

PR19 Customer Challenge Group – Vulnerability Sub-Group

Meeting number: 10

Meeting Date: 30th May 2018

Paper No: 1

Agenda No: 2

Title: Minutes from the last meeting, Challenge Log and Action Log

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What is this paper about:	Minutes from the last Sub-Group meeting. Challenge Log and Actions from previous Sub-Group meetings.
Action needed from the CCG:	The Chair is seeking the Sub-Group's approval that the previous meeting minutes are a true and fair reflection of the meeting. The Chair is seeking the Sub-Group's views on the updated Challenge Log and Action Log.

South East Water CCG's Consumer Vulnerability Sub-Group Note of meeting 9 held on 25th April 2018

Present:

Zoe McLeod (Chair)
 Penny Shepherd (PS) (CCW)
 Janet Hill (JH) (Swale Borough Council)
 Adrienne Margolis (AM) (Household Customer)
 Veronica McGannon (VM) (Household Customer)
 Steve George (SG) (SEW – Customer Services Director)
 Andy Clowes (AC) (SEW – Business Consultant)
 Anne-Nöelle Le Gal (SEW – Non-Executive Director –
 Shareholder - Hastings)
 Sheila Bowdery (SB) (SEW - Channel Manager - Vulnerable
 Customers)
 Nicola Blake (NB) (SEW—Regulatory Programme Controller)
 Dave Hinton (DEH) (SEW- Asset and Regulation Director)
 Oliver Martin (OM) (SEW – Head of Regulation and Strategy)
 Jo Osbourne (JO) (SEW – Head of Communications)

Apologies:

Caroline Farquhar (CF) (Citizens Advice)
 Simon Mullan (SM) (SEW)
 Laura Rafferty (LR) (SEW)
 Jane Gould (JG) (Create 51)

Notetaker: Julia Gorman (JFG) (SEW - Asset
 Regulation Manager)

Agenda Item no.	Notes and Actions
1. Introductions and Declaration of interest	<p>JG was introduced to the Meeting and will be supporting NB with the admin work.</p> <p>Apologies were received from CF, SM, LR and JG.</p> <p>ZM conflict of interest relates to a business partner that specialises in Vulnerability support for businesses. This has been reviewed and does not conflict.</p>
2. Minutes from the last meeting and Challenge Log	<p>Action: ZM requested that the last two items on the minutes be added to the Action Log.</p> <p>Action: ZM informed the group that there will be a review of the Challenge log and Action log in the coming weeks and updated logs will be circulated to the group when ready.</p> <p>The Group agreed that the minutes from the previous meeting were an accurate record.</p>
3. Engagement Update	<p>AC updated the Group on the progress made on Horizon scanning and informed the group that a new consultant had been brought in to progress this work in the right direction. Following a review of the initial horizon scanning activities both ZM and SEW consider the report has a strong focus on data but not a strong enough a focus on the future including local developments. An updated Horizon Scanning report will be provided at the next Sub-Group meeting. Steve Brown is still supporting on data requirements as required.</p> <p>Action: Horizon Scanning updated report to be tabled at the May 30th Sub-Group meeting.</p> <p>Following further assessment of the company's stakeholder mapping there are still some gaps - work is still ongoing to fill these gaps. The company has contact information for around 80% of the chosen organisations. A Further phase has been requested from CAG, SEW will need to translate CAG data into a usable report and incorporate into phase 2 workshops.</p> <p>Action: The wider CAG research report is almost complete and is due to be sent to the Company by 04/05/18. This should be circulated.</p>

Stage 2 stakeholder event to test views on the vulnerability strategy is currently being planned, the Company is aiming to target 50 stakeholders to attend 3 workshops.

ZM asked if SEW are working with other companies on the vulnerability data mapping project or leading on the CSE project. SG informed the group that the Company are attempting to lead on geographic mapping data sets. The Company is also looking at the possibility of mapping additional data directly into the Company's GIS system. They may do this instead if it adds further value over and above the CSE model.

ZM asked if the Sub-Group would be able to look at the interactive maps and what the overall timescale of this would be. SG responded that legal were going through the contracts with CSE at the moment and that the build of the maps would be fairly quick after that.

The industry common PSR codes are not yet fully finalised, the Company is involved in the System and Data workstream of this project.

JH asked what would be trialled as part of the needs codes project – SEW said this is being established and will be confirmed by AC.

DEH talked about what was realistic for the company to deliver by the price control submission deadline. SEW said that they were going to make a 'Credible promise' the means they will state the position the Company will aim to be in at the time of submission and will have developed a road map and delivery plan that is credible moving this forward. The Group accepted that given the time constraints this was a practical approach.

SG updated the Sub-Group on the BSI accreditation process, the Company achieved a good phase 1, which is inclusive of services accreditation. SEW has to submit a corrective action plan, to show how the Company will change some processes. Some items that have come out of the process as suggestions are using local radio to promote braille bills. BSI commented that the Company has good processes, however the documentation of what is done is slightly lacking. This is one thing that will be written in to the corrective action plan.

ZM asked what the next stage was. SG informed the Sub-Group that BSI will be coming back into the Business to carry out the phase 2 work in June. ZM asked if SEW was leading the water companies in terms of gaining the accreditation. AC confirmed that they understood that the Company were currently the front runner, as they had to work with BSI to make changes to make the scope so it was suitable for a water company.

4. Vulnerability Stakeholder Review

JO updated the Sub-Group on the stakeholder review currently underway - CAG are carrying out work to create a map which can be used by the company for engagement with stakeholders. The first working session showed differences in day to day engagement and engagement during an incident. The Freeze thaw lessons learnt report will be used to update this report.

Action: The Company to update the stakeholder review document to include the lessons learnt following the freeze thaw incident.

Challenge: SEW to outline how they will keep their stakeholder database up to date

The Group suggested reviewing the stakeholder list on page 8 of the report to see get a more granular level view of stakeholders level of interest and influence. The Group discussed the MP level of influence and interest the general agreement was that this differs between MPS. The Company suggested splitting MPs into MPS and MP case workers to reflect the differing levels of interest. A Sub-Group member proposed using APPGs (All-Party Parliament Groups) in addition to individually targeting MPs. SEW informed the group that they had had contact with the APG for water. The Company assured the Sub-Group that the report will be an

	<p>evolving document and would be regularly reviewed. It was felt further work was needed on the definitions and categorisations following CAGs stakeholder mapping.</p> <p>JH noted that Officers and Councillors focus will tend to be very different depending on the phase of the election cycle. Some do very good work at ward level and can influence the Press. The Housing team covers private sector housing, so have a link with Water Demand. Homeless and welfare social services may have an interest. Resilience in terms of Emergency planning would be difficult to engage, the Kent resilience forum would be a better option. Long-term resilience is generally very reactive.</p> <p>The Company informed the Sub-Group that any project being undertaken will require bespoke Stakeholder mapping for that area, making the communication more targeted to match the project objectives. AM suggested building up case studies of customer types and how this works to help make different issues easier to understand? JO agreed.</p> <p>Action: The Company to think of case studies that could be written up on vulnerable customer stakeholder engagement to be used in engagement research.</p> <p>The Company informed the Sub-Group that this matrix shows the level of interest and influence of stakeholders at this moment in time. The Sub-Group thought it may be a good idea to create a “to be” version of the table to show where the company would like to be in a defined period of time. The communications plan would then be used to show how the company would get to the “to be”.</p> <p>Action: The Company to include a new table to show not just stakeholders current levels of engagement but SEW’s aspiration for the level of interest and influence they want for different stakeholders groups.</p>
<p>5. Update ODI meeting</p>	<p>ZM updated the Sub-Group on the Performance Commitments (PCs) meeting which took place last Thursday. Comments and views were received from Citizens Advice, Environment Agency and Natural England who were unable to make the meeting. ZM created a presentation which pulled together the Ofwat guidance and a proposed CCG checklist which the group which was agreed by the group to be part of a framework for assurance.</p> <p>OM advised that all vulnerability PCs will be submitted as being reputational ODIs in May, but that they will keep this under review. It may be the Rewards and Penalties research currently underway would show support for financial rewards, or financial rewards to be invested back into the company.</p> <p>PS felt there was a difference between financial Vulnerability non-financial vulnerability measures and commented that the financial vulnerability should not be rewarded, however dealing with non-Financial Vulnerability is very different and may be appropriate to Reward for going above and beyond performance. The sub-group had a discussion on the acceptability of financial rewards for vulnerability outputs – it was noted that the Group were split.</p> <p>The Sub-Group queried if rewards are introduced would this cause a problem with double counting of rewards in other measures (e.g. customer satisfaction common measure). The Company responded that there is a possibility for a customer to be surveyed for each measure but this is unlikely any overlap would be very small.</p> <p>ZM commented that they would like to see the measures be defined to encourage innovation. For example, not to limit the schemes that may be assessed in the performance commitments and leave opportunity for other support schemes to be introduced.</p>

ZM talked through the summary of the outcomes meeting on vulnerability. This included a summary of the research findings to date.

Challenge: Company to collate the learning on vulnerability from wider research e.g. Accent research, Brand Edge, WRMP feedback to feed into the triangulation process.

ZM highlighted the range of research still to be complete and that she had had concerns that there was insufficient evidence on which SEW could base its outcomes. However ZM stated that having reviewed the findings to date there is a sufficient enough reasonable evidence base to use to submit the performance commitment definitions to Ofwat but noted some may need to be amended on the back of more data been made available. ZM considers the 'Golden thread' is there – particularly if the changes are made e.g. to resilience/on responsible business so broadly happy with this. Summary document is available from ZM. There was a widespread discussion on the outcomes and their rationale.

PS noted vulnerability support and concerns that there was an eligibility 'Cliff edge' with those with incomes over a certain level not getting any support and subsidising others. SEW said this approach had been taken to ensure the tariff was simple but recognised the challenge.

ZM queried if the company had looked at areas of consumer vulnerability where they had the highest number of complaints to consider a risk based approach to setting outcomes. SEW confirmed it would look to see how this could be incorporated into the performance commitments where possible

Challenge: SEW to explore how their areas of highest customer complaints are directly addressed by their business plan proposals/performance targets.

OM raised issue of Financial vulnerability measure and the outcome of water poverty. PS asked what defined water poverty. Currently Water Poverty is where water billed/income is 5% or greater. SEW wants to look at reducing the number of customers in this category. Difficult to review this as an on-going basis. Experian data set can be used, but lots of factors would need to be taken account of, so it is suggested a surrogate is used to track progress. PS asked should water poverty measure look at total income or disposable income. A wider discussion on the appropriateness of financial vulnerability measures was had.

Challenge: AC/OM to look at how to quantify those in water poverty and those above and below £16,000 threshold that is used for the Social Tariff eligibility.

Action: AC/OM to look at customer complaints for those on PRS.

General discussion on what should be included in addition to the social tariff and agreement for CCG to review the list of financial assistance schemes, therefore allowing innovation in the development of new schemes.

ZM asked about help to stop customers getting in debt and could the company do more? SEW outlined the range of payment schemes and support schemes in place and discussed the where the boundary between a vulnerability PC should be so that it does not end up being a debt recovery measure. ZM felt there should be a strong focus on taking proactive action to prevent debt build up in the first instance – this was in everyone's interest – company, customers, the vulnerable customer.

DEH noted Ofwat framework links funding with Level of debt and OM agreed that Ofwat provides a strong challenge on this and are looking at increasing this.

PS noted the measure could be about reducing bills or increasing income, rather than just helping them pay. AN noted some won't ask for help as don't want to be considered vulnerable.

PS asked about how the level of future water poverty will be assessed to ensure an appropriate target is set. PS suggested assessing what we expect to affect this across the period, so targets set by year, but set at start of AMP. ZM suggested discussing this with Hugh Strickland of Citizen Advice Bureau and will provide details of the contact.

It was discussed about what schemes should be included in the financial vulnerability measure and was agreed that WaterSure should be added as this reduces a customer's bill. OM commented that the Helping Hand scheme is a one-off grant which is focused on the customer's debt and therefore it would not be appropriate to include. ZM was keen to ensure that any approach did not preclude more innovative approaches being developed in the future.

Action: ODI – baselining – SEW to contact Citizens Advice Chief economist to get his five/ten year predications on affordability issues – ZM to provide details

Action: AC/OM to pull in WaterSure data, as well as Social tariff in the Performance Commitments. OM to produce link with water poverty.

PS asked that if the measure is just a count of customer numbers is there an incentive to encourage helping more customers by small amounts, rather than a few customers by larger amount. OM noted eligibility rules are robust, and if changed would affect the Satisfaction Score measure, so would prevent this situation from occurring. Financial support given would depend on customer support.

ZM asked would SEW reduce the total amount given, or just the number of customers. DEH would not commit to this, at this stage, as Customers may not support the total level of subsidy. OM noted that they could be in a prior approval from the CCG/Customer panel before any changes were made to the measure.

JH asked what % of social tariff customers were in water poverty? AC noted that the social tariff reduces a customer's bill by c30 to 40%, and that the measures may help reduce this level, but not necessarily remove them from water poverty. OM noted if the numbers of those in water poverty was too high, it could badly affect the stakeholder score.

ZM muted the idea that SEW could consider self-reported customers in financial difficulty as the % of those who consider the bill is not affordable and could then target these customers. AM suggested satisfaction review of those who got help, would be more focused. OM proposed this should include anyone who contacts and applies, so we can review to see if this is missing people.

ZM asked about the total amount of support to be provided, to be linked to WTP and could this be included in the narrative? SEW confirmed the results of the customer research would be included in the business plan.

OM discussed the number of customers with non-financial vulnerability and PSR being used to provide customer a proxy for those with additional needs for. The Group said it was important when setting the metric to consider the % of customers SEW should have on the PSR including considering the horizon scanning. ZM requested a breakdown of categories of the PSR to show that customers were coming off and on it – it was capturing transient vulnerability.

ZM's views set out in the report and includes the concern that SEW is not encouraged to take people off the PSR list when no longer vulnerable e.g. when children have grown up. Also it does not show whether support has in practice been provided. SEW has significant problems with the quality of its PSR data and the metric should identify them not just to increase the numbers on the PSR but to make sure they accurately capture customers additional needs. In addition, data sharing would mean that numbers on the PSR would be expected to increase with the company doing nothing. ZM also flagged lessons learned in the energy industry where companies put anyone over 60 on the PSR regardless of whether they were vulnerable or not.

What are the effects of population increase? OM proposed that a range of supplementary metrics could be published alongside the performance commitment to show whether customers have actively used the additional services and what category of the PSR the customer is registered for.

DEH noted ZM concerns about incentive to increase the numbers in PSR were balanced by: firstly that the data would be audited and checked for removals and additions; secondly, if the service provided was poor, this would come through in the satisfaction survey; and lastly, if a lot are added who do not directly benefit, these will be visible in supplementary metrics breakdown. Target will be set as a total, but reporting would be able to identify those who are using it. ZM noted the importance of active and non - active customers.

AC raised concerns with data sharing, when this comes in, and how it will affect the overall quality of the data. Other organisations may have different requirements for the same data. ZM said focus should be on quality of data, not quantity and sought reassurances as to how SEW collect vulnerability data and keep it up to date.

SEW outlined that the stakeholder measure is intended to ensure the company has the right schemes in place to help the right customers and increase coverage of help to vulnerable customers and reduce the gap between the most vulnerable and where we are helping them.

In response to CCG challenge - SEW outlined a new proposed performance commitment in relation to satisfaction with the company during a supply interruption – specifically for vulnerable customers. This builds on feedback from CAG. Interruption affected the most vulnerable and protections should focus on where there is most significant risk to customers, so propose that when Ofwat supply interruption measure is triggered, that a review of customers on the PSR and those affected is undertaken. Satisfaction survey with set of questions and with an overall satisfaction score in relation to the supply interruption.

Challenge: ODI - New supply interruption satisfaction measure to be written up by OM.

ZM proposed a link to resilience measure is needed from this. PS flagged issue of how you get customer voice on this issue, as it may be difficult to obtain the view from the most vulnerable customers. AM inquired if SEW could ask what would make customers vulnerable.

PS noted Thames water experience with a new-born baby where the mother couldn't get out to pick up the water needed.

ZM noted the need to check the satisfaction score and that the questionnaire was not self-selecting just focussed on those in receipt of measures who would likely have higher satisfaction that the majority who had not received any help. OM noted the CCG would be involved in the design of the survey and the questions to be asked.

OM outlined that the submission to Ofwat will only state the company has engaged with the CCG, and that further work is underway on detailed points on some of the measures.

6. AOB	There was no other business.
7. Private Session	Discussed the next steps on the vulnerability outcomes and reviewed the meeting.

Summary of Actions

Action	Owner
ZM requested that the last two items on the previous minutes be added to the Action Log.	NB
ZM informed the Group that there will be a review of the Challenge log and Action log in the coming weeks and updated logs will be circulated to the group when ready.	ZM
Horizon Scanning updated report to be tabled at the May 30 th Sub-Group meeting.	AC
Stakeholder engagement - The wider CAG research report is almost complete and is due to be sent to the Company by 04/05/18. This should be circulated.	AC
Stakeholder review - The Company to update the stakeholder review document to include the lessons learnt following the freeze thaw incident.	JO
Stakeholder review - The Company to think of case studies that could be written up on vulnerable customer stakeholder engagement to be used in engagement research.	JO
Stakeholder review - The Company to include a new table to show not just stakeholders current levels of engagement but SEW's aspiration for the level of interest and influence they want for different stakeholders groups.	JO
ODI - AC/OM to look at customer complaints for those on PRS.	AC/OM
ODI – baselining – SEW to contact Citizens Advice Chief economist to get his five/ten year predications on affordability issues – ZM to provide details	ZM
ODI - AC/OM to pull in WaterSure data, as well as Social tariff in the Performance Commitments. OM to produce link with water poverty.	AC/OM

Challenge
SEW to outline how they will keep their stakeholder database up to date
Company to collate the learning on vulnerability from wider research e.g. Accent research, Brand Edge, WRMP feedback to feed into the triangulation process.
SEW to explore how their areas of highest customer complaints are directly addressed by their business plan proposals/performance targets.
AC/OM to look at how to quantify those in water poverty and those above and below £16,000 threshold that is used for the Social Tariff eligibility.
ODI - New supply interruption satisfaction measure to be written up by OM.

CUSTOMER CHALLENGE GROUP ACTION LOG

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0027	Vulnerability Sub-Group	The Chair to circulate a picture of the vulnerability risk factors diagram that was drawn on the white board at the start of the meeting.	ZM	30/06/2017		Yes	Risk factor diagram circulated
A0028	Vulnerability Sub-Group	The Company is to re-think the wording for its highest service lowest cost value.	SG	30/06/2017		Yes	New wording: Delivering a Five out of Five service, for all customers, and for the lowest cost.
A0029	Vulnerability Sub-Group	The Chair and Company to have a meeting to discuss Southern Water's social tariff	SG	30/06/2017		Yes	Update paper circulated
A0030	Vulnerability Sub-Group	The Company to circulate its list of third party partnerships.	SM	30/06/2017		Yes	Update paper circulated
A0031	Vulnerability Sub-Group	The Company to circulate its list of community events the team has attended.	SM	30/06/2017		Yes	Update paper circulated
A0032	Vulnerability Sub-Group	List of ways SEW is trying to improve access to information and contact.	SM	30/06/2017		Yes	Update paper circulated
A0033	Vulnerability Sub-Group	The Chair to put the Company into contact with Barclays to discuss its training tool.	ZM	30/06/2017		Yes	Company has contacted Zoe Dixon (now Medway) and is awaiting confirmation on contact details, and whether Barclays keen to progress a water implementation. [Update]; Awaiting feedback from Barclays. They have confirmed they are about to Pilot their Community Wings solution with and Energy company, and are working on contracts with them. They have suggested they will contact SEW when this work has completed. SEW will follow up in Decemember if not heard from Barclays.
A0048	Vulnerability Sub-Group	SEW to provide an update on their vulnerability stakeholder mapping (existing Challenge) - Group asked to understand SEW's rationale for list/what used for/how updated/how people selected for engagement from the list.	SM	30/08/2017		Yes	Mapping of customer financial vulnerability has begun. Update will be provided in debt focus update on 13.10.17 [Update]: Further update on mapping provided at VSG meeting on 20.11.2017. Data from SEW's own systems, together with risk data from Experian now available and mapped. Data from DWP received via Kent County Council and to be formatted for mapping. remove
A0049	Vulnerability Sub-Group	SEW to provide a list of their third party referral networks - that is organisations that refer people onto SEW's social support schemes and organisations that SEW refers customers on to for additional help e.g. StepChange.	SM	30/08/2017		Ongoing	Third party referrals used by the Customer Care team has been provided. Further developments will be made to this.

CUSTOMER CHALLENGE GROUP ACTION LOG

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0050	Vulnerability Sub-Group	SEW to circulate their intended list of needs codes	KD	30/08/2017		Yes	List of joint PSR codes being developed by Energy/Water working group circulated with VSG papers.
A0051	Vulnerability Sub-Group	Speak to Affinity water about how they engaged with their Nepalese community.	SB	30/08/2017		Yes	Affinity Water have been contacted and at present just use the language tool. It has been agreed to meet up after annual leave to pool ideas. [Update]:Affinity Water have confirmed they do not have any specific support for Nepalese community beyond a similar language line support employed by SEW. SEW undertook Radio interview with Radio BGWS (British Gurkha Welfare Society), where Customer Care team explained SEW's services and tariffs. This was then translated on air to the Nepalese community, which number 15k in Hants.
A0052	Vulnerability Sub-Group	Share number of home visits where customer won't talk/does talk to them. Could we also get any information of the benefit from these visits e.g. number of referrals to other organisations/number of customers that go onto payment plans/receive social support etc.	SB	30/08/2017		Ongoing	Basic recording method implemented but further development needed. Need to trial at least for a further month to assess data output.
A0053	Vulnerability Sub-Group	Circulate Ofwat PR19 Vulnerability appendix to subgroup.	SG	30/08/2017		Yes	SG provided to NB to circulate
A0054	Vulnerability Sub-Group	Circulate CCWater's upcoming report on vulnerability	SG	30/08/2017		Yes	SG provided to NB to circulate
A0055	Vulnerability Sub-Group	ZM suggested they needed to build in assessment and iteration phase into their current strategic work plan.		30/08/2017		Yes	Company agreed iterative 5th element would be helpful, and has added to its approach.
A0056	Vulnerability Sub-Group	SEW to explore if they had any data on the link between social support and debt levels.	SB	30/08/2017		Ongoing	Initial debt mapping has been completed and will be shared with CCG VSG. Vulnerability Risk Mapping will be developed and added to, to highlight links with referral agencies, and other support groups.
A0095	Vulnerability Sub-Group	SEW to circulate PWC report on bad debt to Sub-Group	SG	13/10/2017		Yes	Link to Ofwat report circulated with minutes.
A0096	Vulnerability Sub-Group	Number of customers who receive services as part of PSR and which services do they receive.	KD	13/10/2017		Yes	SEW PSR register breakdown circulated with VSG papers.
A0097	Vulnerability Sub-Group	Check maps for where there are no colours in areas	KD	13/10/2017		Yes	Mapping gaps due to postal area formatting issue which is now resolved.

CUSTOMER CHALLENGE GROUP ACTION LOG

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0098	Vulnerability Sub-Group	SG and ZM to discuss gaps in vulnerability research work and how to fill them.	SG & ZM	13/10/2017		Ongoing	SG has discussed data mapping with SSEN. SSEN open to sharing its mapping of vulnerability risk in its overlapping areas with SEW. ZM requested map illustrating 'energy and water'. SG: Proposal has been received and is currently under review.
A0099	Vulnerability Sub-Group	SEW to review comments on mapping to clarify what needs to be done.	SG	13/10/2017		Ongoing	SEW data mapping is progressing. Data sources for range of vulnerability risks now received and mapped. Similar approaches undertaken by other utilities being discussed and shared. CSE data tool proposal has been received and is currently being reviewed.
A0100	Vulnerability Sub-Group	The Company to research reports on wider stakeholders learning on vulnerability in governments thoughts.	KD	13/10/2017		Ongoing	SEW review of UKRN and CCW reports circulated with VSG papers. Horizon scanning to include search for government papers and policy documents.
A0101	Vulnerability Sub-Group	The Sub-Group to review and comment on the Useful tips leaflet, if they have comments by next week.	Sub-Group	13/10/2017	20/10/2017	Yes	
A0121	Vulnerability Sub-Group	SEW to provide a breakdown of services offered to customers per PSR code and numbers receiving those services currently.	SM	20/11/2017	03/01/2018	Yes	SEW has provided numbers of customers registered on PSR. Further detail requested, and will be provided in deep-dive presentation to CCG VSG meeting on 3 January.
A0122	Vulnerability Sub-Group	Sub-Group members to send any reports that could be used in horizon scanning to the Company.	CCG	20/11/2017			
A0123	Vulnerability Sub-Group	ZM to provide information about the type of companies who could provide bill services to blind/visually impaired customers.	ZM	20/11/2017		Yes	ZM has provided name of Braille Translation service - RoboBraille.org the contact for Robobraille otherwise known as Sensus Access is tanja@sensus.dk
A0124	Vulnerability Sub-Group	SEW to share mapped income data across the customer base.	SM	20/11/2017		Ongoing	Vulnerability risk mapping continues. Further update will be provided to CCG VSG on 3 January.
A0125	Vulnerability Sub-Group	SEW to look into internet usage data.	SM	20/11/2017		Ongoing	SEW will add internet access data to its mapping work, and will update CCG VSG when available. Highlevel data shared, further analysis under way.
A0126	Vulnerability Sub-Group	SEW to confirm how many households are in the postcode areas on the maps, due to question around averaging and weighting of number of customers in each area.	SM	20/11/2017		Yes	SEW will update CCG VSG in January
A0127	Vulnerability Sub-Group	SEW to revisit the source data to see if England and Wales-only comparator information is available.	SM	20/11/2017		Ongoing	SEW will update CCG VSG in January. Nb to check with SG.

CUSTOMER CHALLENGE GROUP ACTION LOG

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0128	Vulnerability Sub-Group	Make sure the language of the Vulnerability strategy reflects its inclusivity premise (not about additional support).	JG	20/11/2017		Yes	the updated strategy will be shared with the group following the co-creation work this will include the inclusivity premise.
A0129	Vulnerability Sub-Group	SEW to include horizon scanning findings into the Vulnerability Strategy framework.	OM	20/11/2017		Ongoing	
A0130	Vulnerability Sub-Group	SEW to include wider Corporate Social Responsibilities into the Vulnerability Strategy framework.	SG	20/11/2017		Yes	This is part of responsible business approach.
A0131	Vulnerability Sub-Group	SEW to include Resilient/Engaged Customer into the Vulnerability Strategy framework.	OM	20/11/2017		Ongoing	
A0132	Vulnerability Sub-Group	SEW to develop a two-tier approach to co-creation of the Vulnerability Strategy and dovetail this with its stakeholder mapping activity.	JG/OM	20/11/2017		Yes	On agenda for January 2018 sub-group meeting [see also A0128]
A0133	Vulnerability Sub-Group	SEW to send out updated stakeholder list once completed for peer review from the Sub-Group.	JO	20/11/2017		Ongoing	Further comments received at April CCG meeting following the stakeholder mapping exercise. Will feed this in and update following CAG work.
A0134	Vulnerability Sub-Group	Sub-Group to provide information of companies experience in carrying out co-creation workshops.	CCG	20/11/2017		Yes	Recommendations sent by 2 CCG members
A0140	Vulnerability Sub-Group	SG and CF to meet to discuss example data.	SG and CF	03/01/2018		Yes	Met after sub-group meeting in Jan 18.
A0141	Vulnerability Sub-Group	SEW to carry out the stepped process and write up analysis of the insights from Data mapping.	SG	03/01/2018			
A0141	Vulnerability Sub-Group	SB to meet with ZM to share learning discuss work that she has knowledge about in other industries and to outline her suggestions for this work.	SB and ZM	03/01/2018		Yes	
A0142	Vulnerability Sub-Group	SB to meet with CF to see how she has undertaken horizon scanning at Citizens Advice.	SB and CF	03/01/2018		Yes	CF met with LR to discuss approach and the cit advice was built into SEW vulnerability mapping.
A0143	Vulnerability Sub-Group	SEW and SB to review the need for an additional meeting with other members of the Sub-Group to help speed up the horizon scanning activity.	SB	03/01/2018		Yes	Horizon scanning work has been put on hold to wait for vulnerability insight learning to come through. Reg updates to be provided to the subgroup
A0144	Vulnerability Sub-Group	SEW to make sure the company's overarching vision is at the front of the vulnerability strategy (not the co-creation document).	JG	03/01/2018		Ongoing	Vulnerability Strategy will be developed Q1 of 2018-19 and after co-creation activities
A0145	Vulnerability Sub-Group	SEW to add a new phase to the creation of the vulnerability strategy diagram to reflect delivery and review.	LR	03/01/2018		Ongoing	Diagram will be incorporated into the Vulnerability Strategy (to be developed Q1 of 2018-19 and after co-creation activities)
A0146	Vulnerability Sub-Group	SEW to update the document based on discussions with CAG Consulting and present an updated approach to the Sub-Group.	JG	03/01/2018		Yes	On agenda for CCG sub group on 30th Jan.
A0147	Vulnerability Sub-Group	SG to update the Sub-Group on the company's progress to using common codes on its PSR.	SG	03/01/2018		Yes	high-level was provided, ZM requesting more info why faster progress cannot be made. SEW continues to commit to the water and energy cross industry project.
A0148	Vulnerability Sub-Group	SEW to make sure that a section to explain our experience to date, particularly with the PSR, is included in the vulnerability strategy.	SG	03/01/2018		Yes	This will be included in the vulnerability strategy.
A0195	Vulnerability Sub-Group	SEW to circulate electronic copy of handout.	NB	30/01/2018		Yes	Sent via email 02/02/18
A0196	Vulnerability Sub-Group	The Sub-Group was asked to send comments on the document to SEW via email.	Sub-Group	30/01/2018			

CUSTOMER CHALLENGE GROUP ACTION LOG

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0197	Vulnerability Sub-Group	SEW to share data on languages most used by the Recite Me tool on the SEW website.	SG	30/01/2018		Yes	This was presented at the 7th March CCG meeting as part of the Engagement dashboard update.
A0198	Vulnerability Sub-Group	SEW to share list of journeys to be mapped and proposed timescale of which these will be shared with the Sub-Group.	SM	30/01/2018			
A0199	Vulnerability Sub-Group	SEW to expand the vulnerability risk factors to include, but not limited to, affordability, language, Internet and phone.	SG	30/01/2018		Yes	This was presented at the 5th March Sub-Group meeting.

Challenge Log

Item	Raised by	Date Raised	Subject Matter	Comment/ Feedback/ Challenge	Response	Status (Open/Closed)
36	Sub-group	30-Jun-17	Vulnerability Sub-Group	What does The Company know about the vulnerability risk factors of its customers	Company to carry out mapping of vulnerability in its area. This is now part of the ongoing update to the Vulnerability Sub-Group.	Closed
37	Sub-group	30-Jun-17	Vulnerability Sub-Group	What are the customer journeys and can The Company map these to the risk factors for each scenario.	Key customer journeys and gaps in inclusive service are currently being mapped. This is now part of the ongoing update to the Vulnerability Sub-Group.	Closed
38	Sub-group	30-Jun-17	Vulnerability Sub-Group	SEW were challenged to use public information to better map customers with additional needs, e.g. Kent County Council website ect. The Sub-Group thought that it would be good to use some energy companies as they are encouraged to share with other utilities.	Use of publicly available data will be incorporated into vulnerability strategy. Company is already working with other local utilities in this area. The CSE tool is currently under review.	Ongoing
39	Sub-group	30-Jun-17	Vulnerability Sub-Group	The Company to think about getting Samaritans training like the CAB did for its new starters.	Company has commissioned training from Samaritans for members of its customer care team, plus others from customer Services teams. Training is scheduled for 21 November.	Closed
40	Sub-group	30-Jun-17	Vulnerability Sub-Group	The Company should look into completing horizon scanning - future socio-demographic trends plus available insight of relevance	An approach to Horizon scanning will be considered and incorporated within the vulnerability strategy.	Ongoing
41	Sub-group	30-Jun-17	Vulnerability Sub-Group	The Company should think about appointing a consumer and Vulnerability champion on the Board and how it can learn more about the additional needs of some customers	The company has considered this challenge and has created an 'in your shoes' style board engagement programme.	Closed
55	Sub-group	30-Aug-17	Vulnerability Sub-Group	SEW to contact EON to explore if there is any value in their Care and Assessment Tool.	SEW has made contact with EON to progress this. Dates to be agreed for a conference call to discuss further. SG met with EON care and assessment tool is proprietary software and not available to other companies. Tree diagram approach to be incorporated in vulnerability strategy.	Closed
56	Sub-group	30-Aug-17	Vulnerability Sub-Group	Suggestion of setting up a language register of members of staff in the organisation who speak different languages who could answer customer service calls as a more cost effective and timely alternative to a translator.	SEW has successfully developed a language register following this challenge. A number of languages have been identified, with the speakers all registering their willingness to engage with customers, including times outside of normal operating hours.	Closed
57	Sub-group	30-Aug-17	Vulnerability Sub-Group	SEW to develop their strategy for vulnerability engagement. This will be circulated to the Group for challenge - to include timelines to the subgroup.	Co-creation of vulnerability strategy now underway	Closed
58	Sub-group	30-Aug-17	Vulnerability Sub-Group	SEW to think about what questions they wanted their data mapping to focus on.	Thoughts are developing, but initial areas include: Debt, Areas of Deprivation, Elderly, Health/Medical, Social and Ethnic grouping, Employment status, Social welfare and Benefit status.	Closed
59	Sub-group	30-Aug-17	Vulnerability Sub-Group	Please could SEW produce an analysis of the effectiveness of the social tariff including whether those on the social tariff are less likely to become indebted.	This to be developed as a standing item for future VSG meetings, to include numbers of customers benefitting, value of benefit to customers, and changes from previous report. Update on company's approach to managing debt to be provided at CCG VSG October meeting.	Ongoing

Challenge Log

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68	Sub-group	13-Oct-17	Vulnerability Sub-Group	SEW to explore how they can use insights from this geographical debt data and wider data about the distribution of income levels to develop more proactive targeted action to prevent customers falling into debt in the first instance and improve the uptake of social support in high deprivation or currently 'under-represented' areas. The Group also highlighted the open Challenge to explore the potential to quantify the impact of social support on bad debt levels.	SEW engaging with Energy companies to assess use of vulnerability risk data, both for supporting financial vulnerability, and also from vulnerability risk arising from loss of supply. This is now part of the ongoing update to the Vulnerability Sub-Group.	Closed
69	Sub-group	13-Oct-17	Vulnerability Sub-Group	It's the Groups view that SEW should engage with customers with additional needs as part of the development of its vulnerability strategy i.e. to understand their priorities.	SEW intends to engage with customers with additional needs and stakeholder and communities as part of its engagement and development of a vulnerability strategy. Linked to co-creation of vulnerability strategy.	Closed
70	Sub-group	20-Nov-17	Vulnerability Sub-Group	SEW should look to include a combination of both approaches to horizon scanning – looking ahead to trends and more solid data and learnings.	Expended brief to waterwise to encompass solid data. This is now part of the ongoing update to the Vulnerability Sub-Group.	Closed
71	Sub-group	20-Nov-17	Vulnerability Sub-Group	SEW to ensure that the vulnerability strategy looks beyond customer services and is embedded across the whole organisation's activities including as part of its wider social responsibility work.	This will now be picked up in co-creation workshops and responsible business strategy.	Closed
77	Sub-group	03-Jan-18	Vulnerability Sub-Group	SEW to think about the value of tracking what codes of practices are being used.	This Challenge should be moved to the action log.	Closed
78	Sub-group	03-Jan-18	Vulnerability Sub-Group	SEW to understand best practice in power of attorney.	This Challenge should be moved to the action log.	Closed
79	Sub-group	03-Jan-18	Vulnerability Sub-Group	Company to estimate idea how many people it would expect to have under different needs codes on the PSR	This will be picked up as part of Company's Outcomes definitions and targets in its business plan.	Closed
80	Sub-group	03-Jan-18	Vulnerability Sub-Group	Company to provide greater comparative information on vulnerability - How does the Company compare to other industries/companies in terms of number on the PSR?	Industry comparative data can be found in the CCWater vulnerability report.	Closed
85	Sub-group	05-Mar-18	Vulnerability Sub-Group	SEW to articulate their initial data mapping questions/their initial thoughts on how they intend to use the vulnerability data e.g. Targeting uptake of the PSR, targeting financial support at those that most need it, ensuring appropriate services are available in given areas; informing resilience decisions. This is to help ensure that the Company's approach is targeted and effective.		Open
86	Sub-group	05-Mar-18	Vulnerability Sub-Group	Contact UK Power Distribution Networks and explore how the companies can work together/share vulnerability mapping data. UKPD have already carried out extensive vulnerable mapping and their constituency overlaps with SEW's. This would prevent SEW reinventing the wheel and ensure the most cost effective and time efficient approach to mapping.		Open
87	Sub-group	05-Mar-18	Vulnerability Sub-Group	SEW to consider how it will seek to understand the levels of transient vulnerability in its area e.g. mental health, bereavement.		Open
88	Sub-group	05-Mar-18	Vulnerability Sub-Group	SEW to research best practice in training and identifying vulnerability and to map where they think they are relative to exemplary cross-sector approaches.		Open
89	Sub-group	05-Mar-18	Vulnerability Sub-Group	SEW to provide further information on it measures the effectiveness of their training and to provide feedback from that as appropriate.		Open

Challenge Log

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