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LEGAL & GENERAL'S GROUP INCOME PROTECTION POLICY CONTINUES TO LEAD THE WAY FOR EMPLOYEE REHABILITATION SERVICES

26% of claimants in the UK that returned to work in the deferred period of group income protection policies were supported by Legal & General

FTSE 100 insurer has focused on providing market leading rehabilitation services to provide better support for employees, funding nearly 3,000 treatment sessions in 2019

83% of employees with Group Income Protection mental health claims were able to return to work within the deferred period

Figures released from Legal & General reveal its market leading rehabilitation and early intervention services provided as part of its Group Income Protection (GIP) policies last year helped 26% of UK employees who were absent from work, due to long term illness or injury, return to work before their benefit came into payment, known as the deferred period. The latest statistics show that the FTSE 100 insurer paid a total of £307m in Group Protection claims in 2019.

Through its GIP policies, Legal & General was able to help 882 employees return to work within their deferred period, an increase of nearly 40% on 2018. A further 324 employees were able to return to work after payment of benefit had begun with the support of the insurer's early intervention services. The statistics also revealed that 87% of employees, whose employer made a claim, were able to return to work within the first year of absence.

Of the claims due to mental ill-health related absence, 83% were able to return to work within the deferred period, whilst 70% of those with musculoskeletal claims were able to return to work within the deferred period.

The insurer's comprehensive Early Intervention Programme and rehabilitation services are focused on supporting and benefiting each individual employee when illness or injury means they can't work. Legal & General's medically trained in-house rehabilitation team can assess the cause of their illness and the best course of action to help them cope with their condition.

Employees are able, where appropriate, to access these services, including access to occupational health, occupational therapists, registered nurses and physiotherapists, without a GP referral. This means they can get the treatment they need quickly to provide them with the best chance of a successful recovery and a faster return to work.

By funding treatment for employees at no additional cost to the employer, Legal & General aims to help individuals access the treatment they need without the financial burden of paying for any sessions needed during their recovery.

In 2019, the insurer set up almost 3,000 sessions for claimants suffering from physical and mental health conditions with its physiotherapy and psychological healthcare partners.

Vanessa Sallows, Claims and Governance Director for Legal & General Group Protection, said:

“An active, engaged and productive workforce is the lifeblood of any organisation. If an employee is unable to work due to illness or injury, it’s critical to have expert support in place to help them get better and return to work as quickly and sustainably as possible.

“The figures show the important role that Legal & General plays within the Group Protection industry. With £307m in claims paid out in 2019, it’s clear that the financial support these policies offer to our customers and their employees is extremely valuable. It’s also great to see that our active intervention services have helped one in four of the UK’s GIP claimants, so they’re able to return to work within the deferred period by providing access to trained experts who are completely focused on giving individual employees the treatment and support they need to get better.

“We know that every employee is different. That’s why we have built our market-leading rehabilitation philosophy around putting the person at the heart of our approach. We are committed to delivering tailored, individual care to employees and helping to reduce the impact of absence on their lives.”

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FURTHER INFORMATION (JOURNALISTS ONLY)

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ABOUT LEGAL & GENERAL

Established in 1836, Legal & General is one of the UK's leading financial services groups and a major global investor, with international businesses in the US, Europe, Middle East and Asia. With over £1.1 trillion in total assets under management at 30 June 2019, we are the UK's largest investment manager for corporate pension schemes and a UK market leader in pensions de-risking, life insurance, workplace pensions and retirement income. We have also invested over £22 billion in direct investments such as homes, urban regeneration, clean energy and small business finance.

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