



# L&G announces 2024 Group Protection claims, prevention and rehabilitation outcomes

## 20% growth in preventative health engagement

- **Prevention:** Over 188,000 interactions with health and wellbeing services during 2024<sup>1</sup> - a 20% increase on 2023 (150,000).
- **Early Intervention & Rehabilitation:** Vocational Rehabilitation assessments increased, from 4,192 in 2023 to 4,226 in 2024, supporting nearly 8 in 10 employees covered by L&G's group income protection to successfully enable them to return to work.
- **Claims:** L&G paid £347m in Group Protection claims during 2024, an average of almost £1m paid every day.

L&G today shares data that illustrates the importance of prevention, early intervention and vocational rehabilitation support for employers and employees. The data reveals a 20% increase in interactions with L&G's prevention-focused health and wellbeing support services, providing valuable assistance across all their group protection products, from 150,000 in 2023, to 188,000 in 2024.<sup>1</sup>

As part of its Group Income Protection *Be Well. Get Better. Be Supported.* outcomes-focused framework, the provider reveals it supported more than 7 in 10 (74%) employees to successfully be able to return to work within the deferred period, the time between the employee first being absent and when the claim would be paid, and almost 8 in 10 (78%) within the first year of absence.

Plus, the number of assessments supporting employees covered by their group income protection, provided by its in-house team of multidisciplinary, Vocational Clinical Specialists increased from 4,129 in 2023, to 4,226 in 2024. This team provides treatment and support - including referrals to specialist, multidisciplinary partners where required and suitable - to help individuals stay in, and return to, good work that is beneficial for their health.

Meanwhile, L&G paid a total of £347m for claims across Group Life Assurance, Group Income Protection and Group Critical Illness Cover. This represents an average of almost £1m paid out every day in 2024.

## Group Income Protection

L&G paid 3,542 Group Income Protection claims in 2024, with nearly £87m in benefits paid out. The average payout per claim in 2024 was £24,544.

More than 4,226 employees benefitted from L&G's vocational rehabilitation services. Additionally, almost 600 vocational rehabilitation assessments / treatments were provided by L&G's specialist multidisciplinary partners, spanning Psychiatry, Physiotherapy, Pain & Fatigue, Cancer and Neurological.

Cancer represented the top reason for claim, with 306 claimants and an average payout of £29,731. L&G enabled 31% of individuals absent due to cancer to successfully return to work within the deferred period. And 36% within the first year of absence.

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<sup>1</sup>Based on data taken from interactions with L&G digital wellbeing service partners, including EAP (in-the-moment and structured counselling, plus wellbeing platform), Virtual GP, Physiotherapy, Chronic Condition Management, Second Medical Opinion Referrals, Medical Concierge and Nurse Service, plus Care Concierge. Date range is taken from 01/01/24 – 31/12/24. An interaction is defined as any engagement or touch point with these services.



Mental health represented the next highest reason for claim, with 175 claimants and an average payout of £22,575. Here, L&G supported 89% of individuals to successfully be able to return to work within the deferred period. And 91% within the first year of absence.

## Group Critical Illness Cover

On Group Critical Illness Cover, £28m was paid out to 326 individuals, with an average payout of £85,745. Within this figure, £358,750 was paid for claims for children, who are covered as standard, when their parent is also covered by L&G as an employee.

## Group Life Assurance

Almost 1,300 claims were paid out on L&G's Group Life Assurance policies, with payments totalling £232m. The average payout was £180,835.

**Vanessa Sallows, Group Protection Claims & Governance Director – Retail, L&G:** “Our Group Income Protection prevention, early intervention and vocational rehabilitation support services, underpinned by our Biopsychosocial approach, are delivering outstanding outcomes to people and business. Demonstrating value is essential to growing our market.

“We expect our value proposition for Group Income Protection to grow even further. This is because we've started working direct to client, post-sale and with the intermediary's permission. The goal is to help employers ensure prevention services are understood and used; suspected long-term absentees are being referred early for support; HR and Line Managers know that bespoke help is at hand for them too, from our Vocational Clinical Specialists; outcomes are monitored, measured, managed and linked back to business goals, wherever possible.

“The claim will always represent the foundation of our business, affording essential peace of mind. And we're proud to report today's claims outcomes. But, when it comes to Group Income Protection, the proposition has evolved in line with employer, employee and societal needs. It's about early intervention, pro-active claims management, care pathways, vocational rehabilitation and a return to work, where possible. It's up to us – as an entire industry – to embrace and demonstrate this.”

**-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.

As at 12 March 2025, L&G has a market capitalisation of £14.1 billion.

### About our Retail business

L&G's Retail business is a leading provider of retirement and protection solutions. We aim to support our c.12.8 million policyholders and workplace members 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.

In 2024, our workplace pension platform served 5.5 million members, with net flows of £6 billion. We achieved record total individual annuity sales of £2,118 million and £270 million of lifetime mortgage advances (including retirement interest only mortgages). Our UK protection businesses gave peace of mind to about 6.6 million people, with our retail gross premium income rising to £1,525 million and our group equivalent going up to £528 million.

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