

Protection Review Awards 2015

Kevin Carr

We would like to thank everybody who voted in this year's awards.

Many people provided reasons for their votes, which were taken into account during the judging session, which was held in April and chaired by Paul Bradshaw.

The industry-wide votes form the shortlists, which are then judged by Andy Couchman, Peter Le Beau and Kevin Carr, who combined have more than ten decades of experience in the UK protection and health insurance markets.

We pride ourselves on the robustness of our judging process and aim to uphold the integrity of the process at every step. The winners exemplify those from our industry who put the customer at the centre of their proposition and those who work to provide the best outcomes for the customer.

Helping advisers also helps customers and our awards look to recognise those in the industry who consistently demonstrate that the client is the driving force behind everything that they do, whether that is improving customer outcomes, product innovation, advice, customer service or any other relevant progression.

We also often look for companies and individuals who go out of their way to and improve and promote the protection industry, people who make the extra effort to benefit consumers as a whole, as well as the overall industry, on top of their day job.

The aim is for the results to be as free of bias as is possible – lobbying won't get anyone anywhere and contestants can't bombard us with slickly produced entries or sales aids, which often means smaller companies can compete more fairly with larger firms.

The results are simply based on your votes and our combined ten decades of experience across the protection and health insurance industry – but the real test for us is not the judging process but instead whether or not the best people win. Our hope is that our winners will be considered as a recognised and deserving benchmark for the industry.

We would also like to remind readers that we discounted any votes for projects we are directly involved in, such as Seven Families and IPTF.

Thank you very much for your time and support.

1. Innovation Award in association with Gen Re

Shortlist:

LV=

Vitality

Friends Life
UnderwriteMe
Aegon
iPipeline
Beagle Street

The voting in this category was fairly evenly spread out across several firms and a winner was therefore much debated. While a few insurers have shown signs of innovation over the last year it was felt that the organisation that showed the most innovative approach to the market in the last 12 months did so in the underwriting space. We appreciate it is still early days, however, the judges along with many of the votes feel that this company has shown the most innovation in the protection market over the last year.

HIGHLY COMMENDED:

**LV=
VITALITY**

**WINNER:
UNDERWRITEME**

2. Individual Protection Adviser of the Year in association with VitalityLife

Shortlist:

Roy McLoughlin, Master Adviser
Alan Lakey, Highclere
Gavin Culverhouse, London & Country
Tom Conner, Drewberry Insurance
Ben Backhouse, Risk Assured

The voting in this category was very close with several firms each receiving more than 20% of the industry vote. This category is for an adviser (or ex-adviser) who best represents the industry for consumers, who promotes the value of advice and pushes the boundaries to help the industry overall. The winner is somebody who has benefited consumers, advisers and the industry by continually going above and beyond their day job. Whether it is campaigning for a better industry, driving claim statistics, championing protection with the media, training advisers or contributing to a range of industry bodies, it all happens on top of a considerably busy and successful day job as a leading adviser, and his work over the last year in all of these areas should be commended.

**HIGHLY COMMENDED:
ALAN LAKEY, HIGHCLERE
TOM CONNER, DREWBERRY**

**WINNER:
ROY MCLOUGHLIN, MASTER ADVISER**

3. Health Insurance Adviser of the Year in association with Exeter Family Friendly

Shortlist:

Brian Walters, Regency Health
Roy McLoughlin, Master Adviser
Drewberry Insurance
Colin Boxall, Advo Group
Premier Choice Group
PHP

It's a third year running for Brian Walters, who is clearly the PMI darling of the protection industry. Sometimes the voting in a category is so clear it renders the role of the judges to be almost secondary. Yet again this was the case with this award with almost 40% of the vote. He is considered to be the PMI expert by his peers as well as other experts in the protection market. His passion for advice, customer service and improving the outcomes for all people who buy PMI, not just his clients, is excellent.

WINNER: Regency Health

4. Protection Journalist of the Year in association with Friends Life

Shortlist:

Jeff Prestridge, Mail on Sunday
Tessa Norman, Money Marketing
Fiona Murphy, Cover magazine
Sam Barrett, Freelance
Peter Walker, FT Adviser
Tony Levene, Freelance
Harvey Jones, Daily Express

The industry votes for this award were split fairly evenly between several reporters and editors. The winner is somebody who writes about protection for more than one publication and many voters commented on the challenging nature of her protection features, covering topics such as claim statistics, underwriting and advice.

WINNER:

TESSA NORMAN, MONEY MARKETING

5. Underwriter of the Year in association with IRESS

Shortlist:

Aegon
Legal & General
LV=
Exeter Family Friendly

AIG Life
UnderwriteMe
Aviva
Friends Life

The voting in this category was very close between three companies. We also carried out a number of interviews with a range of intermediary firms to gauge their individual views and what is clear is that different companies suit different types of adviser, with all of the firms on the shortlist being named as 'the best' by at least one distribution firm. On the plus side it could also be said that underwriting overall is improving. The company with the most positive feedback over a range of areas though is this year's winner, showing particular expertise for large and difficult cases.

HIGHLY COMMENDED:

LV=

LEGAL & GENERAL

WINNER: AEGON

6. Protection Intermediary of the Year in association with VitalityLife

Shortlist:

London & Country
Master Adviser
Pink
Drewberry Insurance
LifeSearch
Beagle Street
Intrinsic

One firm stood head and shoulders above the rest in this year's voting. We also carried out an independent mystery shopping exercise and the same firm came top there as well, with one person saying they were 'streets ahead with their advice process.'

HIGHLY COMMENDED:

PINK

WINNER:

LONDON & COUNTRY

7. Organisation of the Year in association with Protection Review

Shortlist:

ABI
Vitality
LV=
Pink
Friends Life

Aegon
CI Expert
F&TRC
iPipeline
UnderwriteMe
Beagle Street
RGA

As we say each year, this category is perhaps unique across the industry in that it covers all organisations within the sector, be it distributor, manufacturer, trade body, publication or other, which is why there is never a sponsor – anyone could win.

The outstanding organisation of the year should aim to both improve its market as well as to grow it, which is exactly what this company is achieving. Encouraging people to be healthier while growing their market share is deserves recognition.

WINNER:
VITALITYLIFE

8. Personality of the Year in association with Legal & General

Shortlist:

Deepak Jobanputra, Vitality
Jeff Prestridge, Mail on Sunday
Alan Lakey, Highclere & CI Expert
Roy McLoughlin, Master Adviser
John Ritchie, Ellipse
Mark Graves, Pink
John Bridge, Cirencester Friendly
Emma Thomson, LifeSearch
Patrick McIntosh, South Pole trekker

Dozens of names received votes this year, including some high profile industry commentators as well as some behind the scenes experts. The judges opted for somebody who is consistently positive, committed and passionate about the protection industry.

His commitment to improving the market for consumers, driving change, understanding how and why individuals and companies act in the way they do combined with an overall passion for all things protection make him an excellent winner of this award.

He hails from Ireland and has been a major figure in the protection industry for many years. His career spans reinsurance with Munich Re, the direct market with Swiss Life and distribution with St. James Place, and he returned a few years ago to re-join the Munich Re empire, founding and developing a new player in the group risk market, Ellipse.

He is one of the foremost innovators in the group risk space, a passionate believer in the value of protection and someone whose commitment to charity is well known both in his involvement with Winston's Wish and less happily as a longstanding fan of Charlton Athletic.

WINNER:
JOHN RITCHIE, ELLIPSE

9. Outstanding contribution to Protection Journalism in association with Scottish Widows

Shortlist:

Sam Barrett, Freelance
Jeff Prestridge, Mail on Sunday
Edmund Tirbutt, Freelance
Simon Read, The Independent
Harvey Jones, Daily Express
Ian Cowie, Sunday Times
John Greenwood, Corporate Adviser

This year's winner has been writing about the protection market and other areas of financial services since 1987, which followed brief spells working in a factory and working in a bar, which followed a challenging start to his working life as a trainee accountant.

A previous winner of this award, his enthusiasm for protection when we get it right is often rivalled only by his criticism when we don't. His support for the Seven Families campaign has been second to none and there are few journalists who can claim to have influenced the protection industry as much as this person has over the last twenty years.

WINNER:
JEFF PRESTRIDGE, MAIL ON SUNDAY

10. Lifetime Achievement Award in association with Exeter Family Friendly

Something unprecedented happened this year in that even before the voting started we had received a number of strong suggestions from people across the industry that this person should receive the Lifetime Achievement Award.

And when the votes came in he had received over half the industry vote – so we don't expect this to be a surprise!

This year's winner of the Lifetime Achievement Award joined Legal & General in 1980 as a trainee computer programmer. In 1992 he was appointed to run customer service operations for L&G and in 1994 he was appointed to develop a new sales channel and, during this period, he also established the L&G Mortgage Club.

In 1996, he moved to Australia as Managing Director of L&G Asia before returning to the UK in 1999 to take responsibility for protection.

In 2003 he was appointed to the group board with responsibility for L&G's corporate businesses and retail products.

He is an avid guitar fan, and regularly gigs with his band 'InExecs', who some of you would have seen before – including at the 'Protection Racket' gig back in January.

He has spent his whole career at Legal & General and was significantly responsible for shaping its strategy and success in the protection market before retiring earlier this year.

WINNER:

JOHN POLLOCK, LEGAL & GENERAL