



90 YEARS YOUNG

We've come a long way since starting out as the Sheffield Consultative and Advisory Hospitals Council and to say a lot has changed since 1919 would clearly be something of an understatement...

Westfield's customer centric, caring culture and values, together with pride in our innovative products and service excellence and a strong corporate social responsibility, are key strengths in our continued success and motivation.

The 'penny in the pound' scheme – the forerunner of today's health cash plans – was formed to help workers access free hospital treatment in return for a weekly contribution of a penny, while employers added a third of the sum raised.

Ninety years on and that basic idea has been developed and diversified to the point we find ourselves at now, providing healthcare plans to some of the country's leading organisations and companies. We have approximately 370,000 policyholders throughout the UK, and more than 9,000 organisations nationally operate a Westfield plan for their employees.

We can lay claim to having been the first health cash plan provider to introduce access to diagnostic scanning facilities as a standard benefit on some of our plans. Last year the number of policyholders covered by this benefit topped 100,000.

In 1991 our £2 per week Super Gold Scheme was introduced and it broke new ground, offering complementary benefits as well as personal accident and accidental death cover.

In 2001 we led the market with the introduction of our acclaimed Foresight Plan, which the market is now trying to emulate.

And in 2007 we were continuing to break the mould in the health insurance market, this time with Surgery Choices, which combined surgery cover with a cash plan.

Traditionally, this fast route to surgical procedures had only been available via private medical insurance at a much higher cost. Surgery Choices is, however, very different to PMI as it covers 60 specific non-urgent

procedures and is designed to widen the cover provided by our corporate-paid cash plans.

Later that same year, we won the prestigious 'Best Healthcare Cash Plan Provider' award in the Health Insurance Magazine Awards for an incredible fourth consecutive year.

It is interesting to look back 10 years to when our Chairman Graham Moore wrote the following words –

"Westfield is in the vanguard of companies who recognise that it is no longer realistic just to look to meet customer satisfaction – more is required. Put quite simply, we will continue to exceed customer satisfaction to the point where it becomes an integral part of the Westfield culture."

"Self development and the acquisition of new skills across the whole of the Westfield team have put us in a position where we can confidently hope to exceed customer expectations into the millennium."

How fitting then, that nearly a decade into the new millennium I can report a hat-trick of high scores awarded to us in consecutive independent customer satisfaction surveys over the last three years.

And Graham was right about our team. Westfield's workforce has continued to be pivotal to its ongoing success – our employees' commitment, creativity and dedication are the jewel in the crown of our organisation.

But I must also take the time to thank our policyholders and companies who have played a truly significant role in Westfield's success. Their ongoing support has enabled us to go from strength to strength, year after year, ensuring we can continue to make a very real and healthy difference.



While our 90th anniversary is a perfect opportunity to look back, we must not spend too much time reflecting on the past. We must build further on our successes and look ahead to the next big milestone – our centenary!

**Westfield Chief Executive
Jill Davies**