

# News story: Tougher regulation for funeral plan providers

[New plans](#) to stop grieving families from being ripped off have been announced today (1 June 2018). The government [will consult](#) on tougher regulation for the pre-paid funeral plan sector, and propose bringing the market into the supervision of the Financial Conduct Authority (FCA).

People at their most vulnerable are being pressured, harassed and misled by some pre-paid funeral plan providers, according to research conducted by Citizens Advice Scotland and Fairer Finance. Approximately 95% of the funeral plan sector is voluntarily regulated by the Funeral Planning Authority (FPA), a self-regulatory body.

The FPA does not have the power to prevent pre-paid funeral plan providers from trading, and while it does have a code of practice for its members, this code is not legally binding.

John Glen, Economic Secretary to the Treasury said:

I'm appalled by the lengths that some dishonest salesmen have gone to in order to sell a funeral plan. It breaks my heart to think that our oldest and most vulnerable are being pressured into funeral plans that leaves their grieving families out of pocket.

There are thousands of pre-paid funeral plans bought each year, and most providers are fair and legitimate. But tougher regulation will ensure robust standards are enforced for all plan providers, and protect individuals and their families if things go wrong.

Demand for funeral plans has grown significantly in recent years, with annual sales up roughly 245% between 2006 and 2017, but the regulations have remained unchanged since 2001.

James Daley, Managing Director of Fairer Finance, said:

Funeral plans are an important and valuable product, and we hope regulation of this sector will give responsible companies the chance to thrive, and give consumers the necessary reassurances they need to buy in confidence.

People who buy funeral plans are not around to measure delivery against their expectations, which is why it's so important there are clear rules around how companies must behave. And with most plans costing over £3,000 – it's important that customers can have total confidence that their money is safe.

In parallel to this [call for evidence](#), the Competition and Markets Authority [has launched a market study into the supply of funerals in the United Kingdom](#).

## **Further information**

A funeral plan is a contract under which a customer makes one or more payments to a provider, who subsequently arranges or pays for a funeral upon the death of the customer. Providers either invest these payments in a trust fund or take out a form of insurance against the life of the customer. This enables customers to pay for a funeral in advance and safeguard against inflation.

Pre-paid funeral plans exhibit many of the characteristics of other financial services products, such as insurance products, which is why responsibility for this call for evidence is within the remit of HM Treasury.

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## **[Press release: CMA investigates funerals sector](#)**

The Competition and Markets Authority's (CMA) market study will examine whether the information provided by funeral directors on prices and services is clear enough for people to be able to choose the best option for them.

It will also look at how prices have changed over time and the factors that affect them.

The average cost of a funeral was nearly £3,800 in 2017 – not counting extras that can add another £2000 to the total bill. Affordability and debt can therefore be a real concern to many people, with those on the lowest incomes potentially spending up to one third of their annual income on a funeral.

The rising level of cremation fees will be considered as part of the review, with cremations now estimated to account for around 75% of all funerals.

In parallel to the CMA's market study, HM Treasury is launching a separate [Call for Evidence](#) on regulation in the pre-paid funerals sector. The CMA therefore does not intend to examine the pre-paid sector within its market study.

Daniel Gordon, Senior Director of Markets at the CMA, said:

People can understandably be very emotionally vulnerable when planning a funeral. We therefore think it is important that – at what can be a particularly challenging time – the process is made

as easy as possible.

As part of this study, we want to ensure that people can at least receive clear information on prices and the services making up a funeral, and that people get a fair deal on the cremation fees charged.

Views are welcome on any of the issues raised in the [statement of scope](#) by the 28 June.

An interim report, presenting initial findings and views on potential remedies, will be published in 6 months, ahead of the final report in a year's time.

If it finds issues of particular concern, the CMA could take further action, such as opening consumer or competition enforcement cases or launching a full market investigation.

## Notes to Editors

1. The CMA is the UK's primary competition and consumer authority. It is an independent non-ministerial government department with responsibility for carrying out investigations into mergers, markets and the regulated industries and enforcing competition and consumer law.
  2. Market studies may lead to a range of outcomes, including:
    - clean bill of health
    - actions which improve the quality and accessibility of information to consumers
    - taking consumer or competition law enforcement action
    - making recommendations to the government to change regulations or public policy
    - encouraging businesses in the market to self-regulate
    - making a reference for a more in-depth (phase 2) market investigation, or
    - accepting formal undertakings in lieu of a reference
  3. The UK funerals market is estimated to be worth over £2 billion a year. The CMA estimates that there are around 5,000 funeral director branches and 294 crematoria currently in operation in the UK. 106 crematoria are privately operated and the remainder are owned and operated by local authorities.
  4. [The Royal London National Funeral Cost Index 2017](#) reports that the average cost of a funeral in 2017 was £3,784.
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# News story: New Government Chemist appointed

Dr Julian Braybrook will take up his position today (Friday 1 June), taking over from Dr Derek Craston, who became the Government Chemist in 2008.

Dr Braybrook is currently Director of Measurement Science for the [National Measurement Laboratory](#) at [LGC](#), a life sciences research and testing company. He is responsible for the science strategy and partnership development of metrology and regulatory analysis programmes, in support of the UK National Measurement System.

Commenting on his appointment Dr Braybrook said:

I am truly honoured to take up the position of Government Chemist.  
I am excited to build on the successes of Dr Craston and uphold the standing of this important role.

Since joining LGC in 1988, Julian has carried out a variety of roles delivering and managing national and European analytical research innovation and contract service solutions, for a wide range of chemical and biotechnology applications. He holds several national, European and international positions informing standards generation and application, as well as government and commercial policy and practice.

Julian has a degree in Chemistry from the University of London and a PhD from the University of Cambridge for research into novel contrast agents for magnetic resonance spectroscopy and imaging. He has an honorary DSc from Kingston University London for his contributions to chemistry. He is a Chartered Chemist and Fellow of the Royal Society of Chemistry (CChem FRSC).

The Government Chemist role was created in 1909, to ensure the Laboratory of the Government Chemist could work independently of the Inland Revenue department (which provided staff to the Laboratory) and the Board of Customs and Excise (which controlled it). Nowadays the Government Chemist oversees the statutory function of referee analyst, resolving disputes over analytical measurements, particularly in relation to food regulatory enforcement.

It is fundamental to providing an independent voice for sound analytical measurement science and preventing miscarriages of justice. The Government Chemist also promotes analytical science and technology, and provides advice to government on policy, standards and regulation based on research carried out by him and his team.

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# Press release: Online hub to help learner drivers ahead of law change

The driving hub is being launched to help people improve learner drivers' safety awareness in the run up to the law change on 4 June 2018.

The law change will mean that for the first time learner drivers that are ready to take their test will be allowed to have motorway driving lessons with an approved driving instructor using a dual controlled car displaying L plates. Any motorways lessons will be voluntary and it will be up to the instructor to decide when the learner is ready to drive on a motorway.

Highways England, the body responsible for the country's motorways and main A roads, has supported the creation of [Driving Hub](#) which features a series of free instructional learning modules to help drivers and instructors prepare for the law change.

Highways England has worked with Department for Transport, DVSA, DVLA, the Driving Instructors Association, Approved Driving Instructors National Joint Council, Motor Schools Association of Great Britain and Trak Global, in setting up the website. It is also aimed at improving the driving skills of all road users.

It will be followed by a free smart phone app being launched later this summer.

The free driving hub tutorials are accessible by logging onto the site and include a range of courses covering everything from safety checks, to driving on high speed roads, reading the road, being a considerate driver and managing incidents and breakdowns, as well as a dedicated section for learner drivers.

In the past learner drivers' first experience of driving at higher speeds had been limited to using dual carriageways and only when they had passed their driving test could they get their first taste of driving on a motorway. For some newly passed and inexperienced drivers this could prove to be a daunting and often frightening experience.

Highways England Head of Road Safety, Richard Leonard, said:

We want all drivers on our motorways to be as safe as possible. We're looking forward to helping the motorway drivers of tomorrow to develop new skills and get invaluable practical knowledge and experience of using motorways thanks to this law change.

To help instructors and learners prepare we have worked with our partners to set up these really valuable free resources and I'd urge people to log on and take a look. It will help everyone, not just learner drivers, be safer on our roads.

Driving Instructors Association chief executive, Carly Brookfield, added:

Learners and novice drivers, the next generation of motorway user, will greatly benefit from the hub and the app, but there's also lots of useful advice, guidance and resources on there for parents, and even driving instructors, too.

The free app, called Pace Notes, being launched later, is for all learner drivers and approved driving instructors and can be used alongside their driving lessons and practise sessions. By logging onto [Driving Hub](#), people can register to download the app as soon as it is launched.

Highways England believes the law change will help develop a smarter generation of motorway road users, allowing approved driving instructors to teach test-ready learners about the specific set of skills associated with using the motorways safely in a practical situation.

## **Further information**

The law change will allow learner drivers to:

- get broader driving experience before taking their driving test,
- get training on how to join and leave the motorway, overtake and use lanes correctly,
- practise driving at higher speeds and,
- put their theoretical knowledge into practice.

The Department for Transport consulted on these changes in December 2016, they received wide support from learner drivers, the driver training industry and road safety organisations and the general public. These changes apply to England, Wales and Scotland only. The law applies to drivers of cars only (licence category B).

Learner drivers will need to be:

- accompanied by an approved driving instructor (with ADI certificate correctly positioned in the car windscreen)
- driving a car fitted with dual controls and displaying L plates

## **General enquiries**

Members of the public should contact the Highways England customer contact centre on 0300 123 5000.

## **Media enquiries**

Journalists should contact the Highways England press office on 0844 693 1448 and use the menu to speak to the most appropriate press officer.

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## Speech: An important step in the interests of peace and the people of South Sudan

Thank you very much Madam President. The United Kingdom welcomes the adoption of this important resolution today.

The situation in South Sudan is appalling. Thousands have been killed. Over a fifth of the population are on the edge of famine and over half are food insecure. A third of the population have fled their homes. Widespread human rights abuses continue to be reported.

We strongly welcome and support regional efforts, led by IGAD, to revitalise the peace agreement and broker an agreement between the parties. But it is clear that the parties are still not prepared to compromise in the interests of peace.

Even whilst peace talks were taking place, violations of the cessation of hostilities continued and we have seen horrific reports of violence and human rights violations and abuse. Just today, the media is reporting CTSAMM reports of multiple ceasefire violations, allegations of gang-rape, murdered children and the use of child soldiers.

This cannot be allowed to continue.

It is clear that the solution to South Sudan's crisis is lasting peace. And I agree with my colleague from Ethiopia about the need to address the problems of South Sudan through an all-inclusive political process. Without it, suffering will spread and the consequences will endure for many years to come. Genuine compromise is essential to securing a political agreement which stands the test of time.

Madam President, the United Kingdom believes that this resolution is an important step in increasing the pressure on the parties to compromise in the interests of peace and the interests of the people of South Sudan.

This Council has today shown that it will act. Let that be a clear message to the parties and to those who wish to prevent peace going forward. Madame President, I acknowledge that it is unfortunate that the Council could not agree unanimously today, but I believe that we are united in our vision for South Sudan. I believe we all remain supportive of IGAD and IGAD's work, so let us not cease in our resolve to find peace or give any comfort to those who oppose it.

Thank you Madam President.