

**Press release**  
**6 June 2017**

**New Government needs to put outcome from Improving Lives Green Paper high on the agenda, says GRiD**

Whatever the result of the election, GRiD is calling on the new Government to put the outcome from the DWP/DH Joint Policy Unit's Work, Health and Disability: Improving Lives Green Paper high on the agenda. Group Income Protection (GIP) was identified as having a key role to play in the delivery of the goals outlined in the paper to help improve the lives of employees unable to work through illness or injury and reduce the employment disability gap. In response, GRiD made the case for a number of key recommendations that it believes will have the most impact in encouraging more employers to provide GIP to their staff.

These included a **Government-backed campaign** to raise awareness among employers and employees that State benefits are just a safety net and additional provision needs to be made to support people unable to work through ill-health or disability. **Improved Communications** to help employers understand how group risk benefits can support their business. **Reduced Complexity of State Benefits** to help employers understand the limitations of State Benefits and the value that GIP can provide in easing long-term financial pressures for their staff, and **Tax Incentives** to help incentivise GIP.

Katharine Moxham, spokesperson for GRiD says: ~~W~~e were very pleased when Group Income Protection was identified by Government as having a greater role to play in the delivery of the goals outlined in the Work, Health and Disability: Improving Lives green paper. We were also pleased to see this debated so positively in Parliament. Any new Government will have its own priorities and we want to make sure that no momentum is lost on this important work.

~~A~~ny employer that has been able to offer support to staff via Group Income Protection will know first-hand that, as well as easing financial pressures that could otherwise be devastating for families, there is also a tremendous amount of additional support that providers make available to staff, line managers, HR and business owners. This support can be extremely effective in keeping people in the workplace, giving them the help they need to make life changes, supporting them back to work after a period of sickness absence and reducing the cost for employers of long-term sickness absence. Not only that, but support is also available to help with preventing absence and encouraging better health behaviours. Overall, of course, this all reduces the burden on the State.

Group Income Protection offers hugely valuable support to the State, employers, employees and their families, and we call on our future Government to keep the momentum going from the Improving Lives Green Paper.

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**For more information on Work, Health and Disability: Improving Lives green paper:**

<https://www.gov.uk/government/consultations/work-health-and-disability-improving-lives>

**For further information please contact:**

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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](http://www.grouprisk.org.uk)

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