

Chief Medical Officer Report 3rd edition: Digital health and wellbeing

Instalment two:
Key take-away document
Supporting growth





Theme

Consider the cultural foundations of wellbeing

It's becoming a given that for employee wellbeing to be lived, breathed, sustainable and a driver of people and business growth – there must be a focus on fixing the organisational foundations, not just fixing the individual. And that can only be achieved through meaningful data and insights, directly from those impacted the most and in a way that allows you to quantify the costs to business of not getting wellbeing right.

To date, the employee wellbeing industry has grown based on product offerings and interventions. While these are helping deliver really tangible outcomes in some areas – such as absence and return to work – many key organisational metrics are not improving; take employee engagement for example. This has generated an increase in academic research in recent years to try to identify the critical factors that underpin successful outcomes. It also led to the National Institute For Health & Care Excellence publishing recommendations for improving mental wellbeing at work.

The evidence regularly points to the importance of culture within the organisation, when tackling wellbeing challenges. It points to the need for a much better balance between the introduction of solutions and services and a consideration of cultural factors.

This analysis found that cultural factors such as an employee's control over their work, competence and relatedness represented the key drivers that lead to positively or negatively impacting business wellbeing.

Getting hold of that all-important data and the benefits it brings, ultimately helps with culture and wellbeing.

Opportunity

Use technology to look at the bigger picture

Thinking on wellbeing has evolved. And we have a duty – to our employer clients and to ourselves – to evolve with it. We might not be in a position to start consulting on workplace culture. But we're certainly in a position – thanks to a combination of quantitative and qualitative insights, such as the technology provided by Fruitful – to consider underlying wellbeing drivers as part of the advice and support that can be provided. Many of the employers who we support through our group protection products have access to the insight support available through Fruitful. Our customer Zuto, share their experience from the valuable insights they received from Fruitful.



Mary Beighton,
People and Culture
Director, Zuto

With Fruitful we get insights very specific to wellbeing. That's hugely valuable for the strategic objectives we're working towards. And it's just gold in terms of understanding how we can further support our people.

Fruitful's findings are helping us to work on more targeted communications in areas where there's low awareness around some of the wellbeing benefits we have in place for our employees. It's also helping to spark conversations about how we can adapt what we're doing to meet the needs of all generations in the workplace.

As well as the data and insights we're given, our employees receive individual reports to help them identify where and how to look after themselves better. This also helps to shape education and signposting priorities in the organisation.

Our Internal Impact Groups are also heavily involved in all of this action planning. The ongoing involvement of our people, beyond surveys, is crucial to employee engagement and helping to make improvements happen for the good of our culture and our future.

How we can help

Wellbeing analysis and insights platform

We're utilising technology, data and insights provided by our expert partner Fruitful to not only help intermediaries that work with us - and their clients – quantify the impact of wellbeing on productivity, but also help them gain subjective insights from their employees. And, crucially, help them identify the cultural drivers for this. This allows them to identify priorities, action plans and follow-up assessments to help improve wellbeing and performance within a business.

We have a duty to help employers better understand their own culture, and to help maximise their value of investment into the wellbeing of their people. As ultimately, better wellbeing leads to better productivity. By integrating technology and insights, like that provided by Fruitful, businesses can create a more engaging, productive, and satisfying work environment from the insight they're seeing on a daily basis.



Mike Tyler, Co-
founder, Fruitful
Insights

We surveyed Zuto's people as part of our Wellbeing Maturity Index (WMI). This initial study indicated a WMI score of 82%, putting Zuto in the top 10% of UK corporate clients and demonstrating their active commitment to employee wellbeing, with high scores against key dimensions, such as strategic intent and strong leadership. We also identified various personal and organisational features that would benefit from improvement, and we were able to link these to the initiatives that Zuto are deploying

Fruitful also estimated impaired productivity costs using Zuto's absence and attrition data, representing that as a percentage of payroll. Our findings are helping Zuto work on more targeted communications in areas where there's low awareness around some of the wellbeing benefits they have in place for their employees. It's also helping spark conversations about how they can adapt what they're doing to meet the needs of all generations in the workplace.

[Find out more](#)

How to support growth

Read our Chief Medical Officer report series

1st Edition

Good work is beneficial for health

In the first edition we look at how good work can be beneficial for health and how prevention and early intervention can support 'good work'. We also consider the role of protection insurance in terms of how to extend salary replacement (in times of illness or injury) to more people, helping employers ensure the good physical, mental, financial and social wellbeing of their entire workforce. Finally we looked at work as part of the recovery journey and help to shift thinking from the 'all or nothing' approach that traditionally prevails in absence management.

[Read report](#)

2nd Edition

Diversity, equality and inclusion

In the second edition of our CMO Report, we continued the theme of 'good work being beneficial for health'. However we look to explore how Group Income Protection (GIP) can address the barriers to equity and inclusion for many, and show how GIP can positively contribute to a productive workplace for all.

[Read report](#)

3rd Edition

Digital health and wellbeing

In today's market, using digital health and wellbeing services can help employers grow satisfaction, culture, engagement, inclusivity and of course the health and wellbeing of their employees. From an adviser perspective, technology can help grow relationships, knowledge, expertise and purpose. It's the value that digital health services add to people, business and wider society, together with their future potential, that we're focusing on for the purpose of this edition of our Chief Medical Officer (CMO) Report. We've broken this edition of the report down into four bitesize instalments.

[Read report](#)



How to contact us

Want to know more:

We're a leading provider of Group Protection cover in the UK with over 90 years of expertise and knowledge. We looked after over 8,700 group protection policies and provided protection to over 2 million employees at the end of 2024.

If you'd like to know more about our Chief Medical Officer report or about how our Group Protection proposition can support the wellbeing of your business, please contact your account manager, or you can contact us on the following details:

For Employers:

Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm.

(We may record and monitor calls)

Email: employer.services@landg.com

For advisers:

Call us: 0345 026 0094

Lines are open Monday to Friday 9am to 5pm.

(We may record and monitor calls)

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