

# SUPPORT WHEN IT'S NEEDED MOST.

Our products provide valuable benefits worth many thousands of pounds yet usually only cost around 1.0% of payroll.

We have a track record of assessing claims fairly and paying them quickly.

## TOTAL CLAIMS PAID IN 2016:

**96.9%**  
of all group protection claims

Almost **£293m** in total



**PLUS:**

All our products include a comprehensive Employee Assistance Programme (EAP) for all a client's employees.

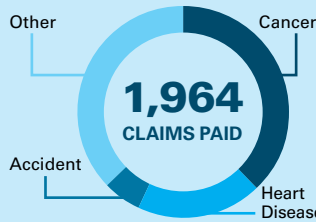
## GROUP LIFE: PAID £20M MORE THAN IN 2015

**99.2%**  
CLAIMS PAID

**£234m**  
Total paid

**£119,297**  
Average payment

**54**  
YEARS  
Average age of claimant



- + Paid 85% of valid claims within five working days of receiving the relevant information.
- + We offer free face-to-face bereavement counselling for the immediate family of a deceased employee.

**15 CLAIMS DECLINED:**

**Main reasons:** Employee not covered by the policy or non-disclosure.

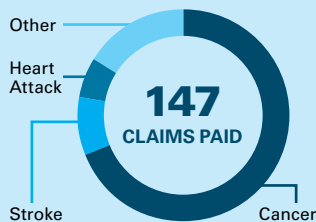
## GROUP CRITICAL ILLNESS: AMOUNT PAID UP 30%

**81.2%**  
CLAIMS PAID

**£10.3m**  
Total paid

**£70,337**  
Average payment

**40**  
YEARS  
Average age of claimant



- + Our condition definitions for cancer, heart attack and stroke all exceed those of the ABI's Statement of Best Practice (2014).
- + Free cover for insured employees' children, from 30 days old and until 21 years old.

**34 CLAIMS DECLINED:**

**Main reasons:** Claim did not meet condition definition or it was linked to a related or pre-existing condition.

## GROUP INCOME PROTECTION: PAID FOR OVER 5,000 TREATMENTS AND ALMOST 95% OF CLAIMS

**REWARDING EMPLOYERS FOR REPORTING ABSENCES EARLY**

**£1.1m**

paid to eligible employers for early notification of absences.

**HELPING EMPLOYEES RETURN TO WORK WITHIN DEFERRED PERIOD (usually six months)**

- 78% of all reported absences
- 79% of reported mental health absences
- 78% of reported musculoskeletal absences

**FUNDING ALL APPROPRIATE TREATMENTS**

**5,143**

psychological and physiotherapy treatments arranged and paid for.

**WE HELPED 1 IN 4 OF THE INDUSTRY TOTAL**

In 2016 we helped 548 insured employees return to work within the deferred period, almost **one quarter of the industry total (2,289)** reported by GRiD.

**94.8%**  
CLAIMS PAID

**£48.2m**  
Total paid

**£22,865**  
Average payment p.a.

**47**  
YEARS  
Average age of claimant



**46 CLAIMS DECLINED:**

**Main reasons:** Claim did not meet definition of incapacity or the employee was not covered by the policy.

Ask your financial adviser about what our products cover, how we assess claims and how we can help meet your needs.

Or contact us:

**0345 072 0751**

We may record and monitor calls. Call charges will vary.

[legalandgeneral.com/group-protection](http://legalandgeneral.com/group-protection)

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