

# Group Protection 2024 Claims and Wellbeing Insight

The numbers and beyond:  
paying claims and being there  
when it matters most.

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 2024 Group Protection Claims and Wellbeing Insight Report

Our report provides insight into our 2023 claims data alongside information around the many ways in which we support employees outside of claim.

It demonstrates how Aviva Group Protection is there for employers and employees from day one, providing access to health apps, specialist rehab, 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.

A portrait of Fran Bruce, a woman with shoulder-length brown hair, smiling. She is wearing a black blazer over a colorful patterned top. The background is a blurred office setting.

# Introduction

“Paying claims is at the heart of what we do every day. Last year we paid out over £413m and settled 8,077 claims. This is on top of the £1.18bn paid out in Aviva Individual Protection.

In our 2024 Group Protection Claims and Wellbeing Insight Report you'll see our consistent track record in paying out claims and the facts and figures behind those claims. And, we'll take you beyond insurance, behind the numbers, sharing the insights, case studies and service our customers experience when they need us most.”

**Fran Bruce**

Managing Director - Protection

# Introduction

## Focussed feedback.

“We’re paying close attention to what your feedback is telling us about ease of working together. Last year we made improvements to Aviva Group Protection Online (AGPOL) for schemes supporting 3-250 employees. The new changes help you quickly identify which schemes are due for renewal and which renewals are in progress. There is improved search functionality and more options to add or remove policy members. Plus, servicing renewals can now be completed in around 30 minutes, providing you secure, efficient services and simplified interactions.”

## Cost of living.

“We keep a close watch on the economy and adjust accordingly. We recognise that the cost of living is very difficult for people and there is no obvious point when things will improve. All year round employees covered by a group protection policy have access to a host of additional benefits all at no extra charge, such as Get Active, which includes a range of discounted products and services to help employees get active and keep healthy. During 2023, we also partnered with Red Apple Law to add a new suite of legal services for our group life policyholders. Services such as life planning and estate administration tools are now available, all at no extra cost. Across the year, protection cover that delivers great added value in challenging economic times.”

## Supporting mental health.

“Throughout 2023 we’ve seen an increase in the need for mental health support as customers struggle with financial and economic uncertainty. Mental health doesn’t discriminate, anyone can feel stress, depression or anxiety symptoms. Having the right support at the right time can make a huge difference in how long poor mental health continues. It’s our mission to support when and where we can, not just at the point of claim. Any employee covered by an Aviva Group Protection policy can access our Aviva DigiCare+ Workplace app for support with their mental health. Employees covered by a Group Income Protection policy also benefit from access to our mental health rehabilitation.”

## World of support.

“We look beyond protection cover and strive to support employees from day one of their cover by offering access to a range of health and wellbeing services and tools. Aviva DigiCare+ Workplace is helping to prevent, detect, and manage common health and wellbeing problems. Last year we saw 147,971 new customers register for the DigiCare+ apps and start to benefit from the valuable benefits provided through them.”

**Fran Bruce**

Managing Director - Protection

“

Throughout the work we’ve done across the year, we’ve helped our customers beyond insurance, we’ve helped when they needed us most.

”

# 2023 Headline data

The data in this report is provided by Aviva Group Protection Claims and Rehabilitation departments and based on January - December 2023 outcomes, unless otherwise stated.

Paid out  
**£413,783,489**  
in claims benefit

Settled  
**8,077**  
claims

Paid over  
**£1.1m**  
on average,  
every day

**88%\***

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

Over the last three years  
we've paid out over

**£1.15 billion**  
in Group Protection claims  
for employees or their loved ones  
in tough times

\*2023 Aviva Net Promoter Score (NPS) customer feedback.  
Based on January - December 2023 data.



## Headline data

### 2023 at a glance

	Amount paid out	Number of claims paid
Group Life cover	£255,766,240	2,144
Group Income Protection	£116,978,322	5,361
Group Critical Illness	£41,038,927	572
Total	£413,783,489	8,077



### A message to advisers

“ I’m absolutely delighted that we’ve been able to deliver our second annual Claims and Wellbeing Insight Report to provide complete transparency about where we pay claims. We took a leap of faith last year in bringing our first report to you and the overwhelming Response was that you’d like it repeated. The intention behind the report is that you as our adviser community can have real examples to show existing and potential clients the value behind the stats, and the significant impact of the additional support and wellbeing benefits. We have amazing teams within Aviva, especially our claims area, that mean we can support clients and employees in this way, but without you and the work you do to bring these clients to Aviva, our impact would be less prolific. So, this is a thank you for your support, but also a call to action to help us support more employees and employers in this way. ”

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

## Spotlight on mental health

2023 was another challenging year for the UK, with people struggling to cope with the rising cost of living and an increasingly uncertain economic climate. As a result, there's a high demand for mental health support, evidenced by the sheer volume of support we provided last year.

It's our priority to help ease the pressures faced by those who are struggling. At Aviva, we offer a bank of mental health support and resources to help look after employees.

Sometimes just speaking to somebody can make a big difference to an employee's mental wellbeing. **Aviva DigiCare+ Workplace**, available across all our Group Protection policies, offers quick access to free 30-minute mental health consultations, so employees can talk to a mental health therapist via the app.

**In 2023, 10,743\* mental health consultations were booked through the apps, and 100% were available within 48 hours.**

For the times when in the moment support is needed, the Group Income Protection **Employee Assistance Programme, provided by Care first**, offers a 24/7 counselling service for all employees to talk about any personal issues they're facing, whenever it suits them. **30,423 contacts were made to Care first for counselling in 2023.**

And we don't stop at employees. For businesses, our extensive **training and webinar programme** continued to evolve. In 2023, our in-house clinician and mental health adviser, **Paul Murray delivered mental health awareness sessions to over 10,000 attendees**, including line managers to give them the knowledge and tools needed to help detect, manage and prevent mental health issues within the workplace.

For those with Group Income Protection, sometimes extra support is needed, especially in complex cases, which we're on hand for too, with dedicated **mental health pathways**. These can be used in or outside of a claim, and we draw on specialist mental health treatment from external partners. **Last year, 2,782 employees received rehabilitation support, with 50% of all rehabilitation referrals being for mental health conditions. The way we work with mental wellbeing meant 87% of employees with a mental health condition managed to return to work after having received our support.**

And ultimately, if an employee covered by a Group Income Protection policy needs long-term absence from work, we're here to support them with **financial support, streamlined referrals, specialist rehabilitation pathways and efficient claims assessments.**

It's our mission to support when and where we can, and not just at the point of claim, which is why we offer access to such a wide range of mental health services.

Figures are based on data provided by Aviva and third party providers. Data from January - December 2023.

\*This is a combined figure across the Aviva DigiCare+ Workplace app available with Group Protection policies and the Aviva DigiCare+ app available with eligible Individual Protection policies.



# 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](https://www.aviva.co.uk) or visit our **Adviser Site**.



In 2023...



Amount paid out:

**£255,766,240**



Number of claims paid:

**2,144**



Average payout:

**£117,663**

Lump sum payments



Average speed of payment across all Group Life claims:

**3.33 days**



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

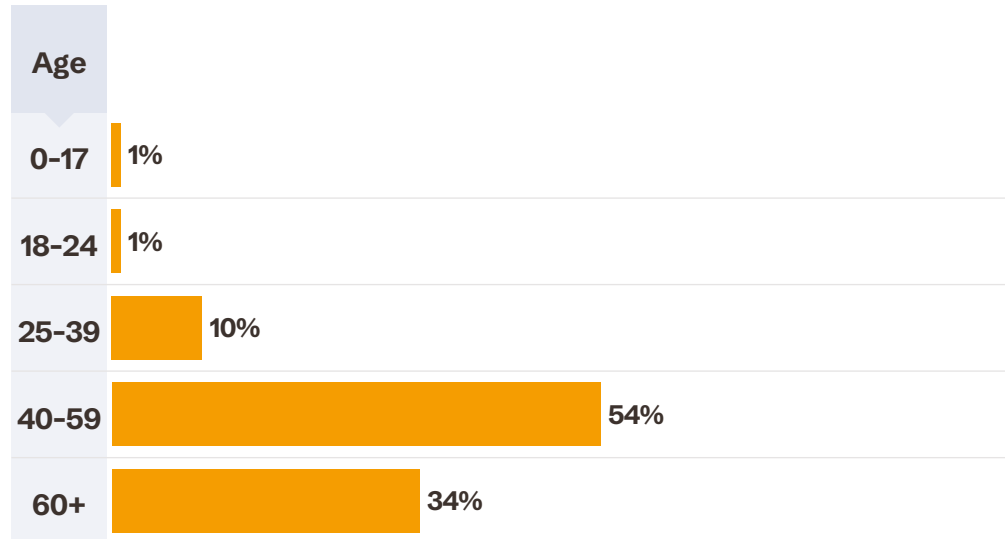
**98%**

2023 Aviva Net Promoter Score (NPS) customer feedback. Based on January - December 2023 data.



# Group Life

The breakdown of claims by age:



Youngest age at claim:

**16 years  
of age**

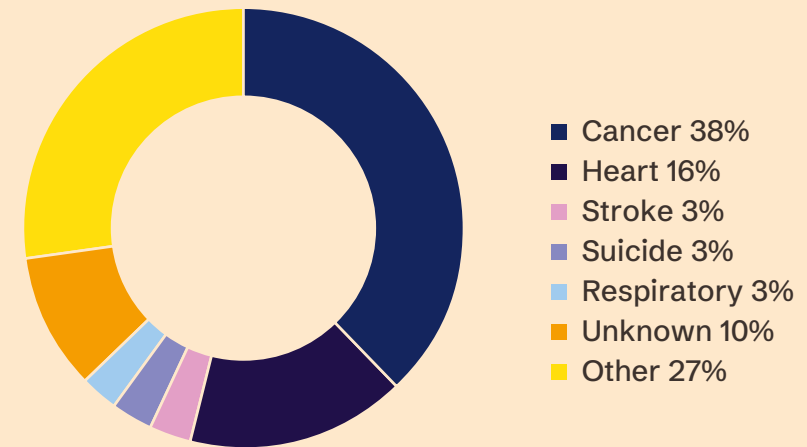
Average age at claim:

**54 years  
old**

Oldest age at claim  
(lump sum) for a  
Group Life policy:

**74 years  
old**

## The most common reasons for new claims:



Data relates to new claims paid in 2023. Data excludes some claims due to data reporting constraints.

# 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.

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**.

In 2023...



Amount  
paid out:

**£116,978,322**

Includes new and existing claims



Number of  
claims paid:

**5,361**

Includes new and existing claims



Average  
amount paid out:

**£21,820**

Includes new and existing claims



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

**84%**

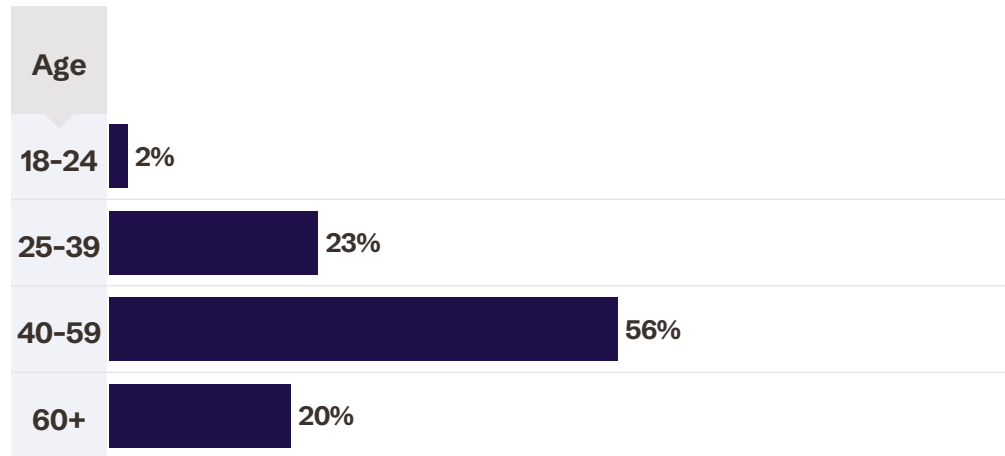
2023 Aviva Net Promoter Score (NPS) customer feedback. Based on January - December 2023 data.



# Group Income Protection

Illness or injury preventing an employee from continuing to work can affect them at any age. In 2023, the average age of a claimant, claiming for the first time on Group Income Protection was just 48 years old, and we saw cancer cases head up the most common reason for claim.

Here's the breakdown:

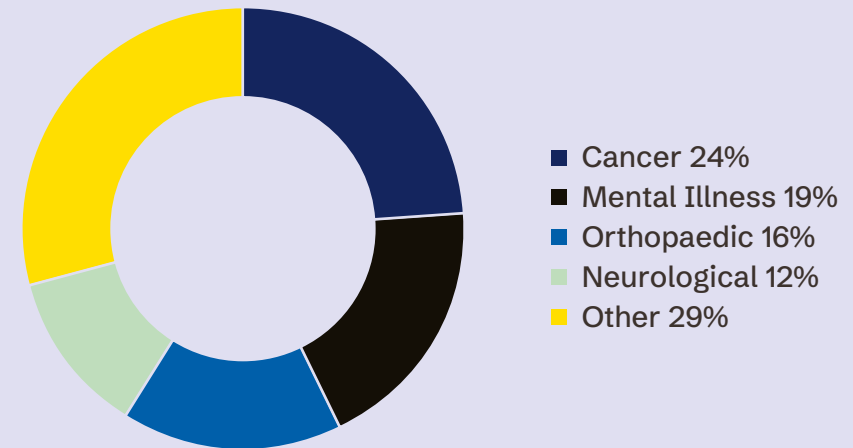


Youngest age at claim:  
**19 years old**

Average age at claim:  
**48 years old**

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

## The most common reasons for new claims:



Data relates to new claims started in 2023.

# Vocational Rehabilitation



“2023 was an extremely busy year in our claims area from a rehabilitation perspective, with **almost 2,800 employees receiving our support across 286 separate businesses – an 11% increase from 2022.**

With ongoing cost of living challenges, as well as lingering post-covid adjustments in both the home and work environments, this seemingly relentless conveyor belt of life stressors also saw a **19% increase in customers asking us for support with their employees' mental health.**

Alongside the easy access mental health resources that are increasingly utilised by customers via the Employee Assistance Programme, DigiCare+ Workplace and Thrive offerings, 2023 also saw our claims team fund 320 private referrals for specialist mental health treatment, which demonstrated the full breadth of support that is available through an Aviva Group Income Protection policy.

Of the **842 mental health rehabilitation cases that reached a conclusion in 2023, 87% of these**

**managed to return to, or remain at, work – and 96% of these cases came to a conclusion before a GIP claim even commenced,** which not only validated the true benefit of early intervention, but also demonstrated the increasing trust from our customers to notify us early about the challenges their staff may be facing.

Another area where customers displayed an increased trust in Aviva was in the complex area of neurology, which saw a **35% increase** in new rehabilitation cases. With challenging conditions such as stroke, brain injury, and multiple sclerosis, our expert rehabilitation partners were not only on hand to give specialist clinical support to employees, but also to line managers who often have very little exposure to working with staff with these challenging presentations.

All in all, 2023 was an exciting and fulfilling year in our rehabilitation area as our services continued to grow and our customers found increasing benefits for their staff. ”

**Matt Smith**

Aviva Group Income Protection,  
Rehabilitation Manager

Figures based on data provided by Aviva Group Protection Rehabilitation Department. Data from January – December 2023.



# Rehab customer stories

### Brian's neurological story

After having a stroke, Brian needed help to return to work. His employer contacted Aviva and he was able to receive life changing rehabilitation support through his Group Income Protection policy. Watch Brian's story.



### Mitcham's neurodiversity story

A decline in Mitcham's mental health meant he was unable to work. He was living with anxiety and ADHD and he turned to Aviva for support. [Read Mitcham's story](#)

### Andrew's chronic fatigue story

Andrew started experiencing extreme fatigue, along with other symptoms, which were impacting his life and work. After receiving a diagnosis, Andrew was able to get support through his employer's Aviva policy. [Read Andrew's story](#)

### Andrew's myeloma story

Andrew was receiving chemotherapy for myeloma and was told he'd need a stem cell transplant. That's when his employer contacted Aviva. [Read Andrew's story](#)

## Group Income Protection

**In 2023 we provided even more support...**

**2,782** employees received rehabilitation support, spread across **286 employers**

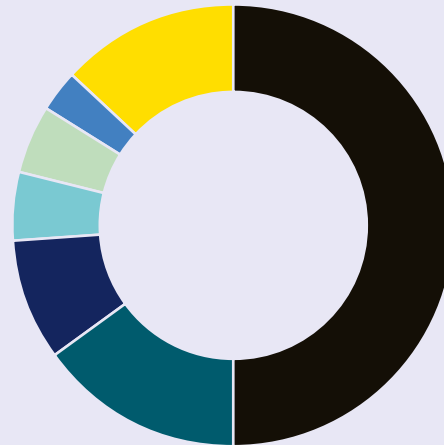
**943**

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

**70%**

of **cancer survivors** receiving our support in 2023 successfully **returned to, or remained at work**

**Of all referrals for rehabilitation:**



- Mental health - 50%
- Musculoskeletal - 15%
- Cancer - 9%
- Long covid - 5%
- Neurological - 5%
- Neurodiversity support - 3%
- Other - 13%

**83%** of the employees we provided with rehabilitation support returned to, or remained at, work

**100%** of neurodivergent employees

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

**96%** of all employees with a **musculoskeletal disorder...**

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

Figures based on Group Income Protection rehabilitation data, covering January - December 2023

Early intervention and rehabilitation services are non-contractual benefits, which Aviva can change or withdraw at any time.

# 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.

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**.



In 2023...



Amount  
paid out:

**£41,038,927**

Includes children's critical illness cover claims.



Number of  
claims paid:

**572**



Average  
amount paid out:

**£71,746**



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

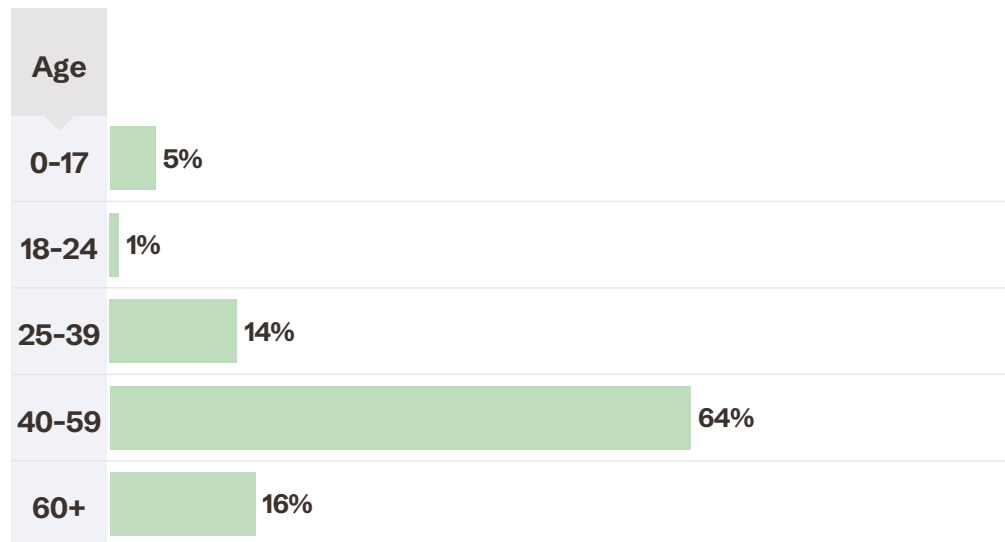
**98%**

2023 Aviva Net Promoter Score (NPS) customer feedback. Based on January - December 2023 data.

# Group Critical Illness

A serious diagnosis or having to undergo surgery can impact someone's ability to work, and their financial situation. In 2023, the average age of a claimant on Group Critical Illness was just 48 years old.

Here's a breakdown of claims by age:



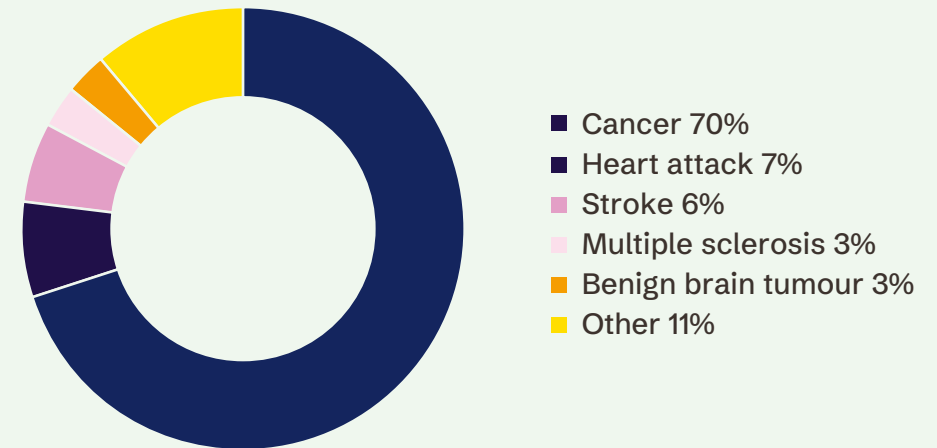
Youngest age at claim:  
**claim paid  
at birth**

Average age at claim:  
**48 years  
old**

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

Data relates to new claims paid in 2023.

## The most common reasons for paid claims:





# Children's cover



Amount  
paid out:

£375,928



Number of  
claims paid:

30



Average  
amount paid out:

£12,531

## Project Teddy

**In 2023, our 'Protect Teddy' initiative aimed to bring a smile to the faces of 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.

# Group Protection claims summary

	Group Life	Group Income Protection	Group Critical Illness including child cover
Number of claims paid	2,144	5,361*	572
Total paid	£255,766,240	£116,978,322*	£41,038,927
Average paid	£117,663 (lump sum)	£21,820	£71,746
Youngest age at claim	16	19	At birth
Average age at claim	54	48	48
Oldest age at claim	74	69	69
Most common claims conditions	Cancer	Cancer	Cancer
	Heart condition	Mental illness	Heart attack
	Stroke	Orthopaedic	Stroke
	Suicide	Neurological	Multiple sclerosis
	Respiratory	Other	Benign brain tumour

\*Includes new and existing claims.

# Our products

## Group Life cover

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. 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.**

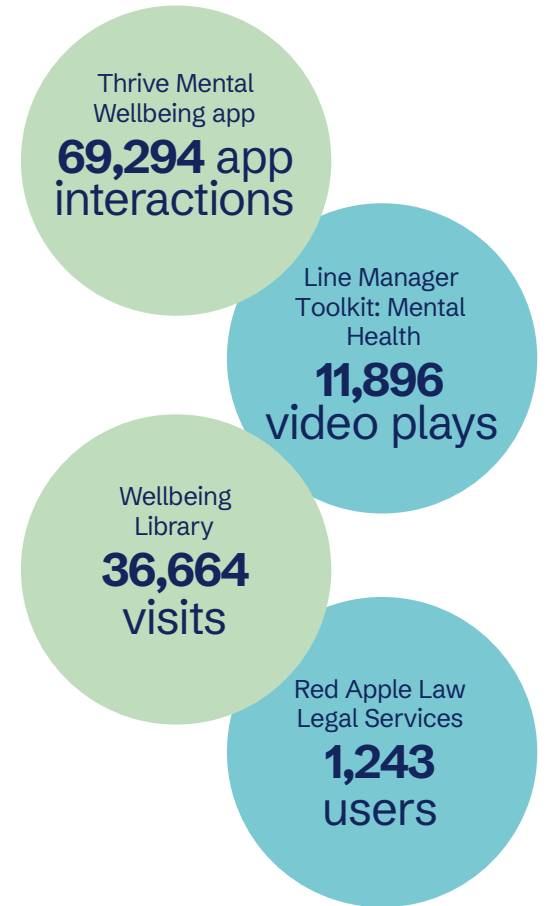
You can find full details of what Aviva's current Group Protection products offer on our [employer](#) or [adviser websites](#).

David: An employer's story.



## The wellbeing services accessible through our Group Protection products

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



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 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 2023.



## 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 selected Individual Protection products, are designed to help detect, manage, and prevent physical and mental health problems. The apps are provided by Square Health.

Across both apps combined, in 2023...

**316,301**  
registered users  
across both apps  
combined

with 147,971 registrations in 2023  
As at 31 December 2023

**Annual Health Check:** 51,050 Health Checks ordered

**55%**

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

**32%**

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

**10,189**

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

**Digital GP:** 15,621 Digital GP appointments booked

**Top three reasons** for booking a Digital GP appointment:  
**skin complaints, joint problems and Womens Health**

**99%**

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

**93%**

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

**Mental Health:** 10,743 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**

**Nutritional:** 6,203 Consultations booked

**100%**

of Nutritional Consultation's available **within 48 hours**

**100%**

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

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 2023, except registrations since launch, which is based on data from September 2020 - December 2023.

Wellbeing services

# Marlena's Aviva DigiCare+ Health Check story

Marlena turned to the app for help when she was struggling with her health - she knew something wasn't right, and so she ordered a fingerprick blood test.

The results led to more investigations and a shock diagnosis. **[Watch Marlena's story](#)**



## Wellbeing services

# Workplace Training support

“ In 2023, our live mental health sessions continued in popularity, reaching an even larger audience. **10,528 individuals received mental health training across 98 sessions.** Among these sessions, line manager mental health training emerged as the most sought-after, attracting 4,048 attendees through 51 sessions. Notably, attendees reported a significant increase in confidence when it comes to managing mental health in the workplace after participating in these sessions.

Building on the success of the previous year, we expanded our offerings to cater to both small and large corporate customers. In addition to our SME-focused open sessions, we introduced sessions specifically designed for our large corporate clients. These sessions saw an impressive turnout, with 1,196 large corporate attendees and 2,291 SME attendees. The positive response and high demand for these sessions have paved the way for another year of live training.

Throughout 2024, we are committed to running a comprehensive schedule of sessions, ensuring that intermediaries, employers, and employees have access to the tools and knowledge necessary to support their mental well-being in the workplace.”

**Sophie Mairs**

Aviva Group Protection Insight and Wellbeing Manager

**98**  
mental health workplace  
training sessions delivered

**10,528**  
attendees

**88%**  
extremely satisfied





# Workplace mental health training



“Against all of my expectations the demand for our live mental health training sessions has continued to grow. It appears that these have now become an integral part of some of our large corporate customers, wellbeing offering to their employees, as they have been regularly on my calendar over the last five years and have already booked for 2024.

The feedback has consistently commented on the desire to keep the sessions live as this allows for some personalisation of the material according to the customer's needs. We have also seen new large corporates access the training and book again for 2024 showing me that the material still remains relevant.

The remarkable numbers attending the SME live training has been particularly pleasing for me as it has allowed me a glimpse into the differing mental health needs (via the feedback) of a size of business that has not previously been part of my brief. Looking at the initial demands for 2024, it's looking like an equally busy year for a programme that 5 years ago I thought would be a temporary offering.”

**Paul Murray**  
Clinical Business Advisor

To take a look at upcoming mental health and wellbeing webinars, visit our [webinar hub](#).



# Close

“ It’s been another great year for Group Protection claims in 2023, across all products. We have paid out over £413m in claims benefit and a total of 8,077 claims.

As you know, the claims department isn’t just about paying claim benefits, in 2023 our rehabilitation team has helped over 2,700 employees across 286 employers, with a range of medical conditions including mental health, cancer and long Covid. 83% of the employees we provided with rehabilitation support made a return to work or were able to continue working.

Our Group Life claims team paid a total of 2,144 claims in an average speed of only 3.33 days, providing valuable support to those that need it most.

At any time, any one of us can be impacted by illness or death, our report confirms during those incredibly difficult times, our Group Protection claims team are here to offer support. The team are passionate about looking after our customers and delivering a first-class service. ”

**Patrick Harvey**

Aviva Group Protection Claims & Rehabilitation Operations Manager



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

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