



L&G's Retail Protection business announces underwriting improvements to drive better customer outcomes

L&G's Retail Protection business has made a series of underwriting improvements to simplify the application process and deliver better outcomes for customers.

These changes, in response to customer feedback and behavioural science, ensures that application forms are easier to complete, more relevant, and aligned with industry best practice.

The process has been made simpler and clearer, with complex questions broken down and clarified. More examples are now provided throughout, empowering customers to supply accurate information with confidence.

This improved disclosure helps L&G understand customers' needs more fully, so that when a claim is received, the policy in place accurately supports the individual's needs and circumstances.

Broad questions have been divided into smaller, more specific health and lifestyle queries, and family medical history questions now refer specifically to 'full blood' relatives to minimise errors and manual referrals.

David Banks, Director of Claims and Underwriting, Retail Protection, L&G: "This latest series of underwriting improvements is designed to simplify the application journey to ensure that customers are more accurately protected and better supported throughout the process.

"The changes reflect our commitment to listening to customer feedback, learning from claims experience, and applying behavioural insights. Our enhanced application process, aligned with current trends and industry best practice, will help customers tell us what we need to know to pay more claims."

-ENDS-



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 £1.1 trillion in total assets under management (as at HY25) of which c. 43% (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 Savings and Protection, 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 12.4 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 at the first half of 2025, our workplace pension platform served 5.6 million members, with net flows of £4 billion. Retail annuity sales were £745 million and lifetime mortgage advances (including retirement interest only mortgages) were £104 million. Our retail protection gross premium income was £771 million.

Further information

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