

Equipsme and Fruitful Insights:
**Calculating the return on
investment for Equipsme
health insurance**



Evidencing ROI is now more important than ever



Matthew Reed
Managing Director
Equip sme

It's a big question for businesses big and small, and hard and fast answers - particularly in pounds and pence - have proven elusive. That's because the real answer is that it depends - on lots of factors.

These range from how you actually want to count it - in terms of 'soft' impacts like engagement and productivity vs measurable sickness absence rates; why your people are poorly - be it mental health, musculoskeletal issues or minor illnesses; where you live in the UK - and how long the NHS waiting lists are for people to get seen, treated and back to work. It's no wonder most have given up trying.

But at Equip sme we've been working with Fruitful Insights, who are experts in understanding workplace wellbeing and were founded to help businesses accurately measure and analyse how impaired wellbeing is impacting their productivity.

Together, we wanted to help businesses make a real business case for health benefits, to boards, stakeholders, investors - and employees themselves.

In order to do so, we've leaned on the data experts at Fruitful Insights to make some assumptions and do some maths to produce a document that provides a logical and sound guide for decision making.

Read on to find out how we did it.



Mike Tyler
Managing Director
Fruitful Insights

It seems logical that a healthy workforce is necessary for a healthy business, and indeed, workplace health and wellbeing initiatives have exploded since the pandemic.

Not only are people more conscious of their health since Covid, but the resulting crisis in the NHS has also made them more aware of its limitations. People are therefore increasingly looking to employers to provide some sort of health back-up.

The role health benefits play in attracting and retaining top talent is often cited as part of the 'business case' for Boards to sign-off on new investment in health. It appears alongside assurances that health benefits can also improve engagement and therefore productivity, and critically, reduce sickness absence rates.

What's typically missing from these arguments, however, are the numbers.

Calculating a ROI (return on investment) for health benefits in terms of money has been challenging because there are lots of things to take into account such as the type of job people do, their age, medical history, geography and more.

This paper attempts to provide the evidence and the thinking that can boost the case for health benefits, and drive change in UK businesses.

80% of employees with no cover

4.7m people are covered by health insurance through work and 1.5m have individual cover - the highest cover in 30 years... BUT with 37.5m people of working age that's around 80% of employees without support to get treated quickly and back to work.

ABI and census figures 2023

Can you afford not to invest in the health of your employees?

British businesses are feeling the pinch – and benefits budgets are tighter than ever. But against a backdrop of long NHS waiting times, sky-high sickness absence rates and huge employee demand, businesses have to ask themselves if they can afford NOT to invest in the health of their employees - and ultimately the health of their business.

Business health insurance is designed to be a safety net, offering essential protection and support for employees and their families when unexpected or unforeseen health issues arise. While not every team member will immediately need all the benefits available, Fruitful Insights has found that, on average, a working-age employee visits a GP once a year, and 14% of these visits lead to referrals for further treatment.

We've found that doing nothing can actually end up costing more than the price of a business health insurance plan with Equipsme.

£2.78 return for every £1 spent

Added up, we've calculated that a conservative return on investment for a company with average UK salaries is £2.78 or more for every £1 you spend, meaning you get more than double your investment back.* This is based on Equipsme Level 3 plan at £22 per employee per month.

Key findings

The impact of absence on business

- **7.8 days a year**
CIPD's 2024 Health and wellbeing at work report shows the highest sickness absence rate for over a decade.¹
- **2x salary cost**
Given all the variables we calculate the real cost of a day's absence is probably more like 2x pure salary cost.
- **17 days lost**
An employee using the NHS for treatment loses 17 extra days of work a year.
- **£400 cost**
We have estimated the average cost to an organisation of one day sick for an employee with an average salary of £36,000 is £400.

The Equipsme impact

- **Half the time**
On average, we believe using Equipsme to get private treatment and get your team back on their feet cuts the waiting time by more than half.
- **3.4 days vs 6 days**
Improved rate of reported absence per employee is 3.4 days with PMI vs 6 days without PMI.⁷
- **Employer of choice**
An effective health benefits strategy supports recruitment, retention, employee wellbeing and productivity.
- **The return on investment (ROI)**
This calculation excludes the impact of presenteeism and all other sickness absences (e.g. colds and flu/mental health) and time with family looking after them or attending medical appointments.

* Based on research and findings up until December 2024 and Equipsme pricing valid until 31st March 2025.

The cost of absence to business

£100 billion cost

In the UK, the total economic cost of sickness absence, lost productivity through worklessness, informal care giving, and health-related productivity losses, are estimated to be over £100bn annually.²

Main reasons for sickness absence⁴:

- 29.3%** minor illnesses
- 23.8%** other
- 10.5%** musculoskeletal
- 7.9%** mental health

185.6 million days

According to ONS, an estimated 185.6 million working days were lost because of sickness or injury in 2022.³

7.8 days a year

CIPD's 2024 Health and wellbeing at work report shows the highest sickness absence rate for over a decade.¹

2.6% hours lost

The sickness absence rate - the percentage of working hours lost because of sickness or injury - rose to 2.6% in 2022.³



Analysis of NHS delays

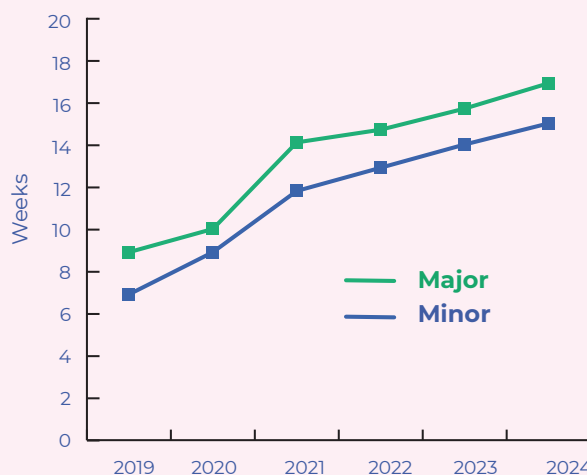
Waiting lists are growing

Fruitful Insights' analysis of average waiting times for treatment of minor and major health issues shows how waiting times have increased dramatically over recent years and even with the new government's focus it is difficult to see how these will move back to pre-Covid levels for a long time.

They have investigated the NHS data to try to determine how the current challenges create long time periods between initial evidence of a health issue and the resolution - and therefore increased amounts of absence from work and subsequent issues for businesses in managing productivity, engagement and morale.

Fruitful Insights have not quantified the impact of presenteeism or the time spent attending family member's medical appointments, or time needed to look after sick or injured family members. This will be significant and sits on top of these absence costs.

Average waiting times (weeks) for treatment on the NHS



Assumptions have been made based on Fruitful Insights' investigation of NHS data together with an understanding of the health and wellbeing industry and their own inhouse data and analysis, this has helped to draw conclusions about the impact of waiting times on sickness absence levels.

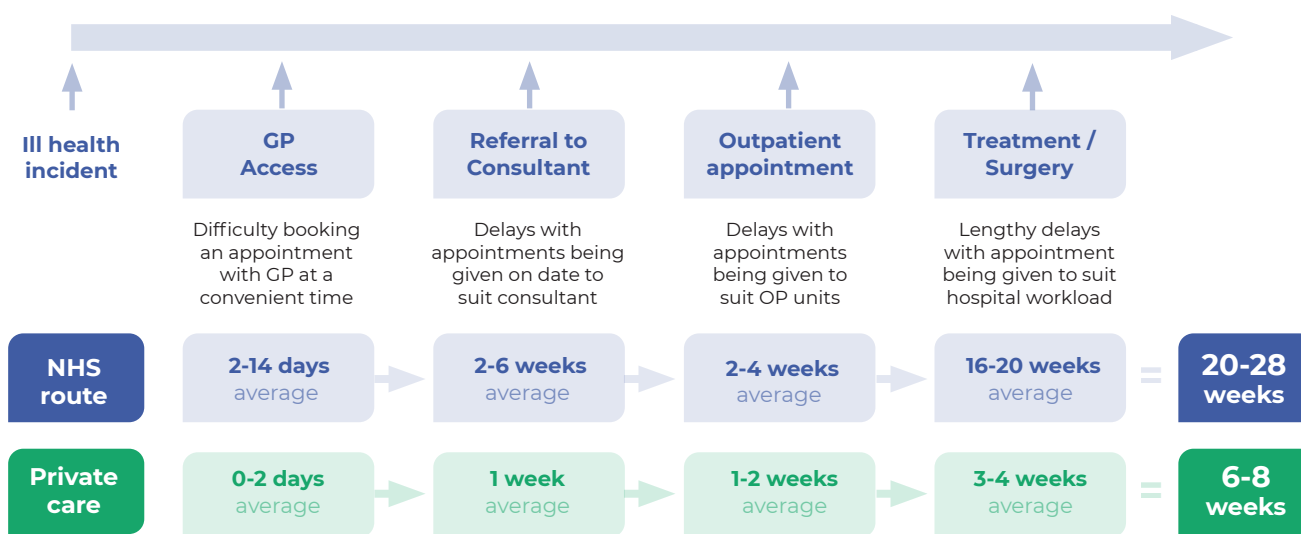
Please refer to Appendix 1, 2 and 3 for a full break down of the assumptions, calculations and sources.

Half the time

On average, we believe using Equip sme to get private treatment and get your team back on their feet cuts the waiting time by more than half.

Comparison of NHS and Private journey to treatment

Sickness is a process where an individual moves from healthy to unwell and requires an intervention to move them back to being healthy.



Please note: this paper and its calculations are estimated solely on the plans of Equip sme and their costs.

How does sickness absence impact businesses?

The economic impact of absence on business

It's very hard to put exact figures on things like loss of productivity or the impact of presenteeism, or the true value generated by a fully functioning, engaged employee that goes beyond their day rate. Which is why so many monetary ROI calculations focus on sickness absence as the tangible direct link.

But we believe that when considering the costs of someone's absence to an organisation it is critical to consider the wider implications for the business depending on their role.

- a) Team role:** Where one person is absent but a team performance is adversely impacted. In the extreme, other employees are unable to work. A train requiring a driver and a guard cannot be in service if only one of the two is available.
- b) Penalties:** Lack of resources can result in the organisation failing to meet performance KPI's and hence incur penalties (e.g. Bus companies incur fines if they fail to provide the quota of buses in line with the timetable).
- c) Opportunity cost:** Shortage of labour at a critical time can result in lost sales (customer doesn't wait if queues are long) or produce has shelf life before perishing (harvesting food, getting food delivered on time to supermarkets).
- d) Impact on co-workers:** Additional work on those employees when others are absent increases workload and stress burden.

The direct labour costs

Very simply, for a worker earning £36,000 per year, based on the average UK salary according to ONS⁵, with average holidays, it will cost about £200 per day for each day of absence (including additional Payroll costs (Employers NI, benefits, pension etc) which equate to around 30% typically).

Indirect costs can include a range of hidden additions

Operational business costs associated with running a business (e.g. HR, Finance) are funded based on assumptions related to the effectiveness of the workforce.

The cost of hiring temporary replacements or getting existing workers to work overtime can be 2x or 3x the payroll costs.

Without a clear benefits strategy, businesses can struggle with recruitment, retention, employee engagement, satisfaction and wellbeing and subsequently they may not be the employer of choice in their chosen sector and industry.

£36,000 salary

According to the ONS the average salary in the UK for a full-time employee in 2023/24 was around £36,000 per year.⁵



How does sickness absence impact businesses?

(continued)

Human capital or knowledge workers

For businesses employing people in specialist fields, like financial services, creative or service companies, which involve charging out employees based on time spent with clients, the lost production based on absence can result in a major impact on the business.

2 x salary cost

We calculate the real cost of a day's absence is probably more like 2x pure salary cost.

£400 cost

We have estimated the average cost to an organisation of one day sick for an employee with an average salary of £36,000 is £400.

Typically, for service and people-based organisations (like agencies and consultancy based companies) the billable time lost for a day of absence will be in excess of 3x basic salary in fees. Given all of these variables we calculate the real cost of a day's absence is probably more like 2x pure salary.

But people are always going to get ill and injured. How much of a difference can private health insurance make to sickness absence, in terms of how quickly employees can access support and get back to full working order?

The cost of health insurance

Equipsme is in a unique position in that its prices are transparent, which makes the mathematics of this paper more feasible.

Most group level health insurance will depend on cover levels, medical information, location and work or business type, but with Equipsme things are kept simple.

There are four levels of cover, one cost for everyone aged between 16-69, with a simple exclusion of existing conditions in the three-year period before cover starts. Because of that, it's possible to give a definitive price for a year's worth of cover.

So, with Equipsme, a 24/7 GP service, nurse advice line, 5 physio support sessions, home health checks and access to private diagnosis services costs £264 per person per year - that's £22 per person per month on level 3. With private hospital treatment included, it rises to £468 per person per year - that's £39 per person per month on level 2.

Equipsme plans

Cost per employee per year:

£108 GP plus

£264 Private diagnosis

£468 Private diagnosis and treatment

£720 Private diagnosis and treatment plus



Please note: this paper and its calculations are estimated solely on the plans of Equipsme and their costs.

Key data points and assumptions

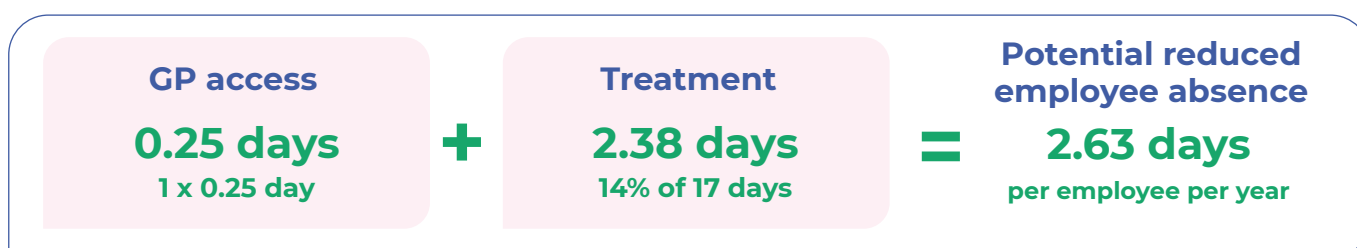
Fruitful Insights have estimated that a working age **employee attends one GP appointment per year** on average.

Faster, more convenient access to **a private GP is estimated to save 0.25 days for each employee:** 0.25 days is the saving from travel to the GP and inconvenience of the timing of appointments.

14% of these GP appointments result in a referral for further treatment: Around 3.9m people finished consulting episodes in a year for an active working age population of 28.4m (13.73%).

Fruitful Insights have also deduced that on average **an employee waiting for treatment loses 1 day a week.** Whilst no data exists to analyse sickness absence attributed to waiting for treatment, using **the private sector reduces waiting times from 24 weeks to 7 weeks.** That works out to be **an extra 17 weeks waiting on the NHS.** Using a reasonable deduction of one sickness absence day per week, that would amount to **an additional 17 days lost.**

With faster access to GP services and treatment we estimate that a business could potentially **save 2.63 days per employee per year.**



These calculations exclude all other sickness absences (e.g. common colds and mental health) and don't allow for different recovery periods depending on the type of illness/injury and treatment. Also not included is the impact of a family member being ill, both the psychological impact and the need to take time off to attend appointments or look after sick children and family members.

These calculations also do not take into account loss of productivity where an employee is still attending work but cannot work at full capacity because of the physical or psychological challenges of working while ill or injured.

Fruitful Insights also found within their own data that absence rates for employees receiving PMI benefits are typically much lower than those that don't receive them.⁶

Please refer to sources, assumptions and calculations for further information.

3.4 days vs 6

Improved rate of reported absence per employee is 3.4 days with PMI vs 6 days without PMI.⁷

The Equipsmme impact

The methodology

1. Employee cost per day

We have described the multiple ways in which the cost to the organisation of a lost day from an employee is more than simply the direct salary and associated payroll costs for that employee and we have proposed a prudent 2 times the salary and associated costs (which we set at 30% of base pay).

We also assume there are 227 working days available for an employee (52 weeks of 5 days reduced by 25 annual leave plus 8 public holidays).

Therefore, the cost of a day for an employee on an average salary of £36,000 would be: (£36,000 x 1.30)/227 = £206 per day

2. Cost of a lost day

And using the factor of '2 times the salary' as described on the left, the cost to the organisation of one lost day would be £400 (rounded down).

We have estimated the average cost to an organisation of one day sick for an employee with an average salary of £36,000 is £400.

3. The benefit of reduced absence

If we assume that an employee with access to private medical care has reduced absence of 2.5 days (rounded down from 2.63 days) this leads to the outcome of a benefit to the organisation of:

2.5 X £400 = £1000 per employee per year

Model 1:

Construction / manufacturing Equipsmme Level 3 with diagnosis

Average salary: £36,000
Equipsmme plan: £264 pa @ Level 3 (0.73% of salary)
Average cost of one sick day: £400
Cost saving of reduced absence: £1,000 (£400 x 2.5 days)

ROI £2.78 for every £1

£1000 reduction - £264 investment = £736 saving.
£736 saving - divide this by initial £264 investment



Model 2:

Professional services firm Equipsmme Level 2 with diagnosis & treatment

Average salary: £66,000
Equipsmme plan: £468 pa @ Level 2 (0.7% of salary)
Average cost of one sick day: £755
Cost saving of reduced absence: £1,877 (£755 x 2.5 days)

ROI £3.03 for every £1

£1887 reduction - £468 investment = £1419 saving
£1419 saving - divide this by initial £468 investment



In conclusion

£2.78 or more for every £1

We've calculated that a conservative, average return on investment is **£2.78 or more for every £1 you spend** – meaning you get more than double your investment back.

- **The cost of doing nothing**

CIPD's 2024 Health and wellbeing at work report shows the highest sickness absence rate for over a decade of 7.8 days per employee per year.¹

- **£400 cost**

We have estimated the average cost to an organisation of one day sick for an employee with an average salary of £36,000 is £400.

- **Half the time**

On average, we believe using Equipisme to get private treatment and get your team back on their feet cuts the waiting time by more than half.

- **3.4 days vs 6 days**

Improved rate of reported absence per employee is 3.4 days with PMI vs 6 days without PMI.⁷

- **Employer of choice**

An effective health benefits strategy supports recruit, retention and employee wellbeing and productivity.

- **Engaging employees**

Businesses should embrace their health and wellbeing strategy and actively encourage employees to use the health plans provided for them. Engaging internal communications is key to maximising return on investment.

The £2.78 per £1 spent calculation of the true return on investment is based on very conservative assumptions of sickness absence and speed of treatment and recovery; it uses an average salary for an average worker without reference to age, job role or risk; and it uses sickness absence as the only value measure or business outcome gained from offering health benefits.

Equipisme is working with Fruitful Insights to create bespoke ROI calculations for businesses which measure the wellbeing of their workforces, analyses the pattern of sickness absences, and overlays wider insights from other businesses.



Equipisme was launched in 2018 with a mission to make business health insurance work for more businesses and more employees - not just senior management. It takes up the middle ground between private medical insurance and cash plans, providing quality health insurance at cost effective prices.

Equipisme plans are powered by AXA Health with prices starting at just £9 per person per month.

To find out more about how Equipisme plans can help your business to help your team to stay well and work well please get in touch with **Gavin Shay** and his team at hello@equipisme.com.



Fruitful Insights Ltd was established in 2021 by insurance industry veteran, Mike Tyler, and digital health specialist, June Dawson, to provide comprehensive workplace wellbeing data and analytics focussed on productivity and ROI.

Employers can access detailed workforce productivity analysis and evaluation of the organisation's wellbeing status through their own custom dashboard.

To find out more about how Fruitful Insights can help your business understand more about their sickness absence rates and how to measure them accurately please get in touch with **Mike Tyler** or **June Dawson** at info@fruitfulinsights.co.uk.

Appendix 1 - Assumptions, calculations and sources

These figures are assumptions and are extremely conservative as they don't take into account all the factors surrounding sickness absence of an employee, most of which have been discussed in the document.

In addition, this is taken as a snapshot in time using the current cost of Equipsume plans, current average salaries in the UK and current NHS waiting times all as at October 2024.

Assumption

For the worked example, a focus on an individual and the improvement in their access to care and hence reduced absence time is open to criticism and difficult to aggregate and extrapolate to a working population.

Fruitful Insights propose an alternative approach that looks at the aggregate position using sensible assumptions based on NHS data. Unfortunately, while there is a huge amount of published data available from the NHS website, it is not usually in the form to undertake the sort of calculations we are trying to perform.

Fruitful Insights have investigated the NHS data to try to determine how the current challenges create long elapsed times between initial evidence of a health issue and resolution and by association increased amounts of absence from work. We have not sought to quantify the impact of presenteeism although this is significant and sits on top of these absence costs.

Comparison of NHS and Private journey to treatment - Page 5

GP Access

- Equipsume - Typical time to get a non-urgent appointment: 2 days.
- With most receiving a response within hours and on average (during 2024) an appointment within half a day.
- With a private GP service you can access them 24/7 and choose a convenient appointment time round you, minimising business disruption.
- NHS - Average time to get a non-urgent appointment: 2-14 days.
- With 34.9 % seeing a GP the same or next day and 55% of patients waiting between a few days and more than 2 weeks later (This is a mix of urgent and non-urgent appointments and those that required a future dated appointment).
- Patients were asked about the time between contacting their practice and their appointment taking place: 27.1% had an appointment on the same day, 7.8% the next day (total = 34.9%), 21.9% a few days later, 20.8% between a week or two later, 12.4% more than two weeks later (total = 55%) and 9.9% couldn't remember. 73.9% of patients had a good overall experience of their GP practice - [NHS England Annual GP Patient Survey 2024](#).

Physiotherapy

- Equipsume - Average time to get an appointment: 1 day - [Muscles, bones and joints services](#).
- 98% of members needing an online physio appointment were offered one, within 1 working day.
- NHS - Average time to get an appointment: 45 days pre-covid) - [Patients waiting up to four months to see a physiotherapist in England \(Equipsume\)](#).
- This average is taken from the freedom of information request Equipsume made in 2019. Figures are not easily available, but the NHS admits the waiting lists can be 'long' with over 300,000 currently waiting for MSK treatment on the NHS and The Guardian recently highlighted that waiting lists on the NHS for physio have risen by 27% since January 2023 - [Shortage of NHS physio roles leaves patients in pain as waiting lists soar \(The Guardian\)](#).

Diagnosis and treatment

- Waiting lists vary hugely across the country in both private and NHS hospitals, depending on the type of surgery, population, funding etc.
- Equipsume – Average time to get an out-patient appointment for general surgery = 4 weeks. AXA Health has an SLA of 4 weeks/ 20 miles (5 miles central London) to book a specialist consultation appointment to assess what treatment (if any is required) but Equipsume believe that 90% of patients will see a private consultant within 10-14 days.
- Equipsume – Average time for appointment for general surgery = 3-4 weeks. Based on example waiting times of treatment for general surgery at Spire hospitals across the UK.
- Equipsume don't think it's unreasonable to say that you'll most likely see a private specialist consultant and then have any necessary treatment (if needed) in between 2 and 8 weeks.

Appendix 2 - Assumptions, calculations and sources

Example private waiting times at Spire Hospital:

[Private procedure waiting times | Harpenden Hospital | Spire Healthcare](#)

[Procedure waiting times | Alexandra Hospital | Spire Healthcare](#)

Also please note Equipsmembers are eligible to have treatment at the following Spire hospitals across the UK:

- Spire Alexandra Hospital
 - Spire Cardiff Hospital
 - Spire Dunedin Hospital
 - Spire Gatwick Park Hospital
 - Spire Liverpool Hospital
 - Spire Murrayfield Hospital Edinburgh
 - Spire Norwich Hospital
 - Spire Shawfair Park Hospital
- NHS – Average time to get an out-patient appointment for general surgery = 20 weeks.
 - NHS – Average time for appointment for general surgery = 20 weeks
 - The maximum waiting time target for non-urgent, consultant-led treatments is 18 weeks from the day your appointment is booked.
 - As at October 2024 the waiting list stood at 7.54 million cases, consisting of approximately 6.34 million individual patients waiting for treatment.
 - Around 3.10 million of these patients have been waiting over 18 weeks.

[NHS backlog data analysis](#)

The wait times for a random selection of one hospital from 7 regions across the UK for general surgery (as at October 2024) can be seen below:

- [General Surgery – East Sussex Healthcare NHS Trust – My Planned Care NHS](#)
South East – East Sussex healthcare NHS trust: Outpatient appointment = 20 weeks
South East – East Sussex healthcare NHS trust: Treatment appointment = 20 weeks
- [General Surgery – Bedfordshire Hospitals NHS Foundation Trust – My Planned Care NHS](#)
East – Bedfordshire hospital NHS foundation Trust: Outpatient appointment = 21 weeks
East – Bedfordshire hospital NHS foundation Trust: Treatment appointment = 22 weeks
- [General Surgery – Chelsea and Westminster Hospital NHS Foundation Trust – My Planned Care NHS](#)
London – Chelsea and Westminster: Outpatient appointment = 14 weeks
London – Chelsea and Westminster: Treatment appointment = 19 weeks
- [General Surgery – Chesterfield Royal Hospital NHS Foundation Trust – My Planned Care NHS](#)
Midlands – Chesterfield Royal NHS foundation trust: Outpatient appointment = 9 weeks
Midlands – Chesterfield Royal NHS foundation trust: Treatment appointment = 27 weeks
- [General Surgery – Airedale NHS Foundation Trust – My Planned Care NHS](#)
North East and Yorkshire – Airedale NHS foundation trust: Outpatient appointment = 16 weeks
North East and Yorkshire – Airedale NHS foundation trust: Treatment appointment = 19 weeks
- [General Surgery – Liverpool Hospital – Spire – My Planned Care NHS](#)
North West – Liverpool Spire hospital: Outpatient appointment = 11 weeks
North West – Liverpool Spire hospital: Treatment appointment = 14 weeks
- [General Surgery – Royal United Hospitals Bath NHS Foundation Trust – My Planned Care NHS](#)
South West – Royal United Hospital Bath NHS foundation trust = Outpatient appointment = 16 weeks
South West – Royal United Hospital Bath NHS foundation trust = Treatment appointment = 17 weeks

Appendix 3 - Assumptions, calculations and sources

Analysis of NHS delays - Page 5

Our analysis of average waiting times for treatment for minor and major health issues show how these have increased dramatically over recent years and even with a new government's focus it is difficult to see how these will move back to pre-Covid levels for a long time. Even at 2019 levels, the NHS route does not achieve the shorter timescales and patient choice on appointments delivered through the private sector.

Source: [Statistics » Referral to Treatment \(RTT\) Waiting Times \(england.nhs.uk\)](#)

Key data points and assumptions - Page 8

Fruitful Insights reviewed the waiting times to attend an NHS GP appointment and number of appointments attended by the active working population. The average waiting time is 5.9 days with each worker attending 1 GP on average per annum. We estimated the potential absences from these extended waiting times based on one day of absence per week for all waiting periods in excess of 1 day. The average number of days lost based on this calculation was 1.1 days. There was insufficient data from our sources to apply this with any certainty and therefore reduced this to 0.25 days to allow for the saving from travel to the GP and inconvenience of the timing of appointments (Source: Microsoft Power BI)

Source: [For average number of GP appointments in a year where you have calculated the average number in the working population.](#)

Source: [For 14% of GP appointments need further treatment.](#)

(Source: Microsoft Power BI) Around 3.9m finished consulting episodes in a year for active working population of 28.4m)

Sources:

1. CIPD's 2024 Health and wellbeing at work report shows the highest sickness absence rate for over a decade, with the average rate of employee absence now at 7.8 days per employee per year.
Source: [Sickness absence rate jumps to the highest in a decade | CIPD](#)
2. In the UK, the total economic cost of sickness absence, lost productivity through worklessness, informal care giving, and health-related productivity losses, are estimated to be over £100bn annually.
Source: [Health and Work Infographics References \(publishing.service.gov.uk\)](#)
3. According to ONS, an estimated 185.6 million working days were lost because of sickness or injury in 2022, and the sickness absence rate - the percentage of working hours lost because of sickness or injury - rose to 2.6% in 2022.
Source: [Sickness absence in the UK labour market - Office for National Statistics \(ons.gov.uk\)](#)
4. This is followed by 'other' conditions at 23.8%, and musculoskeletal problems at 10.5% - the sort of thing you might need to see a physiotherapist for. Mental health conditions are responsible for 7.9% of absences.
Source: [Sickness absence in the UK labour market - Office for National Statistics](#)
5. Very simply, for a worker earning £36,000 per year, based on the average UK salary according to ONS.
Source: [Employee earnings in the UK - Office for National Statistics](#)
6. Absence rates for employees receiving PMI benefits are typically much lower than those that don't receive them
Source: Fruitful Insight's client database 2023/24 - comparing employer reported absence for employees that have/do not have access to PMI benefits. Data has not been adjusted to control for job role/seniority.
7. Improved rate of reported absence per employee is 3.4 days with PMI vs 6 days without PMI.
Source: This figure is based on Fruitful Insights review of their own population data split into those employees with PMI (as reported by their employer) and those without. Some of this difference would be explained because of different job roles, with higher paid/white collar workers being more likely to have the benefit than other groups.



Company information

Equipsme Insurance Services Ltd is a limited company registered in England & Wales with registered number 10674676.

Our registered office

Equipsme Insurance Services Ltd, Third Floor,
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Regulatory information

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.