

Why choose our Group Income Protection

We're a leading provider of Group Protection cover in the UK with 90 years of expertise and knowledge. We looked after over 5,500 group protection policies and provided protection to almost 1.8 million employees at the end of 2021.

Market leading return to work support

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



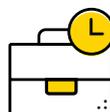
In 2021, our active intervention enabled **890** employees to return to work within the deferred period.



That's **20%** of the industry total **4,395** as reported by GRiD.



We arranged and paid for **2,569** psychological and physiotherapy treatments.



A further **302** employees were able to return to work, following a period of benefit and with the help of our active intervention.

Specialist, funded vocational 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. **91%** 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. **81%** of employees with musculoskeletal conditions were able to return to work before becoming a claim.



Best practice vocational rehabilitation based on a detailed understanding and assessment of the elements required when considering capacity for work.

Employee Assistance Programme by an award winning provider

Our award-winning EAP provider Health Assured provides personalised care and treatment around the clock for all your 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/

Investing in Digital

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

Protect: Enabling employees personalised, online access to a range of our group protection benefits – all in one place and at no additional cost to you. Protect is suitable where we're covering 500 employees or more.

Confidence through claims payments

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

In 2021, we paid **£70.5** million in claims. That's an average pay out of **£20,310**.

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 2021.

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