

## Advisor survey

A Protection Review (<https://protectionreview.co.uk>) survey carried out in summer 2019 and shared at the conference, found that 57% of advisors currently don't have any protocols in place around vulnerable and potentially suicidal customers.

We would like to delve deeper into this statistic to find out what is in place and from that, to build up a set of guidelines that would be helpful to the whole adviser community.

We really appreciate your co-operation in completing this short survey so that we can develop tools to ensure that all advisers are equipped to deal with customers who may be vulnerable or, more urgently, seeking information about insurance because they are contemplating suicide. This is about helping people at the right time and signposting to sources of expert help before they get to crisis point.

For the purposes of this survey, when we refer to 'vulnerable customers' we are using the Financial Conduct Authority definition which can be found in their paper on Consumer Vulnerability via: <https://www.fca.org.uk/publication/occasional-papers/occasional-paper-8-exec-summary.pdf>

Our focus is on mental health issues within this definition, rather than, for example, sight impairment or language issues.

We understand that many of these customers would not consider themselves as 'vulnerable' and no offence is intended in using this label, but it does provide useful shorthand for discussing the issues. It is important to understand that anyone can become vulnerable at any time in response to life events so we will also refer to 'those in a vulnerable state'.

## The survey

1. Please tell us briefly about any relevant experiences you have had in dealing with vulnerable customers or customers in a vulnerable state that could help to inform the development of these guidelines.
2. Do you already have a set of guidelines for dealing with vulnerable customers or those in a vulnerable state?\*
3. If yes,
  - a. does this include identifying people who may be a suicide risk?
  - b. who helped you to put this together? E.g. local charity, insurance company, etc?
  - c. is the guideline in written form only or did you also follow up with staff training? Who provided any training?
  - d. do you think you are now equipped to deal with such customers or can you list any gaps that you would still like to fill?
4. If no,
  - a. do you have plans to introduce one in the near future?
  - b. how do you handle interaction from vulnerable customers or those in a vulnerable state? E.g. someone who discloses a medical history of mental health issues or someone who enquires about whether insurance pays out for suicide?

- c. do you have a list of relevant organisations to refer people onto if you think it's relevant? E.g. charities, government funded support services, etc
5. Dealing with a customer's life history and the challenges they have faced or continue to face can take a toll on an adviser's own mental state, especially if you are involved in helping customers with disclosing sensitive medical histories or dealing with their claims. Do you feel you have sufficient support in place or would know where to go for help? What would you like to see that is currently not in place?

\*If you are willing to share any guidelines that you have, please feel free to attach any relevant documents to this survey. These will be used for the sole purpose of creating a consolidated 'best practice' note and will not be shared or published externally. We are happy to credit participating advisers in the final document without attributing specific sections to any one individual or company.

***A few statistics around suicide deaths in the UK***

- *Total of 6,507 suicides recorded in the UK in 2018*
- *Men accounted for three-quarters of the number of people who took their own life in 2018, while the rate for young females under the age of 25 has reached an all-time high.*
- *686 more deaths than in 2017 and men's suicide rates have risen "significantly"...with middle-aged men remaining the group at "greatest risk"*
- *"It has been known for many years that suicide is a gender and inequality issue with middle-aged men in disadvantaged communities most at risk, yet we still don't have a comprehensive, cross-departmental government workplan that prioritises clear actions on how to reach the two-thirds of people who die by suicide who are not in touch with mental health services."*

Suicide is a societal issue and by creating more awareness and guidance within our industry we can help to have a positive affect on the number of suicide deaths. Many thanks for participating in this survey and we will ensure that you are sent a copy of everything that we produce as a result.

**About ASPiIN:**

Action for Suicide Prevention in Insurance is a voluntary industry group that has been set up to identify opportunities within our industry to contribute to preventing suicide, to support those affected by the impact of suicide and to act as a hub for sharing knowledge and engaging with groups within society who share our aims. The members of the working group come from a variety of operational roles including underwriting and claims. All have professional experience of the devastating impact of suicide and, supported by their companies, want to give their time to doing something about it.

*The people involved are: Jen Oakey, David Banks, Catherine Lyons, Danielle Archer, Fraser Ballantine, Helen Morris, Simon Corley, Vicki Livingstone and Karin Lloyd.*