



www.bupa.co.uk

BUPA is a brand truly guided by its mission statement: 'Taking care of the lives in our hands'. Its well-defined values guide its business and brand behaviour. As a provident association, it has no shareholders and re-invests profits back into its health and care businesses. The organisation is committed to being ethical, accountable and respectful. In communications, BUPA endeavours to project a leading and expert brand that is warm, friendly, open, accessible, caring and empathetic.

Offerings and Values

BUPA is renowned for private medical insurance but has expanded into many other areas. For example, BUPA is now the UK's second largest provider of care homes, has a network of private hospitals and provides health assessments and occupational healthcare.

BUPA Membership, market leader for private medical insurance, provides cover to over three million people in the UK including staff in over half of the FTSE 100 companies.

Annually, BUPA spends over £800 million on its members' healthcare including around £100 million on cancer treatments.

BUPA Hospitals perform a wide range of procedures and continue to attract increasing customer numbers from the NHS.

BUPA Wellness offers health assessments and treatment in 47 Wellness Centres across the UK, equipped with cutting-edge technology to assess fitness and detect early signs of disease and illness, as well as private GP, dental and musculoskeletal services.

BUPA is increasingly involved in the provision of residential and nursing care for the elderly. BUPA Care Services is the UK's second largest private provider of care home places, with 299 residential and nursing homes with over 20,000 residents.

BUPA International is another fast-growing part of the group, caring for over three million customers worldwide in places as diverse as Australia, China, Denmark, Hong Kong, India, Ireland, Malaysia, Saudi Arabia, Singapore, South America, Spain and Thailand.



Things you didn't know

BUPA treats or covers treatment for more than a million people a year.

BUPA Membership spends more than £40 million a year on hip and knee replacements, £50 million annually on cardiac services and £50 million per year treating back pain.

Around 70% of BUPA care home residents are publicly funded.

Since its inception in 1979, the BUPA Foundation charitable trust has paid out more than £12 million in medical and health research grants.

BUPA dedicates £1 million annually to supporting local communities.

Market Context

With scientific progress, overall public health is improving. Yet, with an ageing population, an expanding range of treatments and a more affluent society, the need for healthcare services is increasing and consumer demand often exceeds what the NHS can offer.

Spending on UK health and care cover products, including private medical insurance, health cash plans, dental benefit plans and long-term care insurance reached £4.2 billion in 2004, according to healthcare analysts Laing & Buisson.

The number of people covered by private medical insurance policies in the UK, or enrolled in medical schemes self-insured by employers, was 7,576,000 at the end of 2004, up 0.5% on the previous year.

Private healthcare is primarily funded by private medical insurance, the market for which has boomed since the beginning of the 1980s. Of this market, BUPA has a 41% share representing £1.2 billion in revenue.

Achievements and Future Prospects

BUPA established the concept of private medical insurance in the UK, leading the market right up to the 1980s when rapid expansion attracted new competitors. However, it has retained its strong



market lead and remains the pre-eminent brand in the sector.

BUPA has also developed new NHS relationships, opening the first privately run NHS Diagnostic Treatment Centre at Redwood in Surrey and performing thousands of operations every year in its other hospitals on behalf of the NHS.

BUPA pioneered the development of health screening and specialist occupational health services in the UK and is now the biggest provider of screening services conducting over 100,000 health assessments annually.

In almost 60 years, BUPA has grown to become a leading international health and care company with bases on three continents and more than eight million customers.

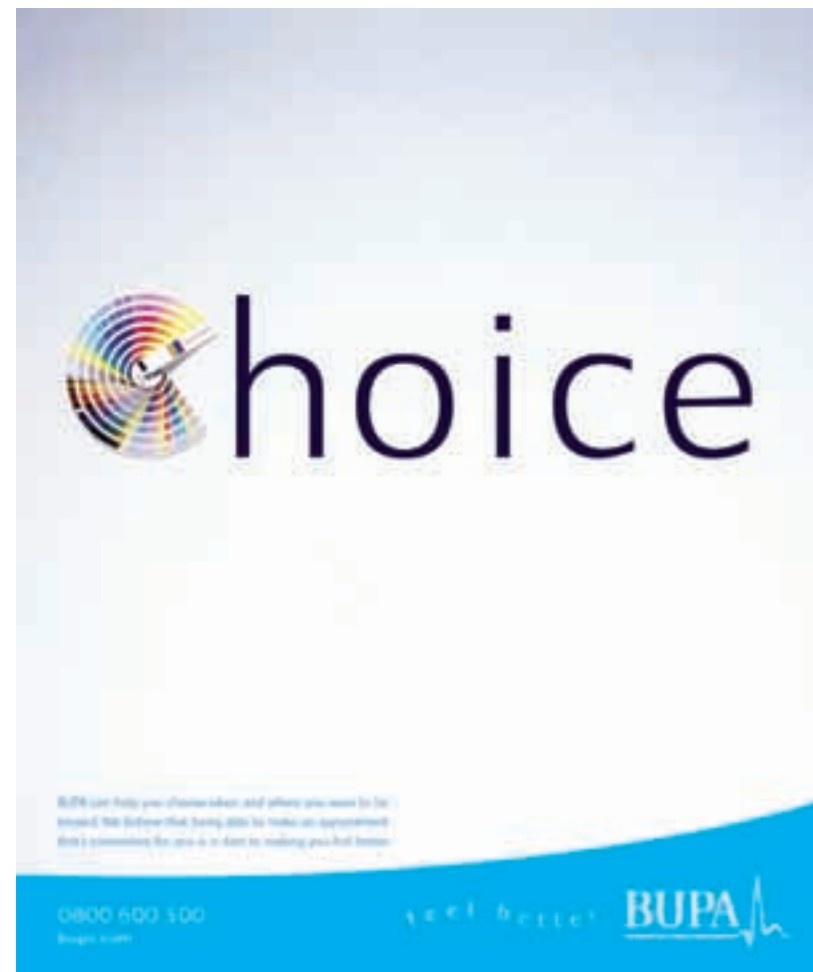
In Spain, BUPA owns Sanitas, a leading private medical insurance company with over one million members which has expanded to provide care homes in addition to its hospitals and clinics. In Australia, BUPA has one million members, representing over 10% of the market.

Innovation and Promotions

The UK health and care market has been changing dramatically recently and further developments are likely due to both NHS structural and attitudinal changes and the expansion of the private sector, which is seeing new entrants and different types of policies. Consequently, new models of private care are burgeoning.

BUPA's marketing challenge is continually to remind people of the benefits of private health and care in a way that positions BUPA as the only and obvious brand to choose, both rationally and emotionally.

BUPA's current advertising strategy conveys the simple and powerful idea that people will 'Feel Better' with BUPA. This promise is being used across BUPA. All its businesses are dedicated to making people feel better, both physically in terms of the standard of treatment and care they receive and emotionally because of the reassurance and peace of mind provided.



1947

BUPA is formed when 17 regional provident associations amalgamated to form The British United Provident Association, soon to be called BUPA.

1981

BUPA's first purpose-built hospital opens in Manchester.

1987

BUPA's international ambitions take a huge leap as it acquires Sanitas, Spain's largest private health care organisation.

2005

BUPA establishes its 'Feel Better' communications platform across the business. It also expands its international operations by acquiring the US-based insurer,

Amedex Insurance Company, which serves Latin America and the Caribbean and International Health Insurance Denmark (IHI) which provide health insurance products to expatriates.

2006

BUPA's worldwide business has undergone rapid growth since the late 1980s and it now has 40,000 staff globally.