Legal & General Group Plc
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9 in 10 UK employers would value more wellbeing and absence management support, L&G research finds

- 82% of employees want proactive return-to-work support from their employer and half (49%) of those say it should be offered as standard.
- 94% of employers would value more support from advisers or insurers in relation to wellbeing and absence management.
- New Chief Medical Officer report describes a "seize the day" moment for the income protection industry.

L&G's group protection business is highlighting the benefits of a more proactive approach to absence management, helping employers access support earlier and improve return-to-work outcomes.

New research from L&G, shows eight in 10 (82%) employees want proactive return-to-work support from their employer following an illness; half (49%) say employers should offer it as standard, while a third (33%) think it should be offered as an added benefit.[1]

Looking at this by seniority, at least seven in 10 respondents at every job level – from manual workers to owner/proprietors – think proactive return-to-work support via the employer makes sense.

The research also covered employer sentiment. Overall, 94% said they'd value more support from advisers or insurers in relation to wellbeing and absence management.

Looking at this by specific areas of support, the top answers were early intervention and return-to-work planning (44%) and communicating benefits to employees (44%). This compared with 29% who pointed to navigating different benefit options.[2]

Vanessa Sallows, Claims & Clinical Development Director – Group Protection, L&G: "Employee needs assessments often happen when someone is already preparing to return to work. Many employers are already looking at ways to provide support throughout an employee's absence. With the right support from Vocational Rehabilitation Clinicians and other specialists, employers can help their employees access practical, personalised support sooner, which can reduce the length of absence and make returns to work more sustainable. We see this reflected year after year in our group income protection return-to-work outcomes, and have done consistently for the last two decades"

To help financial advisers and clients achieve maximum value from income protection, in terms of proactive return-to-work support, L&G today launches the second instalment from its fourth Chief Medical Officer (CMO) report: *Keep Britain Working: Absence Management.*

It brings together case studies and expert insight from L&G and independent specialists to show how Vocational Rehabilitation and early intervention can support better outcomes through group income protection.

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[1] L&G commissioned Opinium to survey a nationally representative sample of employees: 2,000 employees; 1,000 from SMEs (3-249 employees) and 1,000 from large companies (250+ employees). Field dates: 16-29 March 2026.
[2] L&G commissioned Opinium to survey a nationally representative sample of employers: 1,000 senior decision makers in companies of 3+ employees; 500 SMEs (3-249 employees) and 500 large corporates (250+ employees). Field dates: 16 March 2026 – 1 April 2026.

It also helps financial advisers build the business case for proactive absence management support, comparing the costs of standalone Vocational Rehabilitation and Occupational Health with group income protection, and setting out the wider impact of employee absence, including on retirement savings.

Dr Tarun Gupta, Chief Medical Officer, UK Protection, L&G: “A ‘seize the day’ rallying cry came through loud and clear from independent experts contributing to the latest edition of our Chief Medical Officer report. Income protection, whether individual or group, has evolved, so the conversation needs to evolve accordingly. It’s what UK employees and employers want, as evidenced by our research. The CMO report is designed to support and guide financial advisers to have these important conversations with clients.”

To download a copy of the CMO report, click here

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Notes to editors

About L&G

Established in 1836, L&G is one of the UK's leading financial services groups and a major global investor, with £1.2 trillion in total assets under management (as at HY26) of which c. 44% (c. £0.5 trillion) is international. We have a highly synergistic business model, which continues to drive strong returns. We are a leading player in Institutional Retirement, in Retail Retirement and Protection solutions, and in Asset Management through both public and private markets. Across the Group, we are committed to responsible investing and dedicated to serving the long-term savings and investment needs of customers and society.

About our Retail business

L&G’s Retail business is a leading provider of retirement and protection solutions. We aim to support our 12 million+ customers throughout their financial lifetimes.

We focus on helping the customers of today and tomorrow achieve better long-term outcomes. We use the latest technology to connect with them quickly, efficiently and wherever possible in highly personalised ways.

As of HY26, our workplace pension platform served 5.8 million members, with net flows of £6.2 billion (as at end July 26). Retail annuity sales were £1 billion and lifetime mortgage advances (including retirement interest only mortgages) were £128 million. Total UK protection gross premiums were £1.19bn.

Further information

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