

**Press release  
12 January 2018**

## **Two thirds of employers admit to not utilising all the benefits of Group Risk products for staff, ahead of Blue Monday (15 January 2018)**

Only 32 per cent of employers say they make regular use of all the extra support within group risk products, according to new research\* undertaken by Group Risk Development (GRiD), among 500 HR decision makers across small, medium and large organisations. Others admitted to only using *some* of the support available, or using it fairly irregularly. Over one in ten organisations either did not use any of the additional support available via group risk products, or were completely unaware that any support existed at all.

The third Monday in January is often referred to as Blue Monday, with employees feeling the strains of an expensive Christmas, going back to work and with little on the horizon in terms of weather or holidays to boost morale. Family issues, always heightened at this time of year, and any underlying health problems also add to the mix, leaving many staff feeling gloomy and low. For an unfortunate few this can trigger more serious mental health problems or resurrect previous conditions.

GRiD, the industry body for the group risk protection sector (employer-sponsored life assurance, income protection and critical illness protection benefits), is urging employers to be vigilant to staff who may need extra help at this time, and also to encourage take-up of the support available via group risk products.

**Katharine Moxham, spokesperson for GRiD said:** The support available via group risks products is wide ranging, from employee assistance programmes and fast-track access to counselling through to support for staff affected by a colleague's stress. It can also include mental health first-aid training for managers to spot the signs of mental ill health and stress so they can be more effective in signposting staff to help.

However, group risk support is not only there for times of need but preventative care is also available such as giving access to GP services and health tracking apps.

This support, both pre-emptive and responsive, is available at no extra charge and can be used every day if needed, even if a claim is never made.

**Moxham continued:** We want HR Directors to re-look at their group risk purchase and see what hidden treasures are not being adequately shared with staff. Increasingly the support services are available to the entire workforce, not just the insured population, and there is also help for line managers and business owners as well, so it's worth the effort.

Although the term Blue Monday may somewhat trivialise real mental health issues, the day could serve as a good reminder to ensure group risk benefits and support are better communicated and well used.

- Ends .

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**Notes for editors**

**\*Research**

Group risk protection products (group life assurance, group income protection, group critical illness) offer up extra support such as: Employee Assistance Programmes, HR and legal advice, online health assessments, mental health first aid training, fast track access to counselling and physiotherapy and bereavement counselling/help with probate.

**Which of the following best describes how you and your employees use these services?**

|  |     |
|--|-----|
| We use all of the extra support regularly  | 32% |
| We use all of the extra support occasionally   | 22% |
| We use some of the extra support regularly   | 14% |
| We use some of the extra support occasionally  | 13% |
| We do not use any of the extra support that is included under our group risk insurance | 8%  |
| Don't know / not sure  | 5%  |
| N/A . We are not aware of any extra support under our group risk insurance             | 4%  |

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**

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, Corporate,



Aviva UK Life) 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](http://www.grouprisk.org.uk)

Follow Katharine Moxham on Twitter @KMoxham