



L&G digitises claims submission process for single and over 50s life claims

- This enhancement of L&G's digital claims offering follows the digitisation of the claims process for health, joint life and income protection products.
- Since its launch in 2023, L&G's online claim submission capability has helped reduce the average customer claim timeline by almost two weeks.

L&G's Retail Protection business has today digitised the claims submission process for single and over 50s life insurance policies, enabling third parties to make an online life claim for the death of a loved one.

The upgrade enhances L&G's digital claims offering through the new customer-facing Claims Portal for third party claimants, including beneficiaries, trustees, and estate executors. This means that L&G now offers a fully digital journey for all retail protection claims, following the digitisation of the claims process for joint life, health and income protection policies.

The new portal, designed for single life and over 50s life claims, streamlines the process for third party claimants with faster turnaround times and improved transparency throughout the claims journey, providing claimants with 24/7 access to cater for their individual needs during difficult times.

Claimants will be able to provide all required information in support of the claims made, including their personal details, credentials, role being assumed in the claim and, most importantly, the details of the life assured and policy details.

The Claims Portal upload capability also ensures the secure and comprehensive submission of all claim details, including death certificates, claimant identification and grant of probate. In addition, claimants will be provided with regular updates and will be able to track the progress of their claims.

In 2023, L&G launched its online claim submission capability through its self-serve portal My Account, initially offering health and joint life policyholders a more efficient and simplified claims process. The system has since digitised the claims process for income protection policies.

Following the launch of L&G's digital offering, the average claim timeline has been reduced by almost two weeks, and over 70% of L&G customers now prefer to apply for claims online, rather than over the phone.

James Shattock, Managing Director of UK Protection, L&G: "The death of a loved one is an immensely challenging and uncertain time, which is why we're committed to making the claims process as efficient and transparent as possible. It's so important for people to have the flexibility to navigate the often-difficult claim journey in the way they want to, at a time that suits them.

"We're proud to see how our digital claims offering has driven better customer outcomes, and the digitisation of single and over 50s life claims will help improve the experience of many third-party claimants throughout the claims process."

-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 FY24) 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 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.

About DC and Workplace Savings

DC & Workplace Savings bridges our Retail and Asset Management businesses. It exemplifies both our synergistic model and our commitment to our clients, savers and society, uniting our expertise in managing assets with our deep customer knowledge and ongoing member journey innovation.

It's currently looking after the retirement savings of 5.6 million members, with over £180 billion in DC AUM and the sector's largest commercial Mastertrust. By serving nearly one in 10 automatically enrolled UK adults in tech-driven, highly personalised ways, it plays a vital role in supporting better long-term financial outcomes nationwide. With a target of £40-50bn of cumulative net flows into it by 2028, it's also a very important part of our broader long-term strategy.

Further information

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