

Utility Week Consumer debt conference

27 FEBRUARY 2018
BIRMINGHAM

Expert speakers include:



Peter Wallwork
Chief executive
officer
Credit Services
Association



Rob Mayer
Head of
collections
strategy
British Gas



Mark Field
Head of billing
and collections
Southern Water



Michelle Atkinson
Head of income
domestic retail
United Utilities



Simon Bell
Collections
performance
manager
First Utility



Claire Moore
Head of
residential credit
management
E.ON UK



Meghna Tewari
Head of retail
market policy
Ofgem



Philip King
Chief executive
Chartered
Institute of Credit
Management

Chair:

The only dedicated
event for credit, debt,
billing and collections
professionals within the
electricity, gas,
and water sectors

This conference will equip you with the tools to:

- Take preventative steps to reduce debt and increase engagement
- Recognise vulnerability and accommodate ability to pay
- Collaborate with the third sector to understand customers
- Effectively collect and manage your customer data
- Provide a tailored experience that reduces “cost to serve”
- Develop a multi-channel approach to increase collections

Supported by



UtilityWeek Consumer debt conference

About the conference

There has never been a more crucial time for the utility sector to create strong partnerships with customers and collection agencies alike to build trust and protect vulnerable customers.

Amid economic uncertainty and rising costs for day-to-day essentials, the average household is seeing an increase in its debt-to-income ratio.

How can the utility sector better identify vulnerable customers, work in partnership with them, strategically engage third parties and improve collections?

The 10th annual **Utility Week Consumer Debt Conference** will bring together forward-thinking credit, debt, billing, collections and customer services professionals within the electricity, gas, and water sectors to answer these questions and more.

Topics to be addressed include: how to recognise vulnerability in the early stages through improved customer engagement, front-line training, and wider levels of data sharing; how regulators can provide framework incentives to allow increased innovation in billing and collections; how to decipher between those that can't and won't pay; and develop best practice around the customer through third parties.

This essential event offers you the opportunity to network with leading suppliers in credit management and gauge industry benchmarks with billing and collection practices, giving you the platform to look beyond and develop innovative new ways to ultimately eliminate bad debt.



Ellen Bennett
Editor
Utility Week

Who should attend?

Utility company directors, heads, and managers responsible for:

- Consumer debt and debt recovery
- Collections / domestic collections
- Billing
- Payment
- Revenue assurance
- Credit control, support and strategy
- Consumer affairs

- Customer services / relations
- Risk
- Business performance
- Smart metering
- Churn management / loyalty
- Fraud

It will also be of interest to **credit and collections agencies** and **solution providers** within the electricity, gas and water sectors.

Agenda

(subject to change)

08:40 Registration, refreshments & networking

09:20 Introduction from conference chair
Philip King, Chief executive,
Chartered Institute of Credit Management

ECONOMIC DEBT LANDSCAPE & INNOVATION THROUGH REGULATION

09:25 The changing living standards of low-income customers and their ability to pay

- Assessing the initial effect of universal credit on low-income households
- The impact of wider welfare reforms
- How you can support your vulnerable customers

Deven Ghelani, Director, **Policy in Practice**

09:40 Reducing barriers to innovation through effective regulation

- A changing regulatory landscape – key issues
- How can regulation provide the right incentives for improved and innovative debt management?
- Encouraging industry to place consumers at the heart of their operations

Meghna Tewari, Head of retail market policy, **Ofgem**

09:55 Challenging the growing issue with debt through effective frameworks

- PR19 – driving greater customer engagement
- Encouraging water companies to work with customers to provide effective solutions for debt management

Margaréta Serfőző-Matharu, Principal, strategy and policy, **Ofwat**

10:10 Going from best practice to industry standards?

- Should we be trying to have a standard more consistently applied across the industry?
- Is the quality of information and data given to third parties by utility providers enough to ensure successful outcomes?
- What are the issues surrounding transferring debt from one supplier to another?

Peter Wallwork, Chief executive officer,
Credit Services Association

10:25 Questions & panel discussion

- What could be done to improve cross-regulatory work?
- In an economy of stagnant wages and rising prices, how can utility companies ensure affordability for their customers?
- The price cap - will a targeted approach to cap costs in struggling households solve the long-term issues?
- Will changes to 3rd party deduction orders under universal credit harm consumers?

10:50 Refreshments, networking & exhibition



MANAGING DEBT LEVELS & ASSESSING CUSTOMERS' ABILITY TO PAY

11:20 Rising levels of debt in the household

- The backdrop of increasing levels of household debt
- Are utility companies prepared to deal with more people on debt management plans and what additional services should be offered?
- Providing a tailored experience that reduces bad debt charges and overall "cost to serve"
- Taking preventative steps to target efficiency through customer education

Mark Field, Head of billing and collections, **Southern Water**

11:40 Assessing the risk with new and existing customers

- Segmentation and using data for "risk banding" to better predict what more can we do for our customers
- How do you prevent customers getting into debt in the first place?
- And if so, what do you do with them?

Michelle Atkinson, Head of income domestic retail, **United Utilities**

12:00 *Check utilityweek.net/consumerdebt for details*

12:15 Vulnerability and improving knowledge of customers

- Priority Services Register: data sharing opportunities
- Recognising vulnerability through training front-line staff and accommodating ability to pay
- What role might mental health have to play in the future of assessing vulnerability?

Audrey Gallacher, Director of energy supply, **Energy UK**

12:35 Questions & panel discussion

- How can we prevent and resolve debt when disconnecting is not an option?
- How can the industry change the negative perception of pre-payment meters?
- Are vulnerable customers viewed as a sunk cost? How can low-cost effective innovation tackle this?

12:55 Buffet lunch, networking & exhibition

COLLECTIONS & ENGAGEMENT STRATEGIES

13:55 Adapting strategies: treating customers in debt as the solution

- Assessing customer engagement through real-time data evaluation
- Developing an effective multi-channel approach to work with customers and understand their bills
- Maximising communication from the end user to better understand their needs

Simon Bell, Collections performance manager, **First Utility**

14:15 Ethical responsibility to better engage customers in debt

- Increasing customer trust through service
- Focusing on supporting customers to help themselves with debt levels
- How can the debt industry improve its external image?

Rob Mayer, Head of collections strategy, **British Gas**

14:35 Supplier management vs partnership management

- Maximising your relationship and therefore delivery with your suppliers
- A look at the move away from KPI-led outsourcing to strategic partnership management

Claire Moore, Head of residential credit management, **E.ON UK**

14:55 Questions & panel discussion

- How do you best highlight 'won't pay' customers in your portfolio and manage them?
- How can the industry look to be more creative with collection strategies?

15:15 Refreshments, networking & exhibition

BILLING, DATA, & THIRD SECTOR SUPPORT

15:45 Effectively collecting and managing customer data

- Ensuring customer consent of data and giving customers more control
- Improving data quality and using it to proactively support customers
- Tackling GDPR and protecting customer data

16:05 Increasing the profile of the third sector to those in debt

- What is the impact of early intervention by the third sector on vulnerable households?
- How can utility companies support the third sector to be more accessible to consumers?
- How can the third sector help utilities to understand why customers become vulnerable?

Claire Differ, Utilities manager, **Coventry Citizens Advice Bureau**

16:25 Billing and operational efficiency – lessons from the open water market

- Making bills 'understandably accurate' for customers
- How can operational efficiency be improved through advisor training?
- Using analytics, feedback and behaviour insight to be more creative with future billing
- Key lessons for the domestic market

Charles Vincent, Managing director, **Ascendancy Water**

16:45 Questions and answers

17:00 End of Utility Week Consumer Debt Conference 2018

UtilityWeek

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How to book...

book online now at
utilityweek.net/consumerdebt

Price per delegate	Booking type	Book before 3 November	Full rate
	Utilities, public sector, non-profit, academic	£395 (+VAT=£474)	£475 (+VAT=£570)
	Contractors, solution providers, consultants	£495 (+VAT=£594)	£575 (+VAT=£690)

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More reasons to book...

What previous delegates have said

'Identified key movements within the economy and the utilities sector in order to drive innovation and reduce the cost of bad debt'

Business performance manager, Southern Water

'Informative, good speakers, & key topics that are very relevant'

Income strategy manager, United Utilities

'Very topical content, presented very professionally on the day'

Head of collections, Utility Warehouse

'Informative and inspirational'

Head of education & professional development, CICM

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