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Group Protection claims report 2023

How Aviva went **above** and **beyond**



Contents

Introduction:	3
Headline data	4
Group Life	6
Group Income Protection	8
Group Critical Illness	14
Group Protection claims summary	17
Our products	18
Wellbeing services	19
Close	23

Welcome to our first Group Protection claims report

Our Group Protection claims report provides a record of our 2022 claims data and insight, alongside other key information. Together, this demonstrates how Aviva Group Protection is there for employers and employees from the moment they are insured under one of our policies.

Paying claims is why we're here – but on top of this, we go above and beyond offering employees and business access to a great deal of practical, emotional, or physical support.

You'll find brief summaries of our Group Protection products and their additional benefits **on page 18 of this report**. Your usual Aviva contact or financial adviser will be able to help you with any questions.

Introduction



Fran Bruce

Managing Director -
Aviva Group Protection

Going above and beyond to help employees when it mattered most

“ This is our first claims report for Group Protection, and – as you’d expect – it’s the amount of claims we’ve paid that’s most likely to make the headlines. And with £373,949,994 paid to 7,273 employees and their families, it’s really pleasing to see just how many people we have helped this year. But the report tells a story that goes further than this. It’s also about expertise, service, commitment... the efforts of teams who go above and beyond providing financial support, to make a difference to people when they need us most. You’ll read about all of that here.

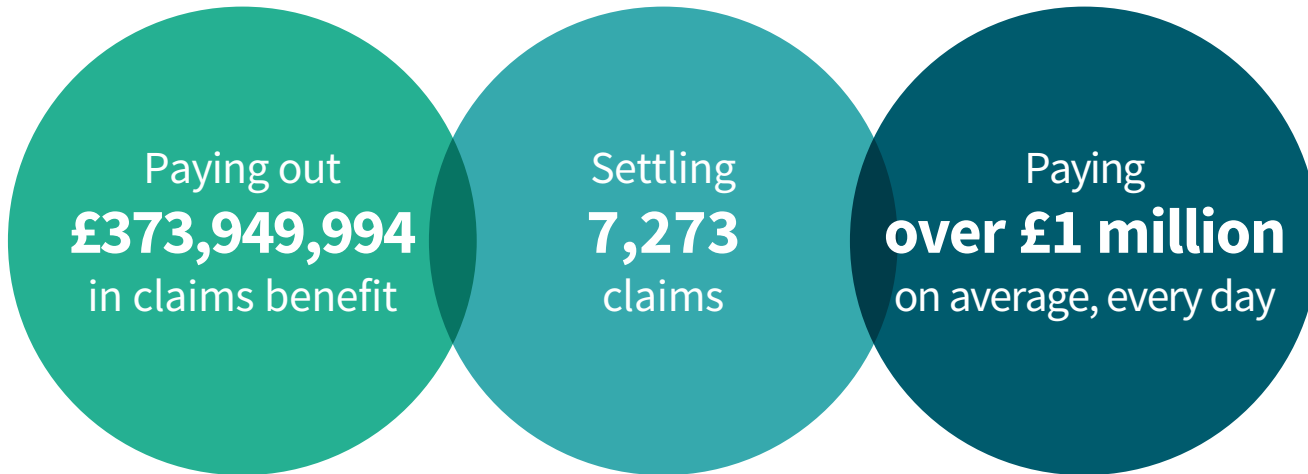
The wellbeing services available go a long way towards making that difference, such as Aviva DigiCare+ Workplace and Red Apple law services, ensuring support from day one. And I’m equally pleased to be able to show how we’ve further refined the care we provide for specific conditions, adding neurodiversity, cardiac and neurological pathways in the past year.

We’re giving you an insight into a year’s work that was recognised with the Cover Excellence award 2022 for outstanding contribution to protection and health. But more than this – above and beyond this – you’ll be reading about 12 months during which we went further than ever for employees when it mattered most. ”

Headline data

2022 headline data

In 2022, Aviva Group Protection helped employees and their families



The data in this report is provided by Aviva Group Protection Claims and Rehabilitation departments and based on January – December 2022 outcomes, unless otherwise stated.

90%

of our customers were
**satisfied with the service
they received.**

2022 Aviva Net Promoter Score (NPS) employer feedback.
Based on scores between 9 and 10.

For the third consecutive year,
we've paid out more than

£356 million

**to employees or their loved ones
in tough times**

Headline data

2022 at a glance

	Group Life cover	Group Income Protection	Group Critical Illness <small>(including child cover)</small>	TOTAL
Amount paid out	£242,576,102	£96,142,308	£35,231,584	£373,949,994
Number of claims paid	2,081	4,702	490	7,273



Jason Ellis,
Head of Aviva Group
Protection Distribution

“ I am so proud Group Protection has produced a dedicated, and extensive claims report for the first time. Our recent transformation of our Group Life proposition, to be about more than end of life demonstrates just how we add value through insurance and how we make things click for employers who want to support their employees.

Aviva Protection provide access to services and support that makes a difference. It is testament to our fantastic team that we can showcase this with first hand experiences. As a result, our claims report provides the valuable insight we believe will support the opportunity to grow the market for the benefit of everyone. ”

Group Life

Our Group Life cover helps those left behind cope financially if the employee dies in service.
In 2022, we paid 2,081 claims, paying out £242,576,102.

Find out more about our current Group Life cover and how it works on **aviva.co.uk** or search **Aviva Advisers**.



Amount
paid out:

£242,576,102



Number of
claims paid:

2,081



Average
payout:

£116,567



Average speed of payment:
4.41 days across all claims: the average
speed of payment for Covid-19 related
claims was just 2.85 days

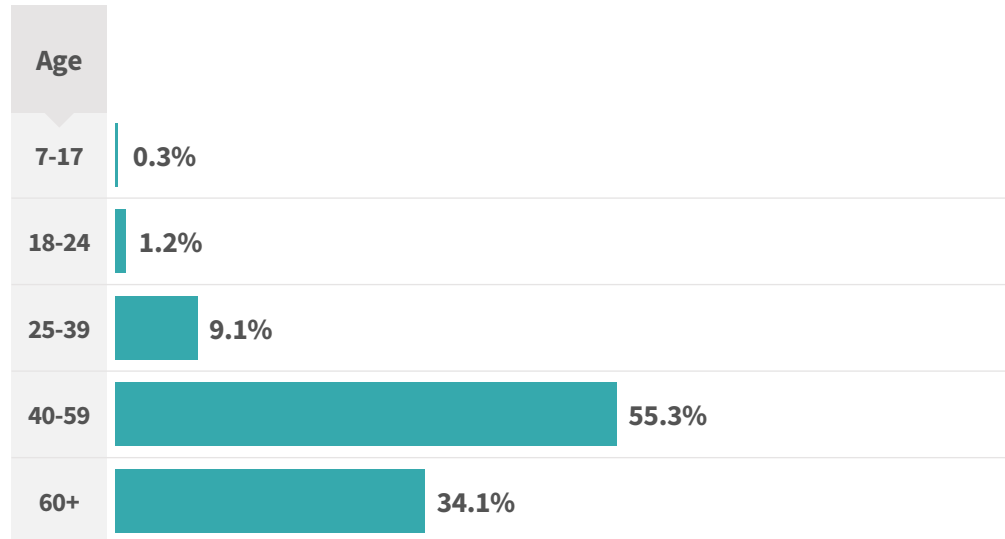
99%

of employers were
**satisfied with the service
they received**

2022 Aviva Net Promoter Score (NPS) employer
feedback. Based on scores between 9 and 10.

Group Life

The breakdown of claims by age:



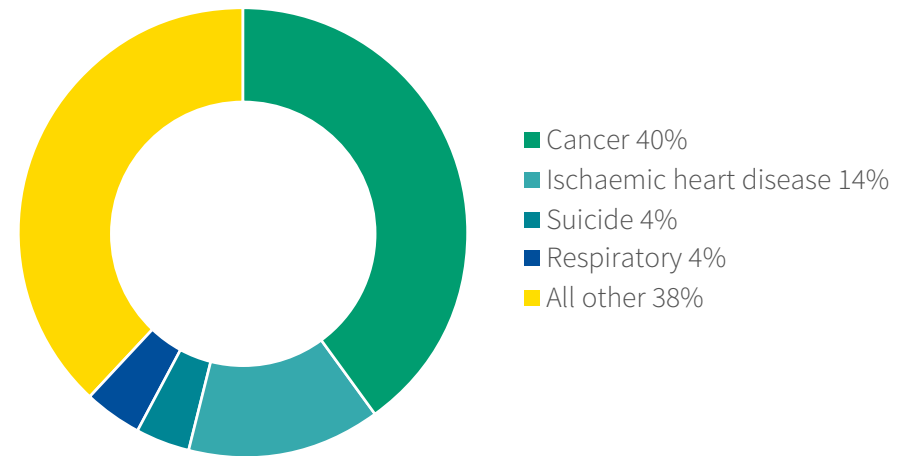
Youngest claimant
18* years of age

Average claimant age
54 years old

Oldest claimant
74 years old

*Under one non-standard scheme, the youngest age of a claimant was 7.
Data excludes some claims due to data reporting constraints.

The most common reasons for new claims:



Group Income Protection

Our Group Income Protection helps employees cope financially if they're unable to work due to illness or injury, as well as providing access to a range of non-contractual wellbeing and rehabilitation services.

The amount paid depends on the type of cover, payment term and monthly benefit amount selected. Find out more about our current Group Income Protection cover and how it works on [aviva.co.uk](https://www.aviva.co.uk) or search **Aviva Advisers**.



In 2022...



Amount
paid out:

£96,142,308

Includes new and existing claims



Number of
claims paid:

4,702

Includes new and existing claims



Average
amount paid out:

£20,447

85%

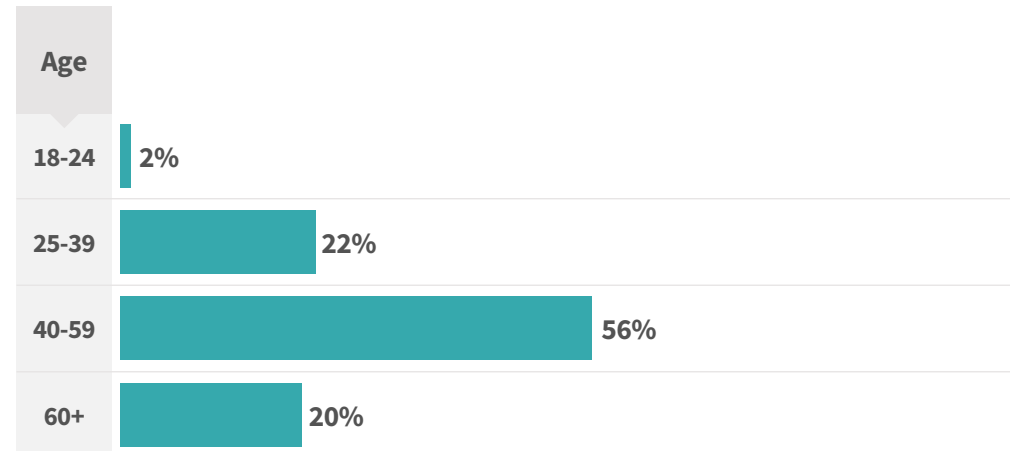
of customers were
**satisfied with the service
they received**

2022 Aviva Net Promoter Score (NPS) employer feedback. Based on scores between 9 and 10.

Group Income Protection

Illness or injury preventing an employee from continuing to work can affect them at any age. In 2022, the average age of a claimant, claiming for the first time on Group Income Protection was just 49 years old, and again last year, we saw cancer cases head up the most common reason for claim.

Here's the breakdown:

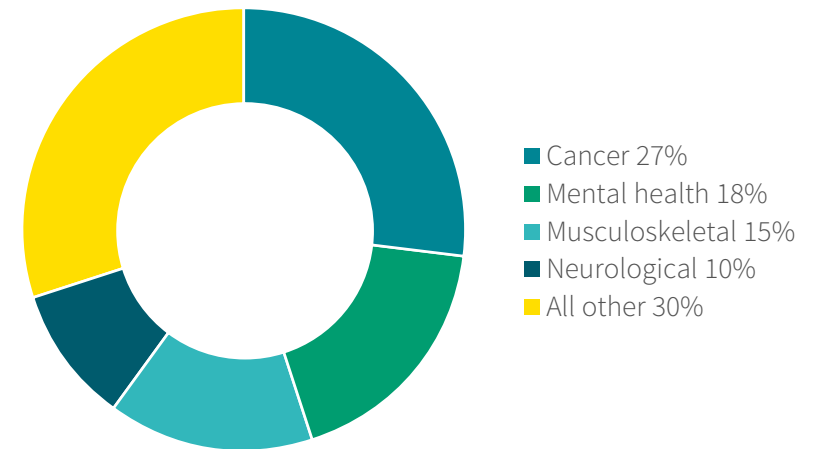


Youngest claimant
19 years old

Average claimant age
49 years old

Oldest claimant
69 years old

The most common reasons for new claims:



“Our employee received musculoskeletal and mental health intervention through Aviva’s early intervention services. As the employee’s manager, I remember how she had been waiting to engage with NHS talking therapies for six sessions, but for that to continue the employee had to be referred and there would be no guarantee of the same practitioner. It was at this point I engaged Aviva – but wish we’d have done so sooner. Our employee has been so complimentary of the Aviva mental health practitioner who supported her over 14 sessions, she also valued the musculoskeletal input. As a result, she’s made a successful return to work.”

HR Manager,
Manufacturing Industry

Group Income Protection

Alex's multiple sclerosis story

At just 33 years old, Alex started to experience severe numbness in her toes, which, rather than being a one-off and disappearing overnight, began to spread up her body. She was eventually numb from her feet to her collarbone and down her arms and hands. She'd go to bed thinking her symptoms would improve. Instead, she'd wake with increased numbness.

This was just the start of her multiple sclerosis journey. A journey that led to her being unable to work and being grateful for her employer's Group Income Protection policy, which ultimately proved invaluable to Alex and her family.

Read Alex's story



emotionally – having to fight all the time. It's hard to watch. Until it happens to you it's not always easy to see the benefits of cover.

Alex,
Broker Support Assistant.
Age 33 at time of claim.

“

Without the financial support from Aviva, I would have been off-the-scale stressed. The policy has helped me concentrate on getting better and come to terms with my illness. I don't know what we'd have done without it. We were reliant on two incomes like many people.

After my diagnosis, I linked up with several other people living with MS through social media. So many of them are struggling financially and

”

Group Income Protection

Financial support for loved ones

In recent times, it's rarely been clearer how seriously illness can affect lives and the pockets of those who are suddenly unable to work for a long period of time. The pandemic alone has highlighted this.

In 2022, we continued to show how the financial benefit provided by Group Income Protection helped soften the financial blow for employees.

Every day, our claims handlers see employees benefit from monthly payments, substituting a large bulk of what could otherwise be a hefty missing income. And they speak with and support employers, who can watch their policies do what they're there for – looking after people at such tricky times. Our 2022 claims figures highlight this too – but here's a quick look at what else goes on behind the numbers.

We didn't only help financially

Knowing the policy can help financially is invaluable. But helping employees get their health back on track or to get the help and support they need is important.

Our Group Income Protection **case managers** work with our specialist **claims pathways** to draw on specific support for the condition faced. **Clinical experts** are on hand to step in and provide the right support at the right time. Getting back to good health and back to work is a priority for employees and helping them achieve this is our priority too.

For employers, knowing their employee is supported and receiving the rehabilitation support they need helps ease the load. Long-term absence can cause significant challenges for businesses – whether its absenteeism, putting in place back to work plans or helping employers better understand conditions and how to manage them - our Group Income Protection policy helped.

Our claims pathway approach supports all conditions, and we have specific pathways in place for many of the conditions that more commonly occur. In 2022, we further expanded our support to include dedicated pathways for those employees experiencing neurodiverse, neurological, and cardiac conditions. These added to our already existing and much-used cancer, Covid-19, mental health, and musculoskeletal pathways.

In 2022, helped by our early intervention and rehabilitation support, 82% of customers who received support remained at or made a successful return to work – great news for everyone.

1,666 new rehabilitation cases were started,
and a total of **2,508** employees received our support in 2022.



Kevin was 52 and suffering an increase in both back and leg pain which was hampering not only his ability to work but also his time on the golf course.

Following successful clinical intervention from one of Aviva's rehabilitation partners, he was able to remain at work and get back to playing golf.

[Read Kevin's story](#)

Group Income Protection

Vocational Rehabilitation



Matt Smith

Aviva Group Income
Protection Rehabilitation
Manager

“Whatever helps someone with a health problem to stay at, return to and remain in work’ – **an area where Aviva’s Group Income Protection claims team excel.**

In 2022, we provided rehabilitation support to over 2,500 individuals across 276 employers. We touched the lives of more individuals in one calendar year than ever before. Amongst other things, this level of support was driven by the expansion of our pathways. On top of our existing mental health, cancer, musculoskeletal and Covid-19 pathways, we increased our support to include dedicated neurological, cardiac, and neurodiverse support pathways.

After listening to and acting on the needs of our customers, our **neurodiverse pathway** has already been a huge success. Awareness, promotion, and inclusion of various diversities has never been so prominent in the workplace. Having broad, rich, and varied sources of knowledge and perspectives are known to drive creativity and innovation. But for all the variety of thought that neurodivergent individuals bring to a workplace, some working environments can present challenges that can make it difficult to thrive. This can also have a negative impact on someone’s health.

Aviva’s neurodiversity support pathway, working with expert rehabilitation partners, has meant we’ve already supported over 50 employees, who had previously been diagnosed with a neurodiverse condition and were struggling to stay at work as a result of these challenges.

In 2022, we saw 82% of our rehabilitation cases either return to or remain at work. So, from mental health to musculoskeletal health, from cancer to Covid-19, from neurological conditions to neurodiversity – whatever health concern may be impacting an employee’s ability to perform their role - Aviva’s Group Income Protection team were there to help them recover and return to the workplace in a safe and sustainable way.”

In 2022, we saw
82%
of our rehabilitation cases either
return to, or remain at, work.

Group Income Protection

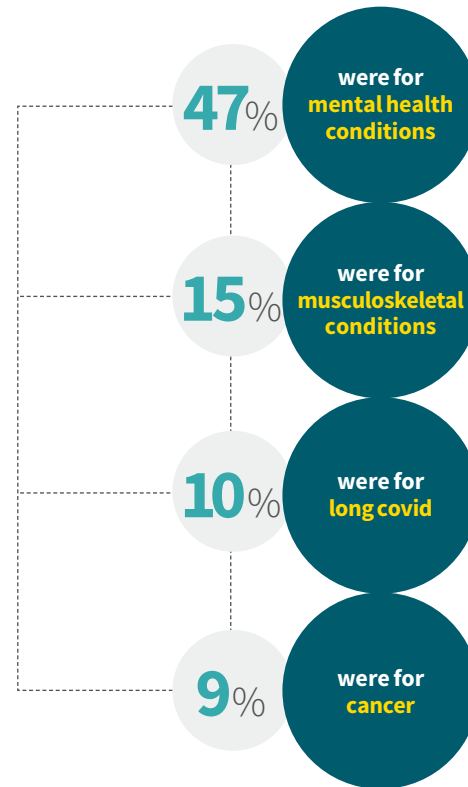
In 2022, we provided even more support...

2,508 employees received rehabilitation support, spread across **276 employers**

916 new referrals were made to our rehabilitation partner network for **private treatment and support**

70% of all employees receiving our support for cancer **successfully returned to or remained at work**

Of all referrals for rehabilitation:



82% of customers supported with rehabilitation successfully remained at, or returned to work

93% of all employees with a mental health condition

92% of all employees with a musculoskeletal disorder

76% of employees with long covid

that returned to work with our support did so within the deferred period

Figures based on Aviva Group Protection rehabilitation data. January - December 2022.

Group Critical illness

Our Group Critical Illness cover helps employees cope financially if they're diagnosed with a condition or undergo an operation covered by the policy. In 2022, we paid 490 claims, paying out £35,231,584.

Find out more about our current Group Critical Illness product and how it works on [aviva.co.uk](https://www.aviva.co.uk) or search **Aviva Advisers**.



Amount paid out:

£35,231,584

Includes children's critical illness cover claims.



Number of claims paid:

490



Average amount paid out:

£71,901.19

93%

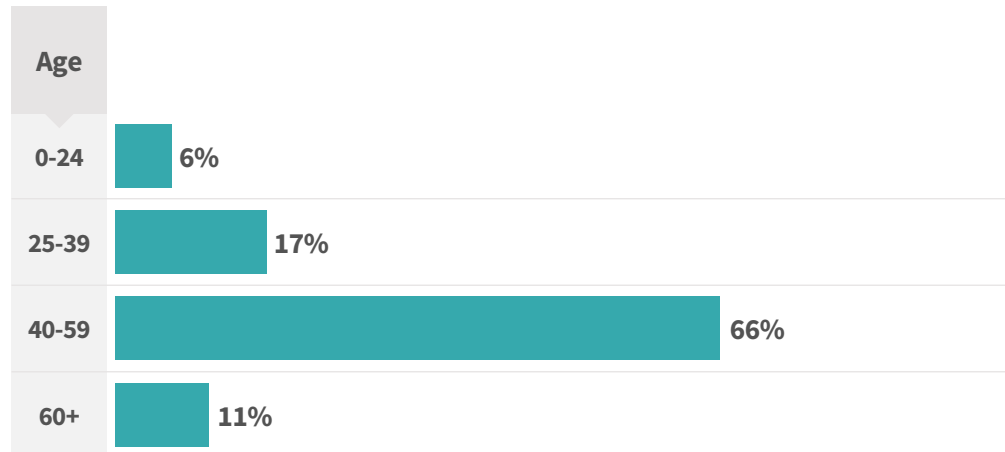
of customers were
**satisfied with the service
they received**

2022 Aviva Net Promoter Score (NPS) employer feedback. Based on scores between 9 and 10.

Group Critical Illness

For someone of working age, a serious diagnosis or having to undergo surgery can impact both their ability to work, and their financial situation. In 2022, the average age of a claimant on Group Critical Illness was just 47 years old.

Here's a breakdown of claims by age:

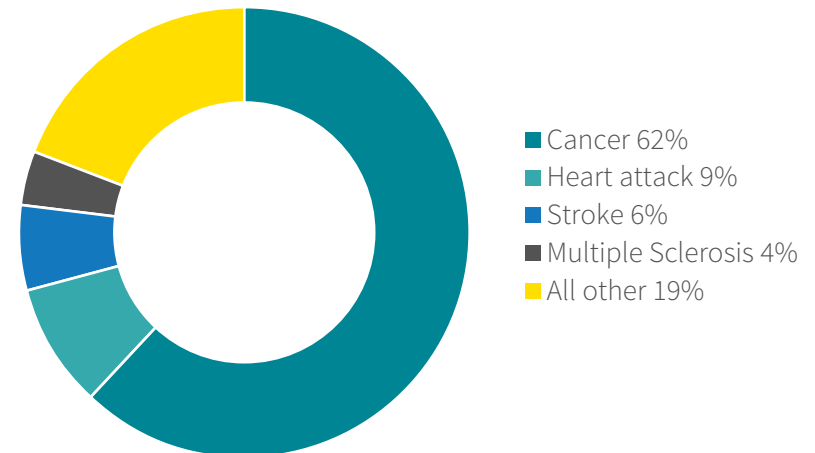


Youngest claimant
3 claims paid at birth

Average claimant age
47 years old

Oldest claimant
70 years old

The most common reasons for paid claims:



Children's cover

Cancer and children's intensive care benefit were the most common reasons for children's cover claims.



Amount
paid out:

£311,131



Number of
claims paid:

27



Average
amount paid out:

£11,523

Project Teddy

In 2022, our 'Protect Teddy' initiative aimed to bring a smile to the faces of 26 children, siblings and their parents.

From restaurant vouchers for a mum and dad who need a break to a teddy bear-shaped hug for a poorly child or a distracting box of arts and crafts for a worried sibling – Project Teddy is just one act of kindness to show we care about the small stuff too.

At a glance - child specific conditions and situations covered, terms apply:

- cerebral palsy
- cystic fibrosis
- hydrocephalus
- muscular dystrophy
- spina bifida
- children's intensive care benefit
- loss of independent existence



Group Protection claims summary

	Group Life	Group Income Protection	Group Critical Illness including child cover
Number of claims paid	2,081	4,702*	490
Total paid	£242,576,102	£96,142,308*	£35,231,584
Average paid	£116,567	£20,447	£71,901.19
Youngest claimant	18**	19	At birth
Average age of claimant	54	49	47
Oldest claimant	74	69	70
Most common claims conditions	Cancer	Cancer	Cancer
	Heart disease	Mental health	Heart attack
	Suicide	Musculoskeletal	Stroke
	Respiratory	Neurological	Multiple Sclerosis

*Includes new and existing claims.
 **Under one non-standard scheme, the youngest claimant was age 7.

Our products

Group Life cover

Provides valuable financial support to loved ones if an employee dies in service.

Group Income Protection

Pays out if the employee is unable to work due to illness or injury and suffers a loss of earnings as a result. Employers can choose from a range of deferred periods to align with their company sick pay or budget.

Group Critical Illness

Pays out a lump sum if during the policy term the employee is diagnosed with one of the critical illnesses covered or undergoes a covered operation. Also pays out if an eligible child is diagnosed with a critical illness, undergoes an operation, or meets one of the child specific conditions or situations covered. Additional cover is also available: cancer drugs fund, partner cover and total permanent disability.

You can find full details of what Aviva's current Group Protection products offer on our [employer](#) or [adviser websites](#).



Wellbeing services

The wellbeing services accessible through our products

	Group Life	Group Income Protection	Group Critical Illness	In 2022...
Aviva DigiCare+ Workplace	✓	✓	✓	Aviva DigiCare+ Workplace 16,585 new registrations
Employee Assistance Programme (EAP)		✓		EAP 34,626 contacts into Care first for counselling
Thrive Mental Wellbeing app		✓		Thrive Mental Wellbeing app 29,860 app interactions
Get Active	✓	✓	✓	
Aviva Line Manager Toolkit: Mental Health	✓	✓	✓	Aviva Line manager Toolkit 11,176 video plays
Aviva mental health employee videos	✓	✓	✓	Mental health videos 2,772 video plays
Wellbeing Library	✓	✓	✓	Wellbeing Library 21,585 page visits
Bereavement helpline	✓			
Stress Helpline	✓		✓	
Red Arc Personal Nurse Service			✓	
Workplace wellbeing services		✓		Workplace Wellbeing Services 8,130 mental health sessions delivered
Aviva Cancer Care Support	✓	✓	✓	
Red Apple Law Legal Services	✓			Red Apple Law Launched in February 2023

You can find full details of what Aviva's current Group Protection products offer on our [employer](#) or [adviser websites](#).

Wellbeing services are non-contractual benefits which Aviva can change or withdraw at any time.
Terms and residency restrictions may apply.

Wellbeing services

Aviva DigiCare+ Workplace

The Aviva DigiCare+ Workplace app helps detect, manage, and prevent physical and mental health problems. As at 31 December 2022, 43,728 users had registered with the app.

In 2022...

48% of app appointments were for **Digital GP**

27% of app appointments were for **Mental Health Consultations**

19% of app appointments were for **Nutritional Consultations**

43,728 registered users
since launch in September 2020, includes **16,585 registrations in 2022**

9,432 **Health Checks** ordered

31%

of returned Health Checks showed **poor liver health**

50%

of returned Health Checks showed **high cholesterol levels**.

1,739

users who received their **Health Check report** arranged a follow up **Digital GP appointment**

1,843 **Mental Health** Consultations booked

Top three known reasons for booking a Mental Health Consultation: **anxiety, depression or low mood, and stress.**

100%

of **Mental Health Consultations** were **available within 48 hours**

3,242 **Digital GP** appointments booked

Top three reasons for booking a Digital GP appointment: **skin complaints, joint and muscular problems and colds and flu**

97%

of **Digital GP** appointments **available within 24 hours**

92%

of feedback responders said the **expert dealt with their query in full.**

1,313 **Nutritional** Consultations booked

100%

of Nutritional Consultation's **available within three working days**

100%

of reports **provided to user within five working days**

Wellbeing services

Gregg's foot pain story

Annual Health Check and Digital GP



After experiencing years of debilitating problems with his right foot, which his GP seemed unable to resolve, Gregg turned to the app to check up on his health. [Watch Gregg's story](#)

Ollie's weight loss story

Nutritional Consultation

“ To date, I've had three Aviva DigiCare Workplace Nutritional Consultations with Square Health. The focus has been on losing weight. The nutritionist, Tim, was very knowledgeable of the subject and encouraging of my goals. He listened to what I'd tried in the past and what my general lifestyle was, including sports and exercise, then helped me to set a plan going forward. After the initial call, we caught up again a few weeks later where he suggested a couple of changes to help me stay on track and continue towards my goal. The third call was a check-in to see how it was all going. I have lost 15.5kg in the 5 months since I originally spoke to Tim, and his knowledge and the way he approached the goal has definitely helped me. I'm still on my weight loss journey and I will make sure I catch up with Tim again to check in soon. ”

Ollie, HR employee

Wellbeing services

Workplace mental health training and support



Sophie Money

Aviva Group Protection
Insight and Wellbeing
Manager

“ 2022 saw a continuing demand for workplace mental health support. Aviva’s mental health expert Paul Murray’s mental health training was delivered to 8,130 employees over the course of the year. Feedback confirmed 92% of attendees were extremely satisfied with the training.

Our mental health training has been incredibly popular since its launch in 2019. In 2022, we expanded the scope of this, introducing both the digital employee training and for the first time offering open webinars for our SME customers. These proved invaluable for small businesses, with 3,972 employers attending the sessions. Reflecting our claims experience, mental health training remains a focus for us and due to the success last year, we are set to continue these in 2023, offering them to both our SME and Large Corporate customers, recognising their differing needs. ”

8,130
attendees

92%
extremely satisfied

Close



Patrick Harvey

Aviva Group Protection
Claims & Rehabilitation
Operations Manager

“ I’m so proud that in 2022 we paid out more than £373 million in claims across the Group Life, Group Income Protection and Group Critical Illness products. Our Group Income Protection claims and rehabilitation team have helped over 2,500 employees with rehabilitation support, with 82% returning to or remaining in work, clearly demonstrating just how valuable this cover is for both employers and employees.

Our report confirms the need for protection insurance and why it's so important. Illness and death can impact any of us at any time. During those incredibly difficult times, our Group Protection team and policies put the people behind the claims at the heart of what we do. ”

**Paying claims is at the heart of what we do.
Helping our customers get through tough times,
so they can look forward to a brighter future.**

It takes Aviva.

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