

## **Repositioning income protection**

While I wholeheartedly agree competition is keen and providers are working overtime to make their products stand out in the group income protection (GIP) marketplace (Buyer's Guide, April issue), I would also point to an emerging trend in the GIP market.

For many organisations, GIP is a key employee benefit offering, but it is also one that must be reviewed in the current economic environment. The recession and ongoing economic uncertainty are forcing many businesses to remove company-paid GIP and reposition it as a voluntary benefit.

Not only does this repositioning preserve employees' ability to seek peace of mind in troubled times, but employers can make significant national insurance savings (if offered through salary sacrifice), while also preserving their employer brand and demonstrating they are an organisation that continues to care about their people.

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