

IndustryVoice

Analysis. Commentary. Trends.

Spring 2021 #9

Protecting our future

What's stopping us?

Articles from

The Income Protection Taskforce, Legal & General, Vitality Life, Holloway Friendly, The Exeter, Aviva and Iress.



Welcome

Welcome to the Spring issue of Industry Voice, our regular look at thought leadership, analysis and commentary from across the mortgage and protection industry. We've decided to kick off our first issue of 2021 by looking at the future of protection. A major focus at the moment, with renewed purpose and impetus on the side of the consumer. I'm energised by seeing how the industry is responding and what is emerging as a result.

Thanks to the providers in this issue for sharing their thoughts about new plans, new approaches and a closer connection to those they serve. As always, I'd love to hear your thoughts about this issue. Please get in touch, Jane - jane.cetinel@iress.com

Featured articles



4

Protecting our future...

Jacqui Durbin, Head of product for Iress, looks at the transformational changes happening in protection.



8

Fresh perspectives...

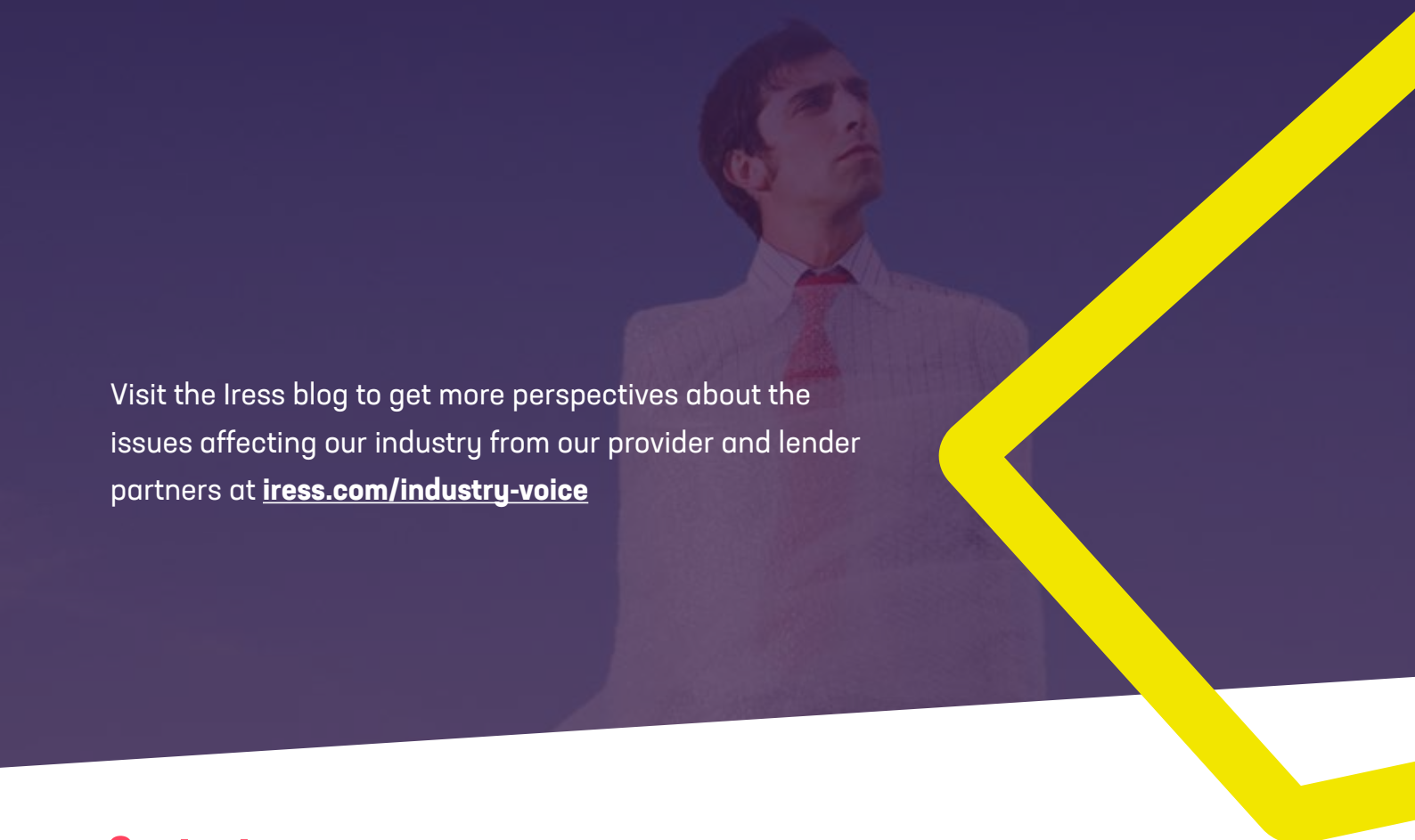
The Income Protection Taskforce on why it's the time to share messages around value, support, and peace of mind.



12

Protection changes...

There is no-one more qualified to take on a wider societal role than insurers and advisers, say Legal & General.



Visit the Iress blog to get more perspectives about the issues affecting our industry from our provider and lender partners at iress.com/industry-voice

Contents

Protecting our future - what's stopping us?

Jacqui Durbin, Head of product, Iress.

4

Fresh perspectives and a new focus.

Guest contributor Joe Miller, Co-chair of the Income Protection Force.

8

How COVID-19 is changing the role of protection.

Ali Crossely, Managing Director Distribution, Legal & General.

12

Mortgage cover: making sure your clients stay protected.

Deepak Jobanputra, Managing Director, Vitality Life.

14

Improving access to income protection.

Andy Rowson, Sales and Marketing Director, Holloway Friendly.

16

Digital healthcare: is widespread change afoot?

Steve Bryan, Director of Distribution and Marketing, The Exeter.

18

Looking after our health and wellbeing.

Article from Aviva.

22

Protecting our future - what's stopping us?



Jacqui Durbin,
Head of product, Iress

At some point (global pandemics aside) hasn't everyone felt we should be planning more for our future? Jacqui Durbin, Head of product for Iress, asks if 2021 is when that time finally arrives.

Despite some awareness building over the years, such as the [Seven Families campaign](#) which was revisited again in 2020, we still have a protection gap. Just recently, [a study by Legal & General](#) highlighted how the average household miscalculates just how quickly they would struggle, should they lose their income by a considerable margin.

When I think about the protection gap, it's easy to make some assumptions about its cause, but I sometimes wonder if part of the problem could be some kind of disparity between advisers and customers. We often hear the saying protection is 'sold not bought' and advisers and providers are continually educating customers. Yet looking at the figures in the [AMI report](#) there is still significant confusion around different types of protection

products - so it's pretty clear not all customers hear the message.

I've no doubt eyes will be wide open after the year we've had and it's great to see change happening to get the message across. But what else is going to help?

Well, selling and talking about protection is about to become easier.

Difficult conversations and the good news about protection

The work by the Income Protection Task Force (IPTF) is a good place to start. A specialist hub created to build relationships with advisers, with the aim of driving growth in the market. Supporting advisers with education and tools, so they can better broach the subject with clients, so those

conversations are more effective. Check out their article in this issue of Industry Voice. I'm delighted to say that we've signed up to join the task force and support the IPTF in their goal to share the message around the value, support, and peace of mind that IP offers to consumers and advisers alike.

Making it easier to make the right choices

There are obvious challenges around selling any type of protection product lately, and how to reach and engage new and existing clients remotely. Not to mention having all the right systems and procedures are in place to ensure continued compliance whilst working from home. Then there's the increase in complexity of products on the market with a lot of changes to keep up with. Providers have been improving



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We often hear the saying
protection is sold not bought.”

A man in a white shirt and red tie looking up, with a large quote overlaid on the image.

“

There's an increase in complexity of products on the market with a lot of changes to keep up with."



Our partnership with Codepotato offers brokers their own branded life insurance quote engine that can be integrated with their existing websites."

their offers by adding value-added services alongside policies like second medical opinion and useful support helplines and apps - all good news but the landscape is becoming vast.

We are helping bring some clarity to the new products on the market, to cut through the emerging products, additional features and provider specific terminology. We think these straightforward enhancements will significantly improve the protection process and manage client requirements better, to make everything easier. Look out for this improvement coming soon.

Closing the protection gap

Another way we are helping bridge the gap is through our recently announced partnership with Codepotato, which offers brokers their own branded life insurance quote engine that can be effortlessly integrated with

their existing websites. It is called [Quotehaven](#) and it's available through the Exchange, allowing customers to compare protection products from the whole of the market and shows specific ones that match their needs. Customers can self-select products and then start a conversation with a broker for advice.

Expect more news around integrations like this as we continue through 2021.

Join the conversation

These are just some of the improvements on the table right now. Iress is committed to helping facilitate easier conversations between our users and their clients through better technology. Join us at our next meet the product owner webinar to tell us what else we can do to help. We'd love to hear your opinions.

We've all got to keep talking to make

sure we have the protection we need for our future. I hope that none of the learnings of the past year are forgotten as soon as we've packed the hand sanitiser and face masks away. With all that's happening to keep them front of mind, I don't think they will.

[Learn more](#)



Fresh perspectives and a new focus



Guest contributor Jo Miller,
Co-chair at the Income Protection Task Force

There's never been a better time to share the messages around the value, support and peace of mind that IP offers to consumers and advisers alike.

The insurance industry is not necessarily the first that comes to mind when you think of innovation and fast paced change. Despite this, it is possible to look back over the past twelve months and notice that, when the pandemic hit, our industry was able to effect necessary change at a pace not seen before, with a focus on keeping cover accessible and available for our customers.

One of the lessons of the past year is that anything is possible, even in the world of protection insurance. In truth the lessons have been numerous, from learning to expect the unexpected, to confronting harsh financial realities - it seems unimaginable that any of us take 'normality' for granted again. We are also having to adopt new and fresh perspectives when considering what lays ahead.

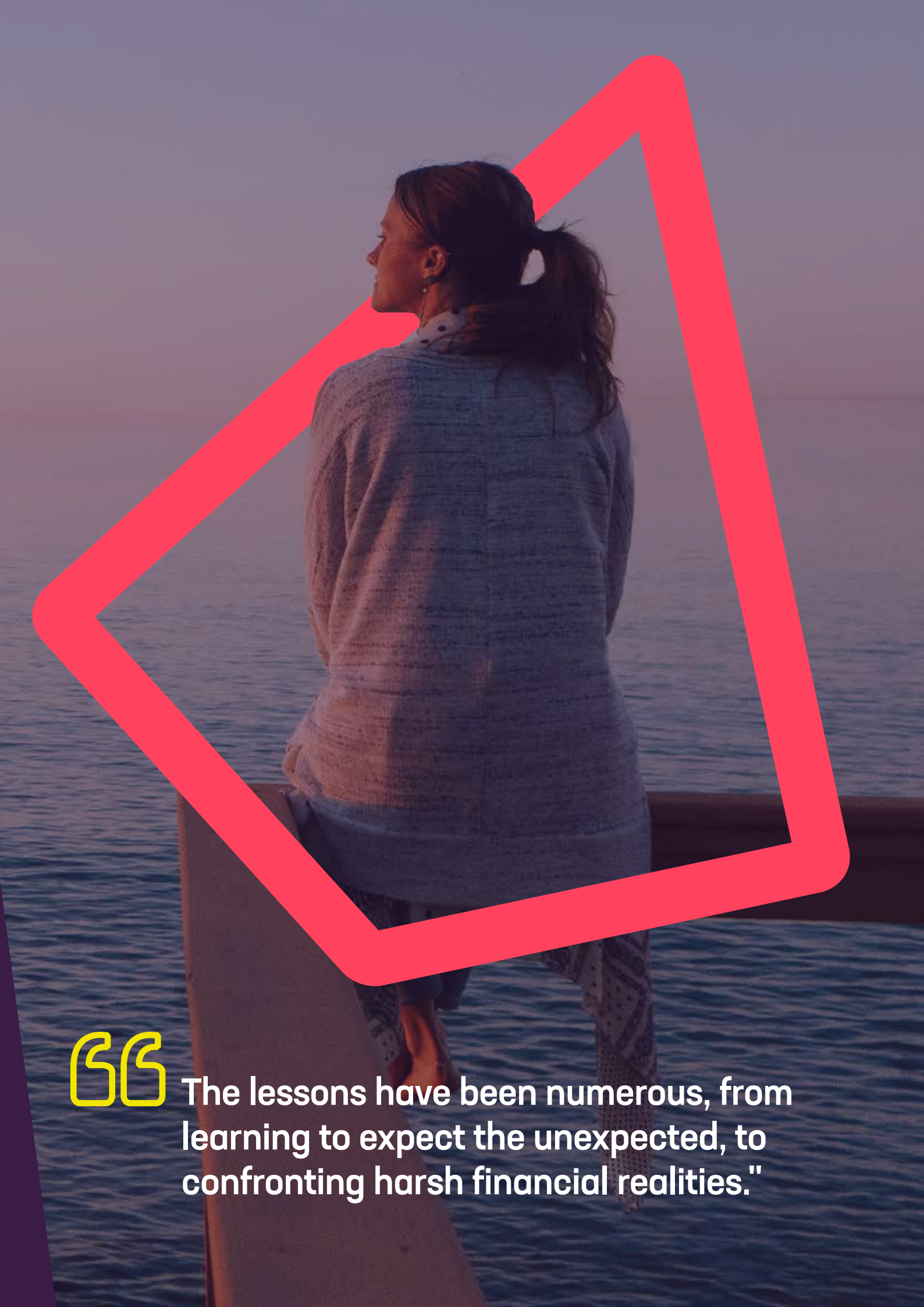
On the theme of fresh perspectives, January 2021 saw a change in leadership for the Income Protection Task Force (IPTF), with former co-chairs Kevin Carr and Roy McLoughlin stepping down and Andrew Wibberley, Katie Crook-Davies and myself stepping up to lead the organisation. With the change of leadership came an inevitable re-examining of the IPTF's agenda for the year ahead.

Following conversations with members in late 2020, our mission became: "To be a voice for the income protection industry - promoting awareness of IP amongst consumers, removing barriers for distributors, enabling open dialogue between providers and advisers and driving up sales of income protection." In addition, we identified four values to shape the work of the IPTF moving forwards: Commitment to the industry, to be results driven, to openly collaborate across the

sector and finally, to be bold.

Thankfully, our proposals struck a chord, and we are delighted to welcome a membership more diverse than it has ever been, with IPTF now representing all parts of the industry. However, while our membership may be broader, we were keen to ensure that our work had a clear focus. In January, three workstreams, each with a different focus, began drawing up plans for work in the weeks and months ahead.

The "**Covid Consequences**" workstream will be examining the impact of the pandemic on IP underwriting and claims and considering the challenges around Long COVID and mental health. In addition, the group will identify how we can work together to improve understanding and outcomes of the relationship between furlough, future IP claims and underwriting.



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The **“Educating Others”** workstream is focussed on educating consumers on topics including the need for IP, how policies work and helping people understand how they can buy cover. So far, the group has discussed issues such as the language we use, the reliance on State and employer, and consumers hitting the ‘sticky middle’. Over the coming weeks and months, the group will explore ways to address these challenges – fresh and unexpected ways to reach consumers, a simple and engaging end-to-end consumer journey and signposting where appropriate.

Finally, the **“Moonshot”** workstream underpins much of the work of the IPTF, as it seeks to double IP sales over the next three years. The group will explore new opportunities, ways to remove barriers for advisers and challenge

consumer perceptions and has started by focusing on relationships with the adviser community and the production of educational material around the need for IP.

2021 looks set to be a pivotal year for the protection market, and in particular IP. The IPTF believe there has never been a better time to share the messages around the value, support, and peace of mind that IP offers to consumers and advisers alike. To seize the opportunities ahead, work must start now.

There has never been a more auspicious time to focus our efforts to raise the profile of protection in the UK, with useful toolkits and resources being produced by providers, and interest from advisers and consumers higher than ever. In contrast to the

uncertainties of the past year, there is no doubt that opportunities now exist, and we look forward to working with people and organisations across the industry this year. Our hope is that we will not be limited by what we imagine is possible but rather stay focused on closing the protection gap and ensuring more people are aware of the good work this industry does.

[Learn more](#)



In contrast to the uncertainties of the past year, there is no doubt that opportunities now exist.”

How COVID-19 is changing the role of protection



Ali Crossely
Managing director distribution, Legal & General

People's needs are complex needs and there is no-one more qualified to take on a wider societal role than insurers and advisers.

C COVID-19 has not only caused a seismic shift in society, it has also changed the role of protection insurance in the eyes of customers from grudge purchase to essential cover.

As the vaccination roll out continues across the UK with the prospect of restrictions easing, albeit slowly, in the near future. Now is the time for providers and advisers to take stock and consider what people want and need from protection.

Over the past few years, we have seen the role of the insurer shifting away from one that's merely transactional and which has little engagement with customers, towards one that engages more regularly with policyholders, be it through annual statements or a range of support benefits.

For decades, taking out protection insurance was often a grudge

purchase, with customers storing a policy away in a drawer until it was time to claim or renew. However, as our day-to-day lives become busier and more demanding, with significant focus on prevention over the longer-term, the added-value services that now come with many policies are an increasingly important element in improving insurers and advisers dialogue with customers, aiding further engagement between all parties to build trust and loyalty. This has particularly been the case during the pandemic, with the additional physical and mental wellbeing benefits provided by many of these services coming to the forefront.

In a wider sense, not only are added-value services providing much-needed support for people, they are also a major factor in the buying decision when customers decide to take out an insurance policy. An opinion survey last June found that while price was still the main reason

for someone choosing an income protection policy [41%], it was closely followed by the free care and support services that came with it (40%).

Crunching the data

Another way insurers have been taking on a more societal role is by looking at their claims data to pinpoint trends and causes for concern. Last May, we analysed our critical illness claims data and saw that 41% fewer customers had claimed on their policies during April.

This chimed with other research, such as the Care Quality Commission's State of Care report published in October which shows that more than 25 million GP appointments have been lost because of the pandemic. The knock-on effects of this are serious, with Cancer Research UK estimating that, since March, more than 350,000 people with suspected cancer have not been referred to hospital which, in the



For decades, taking out protection insurance was often a grudge purchase, with customers storing a policy away in a drawer."

worst-case scenario, may potentially lead to an extra 35,000 deaths.

The reasons why people haven't been accessing healthcare are complex - many feel they may be a burden on an over-stretched NHS or they are afraid of going to hospital for fear of catching COVID-19. The NHS's 'Help Us, Help You - Accessing NHS Services' campaign, which launched last October, aims to persuade the public to seek the urgent care and treatment they need. But it's also the responsibility of insurers and advisers to support their customers and help disseminate this message to them and to society at large.

Tech development

The past year has seen an acceleration in both the improvement and usage

of technology, benefiting providers, advisers and customers alike. Video conferencing technology like Zoom and Teams has meant insurers and advisers have been able to move much of their operation to home working, and there has been minimal delay in the underwriting or claims process thanks to the use of remote-capable systems. Providers have also been able to run online webinars and training programmes to help staff and advisers continuously update their knowledge and skills in what has been a very fast-moving landscape. Over the course of two months, Legal & General provided 8,000 advisers with a range of training, including sales skills and how to engage clients about protection.

One of the outcomes of the pandemic may be that customers will want

more flexibility in their interactions with insurers and advisers as well as demand continuous improvements in the experience they get from dealing with them. This means provider and adviser systems must be able to meet this increasing demand, and we should focus on using them to improve customer experience and to make their processes more efficient - two factors which often go hand in hand.

The world has changed and it's likely much of this change will be permanent. Now is the time for insurers and advisers to take on a wider societal role that seeks to improve engagement and support the evolving needs of customers.

Learn more



Mortgage cover: making sure your clients stay protected



Deepak Jobanputra
Managing Director, Vitality Life

The global COVID-19 pandemic has meant swift and sweeping changes to the way we live our daily lives and highlighted the importance of being prepared for the unexpected. And it's outcomes like this that helped shape the concept of insurance originally, to provide financial security and protection should the unexpected happen.

Nowadays, there's insurance for almost anything you can think of. From the everyday - car, mobile phone, travel, to the extraordinary - body parts and alien abduction¹. But for most clients, buying a home is likely the biggest financial decision they'll ever make and often, it's not possible without the huge financial commitment of a mortgage.

The pandemic has forced many people to consider what would happen if they were unable to keep up with their mortgage repayments, mainly because of the vast impact the pandemic has had on unemployment. Luckily, the Government's furlough scheme has provided protection to many, as well as relief on the demand for mortgage holidays through the banks. But what happens in the event where individuals are unable to work, because of say - serious illness or worse. Would they

have the means to keep up with their monthly mortgage payments?

Even prior to the pandemic statistics show a lack of financial resilience amongst homeowners in the UK. One in three people have less than £500 in savings, whilst seven out of 10 save less than £100 a month². Whilst higher income households have seen savings increase, those employed on low-incomes or who've been furloughed have seen their savings negatively impacted since the start of the pandemic, placing an even greater emphasis on protection³.

If your client is a homeowner, or thinking about buying a new home, mortgage protection could be a useful addition to their financial planning and many lenders recommend it. But with recent research from Compare the Market finding that more than three

million households with a mortgage had no protection in place⁴, it's something few first time buyers or homeowners consider.

This is alarming when you consider that a 30-year old is two and a half times more likely to suffer a serious illness before they retire than they are to die⁵. So, evidently, death isn't the only event that can jeopardise a family's wellbeing.

That's one of the reasons we created Vitality Mortgage Serious Illness Cover. It's designed to cover your client should they suffer a serious illness and help pay off some - or all - of their mortgage earlier. Everything we do is underpinned by our unique proposition of encouraging and rewarding healthy lifestyle choices, which aims to help improve long-term health.





It covers 153 conditions, which is more than any other insurer in the market. This includes 100% payouts for 81 conditions⁶, which gives your clients the extra security knowing that their mortgage will be covered following a claim. While not necessarily life-threatening, they can still impact lifestyle and finances, so the remaining 72 conditions are paid out on a severity basis, which means your clients could receive a partial payout at an earlier stage of their illness. Importantly, on our Mortgage Serious Illness Cover, severity-based payouts won't affect the level of remaining cover, so it will be sufficient enough to provide for the mortgage.

We've recently enhanced our life proposition to make it simpler, better and easier for both you and your clients. In the first instance, we've simplified our personal protection plan into one simple plan, with one Optimiser – providing you with a simple product

structure making it easier and quicker to recommend and put in place.

Secondly, we've given all plan holders access to a version of the Vitality Programme to incentivise them to lead healthier lives, which research shows⁷ reduces the risk of serious illness. It's not just about protecting our members when things go wrong.

Finally, we've made it much easier for both members and advisers to manage their plans – including the ability to effectively service your client's plans. Now more than ever, it's important to have the right provisions and protections in place, so it's a good time to review your clients cover to make sure it still meets their needs.

For more information on Vitality Life's new and enhanced product range which is now Simpler, Better and Easier visit their adviser webpage.

1. sunlife.co.uk/articles-guides/your-money/10-strangest-things-to-be-insured/
2. <https://www.bsa.org.uk/media-centre/bsa-blog/october-2019/guest-blog-lack-of-financial-resilience-impacts-you>
3. <https://www.bankofengland.co.uk/bank-overground/2020/how-has-covid-affected-household-savings>
4. <https://www.mortgageintroducer.com/almost-three-million-mortgaged-households-unprotected-life-insurance/>
5. Vitality Risk Tool, based on a male and females likelihood of suffering a serious illness before the age of 65
6. Defaqto verified Competitor Comparisons, October 2020
7. Prevention of Chronic Disease by Means of Diet and Lifestyle Changes, 2008 <https://www.ncbi.nlm.nih.gov/books/NBK11795/>

Learn more



Improving access to income protection



Andy Rowson,
Sales and Marketing Director, Holloway Friendly

Is it the degree of complexity with income protection or something else holding sales back?

With the end of “lockdown” and a return to “normal” in sight, let’s take stock of income protection. Can we increase focus and access to this vital product that continuously lags behind other protection products like term or critical illness in volumes sold? We think so and this is how...

Client

The pandemic has exposed the problems of being unable to work and losing an income. There’s now a better understanding of the financial impact between not working and having no income, and whilst hopefully we are past the worst of COVID-19, thousands of the UK population are off work at any time because of illness. Now more than ever we think your clients will be open to the idea of income protection.

Besides being an insurance product, what else can it offer?

Like many providers, we offer our

Members free access to third-party services which provide counselling and advice. We know having income protection cover can be all about the claim, but is it possible to close the gap that may exist in the client’s mind between their illness and the ending of the deferred period, and the claim benefits starting to be paid? We try to manage this by working with our Members to offer support as soon as we are aware a claim is being made. Even if claim benefit is not yet being paid, depending on the individual circumstances, we may look to offer additional support, for example by:

- Arranging private treatments that can bypass NHS waiting lists to achieve a speedier return to work
- Arranging vocational support to assist return-to-work plans to seek a sustainable and successful return for the long-term
- Career coaching or analysis of transferrable skills for Members who

can’t perform their usual occupation, but could work in alternative roles and might need support to do so

- Supporting independent medical examinations for Members who are not being seen by a specialist and whose recovery is slow or not progressing. These interventions help provide advice on future treatment and how this could impact on return-to-work plans or quality of life in the future
- Thinking about the widest perspective and paying claims to Members who are not unwell themselves but are suffering because of sickness or injuries to their children, a potential consequence of which is a claim in the future as a result of stress etc.

Adviser

Income protection lags behind other protection products in sales – why? Yes, there is a degree of complexity with income protection, but this is



59% of advisers don't have income protection themselves, so it shouldn't be a surprise that more income protection isn't sold."

largely the consequence of being able to tailor every solution to the client's specific financial needs, and this point is overlaid given that advisers readily come to terms with the complexities of critical illness definitions etc.

Our research in 2018 showed that 59% of Advisers have not taken out income protection themselves, so it shouldn't be a surprise that more income protection isn't sold. Feedback in the same research highlighted that support like an online "toolkit" would help overcome some of the technical intricacies.

We've developed our own adviser learning platform called "Kaleidoscope", that considers many different aspects of income protection, providing commentary, videos and guides, as well as CPD opportunities, to help advisers overcome their reticence about advising in this area, and offering material to build confidence.

Product

Income protection operates on a simple idea: pay a replacement income to a client who is too ill to work and whose employment income has stopped.

Such a simple idea can be complicated by the choices available which an adviser needs to discuss:

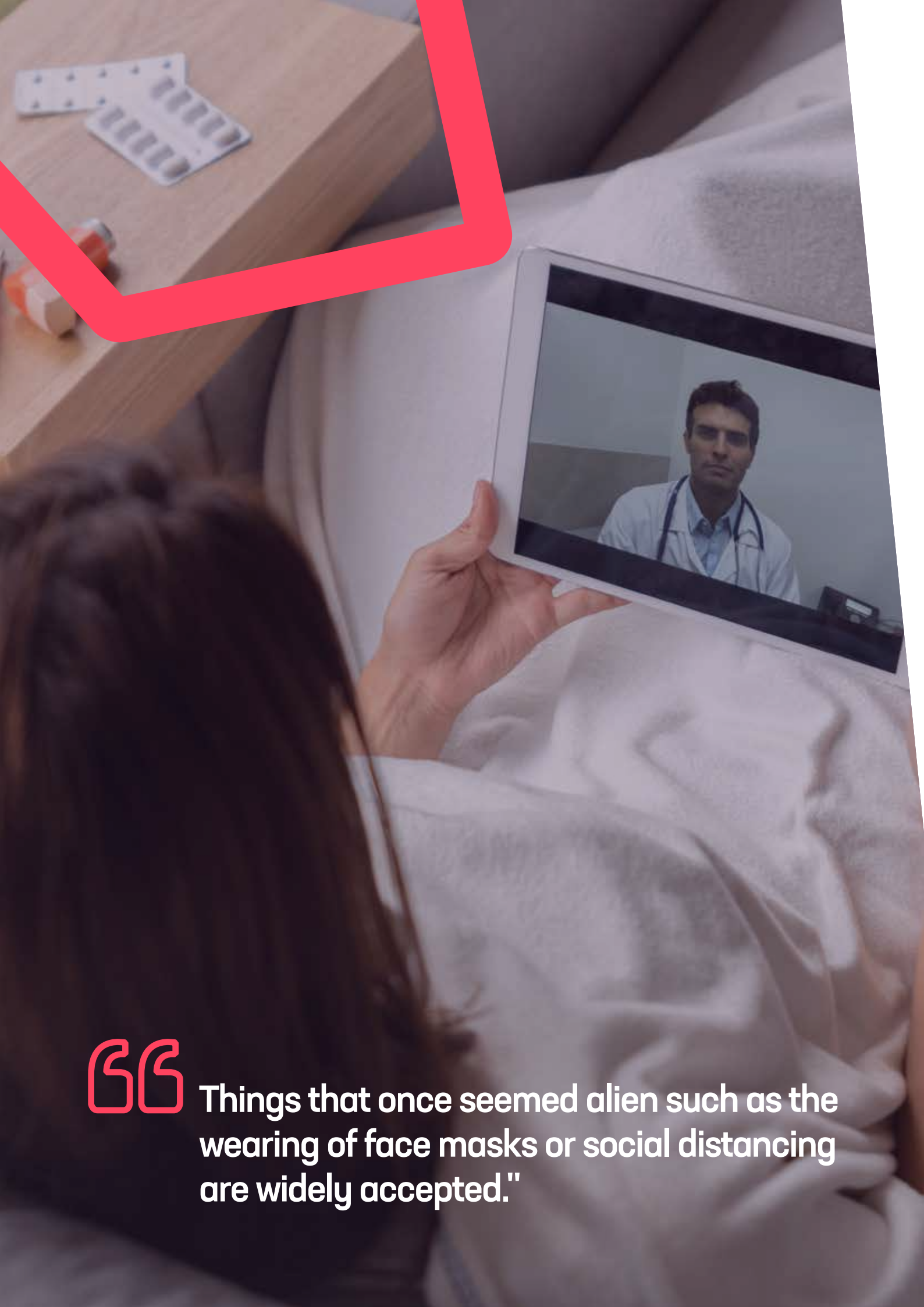
- Amount of income insured
- How long the cover should last
- Time your client wants to wait from their income ceasing to their benefit being paid
- Should a claim be paid for potentially the remainder of the term, or be limited to a shorter period
- How much can a client pay per month for cover

This should be viewed as an opportunity to really understand your clients' financial and personal priorities in order to better protect them and show an income protection solution designed for your client's unique needs. Holloway Friendly have just launched one2protect income protection that builds all of these choices into a single product, reducing the need for research and multiple quotations.

We believe the time is right for income protection to take off and that our approach and the support we can offer advisers and their clients places us in an ideal position to be your provider of choice.

[Learn more](#)





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Things that once seemed alien such as the wearing of face masks or social distancing are widely accepted.”

Digital healthcare - is widespread change afoot?



Steve Bryan,
Director of distribution and marketing, The Exeter

Whilst life since early 2020 has been anything but easy, could some of the changes forced upon us drive long-lasting, positive outcomes?

In early 2020, I wrote an insight about HealthWise, The Exeter's member benefits app, reminding advisers of its availability and the support it provides clients. At the time, pressure on the National Health Service (NHS) was starting to grow due to the impact of COVID-19, and we were all keeping a watchful eye on developments.

Fast forward to today, and I don't think any of us could have foreseen how the pandemic has impacted us and how much life as we knew it would change. Things that once seemed alien such as the wearing of face masks or social distancing are widely accepted. From the way that we socialise to how we exercise and work, we have all made changes to help manage the spread of the virus.

Changes for the better?

Whilst life since early 2020 has been anything but easy, could some of the changes forced upon us drive long-lasting, positive outcomes? Will more families and businesses benefit from wider flexible working arrangements? Will we more readily embrace remote health care options to manage our health and wellbeing? Will we see an upsurge in parents applying to become full-time teachers?

Whilst an increase in teaching applications may not happen, there will no doubt be some changes. One area where we may see a marked change is in the way we access healthcare services.

"Mr Bryan to room six"

For many of us, the days of sitting in a doctor's surgery waiting for our names to pop up on the board to see a GP are a hazy memory. In the second half of 2020, 40% of all GP appointments in England were conducted remotely by telephone or video appointment, up 26% compared to the same period in 2019. This trend grew throughout 2020, with almost five and a half million more GP appointments being fulfilled remotely in December than in January of last year¹.

It will be interesting to see how these figures change in 2021 as social distancing restrictions ease. Will health services continue to be provided remotely as standard practice? Will we see an increase in the breadth of



91% of remote GP appointments provided advice or an onward referral."

treatment accessed digitally? Have we become more accepting of receiving medical advice without the need for a traditional face-to-face appointment?

Leading the way

Any changes making general healthcare more accessible without compromising the quality of care should be embraced by us all. But the roll-out of wide-ranging digital healthcare services on a national scale will take time and money to develop and implement.

The provision of access to remote healthcare is an area where the UK health and protection industry has continued to develop and innovate. From the inclusion of second medical opinion services or mental health support to the development of health and wellbeing apps, we have long been a driving force in the provision of alternative healthcare solutions. These solutions have been developed

with the customer in mind whilst complementing the services available through the NHS. And when they are easily accessible, providing quality care and support, they are widely embraced by customers.

Our own experience

Until late 2018, the additional support services offered by The Exeter were solely accessed by telephone. This traditional approach changed with the introduction of HealthWise, our member benefits app.

Since its launch, HealthWise has driven a change in behaviour from our members. In 2020, 94% of support services were accessed through the app with overall usage more than doubling year-on-year.²

But it's not just accessing services remotely which has changed, we have also changed how we support members:

- 91% of remote GP appointments provided advice or an onward referral
- 9% of members received a prescription for medication
- 99% of ongoing mental health support was delivered remotely
- 86% of physiotherapy treatments were recommended virtually through e-treatments.²

Looking forward

As we move through 2021, it will be interesting to see what changes arise from the COVID-19 pandemic and how we embrace them. One certainty is that the NHS will continue to face many challenges. Challenges that we will continue to do our bit, to help them overcome.

Learn more





The future of protection

Watch our panellists discuss the future of the protection market, with **Scott Cadger** from Scottish Widows, **Andy Philo** from Vitality, **Katya MacLean** from Guardian, **Steve Bryan** from The Exeter and **Dave Miller** from Iress.

Livestream on-demand

- ▶ What does the future of protection look like?
- ▶ How has the last year impacted the market and what learnings can we take away from this?
- ▶ How are interactions between protection providers, advisers and their clients changing?
- ▶ How are you using technology to enable 'better performance?'

Watch now at

iress.com/iresslive/the-future-of-protection



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Looking after our health and wellbeing

Our health has been a common topic of conversation since the pandemic began. Whether it's testing positive for COVID-19, trying to stay fit during lockdowns or finding it difficult to cope with the uncertainty - how we feel has taken on a new significance.

Caring for mind and body

Whilst the physical consequences of the pandemic are well known, the effect on our mental health perhaps hasn't been talked about as much.

Aviva research undertaken at the end of August last year looked at respondents' relationship with their health, and it was their mental health which came out as the top concern.

We shouldn't be surprised - 2020 was unlike any other year. Alongside physical illness, the pandemic has affected every part of our lives. Some things are very different: many of us no longer work side by side with our colleagues but see each other via online meetings; children spent months learning at home, often unable to play with friends; holidays were cancelled, and shops, gyms, restaurants, cinemas, theatres - pretty much everything - was closed at some point!

We've all had to adapt to new ways of living, and for many of us this has

been difficult. Our working lives have changed, and our home lives too. Children have missed the socialising and interaction with their peers which is so important to their development. Many have lost friends or family members to the virus and have been unable to spend time with the most vulnerable due to shielding. So why should we be surprised that, with so much to contend with, our mental health might be struggling?

Help is at hand

Our research indicated that usage of mental health support services had dropped, despite many of our respondents worrying about themselves or their loved ones. We want to make sure your clients are healthy in body and mind, which is why we've launched the Aviva DigiCare+ smartphone app. Powered by Square Health and available to eligible advised individual protection customers, the app is designed to give your clients access to a number of resources provided

by carefully selected third parties, all aimed at helping them stay fit and healthy. This includes bereavement counselling for those who have lost a loved one, as well as counselling sessions for anyone who needs them. We believe good mental health is just as vital to our wellbeing as good physical health, which is why there are services for both on the app. Aviva DigiCare+ is a non-contractual benefit Aviva can withdraw any time.

Want to know more?

Our research revealed many interesting insights into the way we view our mental and physical health. To read the report 'The changing health landscape' and to find out more about Aviva DigiCare+, head over to our adviser website.

Learn more





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We've all had to adapt to new ways of living, and for many of us this has been difficult.”



At Iress, we believe technology should help people perform better.

Every day around the world, our technology helps millions of people make better financial decisions. More than 100,000 people use our advice software, data and trading services. We manage market data from 153 global exchanges. More than 450 third-party enterprises have integrated Iress technology into their own software.

From entrepreneurial and established advice firms to challenger banks, digital disruptors and the world's most iconic finance brands, businesses of all sizes choose Iress technology to enhance their impact, performance and customer relationships. Together, we help them find better ways to manage investments, navigate financial markets, deliver high quality financial advice, simplify mortgage applications, find and compare insurance and create better customer experiences.

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