

Unum suitability report

Unum offers so much more than just financial peace of mind. Our employee benefits provide access to a wide range of built-in expertise and support tools for employers and employees alike, while promoting health and wellbeing.

From easing the everyday problems in business, to guidance on issues at home and work, to tackling the barriers faced by employees with cancer, we can help.

Financial strength

- A subsidiary of Unum Group, a Fortune 500 company, Unum Ltd has over 40 years of experience in the Group Risk market
- Unum Group has a strong capital and solvency position enabling financial flexibility. The current ratings for Unum Group are:

	Rating	Outlook
A.M. Best	A	Stable
Standard & Poor's*	A-	Stable
Moody's	A2	Stable
Fitch	A	Stable

Ratings are given to Unum Group and correct as of April 2018

*The following rating is given to Unum Ltd and correct as of April 2018

Claims experience

- ▶ In an ORC survey of Group Risk providers, 87% of surveyed brokers rated our Group Income Protection claims handling good or excellent¹
 - We have a dedicated in-house team of over 80 qualified claims staff including nurses, doctors and Rehabilitation staff
 - Our assessment teams work closely with both adviser and employer, ensuring one claim assessor handles the claim from start to finish
- ▶ For Group Life claims, we will pay the benefit to the Trustees of the scheme quickly and without fuss
 - We aim to make our claims process as quick and simple as possible to avoid any unnecessary delays at a very difficult time
 - There is no need to provide a death certificate or proof of earnings in many cases
- ▶ Our Group Critical Illness cover has been simplified to help members with previous medical history understand what conditions they are or are not covered for

Medical underwriting

- We insure around 80% of people we underwrite without the need for medical evidence.
- We offer a convenient telephone and face-to-face underwriting service for those who need to be medically underwritten, as well as paper-based applications.
- Our inclusive approach means that many employees who may have had trouble getting protection elsewhere, or have found terms restrictive or expensive, can often be covered.
- Our innovative 'Once & Done' underwriting approach for schemes with salary-related benefits and 20 or more members, means that once underwritten and accepted, salary-related increases are automatically accepted up to the Group Income Protection scheme maximum benefit** or £5million for Group Life schemes.

** Members must be actively at work for Group Income Protection benefit increases to apply. Once & Done is not applicable for Critical Illness cover.

95% 
of applications are medically underwritten within 5 day

 **35%**
of the FTSE 100*

1.6m 
people insured in 2017

£306m 
of paid claims 2017

1,106 
people with serious health conditions helped back to work through Unum's return to work service since 2017

* As of January 2018

Added value services

Insuring with Unum offers more than just a benefit cheque. This table shows the additional services employers and employees can receive across our products.

Added value services	Group Critical Illness	Sick Pay Insurance	Group Income Protection	Group Life
Unum LifeWorks Employee Assistance (EAP) provided by LifeWorks	<p>Unum LifeWorks provides online and over the phone assistance on everyday challenges and issues - both in and out of the workplace. This includes health and wellbeing, balancing work and family life, caring for elderly relatives, budgeting and other financial issues.</p> <ul style="list-style-type: none"> • Confidential service available 24/7 • Available by phone and online (including a handy mobile app for employees) • Manager helpline for information and advice to make formal and informal employee referrals • Access to Critical Incident support (for an additional cost) 			
	<ul style="list-style-type: none"> • Access to a range of online resources on health and wellbeing 	<ul style="list-style-type: none"> • Up to 4 face-to-face counselling sessions can be arranged per issue referred to LifeWorks, including Cognitive Behavioural Therapy (CBT) and Eye Movement Desensitisation & Reprocessing (EMDR) • Legal support for employers and employees 	<ul style="list-style-type: none"> • Bereavement support with up to 4 face-to-face sessions 	
Rehab Employer Helpline	<p>From the beginning of an employee's absence, employers can contact us to ask for practical guidance on supporting an employee who is absent from work due to illness.</p>			
Mental Health First Aid (MHFA)	<p>Developed by Mental Health First Aid England, the 2 day course helps employers recognise the early warning signs and symptoms of mental ill health, and provides support and guidance on how to deal with these issues in the workplace. The course is delivered by mental health specialists, Minding Your Business.</p>			
Maggie's Centre Cancer charity partnership	<p>Our partnership with Maggie's Cancer Charity offers information and advice for line managers on how they can support the emotional, physical and psychological needs of employees working with cancer, including online toolkits.</p>			
Unum Cancer Support Service provided by Harley Street Concierge	<p>Available to all members of a Unum Group Critical Illness policy; providing support if a member is diagnosed with cancer, including:</p> <ul style="list-style-type: none"> • A funded second opinion and pathology review • Provide fast tracked access to cancer experts • Personalised support to help better understand the cancer and options available 	<p>For more details please refer to our user guides at unum.co.uk/downloads</p>		
On Course workshops	<p>Online training workshops are available for HR professionals and line managers on common absence issues including stress management and cancer in the workplace. Employers can also access support on workplace wellbeing.</p>			
Master Trust				<p>With a Unum Registered Group Life policy (for lump sum benefits for PAYE employees) you can save time and money by using our Master Trust which has its own scheme administrator.*</p>

*Benefits paid under a Registered policy count towards an individual's Life Time Allowance.

Cover depends on policy. Terms and conditions apply.

Sources: ¹ ORC Research 2017

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