

Forward-thinking, comfort-giving,  
worry-easing, hand-holding,  
spirit-lifting, life-changing

# Group Protection

2025 Claims & Wellbeing Insight

For advisers and employers only. Not for use with employees.



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If you're not familiar with our products, you'll find information [on page 19 of this report](#). Your usual Aviva contact or financial adviser will be able to help you with any questions.

## Welcome to our 2025 Group Protection Claims and Wellbeing Insight Report

Our report provides insight into our 2024 claims data alongside information around the many ways in which we support employees outside of a claim.

It demonstrates how Aviva Group Protection is there for employers and employees from day one, providing access to health apps, specialist vocational rehabilitation, Wellbeing Training and more.

Paying claims is why we're here – but on top of this, we offer employees and businesses access to a great deal of practical, emotional, and physical support – taking policies far beyond insurance.

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





# Introduction



“ During 2024, we paid out over £1.89bn in total across Aviva Individual and Group protection and supported over 61,975 claims.

This year's comprehensive Claims and Wellbeing Report underscores our unwavering commitment to transparency, customer support, and excellence in claims management. As we move forward in 2025, we're investing in data science to help improve our processes. We remain steadfast in our mission to deliver valuable protection cover and value-added services, ensuring that employees and their families are well-supported in every aspect of their lives.”

**Fran Bruce**  
Managing Director - Protection



# Introduction

## Providing support beyond claims

Having the right support at the right time can make a huge difference. It's our mission to support employees when and where we can, not just at the point of claim. Our help can involve identifying opportunities to offer rehabilitation or signposting to support services.

## Welcoming AIG Life to Aviva: Enhancing Services and Products

2024 was a busy year both in the claims space and across our wider protection teams as we welcomed AIG Life to Aviva. The transaction brings benefits as our combined expertise helps to enhance services and develop protection products. We've seen some great integration and alignment, not least in our ability to share with you our combined Claims and Wellbeing Reports, our most detailed reports to date. This year's report combines even more data and shares the statistics and insights you ask us for.

“  
Having the right support at the right time can make a huge difference.  
”

**Fran Bruce**  
Managing Director - Protection

## Wellbeing support services.

Employees can also access added-value support apps that can help detect, manage, and prevent physical and mental health conditions. In 2024, new specialist services were introduced to broaden the breadth of support provided.

## Insights and Case Studies

Last year, we took you beyond insurance, behind the numbers, sharing the insights, case studies, and service our customers experience when they need us most. This year is no different. You'll see our consistent track record in paying out claims and the facts and figures behind those claims. You'll find customer case studies that bring to life the value of protection insurance. Case studies that can help demystify protection. You'll see transparency in our claims processes and the support we provide. It goes without saying claims are at the heart of what we do.



# 2024 Headline data

The data in this report covers the period from January to December 2024, and includes data from Aviva Protection UK Limited (formerly AIG Life) from 9 April onwards - the date they became part of the Aviva Group.

Our Aviva Group Protection and Rehabilitation teams provided the data you'll read here - except in a few cases where we've detailed any other sources.

Paid out  
**£559,939,041**  
in claims benefit

Settled  
**9,316**  
claims

Paid over  
**£1.5m**  
on average,  
every day

# 90%\*

of Aviva Group Protection customers were **satisfied with the service they received.**

\*2024 Aviva Net Promoter Score (NPS) customer feedback. Based on January - December 2024 data. Based on Aviva data only.





# Headline data

## 2024 at a glance

	Amount paid out	Number of claims paid
Group Life	£383,082,886	2,817
Group Income Protection	£127,233,837	5,810
Group Critical Illness	£49,622,318	689
Total	£559,939,041	9,316



## A message to advisers

“ I am pleased to present our third annual Claims and Wellbeing Insight Report. This year, we’re proud to share more claims data than ever before, thanks to the integration of AIG Life into Aviva. Our ambition is to continue enhancing and strengthening our core Aviva proposition with the combined knowledge and expertise we have gained through this acquisition. Our teams at Aviva, especially in the claims area, are exceptional in their dedication to supporting clients and employees. However, it is your efforts in bringing these clients to Aviva that truly enhances our reach. This message is both a huge thank you for your support and a request to help us connect with more employees and employers through our services. Thank you again for your partnership and dedication.”

**Jason Ellis**  
Sales & Distribution Director, Group Protection





Comfort-giving

# Group Life

Our Group Life cover helps those left behind cope financially if an employee dies in service. It also offers a range of support for employees from day one of cover with access to wellbeing services and legal support.

Find out more about our current Group Life cover and how it works on [aviva.co.uk](#) or visit our [Adviser Site](#).



Amount paid out:

**£383,082,886**



Number of claims paid:

**2,817**



Average payout:

**£134,908**



% of customers who were satisfied with the service they received:

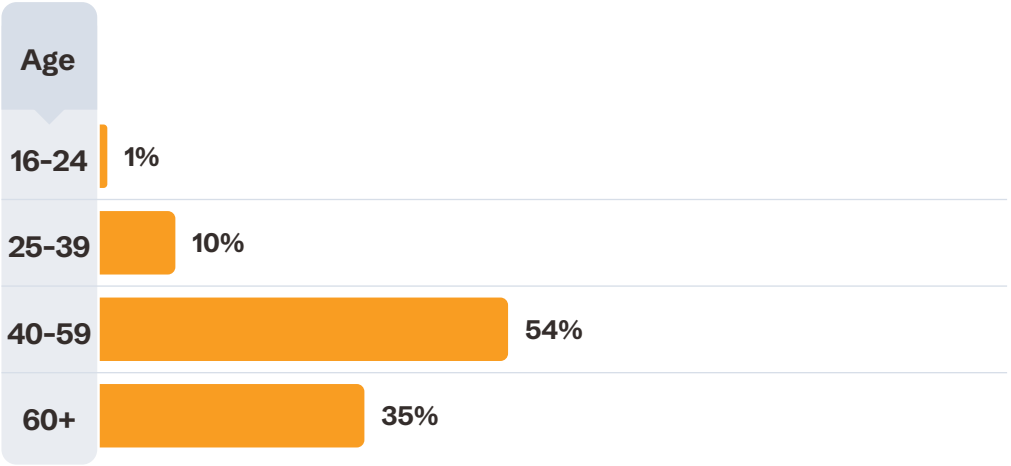
**98%**

2024 Aviva Net Promoter Score (NPS) customer feedback. Based on January – December 2024 data. Based on Aviva data only.



# Group Life

The breakdown of claims by age:



Youngest age  
at claim:  
**16 years  
of age**

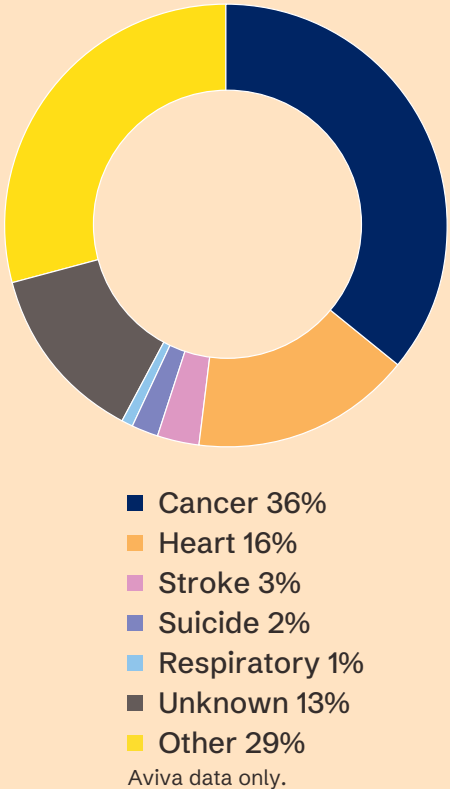
Average age  
at claim:  
**54 years  
old**  
Aviva data only.

Oldest age at claim for  
a Group Life policy:  
**74 years  
old**

Data excludes some claims due to data reporting constraints.



## The most common reasons for claims:







Hand-holding

# 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 wellbeing and rehabilitation services.

Find out more about our current Group Income Protection cover and how it works on [aviva.co.uk](https://aviva.co.uk) or visit our [Adviser Site](#).



Amount paid out:

**£127,233,837**

Includes new and existing claims



Number of claims paid:

**5,810**

Includes new and existing claims



Average amount paid out:

**£21,899**

Includes new and existing claims



% of customers who were satisfied with the service they received:

**86%**

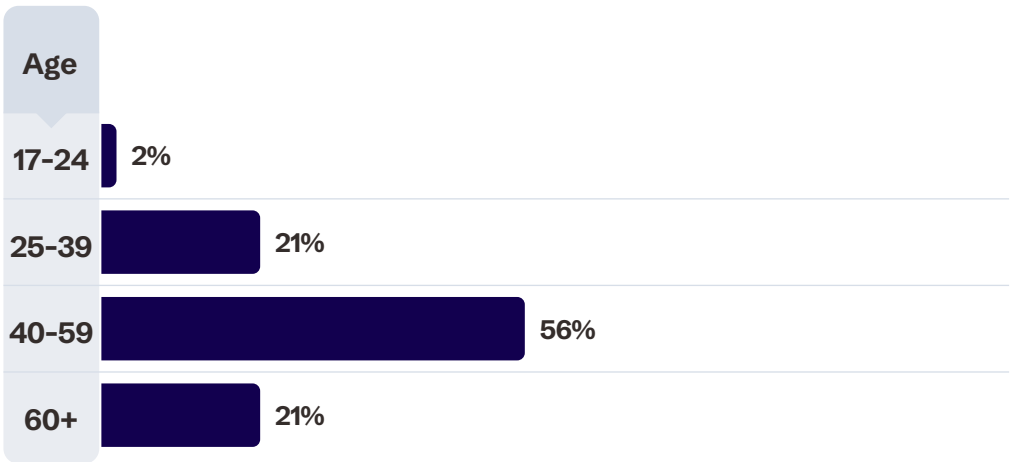
2024 Aviva Net Promoter Score (NPS) customer feedback. Based on January - December 2024 data. Based on Aviva data only.



# Group Income Protection

Illness or injury preventing an employee from continuing to work can affect them at any age. In 2024, the average age of a claimant, claiming for the first time on Group Income Protection was just 49 years old, and we saw cancer cases again head up the most common reason for claim.

Here's the breakdown:

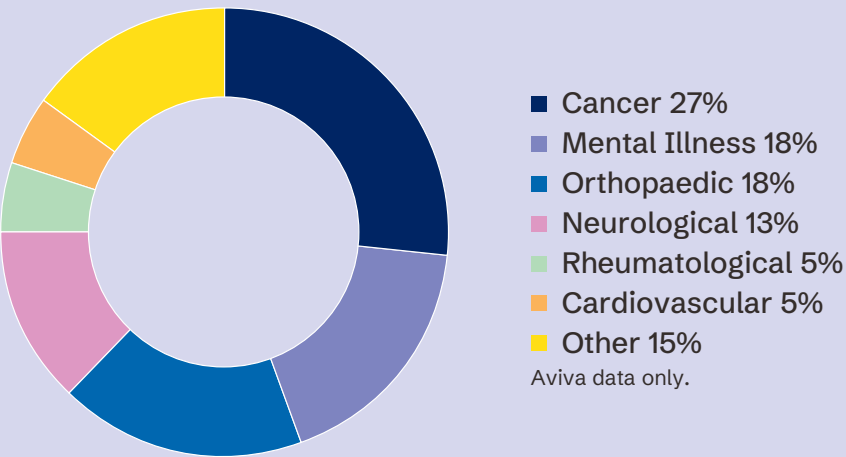


Youngest age  
at claim:  
**17 years  
old**

Average age  
at claim:  
**49 years  
old**  
Aviva data only.

Oldest age  
at claim:  
**69 years  
old**

## The most common reasons for new claims:



Aviva data only.

Data relates to new claims started in 2024.



# Group Income Protection

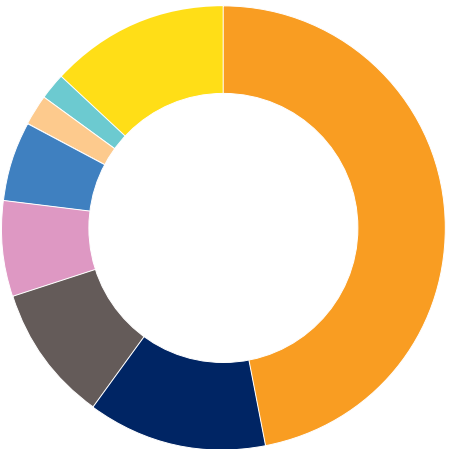
In 2024 we provided  
even more support...

**2,658** received  
rehabilitation  
support,  
spread across  
**292 employers**  
**employees**

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

**82%** of **cancer survivors**  
receiving our support  
successfully **returned to,  
or remained at work**

Of all referrals  
for rehabilitation:



- Mental health - 47%
- Cancer - 13%
- Musculoskeletal - 10%
- Neurological - 7%
- Neurodiversity - 6%
- Cardiac - 2%
- Long covid - 2%
- Other - 13%

**86%** of the employees we provided with  
rehabilitation support  
returned to, or remained at, work

**97%** of all employees with a  
musculoskeletal  
disorder...

**96%** of all employees with a  
mental health  
condition...

**95%** of neurodivergent  
employees...

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

Figures based on Group Income Protection rehabilitation data, covering January - December 2024. Aviva data only.





## Group Income Protection

# Vocational Rehabilitation

“2024 saw our Group Income Protection (GIP) early intervention and vocational rehabilitation offering go from strength to strength, supporting over 2,600 employees across 292 group customers – **the largest number of employers we've supported in a single year!**”

Our services have been instrumental in helping employees return to work - providing timely and effective support to employees facing health challenges, allowing them to recover and reintegrate into the workplace.

Mental health remained the cornerstone of our early intervention efforts, with most individuals receiving support and returning to work without the need for a GIP claim. In 2024, we offered a range of tailored services including counselling, Cognitive Behavioral Therapy (CBT) and Eye Movement Desensitisation and Reprocessing (EMDR), ensuring timely support for those in need.

Supporting neurodivergent employees also became a key focus last year. We provided specialised services such as workplace

adjustments, coaching, and manager training, helping to create inclusive environments where neurodivergent employees could thrive.

Our support for employees with cancer also grew significantly. We provided comprehensive assistance, including emotional support, fatigue management, dietary advice, and return-to-work guidance. Cancer patients often experience a variety of challenges after finishing NHS or private treatment. Our services are designed to help them manage their health and stay connected to the workplace, providing support throughout their cancer journey.

In summary, our GIP early intervention and vocational rehabilitation services made a substantial impact in 2024. By focusing on our key pathways, we provided meaningful support to a diverse range of individuals, helping employees recover and return to work while strengthening relationships with our group customers. ”

### Matt Smith

Aviva Group Income Protection,  
Rehabilitation Manager



Figures based on data provided by Aviva Group Protection Rehabilitation Department. Data from January - December 2024. Aviva data only



# Customer stories

## Alison's stiff person's syndrome story

After Alison was diagnosed with Stiff Person's Syndrome, she turned to her employer's policy for financial support. Here, her case manager Lyndsey explains how Aviva was there to help. **Watch Alison's story.**



**Lyndsey**  
Aviva Case Manager



**Kate**  
Kate Meads Associates

## Simon's multiple sclerosis story

Simon's condition was impacting his mobility and his overall wellbeing. He was unable to work and so his employer turned to Group Income Protection for rehabilitation support. Our rehab partner Kate, from Kate Meads Associates, explains what support was put in place for Simon to enable his return to work. **Watch Simon's story.**

## Brian's neurological story

After a stroke, Brian needed help to return to work. Through his employers Group Income Protection policy, he received life changing rehabilitation support. **Watch Brian's story.**





Worry-easing

# 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, and survive for at least 14 days from diagnosis or the date of the operation. Additionally, employees have access to a variety of services to support their wellbeing and assist them throughout their recovery.

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



Amount paid out:

**£49,622,318**

Includes children's critical illness cover claims.



Number of claims paid:

**689**



Average payout:

**£72,020**



% of customers who were satisfied with the service they received:

**94%**

2024 Aviva Net Promoter Score (NPS) customer feedback. Based on January - December 2024 data. Based on Aviva data only.

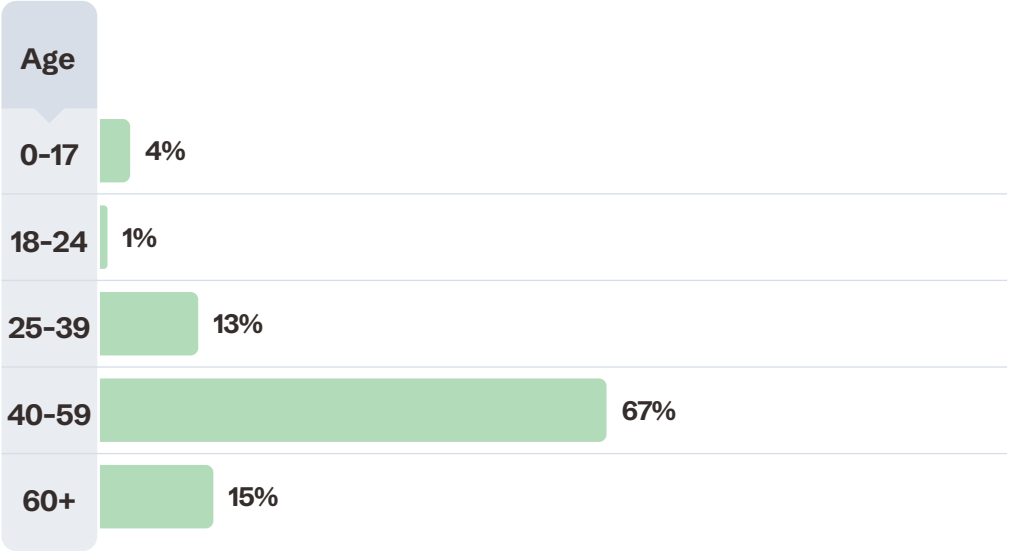




# Group Critical Illness

A serious diagnosis or having to undergo surgery can impact someone’s ability to work, and their financial situation. In 2024, the average age of a claimant on Group Critical Illness was just 48 years old.

Here’s a breakdown of claims by age:



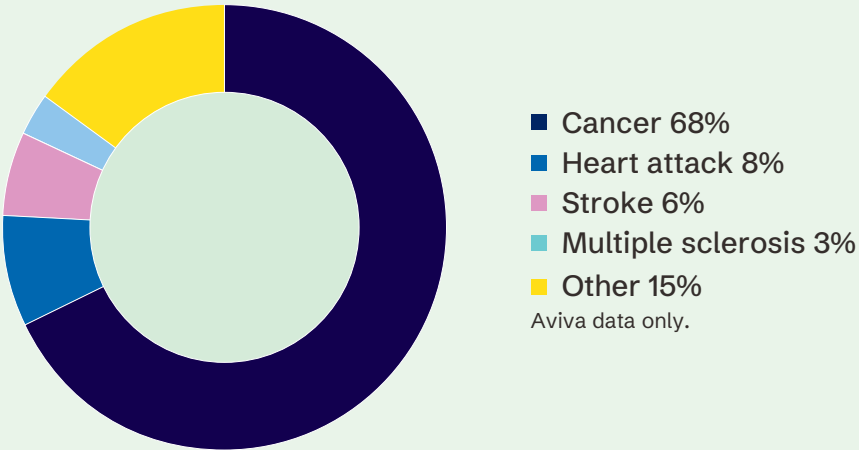
Youngest age  
at claim:  
**claim paid  
at birth**

Average age  
at claim:  
**48 years  
old**  
Aviva data only.

Oldest age  
at claim:  
**70 years  
old**

Data relates to claims paid in 2024.

## The most common reasons for paid claims:



Aviva data only.



# Customer stories

## Alex's prostate cancer story

Alex, a financial adviser, was used to talking to his clients about protection. Little did he know, he'd need to turn to his employer's Group Critical Illness policy after being diagnosed with prostate cancer. **Watch Alex's story.**



## Emma's breast cancer story

See how financial support offered one less worry for Emma after she was diagnosed with breast cancer. **Watch Emma's story.**

## Kirsty's breast cancer story

When Kirsty was diagnosed with breast cancer, her claims handler, Jody, supported her through her claims journey. **Watch Kirsty's story.**





# Children's cover



Amount paid out:

**£429,364**



Number of claims paid:

**32**



Average payout:

**£13,418**

“The emotional impact a parent and family go through when their child is faced with health challenges beyond their control can be devastating. When a child's claim begins with us, we will do all that we can to resolve the claim as soon as possible, to relieve the parents of unnecessary stress.

Families are at the heart of what we do. We provide reassurance and a conversational approach, utilising all available tools to process claims efficiently. Our goal is to make the journey as quick and smooth as possible, ensuring families receive the financial relief they need to focus on what matters most to them.

Recognising the affects these difficult times have on a child and their siblings we like to send gifts to allow them to have moments of joy and normality when times are tough. ”

**Sarah**

Aviva Claims Assessor





# Group Protection claims summary

	Number of claims paid	Total paid	Average paid	Youngest age at claim	Average age at claim	Oldest age at claim	Most common claims conditions
Group Life	2,817	£383,082,886	£134,908	16	54	74	Cancer Heart condition Stroke Suicide
Group Income Protection	5,810*	£127,233,837*	£21,899	17	49	69	Cancer Mental illness Orthopaedic Neurological
Group Critical Illness including child cover	689	£49,622,318	£72,020	At birth	48	70	Cancer Heart attack Stroke Multiple sclerosis

\*Includes new and existing claims.



# Our Aviva products

## Group Life

Provides valuable financial support to loved ones if an employee dies in service. Our cover also offers access to plenty of support for employees in life.

## 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. We also provide early intervention and rehabilitation services to help employees remain at work, or make a safe return to work when the time is right.

## 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. The employee or child will need to survive for at least 14 days from diagnosis or the date of the operation. Additional cover is also available: cancer drugs fund, partner cover and total permanent disability.

We also offer **flexible benefit packages**, and cater for all sizes of business from 3 lives upwards. All our products provide access to **a range of wellbeing services** to help support employees further, taking our policies far beyond insurance.

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



## Spotlight on SME

# Care and commitment to our clients



“The fantastic turnaround times we provide to employers in the event of a claim is testament to our care and commitment to clients. It demonstrates our understanding for the need to keep things simple and easy. This is especially true for smaller businesses.

We know employers need straightforward processes and quick decisions so they can get back to business. In times of difficulty, our teams know this can make all the difference. Take our dedicated SME Group Income Protection claims team as an example.

They understand that they might not be speaking to a Human Resources professional at the end of the line. It's why they'll always take the time to explain the detail needed.

When employers choose Aviva for their Group Protection they're choosing a provider with one of the fastest claims payments in the market and that is something we're extremely proud of.”

**Rebecca Selwyn**  
SME Propositions Lead





# Aviva wellbeing services

	Group Life	Group Income Protection	Group Critical Illness
Aviva DigiCare+ Workplace app provided by Square Health >	✓	✓	✓
Employee Assistance Programme (EAP) provided by Care first >		✓	
Thrive Mental Wellbeing app >		✓	
Get Active >	✓	✓	✓
Aviva Line Manager Toolkit: Mental Health >	✓	✓	✓
Aviva mental health employee videos >	✓	✓	✓
Wellbeing Library >	✓	✓	✓
Bereavement Helpline provided by Care first >	✓		
Stress Helpline provided by Care first >	✓		✓
RedArc Personal Nurse Service >			✓
Wellbeing Training >	✓	✓	✓
Aviva Cancer Care Support >	✓	✓	✓
Red Apple Law Legal Services >	✓	✓	✓

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

Aviva wellbeing services are non-contractual benefits that Aviva can change or withdraw at any time. Terms and residency restrictions may apply.  
Data provided by Aviva and third party providers. Data from January to December 2024.

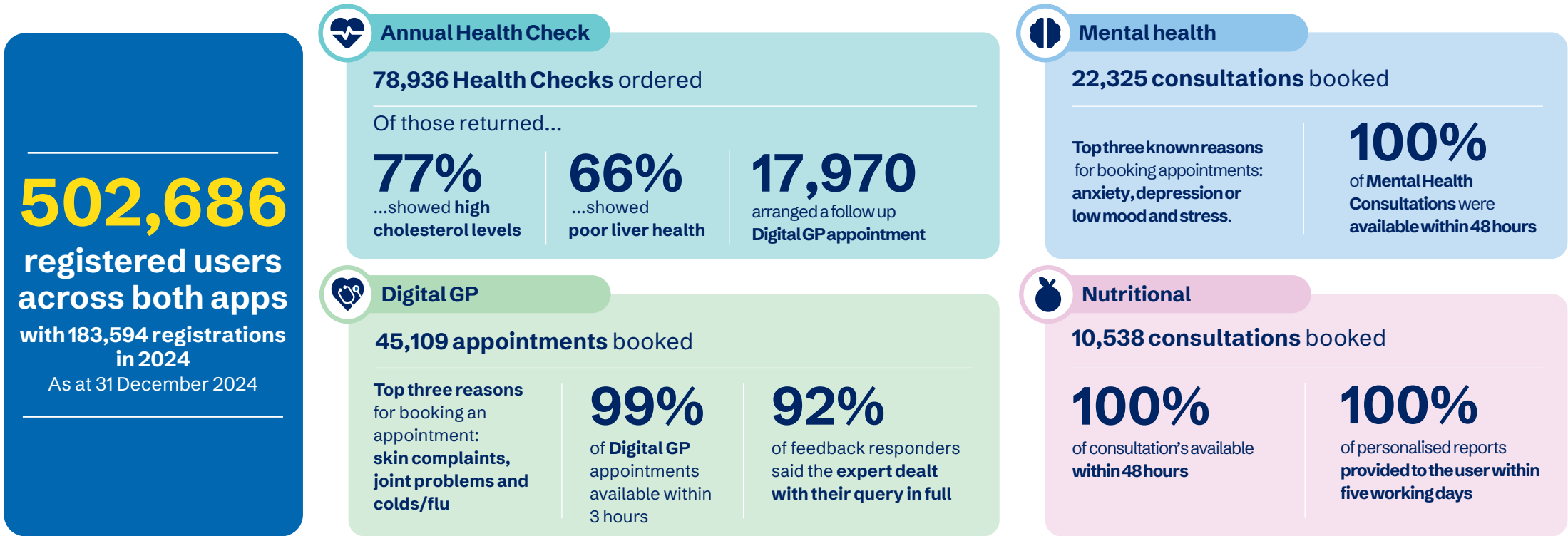


# Aviva Wellbeing services

# Aviva DigiCare+ and DigiCare+ Workplace apps

The Aviva DigiCare+ Workplace app, available with Aviva Group Protection products, and the Aviva DigiCare+ app, available with eligible Individual Protection products, are designed to help detect, manage, and prevent physical and mental health conditions. The apps are provided by Square Health.

Across both apps combined, in 2024...



The Aviva DigiCare+ and DigiCare+ Workplace apps and services are non-contractual benefits Aviva can change or withdraw at any time. Terms and residency restrictions may apply. Figures are based on data provided by Square Health from January - December 2024, except registrations since launch, which is based on data from September 2020 - December 2024.



## Aviva Wellbeing services

# Added value benefits

**Thrive app**  
**81,956**  
app interactions

**Line manager  
Toolkit:**  
Mental Health  
**8,852**  
video plays

**106 Workplace  
training sessions  
delivered**

**Red Apple Law  
Legal Services**  
**3,646** users

**Employee  
Assistance  
Programme**  
**29,193**  
contacts to **Care first**

**Wellbeing  
Library**  
**43,493**  
visits

“ Aviva Group Protection wellbeing services are designed as the first step in a customer journey, to help reduce where possible, the probability of ill-health and time away from work. They not only support the employee with their overall quality of living, but also the employer to maintain a happy and healthy workforce, retain and attract talent.

The cost-of-living and NHS crisis combined, may create a high level of instability, which in turn can create additional worries and stress at work and at home. The wellbeing services we offer are there to give customers that additional control when things feel especially uncertain.

In 2024, our Digital GP services were available quickly, offering many customers added convenience. This allowed employees to access medical advice at a time and place that suited them, helping them stay at work longer and avoid travel. Additionally, numerous virtual mental health appointments were booked, with many available promptly, supporting the growing demand for flexibility.

Aviva offers a range of wellbeing services, including mental health guidance, legal support, and discounted gym memberships, across the Aviva Group Protection suite. This integrated approach provides peace of mind during challenging times. ”

**Kerrie Smedley**  
Group Protection Wellbeing Product Manager



## Aviva Protection UK Limited Wellbeing services

# Aviva Smart Health

From 9 April 2024, Aviva Protection UK Limited (formerly AIG Life) became part of the Aviva Group.

Digital GP

**19,827**

appointments attended

**2,794** appointments were for children under 18

**1,075** appointments were for children aged between 5 and 12

**289** appointments were for children under 12 months old

Aviva Smart Health is provided by Teledoc Health. This is a non-contractual benefit, which can be changed or withdrawn at any time.

Data provided by Teledoc Health UK, covers 9 April 2024 to 31 December 2024.







# Close

“At Aviva, we understand that the wellbeing of employees is integral to the success of any organisation.

Our commitment to providing prompt financial support, clear communication, and comprehensive rehabilitation services ensures that employees and employers alike feel supported during difficult times.

The team are passionate about looking after customers, helping them navigate life's challenges with confidence and peace of mind.”

**Patrick Harvey**  
Aviva Group Protection Claims &  
Rehabilitation Operations Manager





# Protection that does more than insure.

**Aviva Life & Pensions UK Limited.**

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Wellbeing services, Wellbeing Training, early intervention and rehabilitation services are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

[aviva.co.uk](https://www.aviva.co.uk)

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## How to contact us

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 [aviva.co.uk](https://www.aviva.co.uk)

Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For your protection and ours, calls may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.