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Good Practice Guide

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Dementia-Friendly Guide for Insurers

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This paper is in response to members' requests to provide a summary of good practice within one source document and is based upon the Society of Insurance Broking's understanding of the regulator's rules and current stance. Whilst a summary, it is not intended to be exhaustive and should not be relied upon at the exclusion of other sources of information.

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Foreword



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Dementia can affect every aspect of an individual's life, often preventing them from doing the things that many of us take for granted – such as taking out insurance. And with one in three people set to develop dementia in their lifetime, it's crucial that our industry is able to adapt to an evolving customer base.

The insurance sector needs to play its part in supporting people affected by dementia – both members of the public and employees. People should be able to access insurance with confidence and ease, and continue to do the things they have always done, with appropriate protection.

This guide highlights the key actions for insurance companies to elevate their services to better support people affected by dementia. We must ensure that our colleagues are aware of dementia and its impact by becoming Dementia Friends, and encourage them to consider modifications to environments and processes to ensure we are safeguarding and protecting as many people as possible.

Zurich is already on this journey and I'm proud to say over 600 of our employees are Dementia Friends, as part of our Vulnerable Customer programme. And we recognise the importance of Power of Attorney so we are now sharing our Vulnerable Customer training not just within the business but also to Brokers, Advisors, and other key partners too, to ensure the future needs of people living with dementia are protected.

I encourage the whole sector to champion this resource, deliver its recommendations, and join us in uniting against dementia.

Introduction

Improving awareness about dementia

According to research from Alzheimer's Society, one in three people will develop dementia in their lifetime, while one in nine people will have caring responsibilities. There are currently over 850,000 people in the UK living with dementia. This figure is expected to rise to over one million people by 2025 and over two million by 2051. This is an issue that will affect everyone at some point in their life, whether it is a family member, a friend, a colleague or even themselves.

As this figure rises more support mechanisms will be needed for those living with dementia, as well as for those providing care for someone with dementia. These support mechanisms will have to extend beyond medical and home care to include financial products and services too. The Equality Act 2010 made steps towards protecting the interests of disabled customers and employees, which includes people living with dementia. Organisations have a duty to make 'reasonable adjustments' for customers and employees with disabilities, which includes people living with or affected by dementia, so that they are not at a disadvantage when accessing their services (including carers similarly protected through 'discrimination by association').

The Financial Conduct Authority (FCA) also announced a consultation on guidance for vulnerable customers during 2019. Andrew Bailey, CEO of the FCA, said, "this guidance will give us a basis to monitor and assess firm practices, supporting the work we do through both supervisory and enforcement channels, allowing us to take appropriate action when necessary". The FCA describes a vulnerable customer as, "someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care". By including people living with dementia as part of the consultation on vulnerable customers, financial products and services will be regulated in a way to make them more inclusive. But what steps should insurers be taking to ensure they meet these requirements?

What is dementia?

To be able to provide an inclusive service, first it needs to be understood what dementia is and how to recognise it. Alzheimer's Society has provided a useful definition and some common symptoms:

The word 'dementia' describes a group of symptoms that may include memory loss, difficulties with thinking, problem-solving or language, and often changes in mood, perception or behaviour. These changes are usually small to start with, but for someone with dementia they have become severe enough to affect daily life. Dementia isn't a natural part of ageing. It occurs when the brain is affected by a disease.

Everyone experiences dementia differently. A person with dementia might:

- have problems with their day-to-day memory (e.g. forgetting or having difficulty recalling information to help identify themselves like their address, birthday or PIN)
- have difficulties making decisions, solving problems or carrying out a sequence of tasks (e.g. paying for something online)
- have language problems, including difficulty following a conversation or finding the right word (e.g. remembering how to explain the purpose of the visit to a branch)
- have problems with mobility and navigation (e.g. having difficulty recognising places or finding things)
- lose track of the day or date, or become confused about where they are
- show changes in their mood (e.g. becoming frustrated or irritable, withdrawn, anxious, easily upset or unusually sad)
- have visuospatial difficulties (e.g. with misinterpreting patterns or reflections, judging distances and seeing objects in three dimensions)
- show changes in behaviour such as repetitive questioning, pacing, restlessness or agitation

Dementia is not just about losing your memory and is a very multi-faceted condition. It can share many characteristics with other conditions, disabilities and impairments.

Insurers are not expected to become experts in dementia and neither are they expected to identify and diagnose customers. With causes of dementia still uncertain, and no cure at the present time, there are still plenty of challenges ahead. However, by making steps towards becoming 'dementia friendly' insurers can make a credible effort to be more aware and inclusive of customers with dementia.

Becoming dementia-friendly

In 2012 the government announced their intention to make the UK the first dementia-friendly nation by 2020. To do this, three key areas for development were identified:

- Research;
- Health and social care; and
- Development of dementia-friendly communities

The third point is particularly significant as it is an area where everybody can get involved, including insurers. The reason this is significant is because, when conducting their research, Alzheimer's Society discovered that managing and maintaining financial products is an area that people with dementia find particularly difficult:

"People living with dementia have told us that one of the biggest challenges they face is dealing with banks, building societies and insurance companies. The symptoms of dementia can make interactions such as these difficult, particularly if a person experiences forgetfulness or difficulty following processes. This can have significant consequences – for example forgetting to pay a bill could result in debts. Without adequate support and adjustments from financial service providers, this can be incredibly distressing and harmful to someone with dementia."

It is not enough to merely recognise what dementia is. Steps need to be taken to recognise the unique challenges that may be presented to insurers and how they can provide an effective service.

Case study: Zurich

Zurich have introduced the option for new starters to become a Dementia Friend in their induction training online through the Dementia Friends website. All existing staff (customer-facing or otherwise) are invited to regular sessions, supported by Dementia Friends Champions. Employees are also invited to organise Dementia Friends awareness sessions as part of their 'vulnerable customer awareness training' given to all frontline staff. This ensures that all staff groups are aware of dementia and how they can support people who are affected impacted by the condition. To communicate the training opportunities, Zurich promote activities for awareness weeks, for example Dementia Action Week, Carers Week and World Alzheimer's Day.

Insurers need to look at both the way their products are created as well as how they are accessed in order to be able to provide a truly inclusive service. One method that can support people living with dementia is by registering a Lasting power of attorney (LPA). This is a legal tool that gives someone the power to make decisions on behalf of somebody else if they are no longer able to make them themselves. Having an LPA can be a vital means of support and reassurance for someone with dementia.

Case study: Sandra's challenges with the insurer

"It seems my father-in-law has taken out a policy recently so we have to contact his insurer. At least they have some information on their website, but you have to know to search for Power of attorney as there is nothing under the topic of deputy. It tells you to send them the original court order, but doesn't give a department or address. It just refers you to the 'Contact us' page which takes you back round in a circle to the first page. I am not comfortable sending original court order paperwork to a general address. So 4 out of 10 for at least giving some information online, but please put yourself in the customer's shoes and walk it through to the end."

Insurers can also take part in Insurance United Against Dementia¹, an Alzheimer's Society movement created and championed by leaders from across the insurance sector. Their continued aim is to improve awareness and support for the millions of people who are affected by dementia. Through various campaigns and fundraising activities, they donate continued support towards research and care.

Good Practice

Supporting customers with dementia

1. Provide staff with relevant training.

By improving staff awareness about dementia, employees should be able to provide better support and customer service. As well as training customer-facing staff on how to better identify and support customers living with dementia, encourage at least 60% of all employees to become Dementia Friends¹ and a Dementia Friends Champion (though all ideally). If everyone across your whole organisation understands a little about dementia they can support employees going through this. Partnering with a charity (like Alzheimer's Society) or joining your local Dementia Friendly Community² will also keep employees up to date on any recent developments, as well as maintaining their awareness on how to provide helpful support. This could include whether a carer/partner/family member has been appointed as an LPA or 'deputy'. As these roles have to be applied for officially, employees need to be aware of how to support customers if this process is in motion, or how to manage a customer's details once this responsibility has been officially recognised. Insurers also need to be able to recognise whether their customer may be the victim of financial abuse. If a customer is vulnerable, they may not be able to recognise if they are being taken advantage of or abused. Employees should know how to flag a potential situation to safeguard their customer. All procedures should always comply with legislation, such as the Data Protection Act 2018 which protects the sharing of information.

2. Create products that recognise the diverse needs of customers.

Insurance products and services are sometimes created with a 'one size fits all' approach that does not take into consideration the different circumstances of customers. This is particularly relevant to people with dementia as many products do not meet their needs. Products may be too expensive, not relevant to their diagnosis or they may exclude a diagnosis of dementia in the policy wording. If you do not have anything suitable for your customer, signpost a product or service that better meets their needs.

3. Make information accessible.

Many people struggle with long terms and conditions, or over-detailed descriptions, particularly those who have dementia. Rather than info-dumping or using technical jargon, create information about products and services that can be clearly understood in plain English with simple layouts and structure. Some companies rely on directing customers to websites or a universal telephone number with an automated menu. 3 in 5 people aged over 75 are not online and therefore automatically face digital exclusion. Create a range of options where information can be provided (e.g. leaflets, guides, handy telephone numbers or face to face appointments). Written information can be helpful as a permanent record of an event or conversation which can be re-read as many times as needed and shared with relevant people. This can help reduce anxiety and be a memory prompt.

4. Create a 'tell me once' policy.

Customers should only have to disclose their, or their loved ones, diagnosis once. It can be distressing and confusing for someone affected by dementia having to repeat their diagnosis to several different teams who belong to the same insurer. Once this information is obtained it should be used to help inform insurers what communication options are preferred by their customer, along with any other information requirements. This should hopefully encourage the customer to communicate freely and openly in a way that inspires public trust with the firm.

5. Create a welcoming environment.

Sharing and understanding information isn't the only thing people with dementia may have difficulties with. The actual environment or venue where they have an appointment may present them with a separate range of difficulties. Simple things like establishing a welcoming environment at the entrance, large and clear signage to and from key points, comfortable seating with armrests to easily get in and out of, quiet spaces and friendly customer service can make all the difference with putting someone at ease. Basic training can also ensure that front of house staff are able to support people who are confused or having difficulties.

¹ <https://www.dementiafriends.org.uk/register-partner-admin>

² <https://www.alzheimers.org.uk/get-involved/dementia-friendly-communities/what-dementia-friendly-community>

Supporting employees affected by dementia

1. Improve staff awareness and understanding.

Being dementia friendly is not just concerned with how a firm treats its customers, but also by how it treats its employees. Whether an employee is living with dementia, or caring for somebody with dementia, employers should provide support and understanding. If an employee starts to develop dementia this does not necessarily mean they have to stop working. Firms should be equipped to support employees who have dementia to allow them to continue working for as long as possible. Creating better flexibility, amending duties or revising working hours means that there are productive ways to address any changes to an employees' circumstances. The same applies to those with caring responsibilities. As the ageing population increases, along with the average retirement age, more people will want to remain in employment. Therefore, firms need to recognise how to better support their employees as their needs and circumstances change in later years to ensure they do not lose talent and experience.

2. Create a supportive environment.

Any customer service training provided on how to recognise and support customers with dementia is equally relevant in terms of providing support to employees living with dementia or who provide care for someone with dementia. A supportive environment should not be just focused on the front of house, but within the wider office itself. By becoming a dementia-friendly organisation, insurers can be more welcoming and accommodating for those employees that have dementia-related circumstances that should not hinder their employment. Supporting people to work for as long as possible can improve employee retention, reduce recruitment costs, and increase productivity and revenue. Working carers should also be supported as part of the long-term planning for an ageing society where more people will be impacted by dementia as the aged population rises.

3. Maintain helpful policies and processes.

Circumstances of employees will vary. Therefore, any plans or adjustments made to working patterns should be bespoke enough to allow flexibility to accommodate varying requirements. Initiatives such as flexible working can allow employees to continue working at a rate that still allows them to perform effectively while still retaining their skills. This is relevant in either scenario, whether an employee is living with dementia or if an employee has caring responsibilities. Regular catch ups with managers or team members can also help to keep everyone regularly informed, as well as providing opportunities to review progress. Any leave processes should also be clear and straightforward so that if leave is required at short notice it can be processed causing minimum disruption and distress. If an employee is living with dementia it may also be appropriate to include their family members, partners or carers in conversations about working patterns and health updates.

Conclusion

With an estimated two million people expected to be living with dementia in the UK by 2051, there are already steps being taken to be more aware of how to recognise this escalating issue. Key legislation such as the Equality Act 2010 and the Flexible Working Regulations 2014 have seen the protection of employees' rights so that they can remain in work if they are living with dementia. The FCA's consultation on vulnerable customers will also examine how insurers are providing products and services, and whether they are being inclusive.

Bearing these things in mind, insurers already have enough information to know how to start making changes that recognise the impact dementia has now, but also on their workforce of tomorrow. Rather than waiting for further legislation to be passed now, insurers can already examine their processes now to see how they can improve them now for both their staff and customers. Insurers and their employees are not expected to become experts on dementia overnight. Nor are they expected to diagnose and provide care for employees and customers. However, by raising awareness, understanding how to provide support, creating an inclusive environment and providing enough flexibility, insurers can demonstrate that they are taking active measures to acknowledge dementia as a part of the workplace.

Appendix - Primary Source Material

Alzheimer's Society

Name	Link
Alzheimer's Society homepage	https://www.alzheimers.org.uk/
Dementia-friendly finance and insurance guide	https://www.alzheimers.org.uk/get-involved/dementia-friendly-communities/organisations/dementia-friendly-finance
Dementia-friendly business guide	https://www.alzheimers.org.uk/get-involved/dementia-friendly-communities/making-organisations-dementia-friendly/businesses
Dementia-friendly communities	https://www.alzheimers.org.uk/get-involved/dementia-friendly-communities
Insurance United Against Dementia	www.alzheimers.org.uk/iuad
Making organisations more dementia friendly	https://www.alzheimers.org.uk/get-involved/dementia-friendly-communities/making-organisations-more-dementia-friendly

Financial Conduct Authority

Date	Name	Summary	Link
21 September 2017	Ageing population and financial services	The public policy implications of an ageing population, the impact on financial services and actions for the financial services industry to better support older people.	https://www.fca.org.uk/publications/occasional-papers/ageing-population-financial-services
17 July 2018	Our Approach to Consumers	Responses to the "Our Future Approach to Consumers" consultation paper.	https://www.fca.org.uk/publications/corporate-documents/approach-consumers

Useful Resources

Name	Link
Alzheimer Scotland	https://www.alzscot.org/
Office of Care and Protection (Northern Ireland)	https://www.nidirect.gov.uk/contacts/contacts-az/office-care-and-protection
Office of the Public Guardian (Scotland).	http://www.publicguardian-scotland.gov.uk/

