

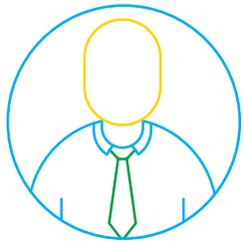
# Market leading support when it's needed most

We're dedicated to improving the health, wellbeing and productivity of the employees whose lives we insure, helping them to thrive and being there for them in times of need.

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

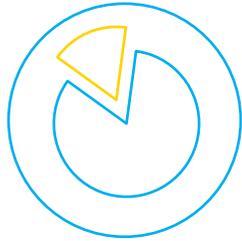
Our Group Income Protection team is focused on early intervention, where appropriate, providing support for better individual outcomes and getting people back to work quicker.

In 2018, our active intervention enabled:



**631**

Employees to return to work within the deferred period



That's **18%**

Of the industry total (3,551) as reported by GRiD



**269**

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



**3,164**

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

Market leading is 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.

### Group Income Protection (GIP) claims



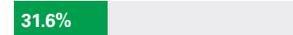
### Mental health claims



### Musculoskeletal claims

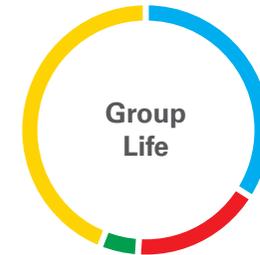


### Cancer claims



- Before the end of the deferred period, the % able to return to work
- Within the first year of absence, the % able to return to work

## Claims Payments



Total paid **£216.3m**

Top 4 claims paid

1. Cancer
2. Heart Disease
3. Respiratory
4. Digestive/ Gastrointestinal



Total paid **£66.8m**

Top 4 claims paid

1. Mental Illness
2. Cancer
3. Musculoskeletal
4. Neurological



Total paid **£8.9m**

Top 4 claims paid

1. Cancer
2. Heart Attack
3. Multiple Sclerosis
4. Stroke

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.

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

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