

NATIONAL INSURANCE AWARDS 2025

Winners' Review

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6 March 2025

London Marriott Hotel, Grosvenor Square

NATIONAL INSURANCE AWARDS 2025

WINNERS 2025

Commercial Lines Insurer of the Year

Coverdrone

Commercial Lines Broker of the Year – Sponsored by HorizonScan

Plan Insurance Brokers

Commercial Lines Broker Claims Team of the Year

Specialist Risk Insurance Solutions

Commercial Lines Specialist Broker of the Year

Quality Care Group

Personal Lines Broker of the Year – Sponsored by Premium Credit

InsureTec.com

Personal Lines Insurer of the Year

Financial & Legal Insurance Company

Home Insurance Award

Lloyds Banking Group

Travel Insurance Award

Holidaysafe Travel Insurance

Claims Initiative of the Year

Zego

Lloyd's and the London Market Award

Lloyd's Market Association

Cyber Product of the Year

KYND

Insurtech Award

Laka

Insurtech Award – Platform

distriBind

Insurtech Award – Personal Lines

Machine Learning Programs

Insurtech Award – Commercial Insurance

Big Ticket



NATIONAL 2025 INSURANCE AWARDS

WINNERS 2025

Insurtech Award – Analytics

Greater Than

Insurtech Award – Motor specialism

MS Amlin

Innovative Product Award

Lexelle

Innovative Product Award – Systems

InsureTec.com – Altissima

Innovative Product Award – in Partnership

Liberty Mutual Reinsurance and Safehub

Initiative of the Year

Climate Wise – CISL & Crowe UK LLP

ESG Award

Markerstudy Group

Specialist Coverage Award

NPA Insurance

Growth Company of the Year

Superscript

Insurance Recruiter of the Year

WPR

Inclusion and Diversity Award

Brit Insurance

Loss Adjusting Award

Acumen Claims

Best Workplace in Insurance

Quality Care Group

MGA Award

Bspoke Group

NATIONAL 2025
INSURANCE AWARDS



Big Ticket

The Digital Insurance Network

The commercial insurance industry is undergoing a digital revolution, and Big Ticket Inc. is leading the way with its neutral digital infrastructure that unifies the global risk and insurance ecosystem.

NATIONAL 2025
INSURANCE AWARDS
WINNER

Insurtech Award – Commercial Insurance

Discover the Advantage:

- Transform the renewal process
- Dramatically improve exposure data quality
- Reduce renewal timelines from months to weeks
- Deliver exceptional experiences for all stakeholders



www.bigticketplatform.com

Insurtech Award - Commercial Insurance



Rob Bartlett, CEO and co-founder of Big Ticket, pictured with commercial manager at CIR, Steve Turner, and awards host Marcus Brigstocke

Winner **Big Ticket**

The judges: Big Ticket's solution offers a unified, neutral infrastructure that simplifies the renewal process, improves data quality, and fosters industry-wide collaboration in what could be a game-changer for the segment.

The winning entry: Big Ticket's platform is a secure, scalable digital infrastructure designed to streamline data sharing across the insurance value chain. Acting as a central system of record, it replaces fragmented exchanges with a unified platform that improves accuracy, efficiency and collaboration for insureds, brokers and insurers. Automating data ingestion and validation ensures real-time, high-quality exposure data, enabling better risk assessment and compliance. The platform integrates with over 50 downstream systems, accelerating renewals and underwriting.

Pilot programmes with major insurers show renewal processing times reduced by up to 90 per cent, transforming workflows that once took months. Data completeness has improved from 33 per cent to nearly 100 per cent, and overall operational savings are projected to exceed £20 billion annually. This has led to better decision-making, enhanced risk modelling and improved client experience. Adopted by insurers, brokers and risk managers in the UK and the US, Big Ticket aims to become the foundational infrastructure for a more data-driven insurance sector globally.

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WINNER

Insurtech Award - Commercial Insurance

Commenting on receipt of the award, Rob Bartlett, CEO and co-founder, said: "We're honoured to receive the National Insurance Award: Insurtech - Commercial Insurance, which validates our mission to transform the commercial insurance industry through digital innovation. Big Ticket has created the industry's first neutral digital infrastructure that addresses the broken renewal process by drastically reducing processing times and improving data quality.

"Our platform serves as a secure system of record for exposure data, enabling all stakeholders to collaborate efficiently while maintaining data ownership and control. The results speak for themselves: renewal processing times reduced by up to 90 per cent, data quality significantly improved, and client satisfaction soaring from an NPS of -100 to +90.

"This award recognises not just our technology but the collaborative vision we've built with our founding partners including Mastercard and global advisory board members Airmic, Aon, Aviva, Zurich and Pool Re. Together, we're laying digital rails for the £1.6 trillion global commercial insurance market, eliminating inefficiencies worth £19 billion annually.

"Looking ahead we're adding more lines of cover in 2025, and developing new capabilities to further empower risk managers, brokers and insurers with secure, high quality data exchange."

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Big Ticket



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Initiative of the Year



Natalie Thompson, senior project manager, ClimateWise at the Centre for Sustainable Finance, University of Cambridge Institute for Sustainability Leadership; Dr Nina Seega, director at the Centre for Sustainable Finance at the Cambridge Institute for Sustainability Leadership; pictured with Deborah Ritchie, editor of CIR; and awards host Marcus Brigstocke

Winner ClimateWise, CISL & Crowe UK

The judges: ClimateWise offers a truly unique collaboration platform for the global insurance industry. Its recent endeavours keep it at the forefront of climate reporting, enabling members to better understand and manage evolving commitments.

The winning entry: The ClimateWise initiative, led by the Cambridge Institute for Sustainability Leadership, provides a framework for the global insurance industry to respond to climate and biodiversity challenges. Its 37 members include insurers, reinsurers, brokers, loss adjusters and industry associations, spanning the Americas, Europe, Asia-Pacific and Africa. Since 2007, ClimateWise has offered a structured disclosure process enabling members to report on climate-related progress, receive peer-reviewed feedback, and identify areas for improvement to inform long-term strategic planning.

In 2023, ClimateWise commissioned a full review of its Principles, last updated in 2018. This aimed to future-proof the framework in light of increasingly complex regulatory landscapes. The review was conducted by Crowe's consulting team, working closely with a member-led Principles Working Group. A comprehensive mapping

WINNER

Initiative of the Year

exercise aligned the updated Principles with major global disclosure frameworks including IFRS S1/S2, ESRS E1/E4, TPT, TNFD, and climate guidance from regulators in the UK, US, Bermuda, Singapore, Switzerland and Canada. The resulting tool allows members to identify overlaps between ClimateWise Sub-Principles and jurisdiction-specific requirements, helping them adopt a 'capture once, use many times' approach.

Commenting on the receipt of the award, Dr Nina Seega, director at the Centre for Sustainable Finance at CISL, said: "ClimateWise is honoured and delighted to have received the Initiative of the Year Award in recognition of its innovative approach to disclosure. ClimateWise is a sustainability initiative for the global insurance industry founded in 2007 by the then Prince of Wales. Since its inception, ClimateWise has been at the forefront of sustainability reporting, asking members to disclose annually via a set of Principles which have evolved over time in response to the changing disclosure environment.

"This award means a great deal to us as it provides recognition for the ambition and success of our new set of Principles, which include nature and transition plans and which have been collaboratively developed between CISL, ClimateWise members and our partner Crowe UK. The achievement wouldn't have been possible without the support of Sid Miller, Natalie Thompson and Jo Wood from ClimateWise and Alex Hindson, Lloyd Richards and Ana Ursu from Crowe UK"

crowe.com

cisl.cam.ac.uk/climatewise



Crowe





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SPECIALIST PRODUCTS AVAILABLE AT THE BSPOKE GROUP**



MGA Award



Tim Smyth and the Bspoke Group team; pictured with Steve Turner, commercial manager at CIR; and awards host Marcus Brigstocke

Winner **Bspoke Group**

The judges: In a hugely competitive category, Bspoke Group's strategy execution makes them the clear winner.

The winning entry: Bspoke Group is experiencing strong and sustained growth, successfully delivering on its clearly defined strategy with a mature organisational structure, a well-established brand, and a market proposition that resonates with both customers and industry stakeholders. The MGA's financial results reflect this momentum, with gross written premiums increasing from £100.4 million in 2023/24 to a targeted £190 million in 2024/25. Underwriting performance is supported by an expansion of "A" rated capacity partners from four to ten, while maintaining a gross loss ratio below 40%, ensuring consistent returns for partners. Product development has accelerated, with the expansion of the MGA's Private Clients Team and the launch of new offerings including high-net-worth, accident and health, property owners, and fee protection products, as well as an innovative travel product. Operationally, Bspoke's workforce has more than doubled from 136 to 285, with investment in internal development, external coaching and professional qualifications. Centralised infrastructure now provides key services to managing general agents, enhancing efficiency. The acquisition of Police Mutual and Forces Mutual aligns culturally and strategically for the group, while geographic presence has expanded to six offices across all major UK regions.

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WINNER

MGA Award

Commenting on the receipt of the award, Tim Smyth, CEO, The Bspoke Group, said: "I'm incredibly proud that the Bspoke Group has received the MGA of the Year award. This recognition is a testament to the exceptional work of our people during what has been a truly transformational year for our business.

"The past twelve months have marked a significant turning point for the Bspoke Group. After a period of strategic change, we returned to profit – a milestone that reflects the resilience, focus, and ambition of our entire team. We've redefined our structure, sharpened our strategy, and doubled down on what makes us unique: our specialist expertise and our commitment to delivering niche insurance products that genuinely meet the needs of underserved markets.

"At the heart of our success is our highly skilled underwriting teams. Their outstanding market knowledge and technical excellence enable us to deliver consistently for our broker partners and policyholders, especially in complex and emerging risk areas.

"Receiving this prestigious award is more than industry recognition – it's a reflection of how far we've come, and how much potential lies ahead. I want to thank every member of the Bspoke team for their dedication, and our supporters and business partners for "their continued trust and collaboration. Together, we've built a solid and scalable platform – innovative, agile, and future ready."

bspokegroup.co.uk

bspoke group

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- ✓ **A smoother, customer-friendly experience**

With Protectif, insurers can offer cover that's both competitive and compassionate



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Travel Insurance Award



Holidaysafe's Tom Churchouse, junior analyst, Sophie Sayer, underwriting manager, and Tony Brown, director of underwriting; pictured with Olivia Richardson, head of marketing at CIR; and awards host Marcus Brigstocke

Winner Holidaysafe Travel Insurance

The judges: This year's panel were impressed by Holidaysafe's tremendous achievements throughout the judging year across product innovation, digital transformation and customer service

The winning entry: Underwritten by Collinson Insurance, Holidaysafe's mission is to deliver tailored insurance solutions that cater to the unique needs of each traveller, using technology to enhance customer experience and service delivery. The travel insurance landscape experienced unprecedented challenges over the past few years, particularly due to the global pandemic. Recognising the challenges, Holidaysafe undertook a comprehensive review of its policies and services, prioritising customer feedback and insights to create a service that addresses the actual needs of modern travellers. This led to the launch of four distinct levels of cover – Standard, Premier, Premier Plus, and Platinum – designed to cater to a diverse range of customer needs.

Over the past 12 months, Holidaysafe has also launched a new smart comparison tool, albert & eddie; an AI-powered virtual assistant; an in-house medical screening tool; its Air Doctor Connect tool; and even enhanced its customer area.

NATIONAL 2025 INSURANCE AWARDS

WINNER

Travel Insurance Award

Commenting on the receipt of the award, Richard Smith, managing director, tifgroup, said: "We are incredibly proud to receive this award for Holidaysafe which is a testament to the hard work and dedication of our entire team, whose expertise and passion continue to drive meaningful change. This award acknowledges our steadfast commitment to innovation aimed at constantly improving the customer experience, allowing us to provide exceptional travel insurance for all types of travellers – whether they are beach-lovers, city-breakers or adventure-seekers.

"Just in the past year, this customer-focused approach has seen us introduce several initiatives to enhance travellers' experience and help them feel more confident. Our smart comparison tool, albert & eddie, makes it easier for customers to choose the right cover for their needs, while Air Doctor Connect offers access to over 20,000 doctors around the world with no upfront costs. We've also improved our customer area and introduced AI-powered support to make managing policies and getting help faster and simpler. Additionally, we've invested in Protectif, a medical risk assessment tool that improves underwriting accuracy for fairer premiums, all while providing customers with a smoother and more convenient experience. None of this would be possible without the support of our insurer, Collinson, which has played a key role in helping us deliver industry-leading products and services.

"As the industry evolves, we remain committed to raising standards through digital transformation, customer insight, and operational efficiency. By listening to customers and investing in technology, we will continue to shape the future of travel insurance."

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Holidaysafe
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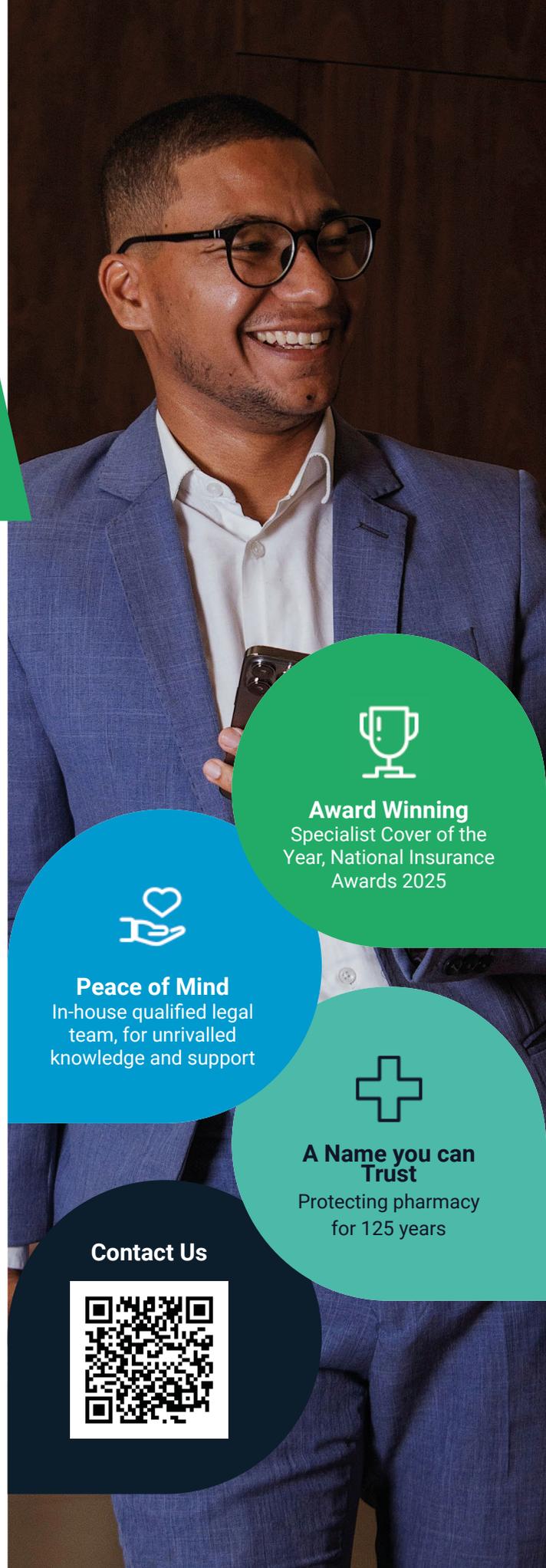
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Specialist Coverage Award



Lisa Banks, managing director of Pharmacy Insurance at NPA Insurance, pictured with the NPAI team, and awards host Marcus Brigstocke

Winner **NPA Insurance**

The judges: NPA Insurance reacted quickly and expertly in response to the UK Government's Pharmacy First programme. Without indemnity cover for community pharmacy, the service simply could not operate.

The winning entry: NPA Insurance Ltd was set up by pharmacists for pharmacists 125 years ago and provides specialist professional indemnity, public liability, legal defence and property cover. With 40 employees, NPAI is one of the UK's smallest insurers, and yet it protects and supports over 60% of the pharmacy market in the UK, from small independent pharmacies to large groups. In the last 10 years, pharmacy funding has reduced by 40%, leading to the closure of pharmacies up and down the country, and presenting those that remain with huge clinical primary care challenges. Whilst allowing pharmacies to provide essential services direct to the community, the Pharmacy First programme has put further pressure on already stretched businesses. Working to an exacting timetable with very limited guidance or information on the programme from NHS England, the NPAI team of in-house underwriters and lawyers reacted quickly and expertly to address the fast-evolving situation and its impact on community pharmacy. The challenge was enormous, yet NPAI undertook an urgent and in-depth review of policyholders' evolving protection requirements and developed specialist coverage with significant enhancements to

NATIONAL 2025 INSURANCE AWARDS

WINNER

Specialist Coverage Award

existing indemnity cover within days to ensure policyholders were protected – offering the new services at speed and scale.

Commenting on the win, Lisa Banks, managing director of Pharmacy Insurance at NPA Insurance, said: "I'm delighted that the important work the team here at NPA Insurance delivers to support community pharmacy has been recognised by the industry with the National Insurance Awards' Specialist Coverage Award. But then I'm hugely proud of the team every day of the year for their hard work, enthusiasm and dedication to our policyholders.

"We pride ourselves on 'following where pharmacy goes'. This was critical during 2024, when we had to respond rapidly as pharmacy took on more clinical front-line healthcare duties. The cover enhancements and new products developed by our unique in-house pharmacy, underwriting and legal experts, ensured we were able to continue providing community pharmacy with the specialist coverage required to deliver more essential services to the communities it serves. Having these achievements recognised means so much to us.

"As pharmacies up and down the country become the 'front door to the NHS', delivering crucial primary healthcare services such as Pharmacy First, we will be there to protect our members and policyholders. Whatever the future holds, NPA Insurance will continue to be an agent and enabler of change in our sector, by offering the specialist cover and support our customers require as they face the exacting challenges that lie ahead."

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Claims Initiative of the Year



Ian Kershaw, vice-president of customer service, claims and fraud at Zego, pictured with chief executive officer of Airmic, Julia Graham; and awards host Marcus Brigstocke

Winner **Zego**

The judges: In an initiative that the judges described as highly successful, Zego's decision to internalise its claims handling has improved both operational control and customer satisfaction.

The winning entry: In 2022, Zego initiated a strategic shift from fully outsourced claims handling to building a comprehensive in-house operation. Previously, third-party administrators managed over 12,000 claims with reserves exceeding £80m. However, high leakage rates, poor technical handling, and limited customer visibility prompted a re-evaluation. Zego's goal was to improve customer experience, and accelerate claim resolution by taking control of the entire claims process. The transition began with First Notice of Loss calls brought in-house, followed by the full migration of all claims handling and the run-off of outsourced partners. Within 18 months, Zego had scaled a team of 74, including a dedicated product and engineering unit.

Key outcomes include reducing leakage from 22% to 6.5% for run-off portfolios and maintaining less than 1.5% leakage in-house. A new API-first claims management system enabled operational scalability, automation and improved handler effectiveness. Real-time faster payments were introduced, ensuring claimants – many of whom rely on their vehicles for income – received funds within

NATIONAL 2025 INSURANCE AWARDS

WINNER

Claims Initiative of the Year

seconds. Omnichannel communications, including integrated WhatsApp and a digital total loss acceptance process, further streamlined services. Zego also implemented a robust audit and quality framework and collaborated with suppliers to reduce open claims by 6,000, and reserves by over £40m in nine months.

“We're thrilled to win the Claims Initiative of the Year Award,” said Sten Saar, CEO at Zego. “In 2022, we made the bold decision to move from fully outsourced claims handling to building our in-house operation from the ground up. In just 18 months, we created a 74-person team, rolled out a cutting-edge API-first claims platform, and launched real-time payments that get money to customers within seconds and not days. This transformation was about more than efficiency. It was about creating a claims experience that puts our customers first, giving them faster resolutions, greater control, and simpler ways to interact with us, from WhatsApp to our Sense app. We knew we had to rethink claims from the ground up. Winning this award is recognition of the team's tireless work, our focus on innovation, and our belief that better claims handling creates better outcomes for everyone. But we're not done. This is just the beginning of our journey to set a new standard in motor insurance.”

“Our thanks to every Zego employee who made this possible and to our partners who supported us through the transition. We're proud to be building a smarter, faster, more human claims experience for our customers.”

[zego.com](https://www.zego.com)

ZEGO

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WINNERS 2025



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