

**Press release
1 February 2018**

Cancer and other acute medical conditions account for one in five long-term absences, shows research from GRiD

- **Many employers still surprised at support available via group risk protection benefits**

Research revealed today by Group Risk Development (GRiD) shows that cancer and other acute medical conditions account for nearly one in five (19 per cent) long-term absences among employers. Indeed, cancer is the main cause of claim across all group risk products (employer-sponsored life assurance, income protection and critical illness benefits). Yet employers are often surprised at the support that is offered routinely by group risk providers to help both their employees and them when staff are diagnosed with cancer.

Support for employees

When employers implement group risk protection benefits for their staff they may do so with the primary aim of providing a financial benefit. But the benefit today goes far beyond that. Support is holistic, tailored uniquely for the individual and is designed to support the employee at every stage.

It can include financial help, rehabilitation support, physiotherapy, occupational health, counselling and sign-posting to specialist charities. Support is both practical and emotional, it starts at diagnosis and continues during treatment and beyond.

Support for employers

It is recognised that employers have a crucial role to play when an employee receives a cancer diagnosis, and so they are also given access to specialist support. Providers can give guidance on how to comply with the Equality Act, how to discuss a return to work, what outcomes to expect, and how to support other members of the team.

One of the most valued benefits that providers can assist with is communication between employers and their staff. Many employers and line managers are unsure how to start a conversation with someone who's been diagnosed with cancer. Employees too can be wary about how to talk to their employer.

Many group risk providers are happy to talk directly to line managers to help them understand how best to support their employees. They can also give guidance directly to colleagues on what to expect and how to adjust. Employees are at the heart of the conversation and providers can give them the tools to discuss their situation.

Katharine Moxham, spokesperson for GRiD said, "Every single situation is unique. Each individual will need different support, from physical adjustments in the workplace to facilitate a managed return to work, to psychological support to deal with side-effects of treatment, through to education to understand a diagnosis. Providers have specialist teams that deal with every aspect of managing cancer: financial, physical and emotional.

"The group risk industry's support for cancer is excellent, and that's at every stage: diagnosis, treatment, post-treatment and sadly also in helping people deal with a terminal diagnosis and helping those left behind. Employers that want to fulfil their duty of care towards their employees will do well to look at offering group risk protection benefits. Those that already do, need to know the support is very much for them as well as their people."

- Ends -



* The research was undertaken by Opinium on behalf of Group Risk Development (GRiD), amongst 500 HR decision makers in 500 UK businesses, including 100 in companies with more than 250 employees, during November 2017.

The GRiD Research was sponsored by Aviva, Canada Life, The Chartered Insurance Institute, Ellipse, Generali Global, Gen Re, JLT, Kerr Henderson, Legal & General, Medical Expenses Consulting (UK) Ltd, Munich Re, Punter Southall Health & Protection, Quantum Advisory, SCOR, Self-Assured Ltd, Swiss Re, Unum, Wingate Benefit Solutions, Xafinity Consulting and Zurich Corporate Risk.

**** About GRiD Claims Data**

The GRiD claims data survey was undertaken among its provider members and the figures are an accurate representation of the current Group Risk market in its entirety. Respondents provided figures for Group Life, Group Income Protection and Group Critical Illness claims for 2016.

About GRiD

Group Risk Development (GRiD) is the industry body for the group risk protection sector, promoting the value to UK businesses of providing financial protection for their staff, enhancing their wellbeing and improving employee engagement. Our membership includes insurers, reinsurers and intermediaries who have a collective wealth of experience built over years of operating in the group risk protection market. Under the chairmanship of Steve Bridger (MD Group Protection, Aviva UK Insurance) GRiD aims to promote group risk through a collective voice to Government, policymakers, stakeholders and employers.

GRiD works with government departments and regulators involved in legislation and regulation affecting group risk benefits, and with other organisations involved in the benefits and financial protection arenas. GRiD also seeks to enhance the industry's standing by encouraging best practice and by participating in industry-wide initiatives such as the professional qualification in group risk managed jointly with the Chartered Insurance Institute.

GRiD's media activity aims to generate a wider awareness and understanding of group risk products and their benefits for employers and employees.

GRiD's dedicated spokesperson, Katharine Moxham, provides expert media comment on a full range of group risk issues.

www.grouprisk.org.uk

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