

# The right support, at the right time

We're a leading provider of Group Protection cover in the UK with over 90 years of expertise and knowledge. We looked after over 6,000 group protection policies and provided protection to almost 1.8 million employees at the end of 2022.

## How our Group Income Protection helped employees return to work

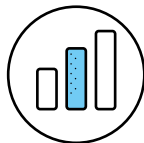
Our team works hard to deliver tailored, individual care to employees from the start where appropriate, giving them the opportunity to return to work sooner. This could help reduce the impact of absence on employees' lives, and minimises the financial and operational impacts on businesses.

### In 2022, our active intervention enabled:



**854**

Employees to return to work within the deferred period



That's

**20%**

Of the industry total 4,257 as reported by GRiD



**369**

Further employees were able to return to work, following a period of benefit and with the help of our active intervention



**3,219**

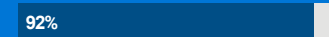
Psychological and physiotherapy treatments were also arranged and paid for by us

## Delivering positive outcomes

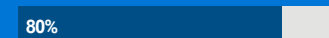
Group Income Protection (GIP) claims (% of employees able to return to work)



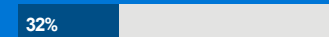
Mental health claims



Musculoskeletal claims



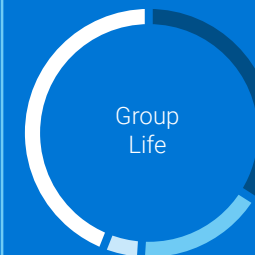
Cancer claims



● Before the end of the deferred period

● Within the first year of absence

## Claims payments



Total paid

**£230.1m**

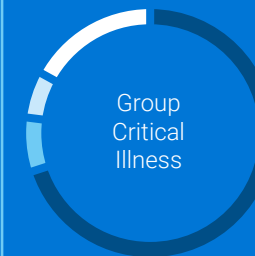
Top 4 claims paid  
1. Cancer  
2. Heart Disease  
3. Neurological  
4. Respiratory



Total paid

**£72.2m**

Top 4 claims paid  
1. Cancer  
2. Mental health  
3. Neurological  
4. Musculoskeletal



Total paid

**£18.1m**

Top 4 claims paid  
1. Cancer  
2. Heart attack  
3. Stroke  
4. Multiple Sclerosis

The GRiD claims data survey was undertaken among its provider members and the figures are an accurate representation of the current Group Risk market in its entirety. Respondents provided figures for Group Life, Group Income Protection and Group Critical Illness claims for 2022.

To appreciate how we assess claims, the cover we provide and the terms we use, please visit our website for a copy of our technical guide.  
[legalandgeneral.com/groupprotection](https://legalandgeneral.com/groupprotection)

