



Legal & General announces another strong year for Group Protection claims and rehabilitation

- **20% of all employees in the UK that were able to return to work last year within the deferred period of Group Income Protection policies were supported by Legal & General.¹**
- **More than 9 in 10 employees with Group Income Protection mental health claims were able to return to work within the deferred period, maintaining last year's high levels.**
- **Group Critical Illness Cover claims nearly doubled, from £7.2m in 2020 to £13.2m last year (+6m).**

Figures for 2021 released today by Legal & General show that the FTSE 100 company paid a total of just over £335m in Group Protection claims (Life Assurance, Income Protection and Critical Illness) in 2021, an increase of almost 4% on 2020.

Group Critical Illness Cover claims almost doubled from £7.2m in 2020, to £13.2m in 2021 (+£6m). Group Life Assurance claims increased by £9.5m to £252.2m. Group Income Protection total claim payments for the year fell slightly by £2.4m to £70.5m, although still up on pre Covid-19 claims levels of £66.4m in 2019 (+£4.1m).

Active interventions set claimants on personalised pathways to an early recovery

The company revealed that 20% of all the employees in the UK that were able to return to work before the payment of any benefit from the group income protection (GIP) that they were covered by, was as a result of Legal & General's vocational rehabilitation and early intervention services.¹

In 2021, the company set up 2,569 sessions for claimants suffering from physical and mental health conditions with its physiotherapy and psychological healthcare partners, up on 2,449 in 2020.

Legal & General says that it has managed to maintain the number of people it has helped get back to life- and work- ability, as quickly as possible, in spite of ongoing health sector challenges related to the Covid-19 pandemic. For example, over 9 in 10 employees with GIP mental health claims and more than 8 in 10 musculoskeletal claimants were able to return to work within the deferred period, and the same ratios apply within the first year or absence.

New support framework recognises mental health as the cornerstone of total wellbeing

Legal & General launched its new outcomes-focused framework for wellbeing at work in 2021. *Be Well, Get Better, Be Supported*, recognises mental health as the foundation for all aspects of wellbeing. It represents an evolution of the company's nationally-acclaimed Not a Red Card (NARC) campaign, which ran for five years and aimed – in conjunction with the government backed Stevenson / Farmer Review² – to raise mental health awareness and remove stigma.

All of Legal & General's wellbeing, early intervention and vocational rehabilitation services – including education, awareness and training support – now sit within the *Be Well, Get Better, Be Supported* framework. Legal & General's Be Well helpline, also launched last year, forms part of this framework; a direct line for HR and line managers to the company's in-house vocational clinical specialists, nurses, physiotherapists, occupational health advisers and occupational therapists.

¹ Based on GRID's 2021 all-of-industry statistics which show that 4,395 people were able to go back to work during the deferred period last year because of an active early intervention funded by an insurer.

² Thriving at work: The Stevenson / Farmer Review of mental health and employers, Oct 2017
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/658145/thriving-at-work-stevenson-farmer-review.pdf

Legal & General's framework aims to help equip intermediaries and clients with the tools, resources and expertise to help maximise wellbeing support services when an employee is struggling at work – whether or not they are absent. It also aims to help intermediaries talk confidently about how protection and embedded value services support clients' wider wellbeing strategy and overall business goals.

This comes against a backdrop of just over a quarter (26%) of HR leaders saying they would like to better understand the full extent of what is available in terms of embedded value services. While nearly half (49%) already viewed such services as a key part of their wellbeing strategy.³

“These results evidence another strong year for Legal & General in the UK Group Risk market. This comes in spite of ongoing treatment delays in the NHS and private health sector due to the stretch caused by the pandemic, impacting Group Critical Illness and Group Income Protection claimants. The knock-on private sector impact was keenly felt for musculoskeletal conditions and cancer in particular, due to the nature of treatment provision. That said, cancer still represents, by far and away, the top condition claimed for as part of our Critical Illness Cover.

“Meanwhile, Mental Health continues to represent the top cause for Group Income Protection claims. Treatment here was also put under incredible strain throughout last year; an issue that we were able to help counter thanks largely to digital delivery support options. In fact, calls into our EAP increased by 14%, in comparison to 2020 data, with the top reasons for counselling calls being: anxiety; low mood; depression; and bereavement. This comes in addition to personalised mental health pathway support for GIP claimants, and also the psychological expertise incorporated into our chronic condition support packages, including Post Covid.

“With our Be Well, Get Better, Be Supported framework now in place, we hope to equip intermediaries and employers to make even greater use of all the valuable support services that come with GIP; services that are arguably fast becoming as important as the insurance itself.”

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

Real-life stories

[Please watch this 12-min video](#) to hear from one Legal & General GIP member about the difference that the insurance and support services made to her life – physically, psychologically and socially when she was long-term absent. This video also includes short stories from a Legal & General Claims Assessor and Clinical Vocational Specialist talking about the support they provide to individuals.

³ Benefits and Trends Survey 2022, Aon (p.38) <https://www.aon.com/unitedkingdom/employee-benefits/resources/benefits-and-trends/default.jsp>

Notes to editors

About Legal & General

Established in 1836, Legal & General is one of the UK's leading financial services groups and a major global investor, with over £1.4 trillion in total assets under management* of which a third is international. We also provide powerful asset origination capabilities. Together, these underpin our leading retirement and protection solutions: we are a leading international player in pension risk transfer, in UK and US life insurance, and in UK workplace pensions and retirement income. Through inclusive capitalism, we aim to build a better society by investing in long-term assets that benefit everyone.

* at 31 December 2021

About Legal & General Retail

As of 1st January 2022, Legal & General Retail Retirement and Legal & General Insurance (our two retail businesses) have been combined into one division, Legal & General Retail, to enable us to better serve the needs of our retail customers.

Legal & General Retail helps protect the lives and futures of our customers; the division covers the savings, protection and retirement needs of our c12 million retail policyholders and workplace members. In 2021, we wrote £957 million of annuity premiums, and issued £848 million of Lifetime Mortgages and Retirement Interest Only Mortgages. Our Workplace pension platform served 4.4 million members, while in the UK we paid out a total of £1,133.8 million in insurance claims.

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³ Benefits and Trends Survey 2022, Aon (p.38) <https://www.aon.com/unitedkingdom/employee-benefits/resources/benefits-and-trends/default.jsp>