



# Unum United Kingdom

Reliability. Flexibility. Simplicity. We offer more than insurance.

- Founded 1848 in US, bought NEL in 1991 and renamed Unum
- Major player in the UK for life insurance and market leader in disability insurance
- Rated A- (Stable) by S&P
- Total premium income amounted to: GBP 389 million in 2013
- Paid total benefit claims of over GBP 320 million in 2013
- Solvency ratio (2013): 254%
- Broker sales team of 40
- Member of the Swiss Life Network since 2003

## RELIABILITY

- Part of the Unum Group headquartered in the US, it is a pioneer of Group Income Protection (GIP) also offering Group Life and Critical Illness insurance
- Recognised for leading the way:
  - Best GIP provider for an unprecedented 14 years running at the 2012 Health Insurance Awards
  - 40 % market share for GIP
  - Best Group Risk Provider for 2013 at Corporate Adviser Awards
- In 2013, Unum UK protected almost 1.6 million lives.

## FLEXIBILITY

- Premier account management support for larger GIP clients
- Unum LifeWorks Employee & Employer Assistance Programme for GIP & SPI clients
- Extensive product range to help employees effectively manage absence
- Employer workshops on a range of topics including Cancer in the Workplace & Stress Awareness

## SIMPLICITY

- Nationwide broker support via our 6 regional sales offices
- Online quote and on risk facility accessed via our website
- Dedicated points of contact
- Access to Rehab helpline for guidance and support during the first of week of an employee's absence

## COVERAGES AND PRODUCTS

Types of Employee Benefits:

- \* Group Life
- \* Income Protection
- \* Critical Illness

Other Products and Services:

- \* Wellbeing: Prevention and back-to-work programme
- \* Benchmarking services

- \* Coverage available and poolable
- \* Product available