Davies

Improving support and services for Vulnerable Customers

01 November 2023

And today we're joined by...

Professor Moira Clark

Henley Centre for Customer Management

Chris Park

Alzheimer's Society

Laura Clark

Alzheimer's Society

Mark Bailey

Collaboration Network

Chris Parry

BSI

Helen Lord

Vulnerability Registration Service

Who are Davies?

Davies is a multi-award winning specialist professional services and technology partner to global insurance and highly regulated businesses

>7,000

Global staff

>1,700

Clients supported

Davies
UK&I

>3,700

staff throughout the UK and Ireland

- Cross class third party administration
- Full claims fulfilment and supply chain
- Fraud detection and investigation
- Subrogated recoveries
- Litigation handling
- Policy wording and coverage advice
- Claims and litigation performance benchmarking

Davies
North America

>1,800

staff and 10,000 field resources across all 50 states

- Cross class third party administration
- Daily and CAT field adjusting
- Underwriting inspections
- Subrogated recoveries
- Actuarial consulting
- P&C and A&H audit
- Claims SaaS and technology consulting

Davies
Global

>1,300

staff dispersed around the globe

- Captive set-up and management
- Syndicate, MGA and Intermediary launch and host
- Credit control and bordereau processing
- Operations and transformation consulting
- Financial crime and regulatory compliance
- Data insights and analytics
- Talent acquisition and development

Our Group Customer Experience services

Enhancing Digital CX Experiences

- Intelligent automation
- Digital and omni-channel experiences
- Legacy modernisation
- SaaS solutions – VoC; KYC; AML; RegTech; Complaints; Training & Competence

Improving Regulatory Compliance

- Maintain regulatory inventory
- Improve control systems
- Compliance operating model optimisation
- Pre/post audit support
- GRC systems implementation
- Regulatory reporting and analytics
- Remediate compliance issues

Leadership, Talent and Cultural Transformation

- Professional education
- Talent development strategy
- Bespoke learning programmes – Leadership, Operations, Change
- Cultural transformation & leadership development
- Employee experience platform to promote wellness, engagement & retention

Reducing Risk from Financial Crime

- Threat and capability assessment and transformation
- KYC, AML, sanctions and fraud advisory and improvement
- Data analytics for financial crime
- Technology selection and optimisation
- Resourcing to remediate KYC, AML and Fraud

Improving and Scaling CX Operations

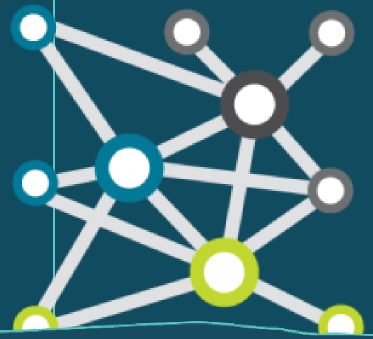
- Performance benchmarking and improvement
- Operating model optimisation
- Operational resilience
- Outsourcing optimisation
- Operational transformation
- Capability development

Building Insights that Improve Performance

- Data strategy assessment and development
- MI/BI reporting services
- Speech and text analytics services – Operations, CX, Omni-channel and Risk
- Managed analytics services
- Analytics technology selection and optimisation

Sourcing Talent

- Executive and specialist recruitment
- Resourcing solutions for transformation, finance, compliance and remediation of regulatory issues



Cross sector innovation in CX

Davies

airbnb M&S

Advise brands on how to optimise their operating model

e·on Sainsbury's

Get move value from outsource service relationships

Vitality Which?

Create and manage insights capability that drives continuous improvement

Manulife Simplyhealth

Developing strategies and the capability to support retention and growth

BARCLAYS Allianz

Developing people to deliver great performance and customer outcomes

eDF Santander

Helping client remediate complaints and financial crime backlogs and removing root causes

LLOYDS BANKING GROUP NatWest Group

Build and run digital solutions that lower costs and deliver a great CX

NHS THE NEW HOMES GROUP

Develop and run intelligent automation to optimise costs and improve CX

RSA ageas

Benchmark and improve omni-channel customer operations

Why this matters!

The challenge on a page!

Customers are demonstrating increased vulnerability which needs to be accommodated…

~1.4 million

UK individuals with dementia in 2025

47%

UK population with some vulnerability

~9 million

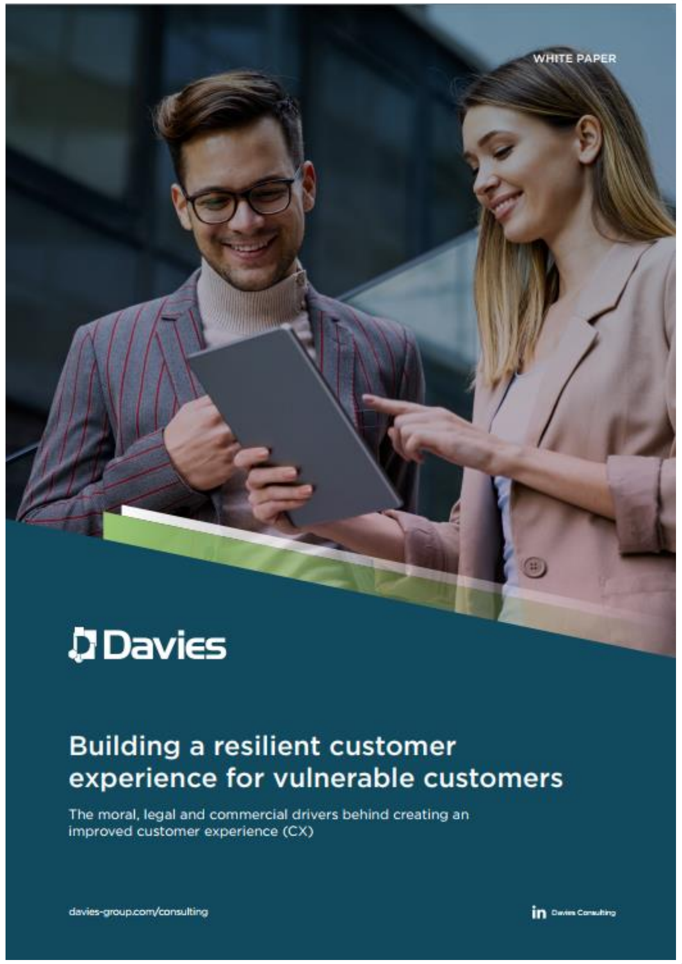
UK population unable to use the Internet

80%

Rank phone as their preferred channel

All customers need to be accommodated: **one size will not fit all**

How did I get here?



WHITE PAPER

Davies

Building a resilient customer experience for vulnerable customers

The moral, legal and commercial drivers behind creating an improved customer experience (CX)

davies-group.com/consulting

in Davies Consulting

Henley
Business School
UNIVERSITY OF READING

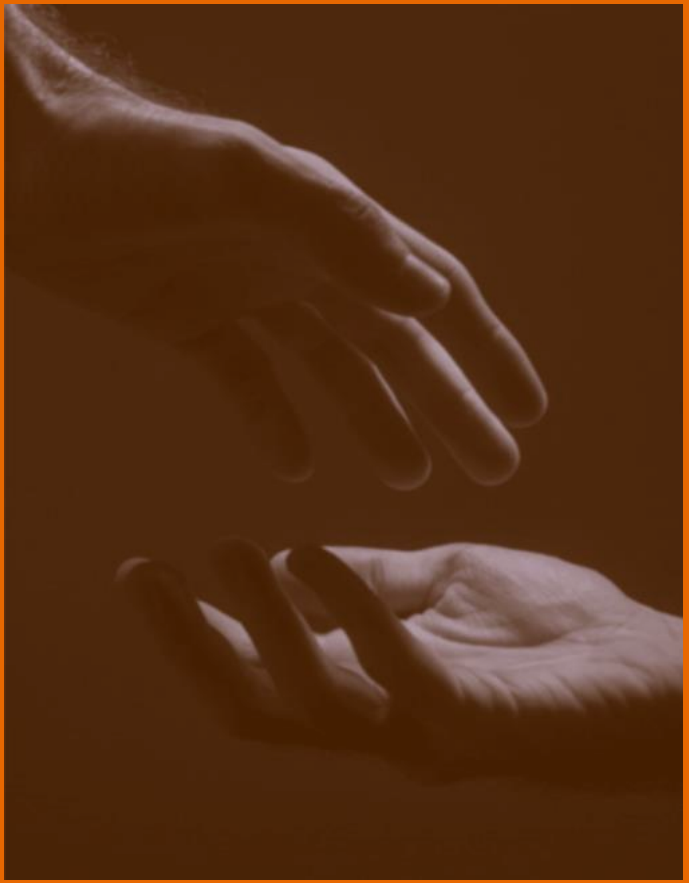
Where business comes to life

The Vulnerability Gap: How should organisations respond to the widening difference in experiences of the advantaged and disadvantaged?

Prof. Moira Clark

Wednesday 1st November 2023

The vulnerability gap



- The gap between the advantaged and disadvantaged is growing
- The optimism for wellbeing outcomes is reducing since 2020
- Organisations are ignoring the needs of the more vulnerable
- What should organisations do about this?

© Prof. Moira Clark 2023

Vulnerable customers

“A vulnerable consumer is someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care.”

Source: FCA

© Prof. Moira Clark 2023

4 key factors leading to customers becoming VULNERABLE

- Poor health
- Low resilience (financial & emotional)
- Recent negative life events
- Poor capability

VULNERABLE
Customers

25% of people in England experience a mental health problem each year

Source: Consumer Vulnerability: challenges and potential solutions, UK Gov

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CUSTOMERS WITH
Mental health issues

75% have serious difficulties with certain types of communication

93% say that when they’re unwell they spend more

59% had taken out a loan they otherwise wouldn’t have

Source: Consumer Vulnerability: challenges and potential solutions, UK Gov

VULNERABLE Customers

22% of people in the UK* live in low-income households

*Around 14 million people

Source: Consumer Vulnerability: challenges and potential solutions, UK Gov

CUSTOMERS ON
Low incomes

Constrained finances and aversion to risks

Higher risk of indebtedness leading to reduced deals

Less likely to have access to important enabling products

Pay more for the same goods and services than high income consumers

Source: Consumer Vulnerability: challenges and potential solutions, UK Gov

VULNERABLE Customers

22% of people in the UK report having some form of disability

*Around 14 million people

Source: Consumer Vulnerability: challenges and potential solutions, UK Gov

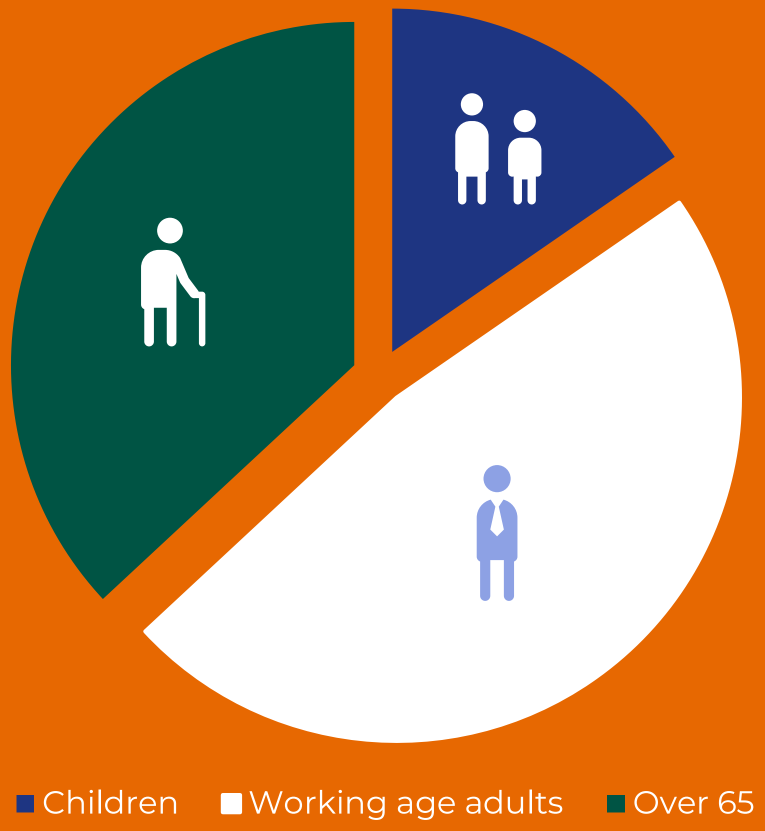
CUSTOMERS WITH
Physical disabilities

The Disability Price Tag

Extra costs due to impairment or condition

The Digital Divide

20% have not accessed online content, in contrast to just 5% of adults without disabilities


Disabled people in the UK

Source: Consumer Vulnerability: challenges and potential solutions, UK Gov

VULNERABLE
Customers

18% of people in the UK are aged 65 or over

*Around 12 million people

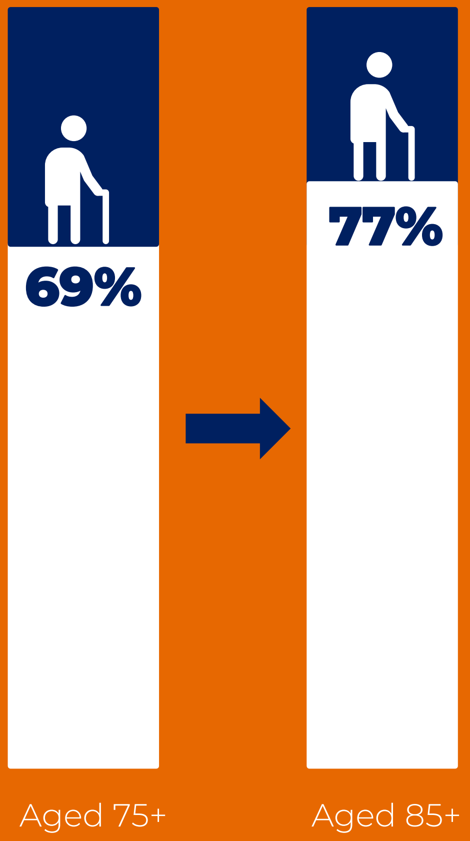
Source: Consumer Vulnerability: challenges and potential solutions, UK Gov

OLDER
Customers

Some older people face challenges when navigating markets due to health conditions

Digital exclusion and limited digital capabilities creates barriers

47% of people aged 75+ do not use the internet



% of UK adults that display characteristics of vulnerability

Source: Consumer Vulnerability: challenges and potential solutions, UK Gov

What can companies do?

What can companies do?

1. Understand them
2. Use technology to help
3. Empower staff
4. Create a climate of fairness

Understand vulnerable customers **& their needs**

1. Understand them

1. Understand vulnerable customers & their needs

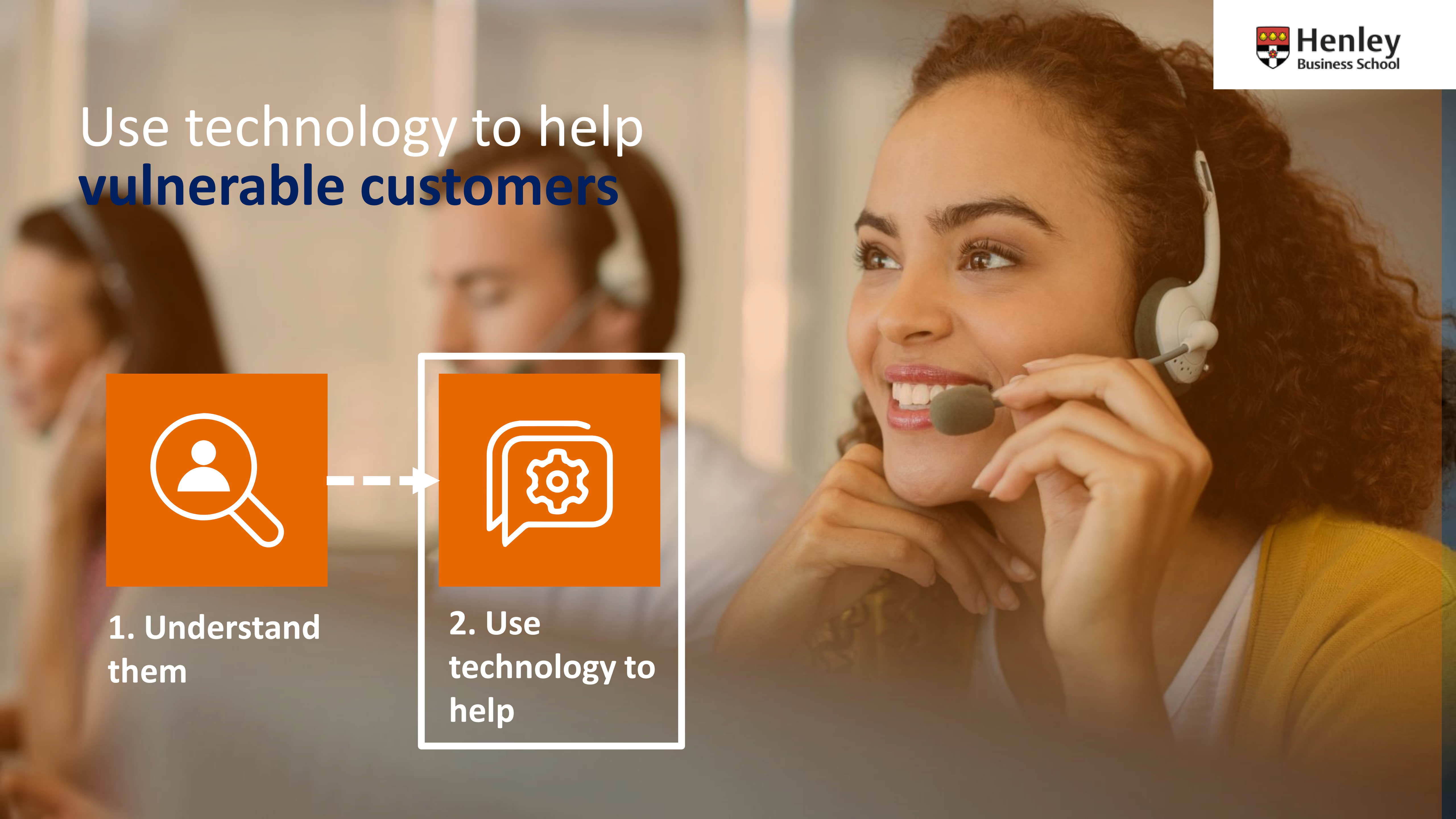
1. Understand them

Who are you vulnerable customers?

- Ask them
- Analyse internal data
- Ask front line staff
- Monitor response to meeting their needs, and assess where improvements could be made

Design better products/services and CX to alleviate problems for customers

Use technology to help **vulnerable customers**



1. Understand them

2. Use technology to help

2. Use technology to help **vulnerable customers**

2. Use technology to help

- **Identify vulnerable customers** i.e. through software for voice analytics or through text and then provide help to staff about how to deal with these situations
- **Automate tasks** to improve the CX – use technology to make it ‘easy’ to be a customer – reduce the pain points
- **Free up staff time** to help vulnerable customers
- Ask customers questions!
- **Report and monitor** staff performance in dealing with vulnerable customers

Empower and upskill staff **to deal with vulnerable customers**

1. Understand them

2. Use technology to help

3. Empower staff

3. Empower and upskill your staff **to deal with vulnerable customers**

3. Empower staff

- Training and development are essential to help staff with difficult situations – use role playing or share real life experiences
- Empower them to do the right thing for the customer - let them make adjustments for vulnerable customers in ways they think are appropriate
- Maybe incentivise staff for the provision of excellent CX when dealing with vulnerable customers

Develop an organizational climate **that treats vulnerable customers fairly**

1. Understand them

2. Use technology to help

3. Empower staff

4. Create a climate of fairness

4. Develop an organizational climate **that treats vulnerable customers fairly**

4. Create a climate of fairness

- Senior managers need to ensure that everyone understands what is expected of them. Appoint vulnerability ‘champions’ to promote these messages internally
- Policies and practice should be clear but also grounded in evidence activity. No virtue signalling wish lists (They are seen through)
- Senior managers should be aware of the challenges that staff face in remote working
- Use data to show staff the reality of vulnerable customers

In summary

Climate change

Russia/Ukraine war?

Looking for

triggers of vulnerability

Energy crisis?

Hamas/Isreal war?

Cost of living crisis?

Geopolitical tension?

In summary

1. Understand them

2. Use technology to help

3. Empower staff

4. Create a climate of fairness

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Where business comes to life

Contact me if you are interested in closing the vulnerability gap

Professor Moira Clark

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Laura Clark

Alzheimer’s Society

Chris Park

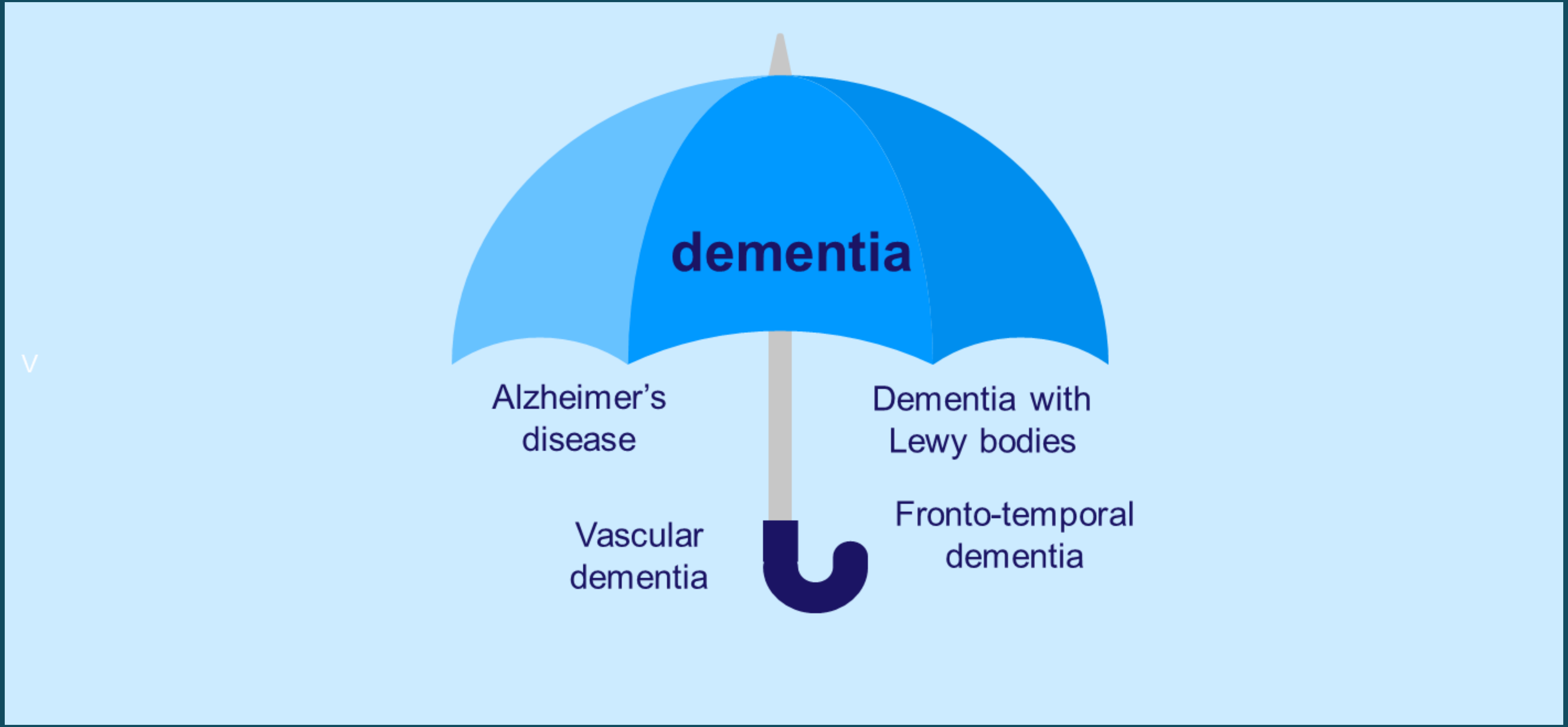
Alzheimer’s Society

The increasing challenges of dementia on organisations and what support can be offered

Alzheimer's Society

1. What is dementia?
2. The scale of the challenge
3. The challenges as customers
4. Barriers to supporting customers with dementia
5. Examples of providing support and inclusion
6. Where next for you and your business?
7. Insurance United Against Dementia
8. Contacts
9. Close

What is dementia?


dementia
V
Alzheimer's disease
Dementia with Lewy bodies
Vascular dementia
Fronto-temporal dementia

“

What challenges do you face when supporting customers with dementia?

A person with dementia might…

- Have problems with their day-to-day memory
- Have difficulties making decisions or carrying out a sequence of tasks
- Have language problems, including difficulty following a conversation or finding the right word
- Have problems with mobility and visuo-perceptual difficulties
- Show changes in their mood or behaviour

People affected by dementia tell us…

“They asked my wife her date of birth. She couldn’t remember, I whispered it to her, and the call cut off”

“When you go to a counter you are slower and have to think of your words. The teller might say they don’t know what you are talking about”

“I agree that the red tape is a necessary protection, but with the next of kin it should be made easier” (Carer of person living with dementia)

I hate to see carers struggling to get access to services they need to support their loved ones, but unless they jump through the right hoops, there’s nothing I can do, it's protocol.

I’ve always managed my own money, but now between all the confusing information bank’s processes I’ve started hitting barriers. I'd like to tell my bank about my needs, but I worry they’d take away my financial independence.

Supporting customers affected by dementia

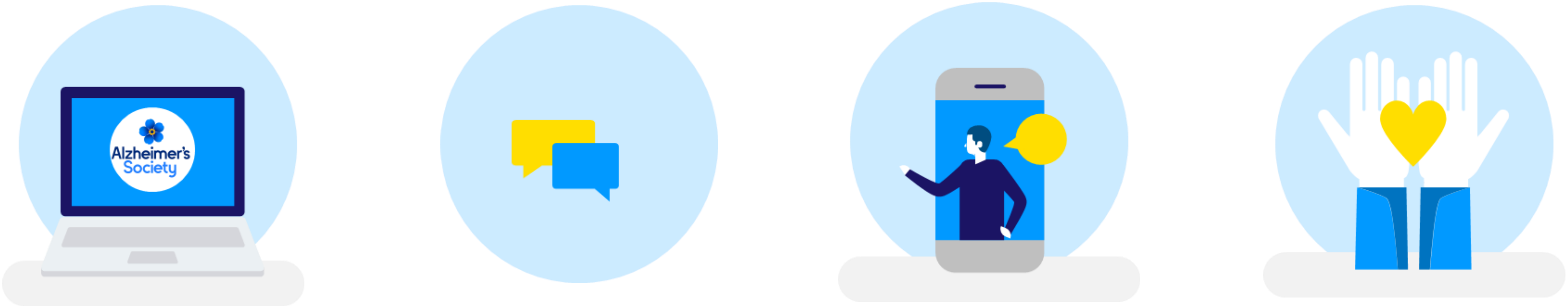
- People
- Process
- Places

“

What are the barriers to dealing with some of these challenges?

Where to go from here?

- Partner with us – development, partnerships, start change, media, policy, influencing
- Support Line
- Local support in communities



Strategic change for people living with dementia

Making dementia a priority on Insurance Day for Dementia 30 November

@InsuranceUAD alzheimers.org.uk/iuad

Insurance united against dementia

In partnership with Alzheimer's Society

Insurance
united
against
dementia

In partnership with
Alzheimer's Society

IUAD@alzheimers.org.uk

Thank you

Laura Clark

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Chris Park

Development Board Lead

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VRS Vulnerability Registration Service

Davies

Helen Lord

CEO, Vulnerability Registration Service

Easing the pain of vulnerability identification for individuals and organisations

Regulatory landscape

- **All sectors are under regulatory pressure to revise and focus vulnerable customer management**
- All firms authorised by the **Financial Conduct Authority** have been required to comply with **Consumer Duty** since 31st July 2022 – Consumer Duty specifically requires firms to utilise the knowledge they know about consumers (or could reasonably expect to know) to focus on customer outcomes and it acknowledges that vulnerable customers will have specific needs
- The FCA's **Credit Information Market Study** report is scheduled to be published Q3 2023. This has a focus on sharing vulnerability data. Our discussions with the FCA have highlighted to them that the VRS is an existing and independent solution to centralised data sharing. Conversations with the **Financial Ombudsman Service** led to an informal agreement that they would introduce Vulnerability Registration Service into their complaints handling process at a future date. This is likely to be volume-driven
- **Ofgem** and **Ofwat** are requiring increased focus energy and network providers to populate and share the Priority Services Register, identify and act on vulnerability in relation to their customers more effectively, particularly in relation to Pre-payment Meters and discounted tariffs. It is also expected that they use available sources to identify vulnerability. **Ofwat** are currently developing revised vulnerability guidance. **Ofgem** has draft **Consumer Vulnerability Guidance 2025**
- The Department for Digital, Culture, Media and Sport has issued a government white paper **High Stakes: gambling reform for the digital age** which is now the focus of on-line gaming companies – wider data sharing is being actively encouraged. The **Gambling Commission** has issued a **vulnerability statement**
- The **UK Regulator's Network** has issued a joint letter from the **FCA, Ofcom, Ofwat and Ofgem** setting out how they expect organisations in their sectors to manage customers in financial difficulty
- Central government are increasingly seeking to use the **Digital Economy Act** as a vehicle to promote data sharing in relation to debt and VRS is engaged in discussions relating to the use of VRS
- The **Information Commissioner's Office** has been consulted by VRS in relation to the legal bases for sharing vulnerability data and no obstacles have been identified.

Vulnerability Registration Service

To provide consumers with **one route** to alert service providers to their vulnerabilities – whether that be financial, circumstantial, accessibility or health-related

To create a data hub which enables service providers, charities, government to proactively reach out to individuals in vulnerable circumstances to extend the support they are entitled to

Data Acquisition

VRS data is acquired from a variety of disparate sources founded on awareness and relationship-building with broad potential for growth

The model shows the various sources of data that are either actively providing information or awaiting final agreement or contract sign-off. In addition, we hold IVAs, bankruptcies and debt relief orders

Private sector

Financial Services
Insurance
Gaming
Telcos
Utilities
Housing

Central and Local Government

Direct from Consumer

Power of Attorney

Signposting
e.g. Charities - Gamcare, Alzheimers Society, Veterans Gateway, British Legion

Court of Protection / Deputies / Appointees

Local Authorities
Legal Firms
Money Management

Estate Management

Financial Abuse

Illegal Money Lending Team
Domestic Abuse charities

Issues Resolution

Debt Management

Credit Reference Agencies

Vulnerability sub-flags

- Life event
- Mental health
- Financial capacity
- Physical health
- Cognitive disorder
- Financial difficulty
- Coronavirus
- Deceased
- Physical disability
- Risk of Coercion
- Accessibility
- Debt Management Programme
- Individual Voluntary Arrangement
- Gambling addiction
- Bankruptcy
- Debt Relief Order
- Sight-Blind
- Dyslexia
- Hearing-Deaf
- Low level of Literacy
- Low level of numeracy
- Loneliness/ isolation
- Addiction to alcohol or drugs
- Limited Technological Capability
- Sight-Partially sighted
- Old age
- Victim of Fraud
- Hearing-Partially Deaf

Vulnerability ‘categories’

Financial Resilience

- Financial hardship
- Financial capability
- Debt Management Programme
- Insolvency

Life events

- Bereavement
- Relationship breakdown
- Economic abuse
- Victim of Fraud
- Loneliness / isolation

Health

- Physical health
- Physical disability
- Mental health
- Cognitive impairment
- Addiction
- Old age

Accessibility

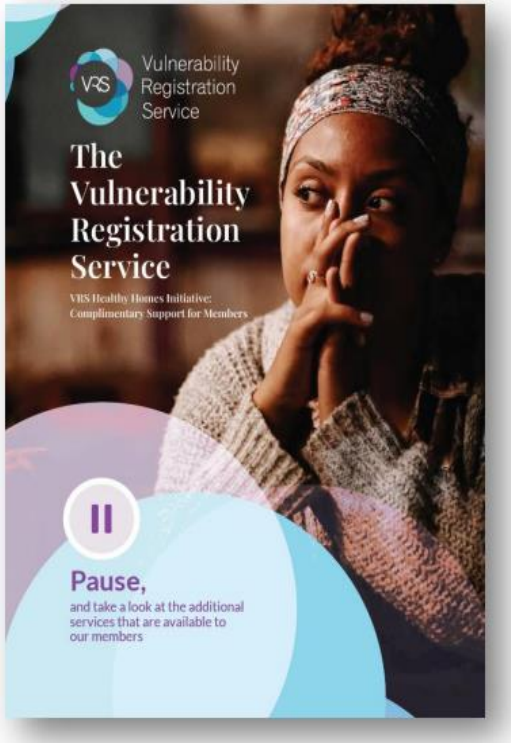
- Visual impairment
- Hearing impairment
- Limited technical ability
- Dyslexia
- Low level of numeracy or literacy

Programme approach

£42,000,000 in Social Value per 5000 Households

New engagement communications were developed

SUPPORT BOOKLET



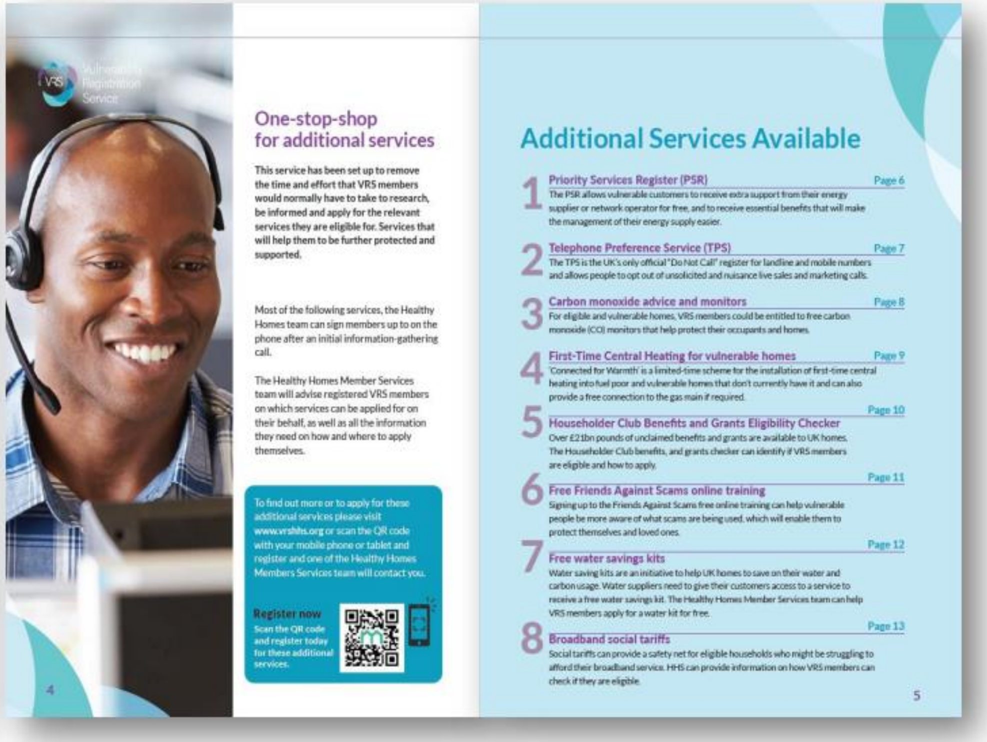
Vulnerability
Registration
Service

The Vulnerability Registration Service

VRS Healthy Homes Initiative:
Complimentary Support for Members

Pause,

and take a look at the additional services that are available to our members



Vulnerability
Registration
Service

One-stop-shop for additional services

This service has been set up to remove the time and effort that VRS members would normally have to take to research, be informed and apply for the relevant services they are eligible for. Services that will help them to be further protected and supported.

Most of the following services, the Healthy Homes team can sign members up to on the phone after an initial information-gathering call.

The Healthy Homes Member Services team will advise registered VRS members on which services can be applied for on their behalf, as well as all the information they need on how and where to apply themselves.

To find out more or to apply for these additional services please visit **www.vrshhs.org** or scan the QR code with your mobile phone or tablet and register and one of the Healthy Homes Members Services team will contact you.

Register now
Scan the QR code and register today for these additional services.

4

Additional Services Available

1 **Priority Services Register (PSR)** Page 6
The PSR allows vulnerable customers to receive extra support from their energy supplier or network operator for free, and to receive essential benefits that will make the management of their energy supply easier.

2 **Telephone Preference Service (TPS)** Page 7
The TPS is the UK's only official "Do Not Call" register for landline and mobile numbers and allows people to opt out of unsolicited and nuisance live sales and marketing calls.

3 **Carbon monoxide advice and monitors** Page 8
For eligible and vulnerable homes, VRS members could be entitled to free carbon monoxide (CO) monitors that help protect their occupants and homes.

4 **First-Time Central Heating for vulnerable homes** Page 9
'Connected for Warmth' is a limited-time scheme for the installation of first-time central heating into fuel poor and vulnerable homes that don't currently have it and can also provide a free connection to the gas main if required.

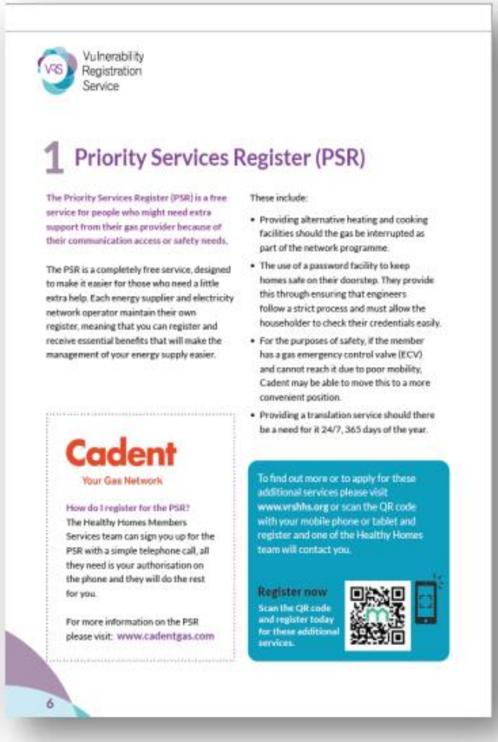
5 **Householder Club Benefits and Grants Eligibility Checker** Page 10
Over £21bn pounds of unclaimed benefits and grants are available to UK homes. The Householder Club benefits, and grants checker can identify if VRS members are eligible and how to apply.

6 **Free Friends Against Scams online training** Page 11
Signing up to the Friends Against Scams free online training can help vulnerable people be more aware of what scams are being used, which will enable them to protect themselves and loved ones.

7 **Free water savings kits** Page 12
Water saving kits are an initiative to help UK homes to save on their water and carbon usage. Water suppliers need to give their customers access to a service to receive a free water savings kit. The Healthy Homes Member Services team can help VRS members apply for a water kit for free.

8 **Broadband social tariffs** Page 13
Social tariffs can provide a safety net for eligible households who might be struggling to afford their broadband service. HHS can provide information on how VRS members can check if they are eligible.

5



Vulnerability
Registration
Service

1 Priority Services Register (PSR)

The Priority Services Register (PSR) is a free service for people who might need extra support from their gas provider because of their communication access or safety needs.

The PSR is a completely free service, designed to make it easier for those who need a little extra help. Each energy supplier and electricity network operator maintain their own register, meaning that you can register and receive essential benefits that will make the management of your energy supply easier.

Cadent
Your Gas Network

How do I register for the PSR?
The Healthy Homes Members Services team can sign you up for the PSR with a simple telephone call, all they need is your authorisation on the phone and they will do the rest for you.

For more information on the PSR please visit: www.cadentgas.com

These include:

- Providing alternative heating and cooking facilities should the gas be interrupted as part of the network programme.
- The use of a password facility to keep homes safe on their doorstep. They provide this through ensuring that engineers follow a strict process and must allow the householder to check their credentials easily.
- For the purposes of safety, if the member has a gas emergency control valve (ECV) and cannot reach it due to poor mobility, Cadent may be able to move this to a more convenient position.
- Providing a translation service should there be a need for it 24/7, 365 days of the year.

To find out more or to apply for these additional services please visit **www.vrshhs.org** or scan the QR code with your mobile phone or tablet and register and one of the Healthy Homes team will contact you.

Register now
Scan the QR code and register today for these additional services.

6

Mark Bailey

Director & Co-Founder
Collaboration Network

Vulnerability: Why it Matters

Collaboration Network

The home of cross sector collaboration, bringing organisations together to better support customers, colleagues and to meet regulatory requirements.

Together, we can go further.

Collaboration Network

Davies

Who we are working with

Nationwide Building Society
Financial Ombudsman Service
love every drop anglianwater
Ofwat
Revolut
e·on next
ZOPA
bsi.
M&G
RAC
First Central Insurance & Technology Group
HISCOX
MONEY ADVICE TRUST
Grand Union Housing Group
THE VERY GROUP
nucleus
Furness Building Society
M&G
MONEY AND MENTAL HEALTH POLICY INSTITUTE
HSBC
FCA FINANCIAL CONDUCT AUTHORITY

A scaling problem

- 5.6m people missed 3 or more bill payments in H2 2022 – up by 1/3*
- 3 x more likely if you have a mental health problem**
- 3 x more likely if you are disabled***
- 72% of UK Adults see domestic bills as an increasing burden*
- 21% are unable to cope**
- 33% of mortgages and rents increased in previous 6 months to Jan 23*

*FCA Financial Lives Jan 23
**Money and Mental Health Breaking the Cycle June 23
*** RIDC Sept 23

Collaboration Network

How are organisations approaching this?

We have a champion!

Customer Services take ownership

Vulnerability focused working groups

Persona

Bill

- White, 54, good general health
- Higher rate tax payer
- Outstanding credit record
- Mortgage, loans, insurances, subscriptions, brand purchaser, multiple holidays, eats out

Lived experience

Bill

- Going through a divorce
- Depression & Suicide Ideation
- Moving house
- LFL 5 year mortgage + £18,000 pa
- Family member diagnosed with cancer

What you can do (this is not exclusive!)

- Map and test your customer journeys – focus on ease and language
- Get the board involved
- Training and purpose for customer agents … and support
- Incorporate lived experience
- Design inclusive products and services
- Build strong relationships with trusted third parties (and pay for it!)

What we are doing

- Extra Support Clubs
- Case study led training workshops
- Incorporate lived experience
- Vulnerability Champions Group
- COLC Research project
- Vulnerability Summit 20 June 2024
- Vulnerability week 18-22 June 2024

Final thought

Why is your organisation now thinking about vulnerable customers?

- Regulatory pressure?
- To sell more products and services?
- To make an improvement to people's lives

People won't remember what you say, or even why they contacted you – but they will remember how you make them feel

Davies

www.collaborationnetwork.co.uk

Together, we can go further

Join us or follow us on LinkedIn for updates

Chris Parry

Product Specialist – Consumer Promise and IoT Practices

Overview of ISO22458, a framework to demonstrate effective accessibility for all customers

Around the world, BSI enables businesses like yours to turn best practices into habits of excellence.

84,000 clients in **193** countries

50% of the Fortune 500

84% of the FTSE 100

81% of the Nikkei 225 Index

23 of the Top 25 medical device manufacturers certified

50% of the Top 100 on Glassdoor's Best Places to Work

By Royal Charter

- We work for the public good to improve, standardize and simplify business systems
- Profit is reinvested back into BSI and never distributed
- We are independent from outside influence

We are a purpose-driven business focused on Organizational Resilience.

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The BSI Kitemark - Awareness

73% of business leaders **recognise** the BSI Kitemark

Over 1 in 2 UK consumers **recognise** the BSI Kitemark

87% of consumers are **willing to pay more** for a product/service displaying the Kitemark

95% of consumers are **more likely to buy** a product if it has a Kitemark

84% of consumers believe the Kitemark **should be more visible** on products/services

"Kitemark certification symbolizes quality, safety and reliability. It gives our customers confidence and reassurance — and an additional reason to choose our products over our competitors"

PETER LITTLETON, TECHNICAL DIRECTOR, CHRISTEYNS FOOD HYGIENE

"Our customers, whether individual consumers or business buyers, are reassured by the BSI brand, which is so well-known and respected. They know they are purchasing well made products they can trust."

STUART MCCAFFERTY, COMPLIANCE MANAGER, SPECSAVERS

"If a product has a BSI Kitemark, then it is safe to be in my house"

ANON, BEDFORD

"BSI Kitemark means it's been tried and tested and is safe for use by myself and my family"

ANON, KENT

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BS 18477 – Inclusive Service Verification

- Encourage adoption of fair, ethical and inclusive practices
- Demonstrate best practice in identification and treatment of vulnerable consumers
- Help understand consumers rights
- Improve accessibility to services for all
- Increase consumer confidence

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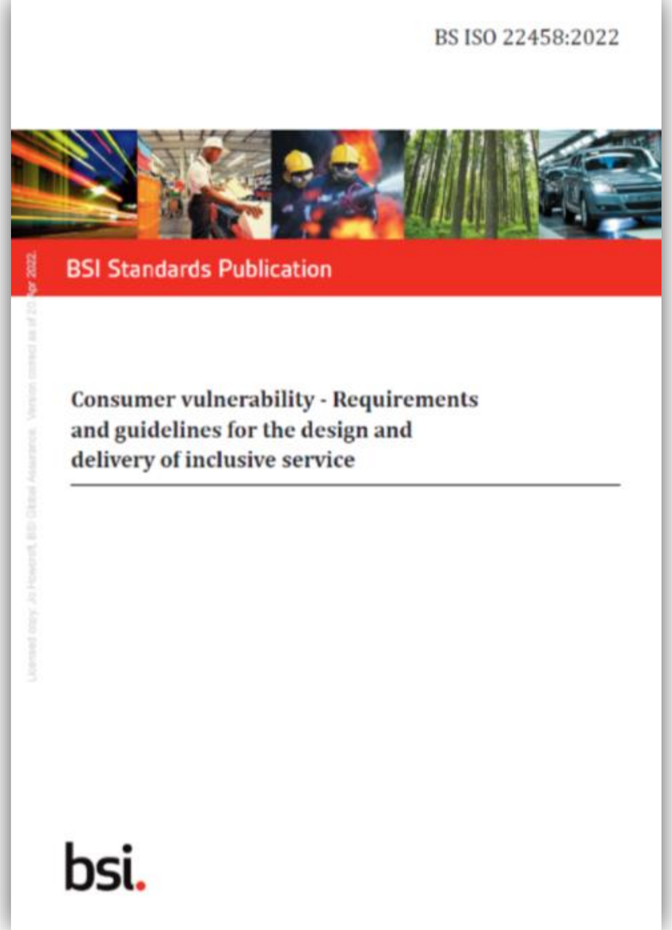
ISO 22458 – Inclusive Service Standard

- Enhancement of clauses and addition of A.I.
- Organizational commitment – principles & strategy
- Inclusive design
- Resources to support service delivery
- Identifying Consumer Vulnerability
- Responding to Consumer Vulnerability
- Monitoring Evaluation & improvement



BS ISO 22458:2022

BSI Standards Publication

Consumer vulnerability - Requirements and guidelines for the design and delivery of inclusive service

bsi.

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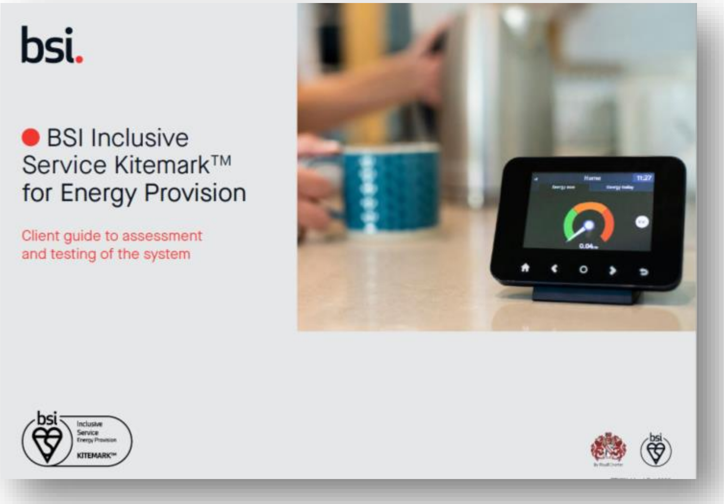
Sector Specific Kitemark

- Energy
- Water
- Finance
- General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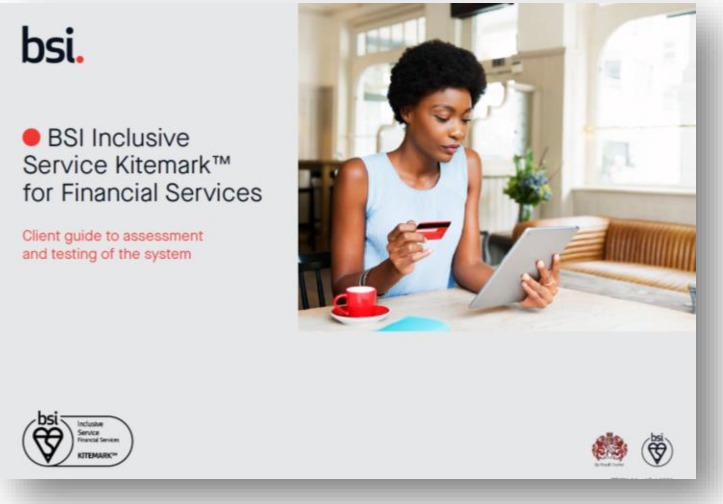
BSI Inclusive Service Kitemark™ for Energy Provision

Client guide to assessment and testing of the system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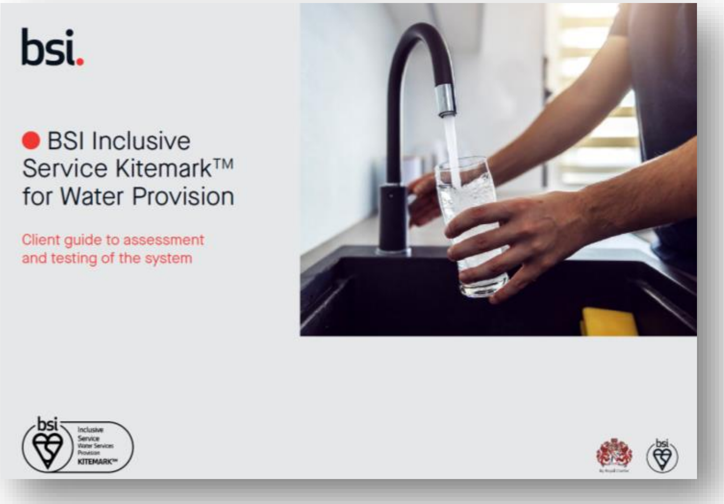
BSI Inclusive Service Kitemark™ for Financial Services

Client guide to assessment and testing of the system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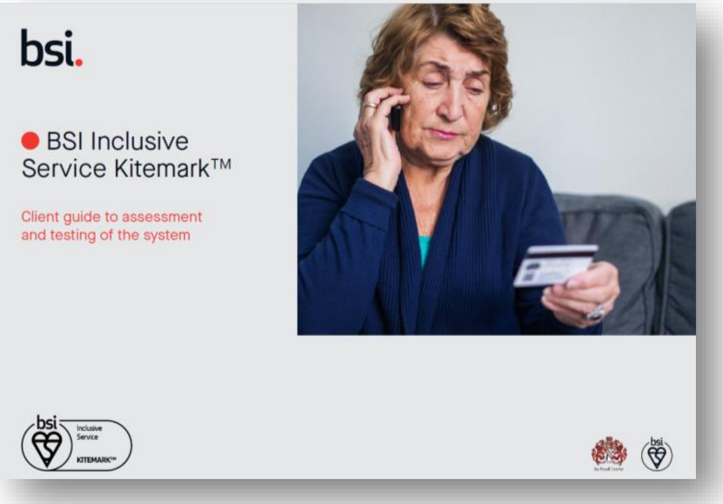
BSI Inclusive Service Kitemark™ for Water Provision

Client guide to assessment and testing of the system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BSI Inclusive Service Kitemark™

Client guide to assessment and testing of the system

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Inclusive Service Kitemark™ - Currently certified

Davies

SP ENERGY NETWORKS

Santander

Northern Gas Networks

power ni
part of energia group

PayPlan®

advantis

UK Power Networks
Delivering your electricity

south east water

love every drop
anglianwater

Scottish & Southern Electricity Networks

WALES&WEST UTILITIES

United Utilities
Water for the North West

Southwark Council

SGN
Your gas. Our network.

BRISTOL WATER
It's what we're made of.

South West Water

A further 22 clients in application status currently - (as of Oct 2023)

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FCA – Consumer Duty

- The BS ISO 22458:2022 is closely aligned to the FCA guidance on the fair treatment of vulnerable consumers fg21-1. This means it can be readily used as a tool to identify organizational gaps in consumer protection and support the development of robust improvement plans.

- As with the FCA guidance, BS ISO 22458 requires organizations to demonstrate a clear commitment to improving outcomes for consumers in vulnerable situations and to minimize harm. This commitment will be led from senior management and deeply embedded within the organization through continual engagement and communication with all employees

- BS ISO 22458 requires that organizations have implemented strategies, processes and procedures to provide inclusive and accessible services and the BSI Kitemark™ assesses and measures the effectiveness of these in day-to-day operations. This includes understanding the needs of their consumers so that the design and delivery of products and services are inclusive to all, as well as the development of policies which detail good practice when selling to consumers. Staff training provided to properly identify risk factors and behaviours of those who may need extra support and how to respond appropriately to better support customers in vulnerable situations.

- Lastly, management of information to ensure that an organization can evidence they are monitoring, assessing, listening to feedback from their consumers and employees to ensure improvements are made continually.

- As with the FCA Guidance fg21 -1, the BSI Kitemark™ requires organizations to demonstrate how their business model, the actions they have taken, and their culture ensures the fair treatment of all customers including those in vulnerable situations.

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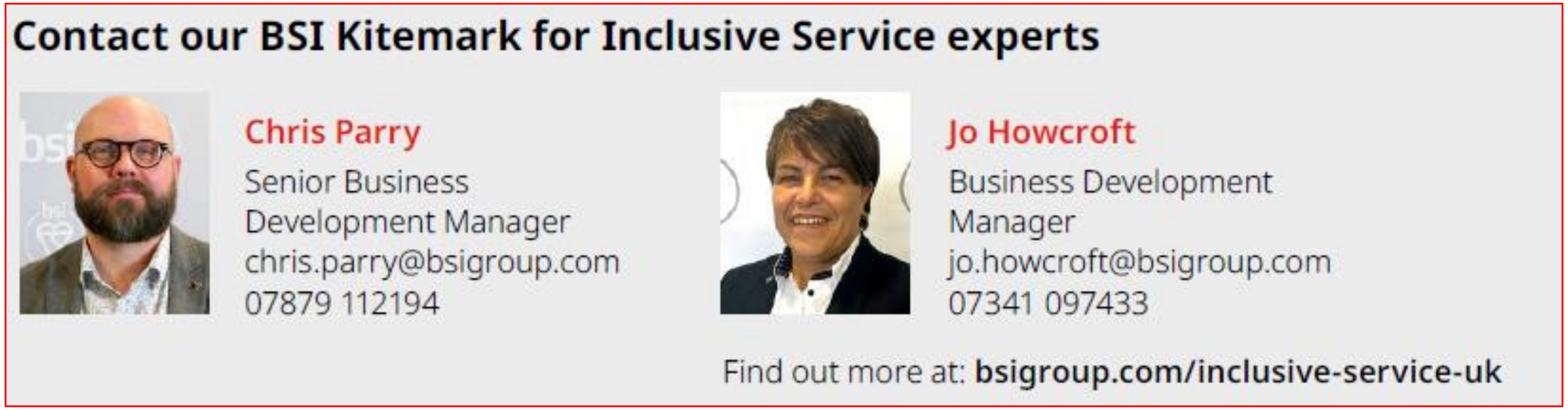
BS ISO 22458:2022 BSI Kitemark for Inclusive Service

Benefits

- Increased accessibility
- Compliance
- Strengthen skills
- Brand protection and trust

Want to find out more



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Phil Michell

Consulting Director
Davies

Wider industry developments

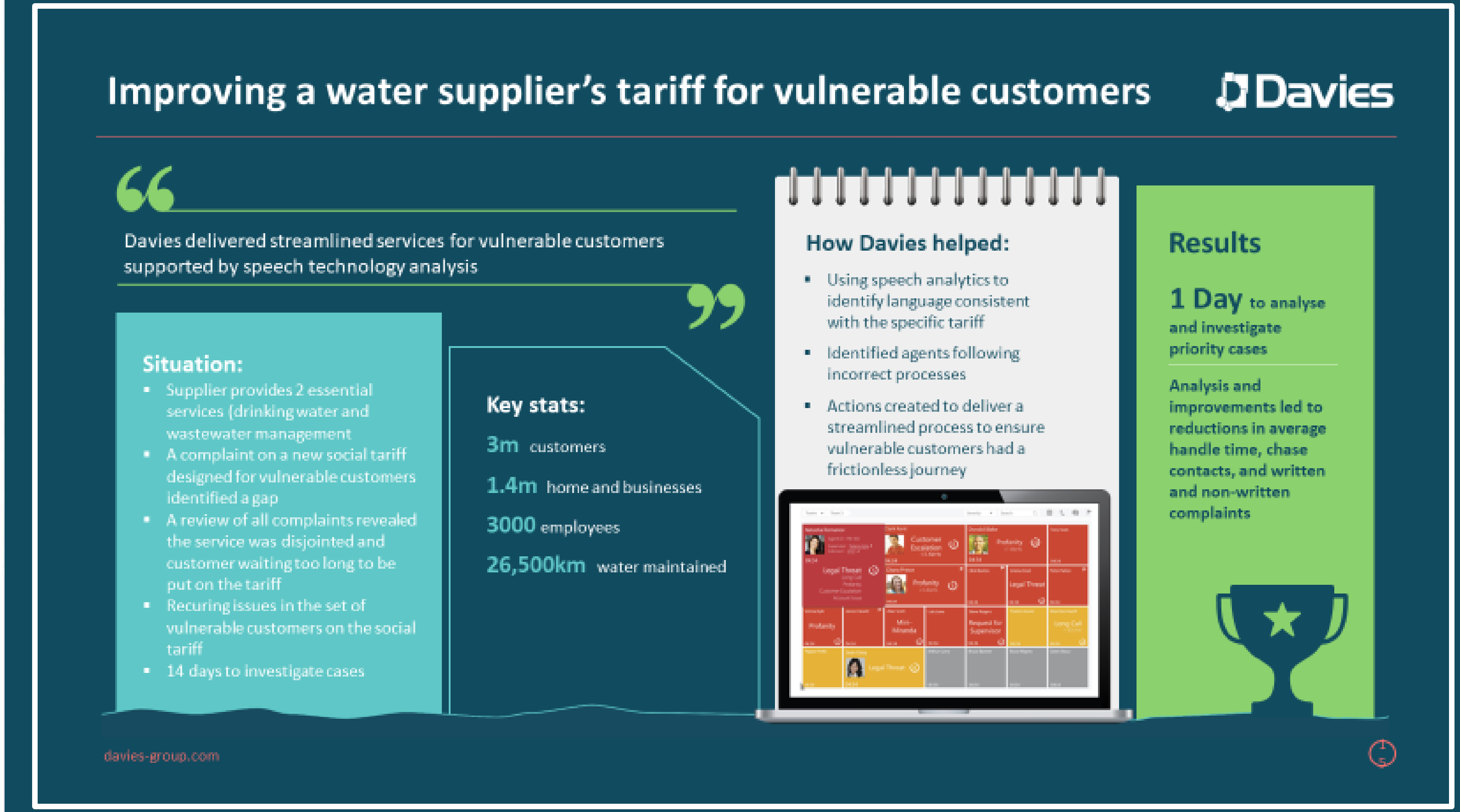
Improving experiences for vulnerable customers

Davies

Delivering success using speech analytics technology to streamline and improve a water supplier's tariff for vulnerable customers

davies-group.com/consulting-solutions

Davies Consulting



Improving a water supplier's tariff for vulnerable customers

Davies

> Davies delivered streamlined services for vulnerable customers supported by speech technology analysis

Situation:

- Supplier provides 2 essential services (drinking water and wastewater management
- A complaint on a new social tariff designed for vulnerable customers identified a gap
- A review of all complaints revealed the service was disjointed and customer waiting too long to be put on the tariff
- Recuring issues in the set of vulnerable customers on the social tariff
- 14 days to investigate cases

Key stats:

3m customers

1.4m home and businesses

3000 employees

26,500km water maintained

How Davies helped:

- Using speech analytics to identify language consistent with the specific tariff
- Identified agents following incorrect processes
- Actions created to deliver a streamlined process to ensure vulnerable customers had a frictionless journey

Results

1 Day to analyse and investigate priority cases

Analysis and improvements led to reductions in average handle time, chase contacts, and written and non-written complaints

davies-group.com

Finding the right approach to support vulnerable customers

Davies

> Davies created a simple and clear way to manage vulnerable customers

Situation:

- Asked Davies to assess and recommend how to close gap on FCA vulnerable customer regulation requirements
- 2-year programme stalled under BAU pressures
- Complex approach adopted hampered business efficiency
- Needed a more pragmatic approach to manage vulnerability effectively

Key stats:

c.$1.1bn revenue

c.2.1m customers

1.7k employees

50% UK adults have characteristics of vulnerability

How Davies helped:

- Delivered a 12-point assessment to uncover service gaps
- Identified multiple areas to improve standards
- Designed pragmatic solutions to satisfy FCA vulnerable customer regulation
- Built governance and formed joint-delivery team represented by key functions
- Mobilised, delivered and led business to initiate full roll-out in 10 weeks

Results

Vulnerable customer lens applied to customer journey; new approach deployed from product to front line

No impact on operational performance

Employees able to deal with vulnerable customer with confidence