

## PR19 Customer Challenge Group – Vulnerability Sub-Group

**Meeting number:** 12

**Meeting Date:** 25<sup>th</sup> July 2018

**Paper No:** 1

**Agenda No:**

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

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<b>What is this paper about:</b>	Minutes from the last Sub-Group meeting. Challenge Log and Actions from previous Sub-Group meetings.
<b>Action needed from the CCG:</b>	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 11 held on 26<sup>th</sup> June 2018

**Present:**

Zoe McLeod (Chair)  
 Penny Shepherd (PS) (CCW)  
 Janet Hill (JH) (Swale Borough Council)  
 Adrienne Margolis (AM) (Household Customer)  
 Steve George (SG) (SEW)  
 Andy Clowes (AC) (SEW)  
 Anne-Nöelle Le Gal (SEW Board member - Hastings)  
 Veronica McGannon (VM) (Household Customer)  
 Nicola Blake (NB) (SEW)  
 Simon Mullan (SM) (SEW)  
 Laura Rafferty (LR) (SEW)  
 Emma Jones (EJ) (CAG Consultants)  
 Anna Bullen (AB) (CAG Consultants)

**Apologies:**

Dave Hinton (DEH) (SEW)  
 Oliver Martin (OM) (SEW)  
 Jo Osbourne  
 Caroline Farquhar (CF) (Citizens Advice)  
 Paul Butler (PB) (SEW)  
 Jane Gould (JG) (Create 51)  
 Sheila Bowdery (SB) (SEW)

**Notetaker:** Julia Gorman (JFG) (SEW)

Agenda Item no.	Notes and Actions
1. Introductions and Declaration of interest	There were no specific conflicts declared beyond existing vulnerability interests.
2. Minutes from the last meeting, Challenge Log and Action Log	<p>The Sub-Group agreed the minutes from the previous meeting.</p> <p>ZM identified some questions with her review of the minutes. These will be picked up separately.</p> <p>Action: SEW to provide answers to ZM questions arising from last May's minutes.</p> <p>PS identified that Page 7 'conservation' should read 'conversation'.</p> <p>Action: JFG to update the minutes to read Conversation, not Conservation.</p> <p>AM provided feedback on the stakeholder workshop that she had attended. Particular issues arising was the lack of stakeholder time and funding to be able to fully partake in the consultation. AM suggested that a possible solution to this was to have combined industry research which would reduce the time needed for different organisations and would enable the research to be funded centrally. This is currently being employed in the Electricity Industry and is working well.</p> <p>PS reported that the stakeholder workshop she attended was positive. The format was good and allowed a balance of taking and listening from the moderators. The group was made up of a good mix of organisations who engaged well. The some of the group, around 2 or 3, did not identify funding constraints. The Freeze/Thaw incident was discussed and the general issue raised was the lack of visibility of the Company's actions. A lot of work carried out and support provided by staff or on behalf of the Company was not attributed to the Company due to lack of labelling and identification. JH suggested the staff and representatives could use tabards to identify they are working on behalf of the Company.</p>

	<p>ZM fed back that there was too much information provide at the workshop she attended. ZM thought that the examples given to the group were not appropriate for the audience generally, although some of the group were very engaged. ZM noted the need for the Company to set out the financial and time constraints on the possible options going forward. A lot of the workshop time was needed to bring the group up to speed with the Company's current performance and activities, so there was limited time left to engage on 'What to do next'.</p> <p>AM noted that there was good coverage of the different stakeholders at the workshop, although a lot were from housing organisation. SG commented that contact with the housing sector was very useful in terms of possible collaboration between organisations and sharing of vulnerability lists. It was noted that the Fire Brigade was especially engaged and made very good contributions. SG informed the group that plans had been made for a representative of the Fire Brigade to accompany one of the Customer Care team's agents to see how the Company interacts with its customers.</p>
<p>3. CAG viewpoint – vulnerable customers insight and recommendations</p>	<p>The group welcomed AB and EJ from CAG who provided an overview of their presentation and provided an overview of the Freeze/Thaw incident review.</p> <p>ZM asked about the number of agencies reached through their research. CAG noted there was good coverage of the agencies with the charity and community groups being the hardest to reach. EJ talked through the key findings and the recommendations for the Company and noted there were some minor adjustments needed following the last session of engagement with the Customer care team.</p> <p>PS asked if the agencies suggested solutions to some of the issues raised had been captured, for example the use of water monitors use in addition to water meters? AB replied that the suggestions had been included.</p> <p>PS asked specifically about customers concerns around higher bills when they are transferred onto a meter. CAG's research showed customers were concerned about knowing what they needed to budget, rather than just the potential increase in their bill. Customers wanted to have visibility of the cost of different activities, so they could limit their water activities to help them manage their budget. ZM asked whether there was larger percentage of vulnerable customers in the later stages of the Company's metering programme, the Company responded that the metering programme had not been rolled out this way. CAG noted that the concern was generally a temporary issue, which was resolved as the customers got used to their general level of metered bills. SG identified the need to address this and the need to make bills clearer. PS agreed this issue was largely short term for individuals and was a particular issue with the metering programme. However, there will always be customers moving into properties that have not previously been metered for their water bills. Although this number would be a lot smaller number then those affected by the metering programme, it was still needed addressing.</p> <p>ZM asked about the current bill frequency options. SG informed the Sub-Group that the meter reading was six monthly, but that billing could be as frequent as monthly, however this would be based on predicted bills. PS noted that customers can get into debt if the estimated use does not match the customers actual use. SG agreed this was a possible problem, but that smart meters would be needed for more regular reading and they were still a way off as a viable option.</p> <p>CAG fed back to the Sub-Group on the Customer Care Team workshop that was held the week before, AM expressed some concerned about the level of morale in Customer Care Team following the fed back. SG noted that this had been reviewed and the team gets lots of support and training. SG recognise they are very important to SEW. AM was very impressed</p>

with how passionate the customer care team were about supporting their customers, even in difficult working environments.

PS noted that the broader research should not be restricted to people on PSR, as this will not necessarily pick up customers who are temporarily vulnerable. CAG agreed that flexibility was needed to cover vulnerable customers outside of the PSR. SG noted that transient vulnerability needs further review. The Company were looking to tackle this issue from the other side, by making its network more resilient, so there are less incidents affecting all customers (helping all vulnerable customer whether on the PRS or not). SG also identified that the Company was working with trusted agencies to identify additional vulnerable customers.

AM would like time to review and feedback on the presentation. CAG will update the recommendations with the latest findings and then provide the update presentation for review.

Action: CAG to provide a copy of the updated findings and recommendations to the CCG.  
Action: Update presentation to be circulated for the CCG to review and provide feedback.

VM advised that when customers are in situations that make them vulnerable, that the last thing on their mind is letting water company know, so they can be put on the PSR. CAG noted that this is where setting up partnership with organisations can be a great help. These partnership organisations can be used to cascade to and feedback from other organisation.

Action: CAG to write up the proposal for working together and set out what agencies can do for SEW and what SEW can do for them.

ZM asked about the reference on page 8, and the effectiveness of face to face communication and which type of issue this refers to. CAG noted this was the case for when higher bills were identified and for complex customer issues. The Customer service team are well aware of this and do as many home visits as possible.

#### 4. SEW wider vulnerability research and insight evidence base

AC talked through the triangulation slides and explained that there were around 450 insight lines. ZM asked what defined an issue to be classed as an insight line. AC advised that it was any piece of information from all sources relating to what SEW customers want or need, and anything that impacts on the SEW strategy. ZM asked for details of all the sources, so the CCG could discuss these.

Action: AC to circulate the full list of Insight sources.

Action: CCG to discuss and review the Insight sources.

AC noted that the next stage, which LR is currently working on, is completing the categorisation of all the insights. The analysis will set out sources and what the outcomes are for each. These will then be allocated to sub categories and summarised to show how insights have been processed into recommendations. This will inform the Company's plans for what it will do and by when. The review is low level at this stage, but is producing some useful recommendations that the Company can adopt. Where these are quick fixes, the Company will be adopting them now as part of its continuous improvement policy, rather than waiting to include them as part of the Business Plan strategy.

AC noted that there is currently high level reconciliation with about 80% of the recommendations being allocated as: immediate uptake. This feeds into the Company's PR19 strategy; or where not possible. The recommendations classed as not possible, will be reviewed to see if any related interventions are viable. The analysis also sets out what is not going to be adopted and why.

PS questioned the categories used and suggested it would be appropriate to add an additional category for those issues that are turned down if they are not economic or have sufficient supported. PS suggested that the Company should not keep all the recommendations on the to-do list if it is not economic to do so. SG agreed this was a valid point, but wanted to keep all options active at this stage so they could be considered for their possible use in other areas or with other organisations. The Company did not want to write the options off too early. ZM agreed that there may be options that are not practical now, but may be viable in the future, so should be kept under review.

AC advised that some options that scored low for robustness, could still have a high relevance so would be retained at this stage. SG added that for any option that is doable would be considered to see if it had a business case. For example Credit union Jam Jar loans, could provide help to identify through collaboration customers that may be vulnerable or temporally vulnerable with pay backs and loan costs.

SM considered that work can be done to improve robustness, for example go out and get more feedback through consultation on particular issues.

ZM believed that there was not much support for debt with water bills, as this is often low down the scale of other household debts. More support was needed from the agencies and so more work was required to get this on the agencies lists. AM advised that the fact that the water supply cannot be turned off, gave some people the wrong perception, as not being able to turn off the supply does not stop them being liable for the costs and that the bailiffs could still come knocking at the door if they don't keep up with their water bills. SG agreed this was an issue and will be looking to do more to improve customers and agencies understanding of this issue.

SG mentioned that there is not generally support for options like pass porting to define the tariffs customers should be on, but wider applications from this may be acceptable to customers. For example following an issues that was resolved through contact with a Housing Association, to enable quicker contact regarding this customer on future issues.

AC responded to ZM's question about taking information for the Accent work on vulnerable customers, that the 'So What' was still draft and is being worked on by LR and JE and the review will be aligned to this. The group were advised work will be updated with all feedback received and that, nothing at the moment was producing contradictions with what has been proposed. SG noted that this will be built into the strategy and that the focus of water efficiency with vulnerable households can achieve both required outcomes.

ZM asked about research for customers with specific needs. She believed disabilities were currently under represented. AC noted that lots of information had come from the CAG work and that there was a need to cover a lot more, but that this is going to take a bit of time, but would certainly help to define AMP7 work.

ZM asked for an update on the Company data mapping. AC noted that the data acquired could be built into a map, but would not be in a format useful to SEW. A better options was to buy data and overlay on SEW's system this can then be set up by regions, and would enable analysis by different areas. It would also be possible to combine with other factors. The separate map option would not be helpful for working with stakeholders, as it would not be able to map the specific area needed for incident management.

5. SEW – draft strategy – key elements (incl. key

SG talked through the slides that were circulate and the primary principle for 'All customers to be able to access all areas'. ZM challenged that the strategy was meant to be for the whole company and not just a customer service strategy. SG clarified that Customer Service was

proposed actions)  
discussion

central to all areas of the business and the strategy was for all areas. The '5 out of 5' aspiration is a corporate target and not just for the Customer Service department.

SG informed the group that BSI accreditation was ongoing and that the phase two audit was currently in progress.

It was noted that the general impact of budget constraints across a wide range of organisations would tend to lead to an increase in vulnerable customers, and not just related to those in social housing. SG informed the group that the main themes running through the strategy were: affordability; accessibility; and protection. ZM noted other water companies commitments to eradicated water poverty and asked if the Company would be prepared to have an aspirational target along these lines. SG responded that this would be covered later in the presentation.

Under the heading of affordability, it was noted that the current threshold is £16,000. AM asked what percentage of SEW customers fell into this bracket, SG advised the figure was around 9%. AC advised that the UK figure was generally higher than this and agreed to circulate this figure around the group.

Action: AC to circulate the UK figure for the percentage of customers under the £16,000 threshold.

PS expressed concern around the debate on getting customers out of water poverty and to what degree customers are supported through taxation and other systems. How much customers should be supported through the water bills and the future levels of state benefits. SG proposed the question of what is an appropriate target for water poverty. For example would it be acceptable for say, all vulnerable households had to be offered and accessing financial support. A test could be that all customers are paying their bills. However, you could not guarantee that all the vulnerable customers would pay their bill even if they could, so this is not a valid measure. ZM noted that the CCG would not have overarching support for targets that were not within the water companies' control. PS and ZM noted the WTP needs to be looked at in conjunction with the setting of target. SG agreed and will be looked at the financial support for all the options:

Action: SG to look at the WTP in conjunctions with the possible targets for affordability.

AC advised the group that the UK average percentage of customers below £16,000 threshold, was 17.3%. PS noted that it was potentially cheaper to achieve zero customers in water poverty in the more wealthy areas and that this has political issues.

AM asked if customers should be asked what they view would be on subsidies if they were in a vulnerable position. ZM noted that she had already pushed on this issue at one of the workshops she attended, but that it has very little impact on the customers view. ZM advised of the need to balance what customers want and the needs of the greater society.

The issue of the tariff titles having a negative impact on customer take up was raised and SG agreed to look at this. It was noted that the option of payment breaks had been used, but was not particularly advertised.

ZM asked what engagement was required from the group on this item. SG advised it was similar to CAG slides with feedback requested following circulation of the strategy.

Action: SG to circulate the draft SEW strategy.

Action: CCG to review and provide feedback by 06/07/18.

	<p>PS inquired about the possible impact on the strategy of the update to the CAG findings resulting from the Freeze/Thaw Incident. How has this update been incorporated into the strategy and what changes has this made? AC replied that the Business Plan is high level strategy, so was not necessarily impacted by small changes in the detailed reviews supporting it.</p> <p>AC responded to the question about how the Company’s progress compared to other companies, that some companies had already completed their strategy, the Company was focusing on the plan and then the strategy to give more time for the CCG to review and agree. The strategy will never be completely finalised, as it will be continuously updated. Consultations will be ongoing going forward.</p> <p>Action: Timing for strategy to be circulated around the group.</p> <p>Action: CCG to provide feedback on slides by the end of week.</p>
6. AOB	There was no other business.
7. Private Session	

**Summary of Actions**

Action	Owner

**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.  <b>[Update];</b> 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 December if not heard from Barclays.



**CUSTOMER CHALLENGE GROUP ACTION LOG**

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
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.
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.

**CUSTOMER CHALLENGE GROUP ACTION LOG**

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
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.
A0098	Vulnerability Sub-Group	SG and ZM to discuss gaps in vulnerability research work and how to fill them.	SG/ZM	13/10/2017		Yes	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.

**CUSTOMER CHALLENGE GROUP ACTION LOG**

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
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 cgovernment 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		Yes	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, futher 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

**CUSTOMER CHALLENGE GROUP ACTION LOG**

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
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.
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.	OM/JG	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
A0142	Vulnerability Sub-Group	SG and CF to meet to discuss example data.	SG/CF	03/01/2018		Yes	Met after sub-group meeting in Jan 18.
A0143	Vulnerability Sub-Group	SEW to carry out the stepped process and write up analysis of the insights from Data mapping.	SG	03/01/2018			
A0144	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/ZM	03/01/2018		Yes	
A0145	Vulnerability Sub-Group	SB to meet with CF to see how she has undertaken horizon scanning at Citizens Advice.	SB/CF	03/01/2018		Yes	CF met with LR to discuss approach and the cit advice was built into SEW vulnerability mapping.
A0146	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
A0147	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

**CUSTOMER CHALLENGE GROUP ACTION LOG**

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0148	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)
A0149	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.
A0150	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.
A0151	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.
A0197	Vulnerability Sub-Group	SEW to circulate electronic copy of handout.	NB	30/01/2018		Yes	Sent via email 02/02/18
A0198	Vulnerability Sub-Group	The Sub-Group was asked to send comments on the document to SEW via email.	Sub-Group	30/01/2018			
A0199	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.
A0200	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			
A0201	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.
A0202	Vulnerability Sub-Group	SEW to share training material that is currently used.	SG	30/01/2018		Yes	This was presented at the 5th March Sub-Group meeting.
A0203	Vulnerability Sub-Group	ZM to clarify language, map the information received to date and produce gap analysis.	ZM	30/01/2018			
A0204	Vulnerability Sub-Group	ZM to update terms of reference.	ZM	30/01/2018		Yes	
A0227	Vulnerability Sub-Group	The Company is to carry out a review of how the challenges are logged to assess whether they can be grouped into subject areas.	NB/AC	05/03/2018			
A0228	Vulnerability Sub-Group	ZM to provide UKPD contact details.	ZM	05/03/2018		Yes	ZM provided these to AC and to CAG along with SSEN's and WPD's again.
A0229	Vulnerability Sub-Group	SEW to demonstrate how it monitors the effectiveness of the training that staff are given.	SG/AC	05/03/2018		Yes	The Company will include an assesment to understand the effectiveness of future training.

**CUSTOMER CHALLENGE GROUP ACTION LOG**

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0230	Vulnerability Sub-Group	How many vulnerability champions are there?	AC	05/03/2018			
A0231	Vulnerability Sub-Group	How often have they presented to teams in the last year?	AC	05/03/2018			
A0232	Vulnerability Sub-Group	How does the company select training providers e.g. the Samaritans?	SG/AC	05/03/2018		Yes	The Company selects its training providers by subject matter experts based on need. E.g Age UK and Samaritans.
A0233	Vulnerability Sub-Group	SEW to add Twitter and other social media platforms to the list of contact points for journey mapping.	AC	05/03/2018			
A0234	Vulnerability Sub-Group	SEW to re-circulate the list of questions asked to customer during the telephone interviews carried out by CAG consultants.	AC	05/03/2018		Yes	
A0235	Vulnerability Sub-Group	SEW to circulate recordings of interviews with customers for the Group to hear.	AC	05/03/2018			
A0236	Vulnerability Sub-Group	SEW to provide an update to the Sub-Group on support provided to customers with additional needs.	AC	05/03/2018			
A0263	Vulnerability Sub-Group	SEW to provide statistics on how often the 'I'm Struggling link is being used'	AC	27/03/2018		Yes	E-Mail sent 28/03/18 by AC to ZM
A0264	Vulnerability Sub-Group	NB to change the minutes of the 5 <sup>th</sup> March Sub-Group to incorporate comments from PS and ZM.	NB	27/03/2018		Yes	
A0265	Vulnerability Sub-Group	SG to discuss what support services are offered by other companies at the next industry working group.	SG	27/03/2018			
A0266	Vulnerability Sub-Group	The company to prepare an update in its role and input into the industry safe guarding steering group.	SG	27/03/2018		Yes	
A0267	Vulnerability Sub-Group	SEW to produce data on call waiting times.	SG	27/03/2018		Yes	
A0268	Vulnerability Sub-Group	SEW to share the full findings report from CAG to the Sub-Group when available.	AC	27/03/2018		Yes	
A0269	Vulnerability Sub-Group	SEW to provide evidence of the effectiveness of the Company's social tariff.	SG	27/03/2018			
A0290	Vulnerability Sub-Group	ZM requested that the last two items on the pervious minutes be added to the Action Log.	NB	25/04/2018		Yes	
A0291	Vulnerability Sub-Group	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	25/04/2018		Yes	
A0292	Vulnerability Sub-Group	Horizon Scanning updated report to be tabled at the May 30 <sup>th</sup> Sub-Group meeting.	AC	25/04/2018			

**CUSTOMER CHALLENGE GROUP ACTION LOG**

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0293	Vulnerability Sub-Group	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	25/04/2018			
A0294	Vulnerability Sub-Group	Stakeholder review - The Company to update the stakeholder review document to include the lessons learnt following the freeze thaw incident.	JO	25/04/2018			
A0295	Vulnerability Sub-Group	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	25/04/2018			
A0296	Vulnerability Sub-Group	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	25/04/2018			
A0297	Vulnerability Sub-Group	ODI - AC/OM to look at customer complaints for those on PRS.	AC/OM	25/04/2018			
A0298	Vulnerability Sub-Group	ODI – baselining – SEW to contact Citizens Advice Chief economist to get his five/ten year predications on affordability issues – ZM to provide details	ZM	25/04/2018		Yes	
A0299	Vulnerability Sub-Group	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	25/04/2018			
A0326	Vulnerability Sub-Group	JFG to update that minutes to replace JG with JFG.	JFG	30/05/2018			
A0327	Vulnerability Sub-Group	AC to look at including customers from the private renting sector	AC	30/05/2018			
A0328	Vulnerability Sub-Group	AC will get the survey designed and ready for July.	AC	30/05/2018			

## 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

Item	Raised by	Date Raised	Subject Matter	Comment/ Feedback/ Challenge	Response	Status (Open/Closed)
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.	Ongoing
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.	This will be included in vulnerability strategy	Open
86	Sub-group	05-Mar-18	Vulnerability Sub-Group	Contact Western Power Distribution and explore how the companies can work together/share vulnerability mapping data. WPD 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.	This will be done post business plan. Data share work for 2020 ongoing. Pre 2020 individu partnership working	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.	This will be considered in vulnerability strategy.	Ongoing

## Challenge Log

Item	Raised by	Date Raised	Subject Matter	Comment/ Feedback/ Challenge	Response	Status (Open/Closed)
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.	SEW to investigate this post business plan submission	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.	This is linked to challenge 88	Open
113	Sub Group	25-Apr-18	Vulnerability Sub-Group	SEW to outline how they will keep their stakeholder database up to date	This will be considered in vulnerability strategy.	Closed
114	Sub Group	25-Apr-18	Vulnerability Sub-Group	Company to collate the learning on vulnerability from wider research e.g. Accent research, Brand Edge, WRMP feedback to feed into the triangulation process.	This is part of the triangulation data base, Vulnerability lense	Closed
115	Sub Group	25-Apr-18	Vulnerability Sub-Group	SEW to explore how their areas of highest customer complaints are directly addressed by their business plan proposals/performance targets.	This is covered by C-MeX and the company satisfaction measures.	Closed
116	Sub Group	25-Apr-18	Vulnerability Sub-Group	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.	Email sent to the group on 18/06/18	Closed
117	Sub Group	25-Apr-18	Vulnerability Sub-Group	ODI - New supply interruption satisfaction measure to be written up by OM.	Included in the May Submission to Ofwat.	Closed
129	Sub-group	30-May-18	Vulnerability Sub-Group	SEW to look at how to address phone satisfaction surveys reach all categories of vulnerable customers.	Surveys randomly selected, would not share customer vulnerability with research company, Company to add question in survey to understand cat of vulnerability for all survey respondents. This would be supported by the mystery shopper programme (RICA).	Open