
Towards affordability for all – Ofwat's vulnerability focus report

18 February 2016

Central Hall Westminster, Storey's Gate, London SW1H 9NH

Main Session Contributors



Cathryn Ross - Chief Executive of Ofwat. She is responsible for ensuring that Ofwat holds a £120 billion industry to account in delivering against the expectations of customers, wider society and the environment. She has seen through the delivery of a new strategy for Ofwat, focused on a vision for the sector of trust and confidence in water and waste water services. This involves a new model of regulation, to better help the sector deal with future

challenges.



Jonson Cox - Non-executive Chairman of Ofwat since 2012. He has more than 30 years' business experience across a range of sectors. He has extensive experience in managing 'turnarounds' in challenging situations and in leading infrastructure businesses including Royal Dutch Shell Group, Yorkshire Water, Anglian Water and UK Coal.



Richard Khaldi – Ofwat Senior Director for customer and casework. Before joining Ofwat in January 2014, Richard was Head of Competition for the economic regulator in Scotland, the Water Industry Commission for Scotland, where he set up and ran the retail market for all non-household customers in Scotland. As well as holding an MBA Richard is a qualified solicitor who specialised in civil litigation and contentious regulatory matters. **Richard will chair the event.**



Margaréta Serfőző-Matharu - Principal Associate at Ofwat. She is currently working on a number of projects that are focused on improving the water sector's understanding of the different dimensions of consumer vulnerability and affordability. Prior joining to Ofwat she was Public Policy Manager at the Institute of Customer Service, having previously worked as a consultant for various organisations, including the European Parliament.



Georgina is a Delivery Director at Ofwat. She currently leads the work Ofwat is doing on customer engagement and outcomes as part of the Water 2020 programme. Joining the Government Economic Service (GES) in 2003, Georgina focused on the application of regulatory and competition economics in a variety of different roles including at: The Office of Fair Trading (now Competition and Markets Authority); the Department for Business Innovation and Skills (BIS); and The Department for Transport (DfT). Georgina joined Ofwat in 2012 and was responsible for a portfolio of 6 companies during the PR14 price review.



Hugh Stickland is the Citizens Advice Bureau Chief Economist. He manages the data, insight, intelligence and evaluation teams at Citizens Advice. His teams interrogate the data to spot trends, identify systemic issues and influence firms, regulators and Government Departments to improve policies and practices and to ensure Citizens Advice gives the best service possible to its clients. Hugh also analyses economic trends to help Citizens Advice and wider stakeholders consider future challenges and opportunities for clients and customers. Prior to joining Citizens Advice, Hugh worked as a Senior Policy Adviser for the Deputy Prime Minister, covering economic affairs and social mobility. Before this, Hugh worked for the Department for Work and Pensions covering labour markets, welfare reform, poverty, health and disability.



Matt Vaughan Wilson is Partnerships Manager at the Money Advice Trust. Prior to joining the Trust, Matt worked in teaching and research roles at the University of Birmingham, where he completed a PhD. Matt worked as a money adviser for several years, before moving into policy and business development roles. He has been instrumental in building up engagement with energy and water companies, working with key partners such as British Gas, Scottish Power, Wessex Water and Northumbrian Water. He is a member of the Wessex Water Partnership and is vice-chair of the Essential Services Access Network. His recent work has focused on consumer vulnerability and the needs of small businesses.



David Bell is Director of Standards Policy at the British Standards Institution (BSI) the UK's national standards body. He heads a team responsible for BSI's input to the European and international standards bodies on technical and policy issues. In addition, David manages BSI's institutional relations with standards developing organizations around the world, as well as relations with UK government and with key stakeholders.



Caroline is Partnerships Manager within the Dementia Friendly Communities Team at Alzheimer's Society and has worked at the charity since August 2014. Caroline is responsible for engaging with businesses and organisations to ensure that the communities we live in become more inclusive for people living with dementia so they feel understood, respected and supported. She is currently running a pilot programme to create dementia-friendly businesses. Caroline previously worked in financial services, before moving to work in the charity sector in 2011.



Dr Charlotte Duke is a Partner at London Economics and leads the Consumer and Behavioural Economics work programmes. Charlotte delivers behavioural studies to UK Regulators, Government Departments, The European Commission and private sector clients in Europe and internationally. Charlotte has a PhD in Behavioural Economics undertaken at University College London and Melbourne University in Australia. Before joining London Economics Charlotte was an advisor to the Australian Government in the design of water markets.

Discussion group leaders

Group 1: Good practice in customer care and engagement



Sue Lindsay is Head of Customer Relations at Wessex Water. She has extensive knowledge of the water industry, including regulation and policy and customer services. Sue is responsible for all areas of consumer policy, consumer and stakeholder engagement and the Operational Customer Relations department. Sue leads on the continuing improvement of Wessex Water's consumer experience. Sue is particularly interested in affordability and developed both Wessex Water's Assist social tariff and wider *tap* programme. Sue works closely with debt advice agencies and other customer

organisations in the Wessex region and is currently leading an extensive community engagement programme to increase take-up of social tariffs.



Sarah Falder is the Head of Key Customers & Affordability at Dŵr Cymru Welsh Water. As a qualified Chemist, Sarah started her career as a Process Scientist for Welsh Water and in the intervening 20+ years she has gained a wealth of water industry experience holding a variety of roles in not only Welsh Water, but also Thames Water and Veolia Water.

Group 2: Good practice in data gathering and sharing



Sally Ainsworth is Head of Customer Experience at United Utilities. Sally has 20 years' experience in the utilities sector and is known for developing and delivering business transformation with a keen focus on listening to customers and delivering a service to meet their needs. Sally is currently leading on the customer experience strategy at United Utilities to enhance the overall customer service and regulatory performance.



Dean Stewart is Head of Household Retail at Yorkshire Water. Dean has 25 years of experience within the water industry, having joined Yorkshire Water's billing team in 1989. He has held various management positions within the group, specialising in customer service and policy development. Most recently Dean has led the introduction of a social tariff, Water Support.

Group 3: Good practice in creating partnerships



Michelle Simpson is Head of Customer Collections at Southern Water. A qualified Accountant and a Fellow member of the Institute of Credit Management, she has been with Southern Water for seven years as Head of Customer Billing Services, and is currently Head of Customer Collections responsible for proactive collection, debt recovery and affordability. Michelle is also responsible for Governance, Risk and Compliance for Southern Water's Customer Engagement directorate. She has previously managed credit risk & collections functions, and major change programmes within other Utilities, including Transco and National Grid, and within Construction and Brewing organisations. Michelle is

also the Chair of Brighton, Eastbourne and Worthing Sands, and is an active qualified Befriender.



Mark Wilkinson is customer collection manager at Northumbrian Water. He has twenty years' experience working in the water sector. He started his career in the water industry working for Essex & Suffolk water in Customer Services. Following the merger of Essex & Suffolk Water with Northumbrian Water, Mark moved into a finance role with particular focus on billing, collections and bad debt risk. After eight years in finance Mark returned to an operational role and he currently heads up Northumbrian Water's

collections and recoveries teams as well as being responsible for developing Northumbrian Water's approach to supporting vulnerable customers and those with affordability issues. Mark currently chairs the Water UK debt strategy group which looks to support collections best practice across the industry.

Group 4: Culture change issues and support options will be led by Matthew Vaughan, David Bell and Caroline Newby.

Group 5: Ofwat research and regulatory approach will be led by Senior Ofwat staff and members of the London Economics team.

Reflection panel



Chris Jones is Chief Executive of Welsh Water. He became Chief Executive in September 2013 having previously been Finance Director of Welsh Water since May 2001 and Glas Cymru since April 2000. He has also previously served as Director of Regulation of Welsh Water and South Wales Electricity Plc. Before joining Welsh Water in 1995, he was a Director at National Economic Research Associates and, prior to that, worked for HM Treasury. He is Deputy Chairman of the Council of the Prince's Trust – Cymru.

He has previously been a Non-Executive Director of the Principality Building Society, and a Trustee of the Institute of Welsh Affairs.



Colin Skellett is Chief Executive of Wessex Water. He is a scientist and engineer by training and a Fellow of the Royal Society of Chemistry. He has worked largely in the water industry for over 40 years. He has had non-executive roles in rail, travel and international infrastructure businesses, served on the Board of the South West Regional Development Agency and is involved with a number of charities. Colin is currently Chief Executive of Wessex Water, Chairman of The Gainsborough Bath Spa Hotel and

Thermae Bath Spa, non-executive Chairman of European Connoisseurs Travel, and Chair of the Venturers' Academy, a specialist autism free school. Colin is also the Chair of the new YTL Land and Property UK business. Colin was awarded an OBE for services to business and WaterAid in the 2012 Queen's Birthday Honours and has an Honorary Doctorate in Engineering from the University of the West of England, awarded in 2015.



Sarah Bentley is Chief Customer Officer at Severn Trent Water.

She joined Severn Trent in December 2014 as the Chief Customer Officer, responsible for Household Customers, Group IS and Group Transformation. She previously worked for Accenture as Managing Director of their £3 billion global digital business focused on Digital Marketing, Mobility and Analytics for customers, employees and the enterprise. Prior to Accenture Sarah was CEO of Datapoint, an Alchemy backed company delivering CRM services, and Senior Vice President of eLoyalty, a global CRM and Marketing consultancy. She was SVP of the European Business, led the sales and operations activity in North American and ran eLoyalty Ventures L.L.C. working in Silicon Valley, Austin and New York. With 20 years' experience, she is an expert in customer strategy and experience and is regularly asked to speak internationally.

Attendee list

Name	Title	Organisation
Jeffrey Halliwell	Chair	Anglian Water CEF
Darren Hayes	Senior Associate, Water 2020 Engagement Team	Owat
Neil Hodgson	Head of External Engagement & Orientation	Department for Work and Pensions
Lakh Jemmett	Chairman	Portsmouth Water
Piera Johnson	Programme Manager	British Standards Institution
Wendy Jones	Head of Customer Services	Dee Valley Water plc
Chris Jones	Chief Executive	Dwr Cymru Welsh Water
Sion Jones	Partner	London Economics
Richard Khaldi	Senior Director – Customers & Case Work	Owat
Richard Lacey	Chairman Independent Customer View Group	Bournemouth Water
Emma Lee	Manager Bournemouth CAB	Bournemouth Water
Sue Lindsay	Head of Customer Relations	Wessex Water
Yvette London	Head of Stakeholder Relations	Owat

Name	Title	Organisation
Doug Lord	Head of Customer Transformation	Severn Trent Water
Phil Mawhinney	Policy Advisor	Age UK
Maria Meyer	Universal Credit Policy	Department for Work and Pensions
Sean Meyrick	Debt & Credit Analyst	Bournemouth Water
Georgina Mills	Delivery Director Water 2020 Programme	Owat
Sally Mills	Head of Customer Experience	South West Water
Steve Mogford	Chief Executive	United Utilities plc
Lord Colin Moynihan		House of Lords
Laura Murrell	Consumer Protection Policy Official	Defra
Dr Ashwini Natraj	Senior Economic Consultant	London Economics
Caroline Newby	Partnerships Manager	Alzheimer's Society UK
Ben Newby	Customer Service & IT Director	Bristol Water
Phil Newland	Managing Director	South Staffs Water
Karma Ockenden	Editor	The Water Report
Chris Offer	Director of Regulation	Affinity Water
Catherine Osborne	Water Industry & Regulation Manager	Welsh Government
Ronan Palmer	Director, Strategy & Policy	Owat
Ian Plenderleith	Chief Executive	Dee Valley Water plc
Caroline Povey	Partnerships Manager	Office of the Public Guardian
Sir Tony Redmond	Regional Chair, London & The South East	Consumer Council for Water
Cathryn Ross	Chief Executive	Owat
Katie Schmuecker	Policy & Research Manager	Joseph Rowntree Foundation
Margareta Serfozo-Matharu	Principal Associate	Owat
Sally Ainsworth	Head of Customer Experience	United Utilities plc
Claire Aynsley	Head of Regulatory Compliance & Standards	Credit Service Association
Rachel Barber	Customer Service Director	South Staffs Water
Louise Beardmore	Domestic Retail Director	United Utilities plc
David Bell	Director of Standards Policy	British Standards Institution
Sarah Bentley	Chief Customer Officer	Severn Trent Water
Dr Stephen Bird	Managing Director	South West Water
Anna Bradley	Chair, Customer Advisory Panel	Southern Water
Dr Paul Brand	Senior Consultant	Risk Solutions

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Paul Butler	Managing Director	South East Water
Ian Cain	Managing Director for Retail	Thames Water Utilities Ltd
Julia Cherrett	Managing Director, Retail	Dwr Cymru Welsh Water
Andrea Cook	Independent Chair	United Utilities plc
Jonson Cox	Chairman	Ofwat
Prof Bernard Crump	Regional Chair (Central & Eastern Region)	Consumer Council for Water
Robin Dahlberg	Chair, Customer Challenge Group	Affinity Water
Sharon Darcy	Associate	Sustainability First
Natan Doron	Policy Manager	Energy UK
Dr Charlotte Duke	Partner, Behavioural Economics Work Programme	London Economics
Sarah Falder	Head of Key Customers & Affordability	Dwr Cymru Welsh Water
Caroline Farquahar	Consultant	South East Water
Anthony Ferrar	Managing Director	Sutton & East Surrey Water
Nick Fincham	Strategy & Regulation Director	Thames Water Utilities Ltd
Anthony Fry	Technical & Regulatory Adviser	Cholderton & District Water Company
Steve George	Customer Service Director	South East Water
Jo Giles	Strategy Implementation Manager – Social Programmes	National Grid
Sue Glynn	Director of Standards & Quality	Institute of Customer Service
David Graham	Associate	Financial Conduct Authority
Frank Grimshaw	Regulatory Strategy Manager	United Utilities plc
Jeffrey Halliwell	Chair	Anglian Water CEF
Darren Hayes	Senior Associate, Water 2020 Engagement Team	Ofwat
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