

**Press release
6 September 2017**

**Communicate mental wellbeing benefits of group risk to all employees,
ahead of World Suicide Prevention Day (10 September)**

Rates of female suicide in the UK are at their highest in a decade, up 3.8%* on last year, nonetheless, men are three times more likely to commit suicide. GRiD is urging employers to ensure they communicate the mental wellbeing support available via group risk products to all employees. In addition, the organisation suggests that HR teams should ensure that they too know how to access the support available from their group risk provider.

Group Risk Development (GRiD), the industry body for group risk, believes that whilst the taboos around mental health are slowly subsiding, suicide is a topic that is rarely aired in the workplace. However, help and support for employers and their workforce is accessible through group risk products (employer-sponsored life assurance, income protection and critical illness).

Katharine Moxham, spokesperson for GRiD said: “Whilst preventing suicide may not be a primary driver for purchasing group risk products, the added-value services offered by insurers can be a great support for mental health and in the prevention of suicide and attempted suicide. And no matter what conclusions are drawn from the statistics, support must reach right across the workforce to help anyone who needs it.”

Support for employees

Worries about finances, relationships and feeling unable to cope can be key triggers affecting mental health, and group risk support services can really make a difference.

For example:

- Employee Assistance Programmes (EAPs) are often attached to group risk products and offer employees access to professional counselling and practical advice and support, including issues such as debt management, relationship problems or health matters.

- Group income protection providers often provide fast-track access to talking therapies and there will also be vocational rehabilitation support through an experienced case manager which can give an extra layer of help.
- Products that provide a level of financial support and that relieve money worries during times of long-term illness also provide rehabilitation support and help employees get back to health, reducing their time away from work and the associated impact on a business.
- Even if an organisation limits who is covered by group risk products – for example, to a particular level of management – it is often the case that *all* employees can access the support services, which can improve wellbeing across the entire organisation.

Support for employers

Group risk products can also provide help and support to line managers, HR and business owners. Group risk providers may also offer training for employers and line managers to help spot the early signs of mental health issues amongst staff and the associated EAP can often provide access to a post-suicide trauma team, which can include on-site counselling and support for bereaved colleagues.

Katharine Moxham continued: “Group risk providers have put a great deal of thought into providing access to a wide range of supportive services which complement their group risk offering and which they believe will help to support people through difficult or challenging times in their lives. Our message to employers is – make use of them.”

[*http://www.samaritans.org/sites/default/files/kcfinder/files/Suicide_statistics_report_2017_Final.pdf](http://www.samaritans.org/sites/default/files/kcfinder/files/Suicide_statistics_report_2017_Final.pdf)

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Notes for editors

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 Lee Lovett, CEO of Ellipse, 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

Follow Katharine Moxham on Twitter @KMoxham