Legal & General Group Plc
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L&G paid out over £1.388bn protection claims in 2025

- L&G paid an average of £3.8 million in protection claims a day last year, amounting to £1.388 billion in total.
- Retail Protection paid out just under £1 billion in claims to support individuals and their loved ones.
- L&G paid £396 million in Group Protection claims in 2025, an average of over £1 million a day.
- Interactions with Group Protection's prevention-focused health and wellbeing services totalled 231,217. And through the support of L&G's Group Income Protection Vocational Rehabilitation team, 9 in 10 (89%) employees were enabled to return to work within the first year of absence, where appropriate.

L&G paid over £1.388 billion across more than 26,000 Retail Protection and Group Protection claims in 2025, supporting tens of thousands of families across the UK[1].

On average, L&G paid out £2.7 million every day in Retail Protection claims, averaging 56 claims daily across its Life Insurance, Income Protection, and Critical Illness products.

L&G paid £396 million in Group Protection claims last year across Group Life Assurance, Group Income Protection and Group Critical Illness products – a 14% increase on 2024 (£347m).

As well as paying claims, L&G's protection teams work hard to improve accessibility, keep people protected, and provide rehabilitation support for individuals and employees.

For example, individual protection only works if cover stays in place when it's needed. L&G's retention team kept 22,000 Retail Protection customers covered in 2025 who might otherwise have lost their cover due to lapses or cancellations. In addition, L&G digitised the claims submissions process for all of Retail Protection's policies last year, helping thousands of customers and their loved ones to flexibly manage claims in the way that suits them. More than 40% of L&G's Retail Protection claims now start online via MyAccount or its third-party portal.

Similarly, as part of the Group Income Protection (GIP) *Be Well. Get Better. Be Supported.* outcomes-focused framework, L&G supported 9 in 10 (89%) employees to enable them to successfully return to work within the first year of absence, up from 78% in 2024, and more than 8 in 10 (81%) were supported to return to work within the deferred period, up from 74% in 2024. The number of vocational rehabilitation assessments supporting GIP employees, provided by L&G's in-house team of multidisciplinary specialists, increased from 4,266 in 2024, to 5,007 in 2025.

L&G's data also reveals a 23% increase in interactions with L&G's prevention-focused health and wellbeing support services, providing valuable assistance across all its Group Protection products, from 188,000 in 2024, to 231,217 in 2025.

James Shattock, Managing Director, Protection and Retail Retirement, L&G: "Protection is more than paying a claim, it's about supporting individuals and families when they need us most, keeping them protected, and helping them recover afterwards.

[1]**Retail Protection**: £992,919,352.01 claims paid in 2025. 20,621 claims accepted. Full report here
Group Protection: £396,013,169.10 in claims paid. 5,409 claims accepted. Full report here

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“We’re committed to continuously improving the claims journey by investing in our people, processes and digital solutions, so it’s efficient, transparent and flexible for customers during difficult times. For example, our fully digitised claims journey is already making a positive difference, allowing customers and their loved ones to start, pause and resume a claim whenever they’re ready.”

“Our Group Income Protection return to work outcomes have also gone from strength to strength over the past decade, thanks to our proven case management approach. This aligns closely with the recommendations in the government’s Keep Britain Working report, which we are proud to support.”

Retail Protection

Last year, L&G paid more than 20,000 Retail Protection claims, totalling just under £993 million in payouts to individuals and families.

Life and Over 50s plans made up most of the claims, with nearly 14,000 payouts amounting to £527 million. Terminal Illness Cover claims reached £161 million, with an average payout of more than £125,000.

Critical Illness Cover claims accounted for over £291 million, while payments for Children’s Critical Illness Cover totalled £4.7 million. The provider also paid £9.2 million in Income Protection benefits to 814 new and existing claimants.

Group Protection

1,413 claims were paid out on L&G’s Group Life Assurance policies, with payments totalling £284 million. The average payout was £201,032.

The provider paid 3,643 GIP claims in 2025, with more than £82 million in benefits paid out. The average payout per claim was £22,610.

On Group Critical Illness Cover, over £29 million was paid out to 353 individuals, with an average payout of £83,815. Of the total, £156,811 was paid out for children's claims, included automatically when their parent is covered by their employer as an employee with L&G.

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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 £1.2 trillion in total assets under management (as at FY25) of which c. 43% (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.

About our Retail business

L&G's Retail business is a leading provider of retirement and protection solutions. We aim to support our c.12.1 million customers throughout their lifelong financial journeys.

We focus on helping the customers of today and tomorrow achieve better long-term outcomes. We use the latest technology to connect with them quickly, efficiently and, wherever possible, in highly personalised ways.

As of FY25, our Workplace pension platform served 5.8 million members, with Workplace DC net flows of £6.2 billion. Retail annuity sales were £1.8 billion and lifetime mortgage advances (including retirement interest only mortgages) were £224 million. Our Retail Protection gross premium income was £1,546 million.

Further information

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