

## **Cross Party Group Older People, Age and Ageing**

**Wednesday 12<sup>th</sup> June 2019 13.00 - 14.00**

**Committee Room 4 Scottish Parliament**

### **Minutes**

#### **1. Present**

**MSPs: Sandra White, Annie Wells**

<b>Organisation</b>	<b>Name</b>
Vegetarian for Life	Kim Stringer
Action on Hearing Loss Scotland	Eileen Clarkson
University of Edinburgh, Lothian birth cohorts research group	Barbora Skarabela
Luminate	Anne Gallacher
Generations Working Together	Kate Samuels
Scottish Older People's Assembly	Caroline Clark, Diana Findley
Scottish Pensioners Forum	Elinor McKenzie, Rose Jackson, Eileen Cawley
Edinburgh Association Community Councils	Ian Clement
Trust Housing Association	Rohini Sharma Joshi
Association of British Insurers	Alastair Ross
Outside the Box	Anne Connor & Christine Ryder
Scottish Parliament MSP's Assistant	Amanda Gordon

#### **Welcome**

Sandra White welcomed attendees to the meeting.

#### **Apologies**

Apologies for absence were received from: Arwind Salwan, Pat Scrutton & Dr Anne Hendry

#### **2. Scottish Parliamentary Policy on Inclusion**

Sandra reminded the group about the policy.

#### **3. Note of previous meeting**

Minutes of the meeting held on the 13<sup>th</sup> March 2019 we accepted as accurate.

#### 4. Matters Arising

A Connected Scotland: Our Strategy for Tackling Social Isolation & Loneliness and Building Stronger Social Connections was launched at the Ladywood Community Centre in Penicuik. Many of the group attended, Rose was interviewed for the TV.

Sandra thanked and congratulated the members of the group for the contributions they had made to the Strategy.

No one present had seen the televised interview. Amanda has since contacted the Media team within the Parliament to request a copy. The interview was not televised so unfortunately no copy is available.

#### 5. Presentations

The group heard short presentations from the invited guest, which was followed by a question and answer session.

**Alastair Ross - Assistant Director, Head of Public Policy (Scotland, Wales & NI) from the Association of British Insurers (ABI).** Alastair explained that The ABI is the voice of the UK's world leading insurance and long-term savings industry and that they are an inclusive and thriving sector, that provides peace of mind to households and businesses across the UK and powers the growth of local and regional economies by enabling trade, risk taking, investment and innovation. Alastair explained the ways in which you can buy insurance, which include:

- Directly from an insurance company, either online or by phone.
- Via a price comparison website which will compare the cost of the insurance product you want from different insurance companies.
- Through an insurance broker which is a member of the British Insurance Brokers' Association.
- Through a financial adviser via the Association of Professional Financial Advisors or unbiased.co.uk, a comprehensive website where you can find specialist, professional financial advisers.
- As part of another package, for example with a bank or building society account.

Alastair also talked about what you should look out for when buying insurance such as:

- What you need your policy to cover.
- What you do not need cover for, what exclusions the policy might have
- Who the policy covers – you, your family or loved ones
- Make the time to shop around for the best deal, but never buy a policy based on price alone – the cheapest policy may not cover all of your needs
- Make sure you answer all the insurer's questions honestly and to the best of your knowledge.
- People in some situations may find it more difficult to find to access insurance, but they can usually find cover through a specialist broker.
- Make sure that you are buying a policy from a genuine insurance provider.

Alistair explained some of the issues older people face include:

- Agreement on Age and Insurance, there has been an agreement between the ABI, BIBA & the Government regarding an exception on maximum age.
- Risk based pricing, this is around the age groups which are most likely to claim (graphs can be found in Alistair's presentation which is attached)
- Non-risk based pricing, this means that insurers can price according to the market.
- Vulnerable customers, there is a code of practice for vulnerable customers, staff are trained to identify vulnerable customers and offer flexible options.

Alistair finished by informing the group that the FCA are currently looking into competition within the industry and that the interim report is due this summer with a full report due by the end of the year.

Questions were then asked about:

- Claims Management Companies telephone calls
- Why better deals are not offered to loyal customers who have stayed with the same provider for many years but rather to new customers
- Many deals are online only and many older people don't have access to the internet and a free phone number is not always available and the offer is not always available over the phone.
- Is where a person lives taken into account, for instance if they live in sheltered housing when quoting it this taken into account? Alistair agreed to look into this and report back to the group

There was also a discussion around driving, fitness to drive, responsibility and insurance. It was thought that although it is agreed that driving is a lifeline to many we need to have access to good advice that people can follow. It was thought that the group needs to be flagging up fitness to drive in different policy contexts and doing pro active awareness raising. Barbora Skarabela from the University of Edinburgh spoke about a road awareness campaign that their funder Age UK is involved in, more information for drivers over 70 including tips on adjusting to life without driving can be found at <https://www.ageuk.org.uk/information-advice/travel-hobbies/driving/>.

## **6. Routes for representation of Older People**

We discussed a list of what has been said previously that some of the issues are - attached. It was agreed that this covered many of the issues that people were facing. It was agreed that the group would now have a think about how they want to take this forward: this will be an item at the next meeting.

## **7. Topics for future meetings**

Brian Slater, Head of Partnership Support, Health & Social Care Integration Directorate, Scottish Government will be updating the group on the progress at our next meeting in December.

## **8. AOCB**

No other business to report

### **Date of Next Meetings –**

**Wednesday 18<sup>th</sup> June 13.00 to 14.00 in Committee Room 4 – This meeting is also the AGM**

**Wednesday 11<sup>th</sup> December, 13.00 to 14.00 in Committee Room 4**