
HIGHLY COMMENDED: Emma Thomson (LifeSearch)

L-R: Simon Weston; Roy McLoughlin, Cavendish Ware;
Johnny Timpson, Scottish Widows



BEST PROTECTION INTERMEDIARY OF THE YEAR

WINNER: LifeSearch

L-R: Simon Weston and Andy Peters, distribution
director, Guardian FS with the Lifesearch team



BEST SMALL INTERMEDIARY OF THE YEAR

WINNER: Future Proof
HIGHLY COMMENDED: Albany Park Finance

L-R: Simon Weston; David Mead, CEO,
Future Proof; Adam Saville, COVER



BEST SPECIALIST INTERMEDIARY OF THE YEAR

WINNER: Cura Financial Services
HIGHLY COMMENDED: John Lamb
Insurance Broking, Moneysworth

L-R: Simon Weston; Alan Knowles and Kathryn
Knowles of Cura; Adam Saville, COVER



