

# Why choose our Group Income Protection

As a provider of Group Protection in the UK. We have over 85 years' experience, we looked after 4,300 group protection policies and provide cover to almost 2 million employees at the end of 2018.

## Market leading return to work support

Our Group Income Protection team is focused on early intervention, providing support for better individual outcomes and where appropriate, getting employees back to work quicker.



In 2018, our active intervention enabled **631** employees to return to work within the deferred period.



That's almost **18%** of the industry total **3,551** as reported by GRiD.



We arranged and paid for **3,164** psychological and physiotherapy treatments



A further **269** employees were able to return to work, following a period of benefit and with the help of our active intervention.

Based on 10% of all those covered, protected by our group income protection whilst supporting 18% of all those able to return to work within the deferred period.

## Specialist, funded rehabilitation by expert providers

- All our recommended treatments are funded by us, without the need for a GP referral.
- Our in-house Rehabilitation team are all medically trained, it includes occupational health specialists, occupational therapists, registered nurses and physiotherapists.



Providers of expert psychological treatment. **80%** of employees with psychological conditions were able to return to work before becoming a claim.



Fast track access to physiotherapy at a convenient location funded by us. **70%** of employees with musculoskeletal conditions were able to return to work before becoming a claim.



Specialist in evaluating an employee's readiness and capacity to return to work. We can support a free return to work assessment provided by Occupational Therapists and Vocational Consultants across the UK and Ireland.

## Employee Assistance Programme by an award winning provider

Our award-winning EAP provider Health Assured provide personalised care and treatment around the clock for all your clients' employees and their immediate families\*, whether they are covered by us or not.



\*Please refer to our EAP brochure for a full definition of immediate family and further details of the features included.

Please contact us or visit our website for a copy of the technical guide, which helps explain what we can cover and how we assess claims.

[legalandgeneral.com/groupprotection/](http://legalandgeneral.com/groupprotection/)

## Investing in Digital

**Digital Broker Platform:** Quick and simple online processing of policies for quote, buy and policy renewal for eligible schemes insuring, between 10-250 employees.

**DocuSign:** Electronic signature functionality for your clients' employees on key claim forms, providing a more efficient, simple and secure claims process.

## Confidence through claims payments

By working closely with your clients from an early stage of an employee's absence, we aim to ensure benefit payments begin swiftly for eligible claims.

In 2018, we paid **£66.8** million in claims. That's an average pay out of **£21,485**.

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 2018.

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