

## PR19 Customer Challenge Group – Vulnerability Sub-Group

**Meeting number:** 7

**Meeting Date:** 5<sup>th</sup> March 2018

**Paper No:** 1

**Agenda No:** 1

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

**Author:** Nicola Blake

**Printing:** This document does not contain any graphs or pictures and therefore does not require you to print in colour.

<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 6 held on 30<sup>th</sup> January 2018

**Present:**

Zoe McLeod (Chair)  
 Penny Shepherd (PS) (CCW)  
 Janet Hill (JH) (Swale Borough Council)  
 Caroline Farquhar (CF) (Citizens Advice)  
 Adrienne Margolis (AM) (Household Customer)  
 Steve George (SG) (SEW)  
 Oliver Martin (OM) (SEW)  
 Simon Mullan (SM) (SEW)  
 Sheila Bowdery (SB) (SEW)  
 Laura Rafferty (LR) (SEW)  
 Jo Osborn (JO) (SEW)  
 Anne-Nöelle Le Gal (SEW Board member - Hastings)  
 Steve Brown (SB) (Water2050)

**Apologies:**

Veronica McGannon (VM) (Household Customer)  
 Jane Gould (JG) (Create 51)

**Notetaker:** Nicola Blake (NB) (SEW)

<b>Agenda Item no.</b>	<b>Notes and Actions</b>
1. Introductions	The Sub-Group introduced themselves to the new members attending the meeting. Anne-Nöelle gave a short introduction to the group. Apologies were received from VM and JG.
2. Minutes from the last meeting and Challenge Log	The group agreed that the minutes from the previous meeting were an accurate record.
3. Vulnerability overview	<p>LR tabled and introduced an additional paper to show the proposed process SEW will take in developing its vulnerability strategy, the activity completed to date, what the next steps are and the associated time frame of this work. It is intended to give context and a framework to the activities being undertaken and show how they interact and fit together.</p> <p>Action: SEW to circulate electronic copy of handout.</p> <p>Action: The Sub-Group was asked to send comments on the document to SEW via email.</p> <p>The group discussed the aims highlighted in the document and the need to make sure these are reflective and point to the overall aims of the company in regards to ESG.</p>
4. Customer Insight update	<p>SG presented paper 3 to the group, The report had been informed by the approach developed by CF of Citizens Advice. The report followed previous update on vulnerability risk mapping and summarised what the Company knows about vulnerability within its current customer base, and how this forms the initial stage of assessment of customer need, now and into the future. Feeding into the continuing work on customer journey mapping, horizon scanning, and future customer's needs and service development.</p> <p>The Company had, had a meeting with Scottish and Southern Energy Networks (SSEN), earlier in the month, to discuss the tool that is used to hold data and the possibility of using this for SEW area.</p> <p>The group discussed the insight of the age of the customer base and the differences highlighted between the company's two regions.</p>

	<p>While discussing deprivation, CF suggested the Company should look at the bottom 3 Deciles and not just the very bottom, as poverty is very evident in these as well. PS asked the Company if it was possible to look at the levels of customers in lower deciles in postcode areas across the region. This would be useful to do as it may help to target and tailor communications.</p> <p>SG informed the Group that the company would be reviewing current services provided against any new needs.</p> <p>The Group was happy to see this report however felt that it needed more in relation to the next step of 'so what', namely what this meant for the company and what the company will do with the information. CF would also like to see the company looking at the minorities, not the majority.</p> <p>Action: SEW to share data on languages most used by the Recite Me tool on the SEW website.</p>
<p>5. Mapping Key customer journeys and vulnerability risk factors</p>	<p>The Company shared a presentation detailing the different journeys experienced by vulnerable customers when calling to notify SEW of moving home. Moving home is one of the commonest customer journeys, and the incite being gained from this approach would also be applied to other customer journeys as the work progressed. The Company told the group that during this piece of work they have found that transient vulnerability is a gap.</p> <p>The Company informed the group that it was currently looking at ways to use the Recite Me tool within My Account so that customers can also translate an online bill.</p> <p>RICA have been engaged to carry out workshops and mystery shopper exercises to test the customer journeys in April and May.</p> <p>ZM asked the Company if they would be cross referencing the journeys to other industries, the Company has looked at other water companies however has not yet cross referenced against other industries. The company has discussed innovative services with other companies such as using Skype for signing communication with deaf customers.</p> <p>The Sub-Group requested to see a list of journeys to be mapped by the Company and for the company to expand its list of risk factors.</p> <p>Action: SEW to share list of journeys to be mapped and proposed timescale of which these will be shared with the Sub-Group.</p> <p>Action: SEW to expand the vulnerability risk factors to include, but not limited to, affordability, language, Internet and phone.</p>
<p>6. Deep Dive – Identifying Vulnerability and training</p>	<p>The Company explained that new customer services staff are given a full training programme on vulnerability and that training outside of customer services is currently under review. The Samaritans carried out training the previous day on 'difficult conversations' this was due to the rise in vulnerable calls during the evening shifts.</p> <p>Action: SEW to share the vulnerability training material that is currently used.</p> <p>ZM asked the company how frequently staff are retrained, the Company responded that although there is no formal retraining, briefing notes are circulated regularly to remind staff the importance of their training and informing staff of any new or updated processes that have been implemented. The Customer Care Team also go out to team meetings across the business to discuss and raise awareness of vulnerability with staff. Departmental Vulnerability Champions have also been implemented and trained to cascade information and updates to their teams as well as act as a contact point for CCT.</p>

	<p>PS asked if the Company carried out training on domestic violence, the company confirmed that it did not carry out training on this at the moment.</p> <p>ZM queried whether vulnerability training formed part of the standard induction training for staff, the Company does not currently include this for all staff but SEW are looking at this as an option.</p> <p>The Company was asked if it carried out any assessment of the successfulness of the training it delivers. Staff members are asked to complete feedback forms following any training.</p>
7. Co-Creation of Vulnerability Strategy update	<p>OM presented the CAG consultant proposal to the Group and discussed the suggestion of creating a working group to include some members of the Research Sub-Group to review materials.</p> <p>CAG are carrying out workshops with members of the Customer Care team this week.</p> <p>CF thought that the proposal seems to show a preference to only stakeholder workshops rather than including customers, and questioned if this was the right balance. The company will think about the possibility of including customers in the workshops.</p>
8. Horizon scanning update	<p>SB informed the group that work on Horizon Scanning had been paused at the moment due to working on building a stronger base with the data work.</p>
9. Forward look. - Terms of reference - Sub-Group assessment framework and priorities	<p>The group discussed the possible wording changes to the areas of assessment for the quality of service provided by ZM. PS thought that delivery of the service should be taken into account and not just how customers can access the service.</p> <p>ZM informed the group that the framework presented will be used to create a gap analysis of information that has been received against each section, this will then be used to create a forward look work plan.</p> <p>Action: ZM to clarify language, map the information received to date and produce gap analysis.</p> <p>Action: ZM to update terms of reference.</p>
10. AOB	<p>PS informed the Sub-Group that CCWater will be carrying out a meeting in public in March.</p>
11. Private Session	<p>[ZM to provide text]</p>

### Summary of Actions

Action	Owner
SEW to circulate electronic copy of handout.	
The Sub-Group was asked to send comments on the document to SEW via email.	
SEW to share data on languages most used by the Recite Me tool on the SEW website.	
SEW to share list of journeys to be mapped and proposed timescale of which these will be shared with the Sub-Group.	
SEW to expand the vulnerability risk factors to include, but not limited to, affordability, language, Internet and phone.	
SEW to share training material that is currently used.	
ZM to clarify language, map the information received to date and produce gap analysis.	
ZM to update terms of reference.	



## 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.	Ongoing
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.	Ongoing
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.	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
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.	Ongoing

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Item	Raised by	Date Raised	Subject Matter	Comment/ Feedback/ Challenge	Response	Status (Open/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.	Ongoing
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 soil data	Ongoing
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.		Open
77	Sub-group	03-Jan-18	Vulnerability Sub-Group	SEW to think about the value of tracking what codes of practices are being used.	move to action log	Open
78	Sub-group	03-Jan-18	Vulnerability Sub-Group	SEW to understand best practice in power of attorney.		Open
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		Open
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?		Open

**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 Decemmber 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.
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'.

**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.
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.
A0128	Vulnerability Sub-Group	Make sure the language of the Vulnerability strategy reflects its inclusivity premise (not about additional support).	JG	20/11/2017		Ongoing	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		Ongoing	
A0131	Vulnerability Sub-Group	SEW to include Resilient/Engaged Customer into the Vulnerability Strategy framework.	OM	20/11/2017		Ongoing	

**CUSTOMER CHALLENGE GROUP ACTION LOG**

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
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		Ongoing	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	
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	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.	SG and SB	03/01/2018			Horizon scanning work has been put on hold to wait for vulnerability insight learning to come through.
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			
A0145	Vulnerability Sub-Group	SEW to add a new phase to the creation of the vulnerability strategy diagram to reflect delivery and review.	JG	03/01/2018			
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			highlevel was provided, ZM requesting more info why faster progress cannot be made
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			
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			
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			
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			