

# Consumer Vulnerability & British Gas

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# What has British Gas done in terms of practical implementation of ways of dealing with people in vulnerable circumstances?

- History of over 200 years of supporting vulnerable customers
- Established a dedicated team for supporting customers in vulnerable circumstances
- Adopted a new, British Gas-wide strategy and definition of vulnerability responding to Ofgem's concept of Dynamic Vulnerability (and now, the FCA's too)
- Set up a governance structure bringing in people at all levels from across the business to drive change
- Conducted a strategic review looking for opportunities to improve our support for customers who need extra care

# What inspired you to do it in the first place?

## Where did the impetus come from internally?

- We are fortunate in having a leadership team who have a deep understanding of the importance of supporting vulnerable customers
- 'Doing what's right' is one of our fundamental values
- Our Standards of Conduct obligations also provide a framework for treating customers fairly

## How did you decide where to start?

- We sat down with business leaders and experts from across BG and asked them what needed to change. This generated 197 different activities!
- We were fortunate to have existing and established centres of excellence (our Home Energy Care and Debt Customer Care Teams)
- Prioritisation cut these 197 activities down to 60, large and small, all endorsed by (and mostly generated from) the business units themselves
- Our governance structure was key to making this work
- Now we are working with and listening to external stakeholders to identify the next generation of change activities

# What have you learnt from it?

- We are still on a steep learning curve – BG is a massive business
- The phrase ‘vulnerable customers’ is really problematic
- You can’t solve everything in your first month
- No such thing as over-communication
- MI is critical

## What worked well and what worked less well?

### What were the challenges you encountered along the way?

- Engaging people in open and honest conversations was critical
- So was being prepared to challenge appropriately
- Enthusiasm and energy!
- Vulnerability differs depending on the nature of your relationship with the customer
- Different business units were regulated by different bodies
- The sheer volume of ideas generated for change was off-putting to some of our internal stakeholders – we had to reassure them that we understood their needs

## How is it developing moving forward?

## How has it benefitted customers and how has it benefitted you?

- This is a continuing journey for British Gas and for our team. This year we are concentrating on fixing the fundamentals
- We can see opportunities for future change as we involve customers and other stakeholders in identifying priorities
- We are rolling out training to every customer services agent in our domestic energy business, enabling them to identify signs of vulnerability. We believe many thousands more vulnerable customers will be recognised and offered help as a result
- I know a lot more about energy than I ever thought I would!

## What would you suggest to other firms thinking of implementing vulnerability strategies? Are there any themes that you think would be relevant across sectors?

- Take time to think about what vulnerability means to your business – it's not a tick-box exercise
- Engage business leaders
- Understand that vulnerability is not the same as corporate responsibility, it runs deeper than that
- Find language and channels that your customers and stakeholders will respond to. No one self-identifies as vulnerable
- You can't do it all by yourself – partnership is crucial. Organisations like StepChange, NEA and the Money Advice Trust can help.
- The more we can share best practice the better!