



New L&G data reveals value of technology to long-term absence management

L&G's Group Protection business today launches the latest instalment of the third edition of its Chief Medical Officer (CMO) report. It highlights the value of technology in long-term absence management, featuring the latest return to work outcomes from L&G's partnership programmes. The report focuses on two of the most common Group Income Protection (GIP) claims – namely, for Cancer and Mental Health.

Rehabilitation programme for cancer survivors: 8 in 10 were able to return to work

New data shows that eight in 10 referrals to L&G's return to work programme for long term absent employees who've gone through, or who are currently receiving cancer treatment, were able to enjoy a successful and sustainable return to work. This programme sees L&G's in-house Vocational Rehabilitation Clinicians partnering with Perci Health, a virtual clinic with a large team of multidisciplinary cancer experts, specialising in the physical, psychological and practical effects of cancer.

L&G also reports that 75% of referred members to its psychological therapy partner Onebright showed an improvement to mild symptoms by discharge. This is after entering the services with severe low mood or severe anxiety (based on self-reported measures PHQ9 and GAD7 respectively). Onebright's team also partners with L&G's in-house Vocational Rehabilitation Clinicians to support employees in their return to work goals.

9 in 10 mental health claimants successfully able to return to work

Over nine in 10 (92%) employees with GIP mental health claims were supported to enable them to return to work in the deferred period, according to L&G's latest annual claims and rehabilitation report. The deferred period which the employer confirms when they arrange cover, is the time between absence starting and a claim becoming payable; often 6 months. This maintains the strong results of previous years¹.

L&G says its consistency in outcomes is due to its whole-person, outcomes-focused philosophy, which is embodied in its Be Well. Get Better. Be Supported. framework. This model is predicated on people getting back to – or staying in – 'good work' as a key health goal.

Dr Tarun Gupta, Chief Medical Officer, UK Protection, Retail, L&G: "Technology brings huge value to long-term absence management. It helps us reach even more people, supporting workplace inclusion goals, plugging gaps in healthcare provision, bringing much-needed support to employees, shortening absences and rebuilding hope, confidence and self-esteem."

Vanessa Sallows, Claims & Governance Director, Group Protection, Retail, L&G: "The beauty of our partnership programmes lies in the fact that the tech solutions we advocate, complement the human touch, not replace it. And the results speak for themselves."

¹L&G's Rehabilitation & Claims performance 2023, published May 2024.



“Our ongoing goal now is to support even more employers to shift from reactive to proactive absence management, in terms of intervening early, staying in touch with absent employees, and viewing good work as beneficial to health; an important part of the recovery journey.”

Today’s launch represents the third in a series of four instalments being published this year as part of CMO edition three, all of which focus on different aspects of digital health as part of GIP.

The fourth and final instalment, out soon, will explore technology in chronic condition management, also the role of Artificial Intelligence (AI) in digital health services.

Download the latest instalment here: [Chief Medical Officer Report, Third Edition, Third Instalment](#).

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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 helps create brighter financial futures for all our customers. The division covers the savings, protection and retirement needs of our c.14 million retail policyholders and workplace members.

In 2023, we had total individual annuity sales of £1,431 million, and issued £299 million of Lifetime Mortgages and Retirement Interest Only Mortgages. Our Workplace pension platform served 5.2 million members, while our Protection businesses gave peace of mind to several million direct, group and US customers, taking in £1,991 million of UK and \$1,584 million of US gross written premiums.

Further information

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