**Workshop outline**

Complaints handling through Covid–19 – Ensuring your teams handle complaints for today’s customer

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| Pop out |
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| It has never been more important for firms to get handling complaints right.    The FCA has made it clear, from the start, that it is very much ‘business as usual’ when it comes to its expectations on firms in relation to handling complaints. And last year, the FCA said it would be using upheld complaints levels, consumer redress levels and feedback from consumers to measure cultural change in firms.  Alongside that, FOS has laid out its view on how firms should approach consumer complaints related to Covid–19 policies, processes and procedures.  However, things are far from ‘business as usual’.  Many firms are already seeing a rise in the number of complaints coming in. And this increase is expected to continue well into 2021.  And that’s because of the many social, economic and environmental pressures people are now (not by choice) living with. Consumers are now reacting more negatively when things go wrong, or when they perceive things to be wrong or unfair.  And, with blanket financial support packages having come to an end for many, people are feeling pushed into a situation they did not ask for and did not want to be in.  For all these reasons, firms need to make sure they are handling complaints for today’s customer. |

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| Overview |
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| To stay on the right side of the FCA’s expectations, it’s critical firms have a positive culture around the handling of complaints, which extends beyond what you need to do, to how you go about doing it.  In response to the very real challenges firms are now facing, we’ve created this live online learning session, focusing on:   * The basics – A quick refresher on the key parts of DISP. * Customer expectations – What do customers want and need? * Going beyond the basics – The little things you can do that can make a big difference. * Supporting your colleagues. * What to avoid doing and saying. * Repeat complainers - When it’s time to draw the line. |

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| By the end of this workshop you will be able to: |
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| * Know whether you are on top of DISP and its intentions * Check your complaints process to see if all the basics are being met * Understand the wants and needs of customers today when it comes to how their complaint is handled * Identify where there are opportunities to go beyond the basics * Pin-point what you might do that may not be helping * How to respond well to ‘repeat complainers’. |

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| Additional information |
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| This is a highly practical and facilitated session that involves discussing challenges and sharing ideas and experiences to overcome them. |
| Who will benefit from attending this workshop |
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| * Complaint team leaders/managers * Senior leaders responsible for customer service, customer experience, compliance or complaints handling functions * Compliance, Quality Assurance heads and leads |

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| Workshop agenda: |
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| * The basics – A quick refresher on the key parts of DISP. * Customer expectations – What do customers want and need? * Going beyond the basics – The little things you can do that can make a big difference. * Supporting your colleagues. * What to avoid doing and saying. * When it’s time to draw the line. |

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| About the trainers: |
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| Caroline is an award-winning Customer Insight professional with over 25 years of experience across different regulated markets.  Having held a senior position at the Financial Ombudsman Service, Caroline has a deep-rooted knowledge of customer experience, diversity legislation, stakeholder engagement, complaints handling and consumer vulnerability.  In 2018, struck by the number of unnecessary complaints making their way to the ombudsman service and the things that continue to trip firms up, Caroline joined forces with ex-FOS colleague Sarah Lawrence to set up CWSL.  Caroline holds a number of appointed roles, including: Commissioner to Energy UK’s Customers in Vulnerable Circumstances Commission, an Advisory Board Member to the Money and Mental Health Policy Institute, Independent Advisor to the Kent Police and Crime Commissioner, Consumer Vulnerability Expert at the Money Advice Trust, and Member of CIVEA’s (The Civil Enforcement Association) Compliance, Adjudication and Review of Enforcement (CARE) Panel.  In 2020 Caroline won National Centre for Diversity Advisor of the Year.  Sarah Lawrence has over 20 years of experience working on the front line in financial services. She has worked within call centres in various organisations and has over 17 years’ experience of working at the Financial Ombudsman Service.  During her time at the Ombudsman Service, she worked as an adjudicator, then moving to the outreach team, where she wrote and delivered training to small businesses. She was promoted to manager in this department, but in the last 4.5 years, she was the manager of the Technical Desk, which regularly had business approval rating of 94% and above.  Since leaving the Financial Ombudsman Service, Sarah has written and presented the training for CWSL for various organisations including UK Finance and the Finance and Leasing Association. She has also been consulting with several organisations, sharing knowledge and helping them adapt their complaints processes. |