

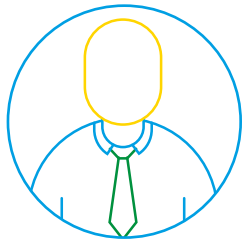
# Market leading support when it's needed most

For over 85 years we've been one of the UK's leading Group Risk providers. Looking after over 4,800 policies and providing protection to over 2 million employees.

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

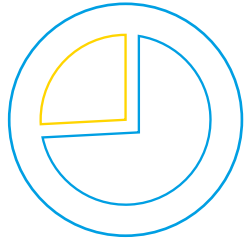
We place the employee at the heart of our approach. Our philosophy is about providing market leading tailored, individual care to employees and providing them with a quicker return to work.

In 2019, our active intervention enabled:



**882**

Employees to return to work within the deferred period



That's **26%**

Of the industry total (3,415) as reported by GRiD



**324**

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



**2,916**

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

Market leading is based on 12% of all those covered, protected by our group income protection whilst supporting 26% of all those able to return to work within the deferred period.

### Group Income Protection (GIP) claims



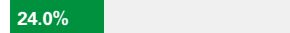
### Mental health claims



### Musculoskeletal claims

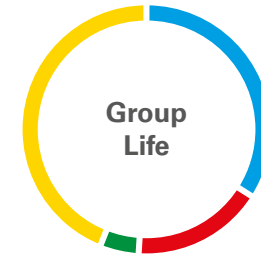


### Cancer claims



- 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 **£232.2m**

Top 4 claims paid

1. Cancer
2. Heart Disease
3. Respiratory
4. Nervous System



Total paid **£64.3m**

Top 4 claims paid

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



Total paid **£10m**

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 2019.

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)

Legal & General Assurance Society Limited. Registered in England and Wales  
No. 00166055. Registered office: One Coleman Street, London EC2R 5AA  
054387 05/20

