

News Release

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2020 Vision says policies penalising unhealthy behaviour 'inevitable' to save NHS

Legislation to restrict unhealthy behaviours like smoking and the consumption of alcohol and fatty foods is inevitable by 2020 if we are to retain a free NHS, according to a new report. Our burgeoning and ageing population will force Government to regulate against unhealthy behaviour in a bid to retain free healthcare in the UK, claims Friends Provident in its Visions of Britain 2020, a report conducted with the Future Foundation. (www.visionsofbritain2020.co.uk)

Penalising unhealthy lifestyles

Experts condemn Government health campaigns as 'failing' to persuade individuals to live healthier lifestyles. As a result Visions of Britain reveals that penalties are the most likely solution.

Dr Sarah Brewer, Visions of Britain 2020 expert consulted for the report, said:

"We all know that we should follow a healthy low fat diet, eat at least 5-a day etc. But how many actually do anything about it? Unless an unhealthy diet and lifestyle is penalised in some way no-one will change."

New consumer research completed for the report indicates that the public recognise the need for penalties. Almost half of individuals (45%) claim to support a minimum price on alcohol. 44% support the introduction of a 'fat tax' and over a third (38%) agree that the NHS should not prioritise people that fail to look after their health.

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However this viewpoint does not chime with current behaviour. Less than one in five claim to adhere to Government guidelines on calorie intake (18%) and exercise (19%). Just one in three (34%) follow official guidelines on alcohol consumption. Experts claim this apparent ambivalence to today's guidelines will force Government to take a new, prescriptive approach.

Trevor Matthews, chief executive officer of Friends Provident, said:

“Our report reveals that there will be a fundamental and permanent change in the provision of free healthcare in the next decade. The study identifies a disconnect between our aspirations for healthcare, and our behaviour. We all need to adopt healthier lifestyles or else risk being faced with penalties in the years ahead.”

Rewarding good behaviour

As the NHS faces increasing demands from an ageing population and squeezed funding, our experts conclude that by 2020, it is 'inevitable' that individuals will have to take a greater role in their own health:

Dr Patricia Macnair, medical practitioner consulted for the report said:

“There will be more responsibility on the individual to maintain their own health but there won't be a lot of money coming from the state to help people to do that. It will increasingly be up to them.”

However, whilst three quarters (76%) of people today believe that they are responsible for their own health, this does not translate into healthy living.

Many people feel that 'healthy' behaviour should be rewarded, with over 40% of individuals saying they should be incentivised to live a healthy lifestyle. However, our panel were split on the likelihood of incentivisation playing a major role in healthcare in 2020, due to the difficulty of monitoring patients and determining eligibility.

Self-measurement to improve GP efficiency

Self-diagnosis is a growing trend – some 62% of us have visited a site such as NHS Direct to check symptoms, a number that is certainly set to rise given the

increasing frequency with which we use the internet. However, experts consistently expressed concern about the downside of self-diagnosis, fearing that it can lead to an increase in health anxiety and mis-diagnosis.

All our experts agree that by 2020 people will commonly be using technology to monitor their own health. The report claims that self-measurement will replace self-diagnosis and will result in greater efficiency in GP consultations.

Consumers consulted in the report already demonstrate an appetite to measure their health. The majority of people surveyed are interested in monitoring their health – particularly cholesterol, blood pressure, BMI and calorie intake.

Andrew McCulloch, chief executive, Mental Health Foundation said:

“Self monitoring is fantastic because it’s empowering for patients in terms of self-management, but it also makes the intervention more efficient if it does happen. It will be a big area for growth in the next decade.”

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Notes to Editors

The report - the third in the Visions of Britain 2020 series – combines a survey of 1,000 Britons with the opinions of several high profile experts that represent the health industry.

For further information on the Visions of Britain 2020 series and to download copies of the report, please visit: www.visionsofbritain2020.co.uk

About Friends Provident:

Friends Provident was originally founded in 1832 to alleviate the hardship of Quaker families facing misfortune. Friends Provident's strategy today is to

operate in markets where it can deploy its award-winning strengths in technology and service to gain competitive advantage. Since its demutualisation in 2001, the Company has developed strong offerings in pensions and protection to complement its historic With Profits business, and now prioritises international growth. Friends Provident is fully committed to the principles of the FSA initiative 'Treating Customers Fairly'.

Friends Provident distributes its products through intermediaries in the UK and around the world. Its key business lines in the UK are protection and corporate pensions. Friends Provident International develops competitive savings, investment and pensions products for a broad and diverse range of markets including Hong Kong, the United Arab Emirates, Singapore and Germany.

Friends Provident owns the Luxembourg-based company Lombard, a leading pan-European life assurance company that specialises in the use of life assurance as a wealth management solution for high net-worth investors.

Friends Provident also owns Sesame Bankhall Group, a leading UK supplier of intermediary support services to financial advisers. Sesame Bankhall Group provide services to more than 12,000 financial advisers across the UK offering life assurance, mortgages and savings arrangements.

Friends Provident has a 30% stake in AmLife, an insurance subsidiary for AmBank Group, which operates in Malaysia.

Since 5 November 2009 Friends Provident has been part of the Resolution group of companies www.resolution.gg.

About Friends Provident Protection Business:

Friends Provident has been writing term assurance since the company's foundation in 1832 and income protection business since 1882.

Our award winning eSelect system offers online underwriting for term assurance, critical illness and income protection, capable of accepting on ordinary rates or with special terms. The majority of Friends Provident's new protection business is transacted online. This process allows end-to-end online electronic processing and account servicing ranging from new business quotations to new business tracking.

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