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Welcome

A new look
During 2016 we changed our vision, mission and values statements as well as renewing our three year strategic plan. In a world where the dispute resolution landscape is becoming more competitive we decided that our resources are best placed in offering the ombudsman model which not only provides complaint handling, but works in collaboration with other bodies to understand what is going wrong and what could go wrong. A model in which data and insights drive improvement, where consumer detriment is reduced by the ombudsman working with suppliers and sectors to put things right, to stop problems arising in the first place and to make a real difference to the whole consumer journey.

Strategic principles 2016 - 2019
• To provide straightforward, high quality independent dispute resolution
• To pursue efficiency, effectiveness and sustainability
• To improve accessibility and encourage greater take up by consumers, businesses and sectors
• To use our unique knowledge of consumer-provider relationships to the benefit of consumers, business and the economy
• To develop us as a high performing company through an engaged, empowered, diverse and innovative workforce
• To be socially conscious and environmentally responsible

Values
• Having the passion to put things right
• Continuously learning to break new ground
• Trusting each other to be our best every day
• Making a difference together

Vision
To provide an affordable path to justice, improve business practice and reduce consumer detriment.

Mission
We are, at our heart, an organisation where people put things right for other people, and help companies understand what’s going wrong so as to improve the service they give. We are passionate about doing the right thing and we want to earn the trust of consumers and businesses by showing them our commitment and focus on delivering justice.

A values-led organisation
We are, at our heart, an organisation where people put things right for other people, and help companies understand what’s going wrong so as to improve the service they give. We are passionate about doing the right thing and we want to earn the trust of consumers and businesses by showing them our commitment and focus on delivering justice.

As an organisation we are inquisitive, we’re always asking ‘why?’ and looking to find new and improved ways of doing things; continually listening and learning, breaking new ground and leading the way. Our values guide our culture and decision making, remind us why our work matters, and focus us on making a difference in everything we do.
Foreword from the Chair

In taking up the role of Chair of the Board from July 2016 I am an enthusiastic supporter of the Ombudsman Services vision, good for consumers and good for business.

We aim to provide an excellent, independent complaint resolution service for consumers and service providers operating to the highest standards. This is an inclusive vision that everyone can identify with and benefit from.

This report is the opportunity to reflect both on our achievements over the year, our plan to improve in 2017 and progress on our overall mission.

The figures show that there is still much to do, with far too many consumers coming to us for help when their complaints remain unresolved by their supplier.

But the figures are only part of the picture and behind every statistic lies a human story; problems and complaints that frequently give rise to confusion, anger and frustration.

As the Board’s new Chair, however, it has been really good to find that our people very much understand that the consumers who come to us are more than just a number. Right from the start of the complaint process, our efforts are focused on understanding what has gone wrong, how consumers feel and how we can manage their expectations about the help that we are in a position to give.

For some consumers our best efforts will never be enough — their expectations of our service and the powers that we have to resolve an issue are too great. It is not our role to punish companies. This is why it is important that our processes are clear and transparent and we will continue to ensure that the conversations we have with consumers throughout their journey with us are open, honest and sensitive and we will continue to aim to dispel the myths that surround our service.

It is a great privilege to lead the Board, which as well as myself, includes new members. I have found it exciting and rewarding in equal measure. Our plans for the year ahead to advance the organisation further with every new challenge, I hope, success as we seek to extend the availability of independent complaint handling to other industries and their customers.

Lord Tim Clement Jones
Chair of the Board

“Right from the start of the complaint process, our efforts are focused on understanding what has gone wrong, how consumers feel and how we can manage their expectations about the help that we are in a position to give.

Everyone who contacts Ombudsman Services is treated with respect, honesty and integrity - they are far more than just a number.”

Lord Tim Clement Jones
Chair of the Board

There are so many transactions for the purchase of goods and services each year that it is inevitable that sometimes things go wrong and customers find they have to complain.

The vast majority of these complaints are dealt with quickly and effectively by the suppliers, but not always and a complaint can escalate into a dispute between consumer and business. Disputes take up valuable time, risk damaging reputation and consumer confidence, and can result in lost business. It is when companies cannot sort these quickly to the satisfaction of the customer that the ombudsman can help. Open for business since 2003, we provide an independent, impartial and cost effective means of resolving disputes.

The presence of an independent ombudsman with an ability to put things right helps increase consumer trust, which is not only good for consumers but also good for business.

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Chief Ombudsman overview

Having the passion to put things right

Ombudsman Services is a people business. We are passionate about helping people well and cutting things right where we find something has gone wrong with goods or services they have bought. Every day we help the people who come to us get answers, resolutions and redress from suppliers. We work alongside people in businesses, helping them learn from what has gone wrong and making suggestions to stop complaints arising in the first place.

Our involvement often results in companies changing course or taking action to amend processes or services for the benefit of all consumers.

Using insight to reduce detriment

Although resolving individual complaints to do what we do on a daily basis – and we received 727,269 complaints in 2016 – this report demonstrates that our work often goes well beyond that. In our unique position we are able to analyse information about issues that matter to the people who use our services and add significant value by sharing our observations with our stakeholders. For example, we noticed that there was a problem with the coding of calls leading to consumer detriment. We brought to the companies’ attention the pattern of complaints and they agreed to review the charges. In some cases, the time customers were being given to cancel an order was less than required by the Consumer Contract Regulations. We pointed this out to the sector provider and it agreed to amend its policy. Overcharging customers for calls made while roaming within the European Economic Area. Calls should have been subject to maximum roaming rates set out by the EU, but customers were being charged more for roaming calls. When we drew this to the company’s attention, it agreed to reduce the charges.

The Energy Ombudsman transforms

At the end of 2015, Ofgem published a review of the Energy Ombudsman’s work in the energy industry, which highlighted our ability to handle growing case numbers and adapt in a challenging theme. The report brought to light a number of opportunities to improve the sector, such as working more closely with Ofgem and the industry, using our data more effectively to improve both consumer and supplier experience, and add significant value by sharing our observations with our stakeholders. For example, we noticed that there was a problem with the coding of calls leading to consumer detriment. We brought to the companies’ attention the pattern of complaints and they agreed to review the charges. In some cases, the time customers were being given to cancel an order was less than required by the Consumer Contract Regulations. We pointed this out to the sector provider and it agreed to amend its policy. Overcharging customers for calls made while roaming within the European Economic Area. Calls should have been subject to maximum roaming rates set out by the EU, but customers were being charged more for roaming calls. When we drew this to the company’s attention, it agreed to reduce the charges.

One year on, we have embraced these findings. We have improved complaint handling across the sector. We have also focused on developing our complaint handling so that the Energy Ombudsman works more effectively for everyone.

Ofgem, Citizens Advice and the Energy Ombudsman have been working more closely together on data analysis. By working together we can see the customer journey from beginning to end. The new way of working will allow us to identify early warning signs of potential issues, and to highlight improvements to complaints handling so that the customer experience of the sector more positive overall.

The Energy Ombudsman has gone beyond resolving individual complaints to identify systemic issues. We apply our approach to all regulated sectors, and we have already seen enthusiasm from communications providers for this enhanced service.

Adapting our capacity to meet challenges

Adapting the volume of complaints that come to us and making sure that we have the capacity to deal with those complaints fairly, quickly and effectively presents many business challenges. We came under pressure in the second quarter of the year due to forecasting variances in the energy sector and during the same period we saw complaint volumes increasing in the communications sector, where we receive no industry forecasting.

This inevitably put a strain on the service we offer, with delays and at times a failure to communicate effectively with consumers.

We are grateful to our own customer service team and our Independent Assessors for dealing with complaints about us and for making recommendations for improvement. We have improved our own forecasting models and in turn have worked alongside energy companies in new ways to help them to provide us with more accurate information. In addition, we have begun discussions with the communications sector about the benefits of improved forecasting and have now started to receive more granular information. We have improved planning accuracy in the second half of the year as we have increased our demand and capacity better aligned and so are able to complaints more effectively.

Our role is developing to take on many more responsibilities. In 2016 we were engaged in 14 investigations, we received 727,269 complaints, we resolved 656,800 cases, and 400,500 cases were completed in a significantly more timely fashion.

Strengthening the way we record and analyse data has already delivered significant benefits to suppliers, which will benefit consumers in turn. We are improving our insight capabilities, which will help us to maintain the qualitative and proactive approach to handling complaints that can be problematic in future by monitoring trends. The Energy Ombudsman model should be able to work well and put things right where we find systemic issues, and to highlight improvements.

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Lewis Shand Smith

Chief Ombudsman

"Ombudsman Services is an inquisitive organisation, listening, learning, and seeking to find new and improved ways of doing things. We resolve disputes for consumers, advise companies and influence industry. We are passionate about what we do and, together, we make a difference..."
Cross sector expertise
As the largest multi-sector ADR provider in the UK, we are able to see what is new in one sector and how it may be applicable in another. Our facilitator meetings we have facilitated between businesses from different sectors to share learning, for example recent meetings between suppliers from different sectors to share learning; for example recent meetings between suppliers from different sectors to share learning.

Connecting with consumers
Despite continued efforts from suppliers, regulators, consumer groups, the media and our own activity, we are still failing to reach consumers. Of those consumers who are aware of the Ombudsman, we are only ever able to hear from a small proportion of those who are dissatisfied with their experience of dealing with businesses and services.

Making a difference together
Our network of regional offices has continued to reach out to local communities, community hubs as well as the local press. We hold a series of roadshows in shopping centres in different parts of Scotland, and in January 2017 we launched a four month pilot project which will take Ombudsman Services into the heart of town centres in four regional areas.

Our efforts to reach consumers don’t end there. Through extended opening hours, beware of scams,charities, better use of technology and improved self-service materials we are making it easier for consumers to have their complaints heard by us.

Giving something back
The company has achieved a silver Investors in People1, and internally by creating a supportive working environment. Our approach is reflective of the numerous programmes we have implemented over the past year; from an employee voice forum, through to initiatives responding to feedback on wellbeing, reward and recognition, including a revised pay and performance framework and the introduction of a new benefits programme. More than 85% of our staff feel that Ombudsman Services is a good place to work.

We became a Stoneleigh champion, celebrated LGBT History Month and participated in Manchester Pride. We spent a weekend at the national Disability Awareness Day event which is held close to our offices. We had staff on hand to assist consumers with their complaints and also took a recruitment stand to advertise Ombudsman Services as a local employer.

Equality and diversity
Ombudsman Services is committed to equality of opportunity and respect for diversity. As an equal opportunities employer, we understand and welcome the advantages of an open and diverse culture. 2016 marked a number of firsts for our equality and diversity strategy.

In January 2017 we launched a four month pilot project which will take Ombudsman Services into the heart of town centres in four regional areas.


cross sector expertise

Connecting with consumers

Making a difference together

Giving something back

Equality and diversity

Chief Ombudsman overview

Lewis Shand Smith
Chief Ombudsman

A team of 15 staff did the Yorkshire Three Peaks challenge, the highlight event of the 2016 calendar. Our charity crew create many opportunities during the year to bring together staff from different parts of the business in fun fundraising events which promote wellbeing and improve collaboration.

Additionally, we have seen a number of national charity heart events and through fundraising initiatives has donated money to the British Liver Trust, Macmillan Cancer Support, Children in Need, the Shannon Bradshaw Trust, a charity which helps the families of children and young people who are suffering from life-threatening illnesses, by providing support, equipment and services.

Our organisation at its heart is about people putting things right for other people and our focus on creating engaged, high performing organisation has continued to play a major part in our success. More than 80% of our people has been picked up by communications materials we are making it easier for consumers to have their complaints heard by us.

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Understanding consumer behaviour

To emphasise the importance of consumer redress and the work we do, we commissioned our fourth annual Consumer Action Monitor (CAM) research into consumers’ attitudes towards complaints.

Now an established part of the consumer satisfaction landscape, the report reveals growing disillusionment among consumers and that the customer does not always come first.

The report also highlights the business cost of poor customer service for the first time - an estimated £37 billion – as disgruntled consumers vote with their feet.

This is reflected in our Consumer Action Monitor (CAM) results with complaints made by UK consumers reaching 55 million in 2016 – up by three million from last year – with over a quarter now more likely to complain about an issue than they were 12 months ago. However, over 75 million issues were ignored, because many perceive the complaining process to be too much hassle, and don’t trust businesses to look after their interests.

While we know that many businesses are committed to putting the consumer at the heart of what they do, one in five consumers still don’t believe that companies are listening to them, and many feel resigned to poor service.

Complaints by sector
The CAM results revealed that the retail sector is responsible for most complaints (24%), followed by Telecoms (12%) and Energy (10%). However it is Retail, Banking and Transport sectors that are most likely to lose out as frustrated consumers vote with their feet.

Ongoing, and highly publicised, issues in the rail sector saw complaints increase by 30 per cent last year. While there is already a route to make complaints, the process does not end in independent, binding adjudication. The train operators, advocacy groups and the Department for Transport are looking to improve access to redress. This is a welcome step that will ensure that passenger complaints are properly heard and resolved.

Barriers to complaining
High numbers of customers are not willing to put up with poor service or poor quality goods, however many people are still reluctant to take action.

Over 75 million problems were ignored in 2016, with nearly half (44%) of people saying it was ‘not worth the hassle’. A third (34%) believe you can only get a result from a complaint if you kick up a big fuss, but many could be missing out as a result of this perception. Apathy has struck others, with three in ten (28%) who had something to complain about saying they could not be bothered to complain.

Just fix it
When our expectations of a product or service are not met, the disappointment can lead to anger and frustration. Financial compensation is often not the goal – most consumers just want to have their problem fixed, or to know they will have a better experience in the future.

It sounds simple, but more than half (52%) of customers would also like an apology when things go wrong.

Having access to an ombudsman is good for business and good for consumers. It is crucial that consumers continue to feel empowered to raise complaints, that those complaints are well handled by providers and that there is access to an ombudsman where the customer remains dissatisfied.

55 million
Complaints made by UK consumers in 2016

£37 billion
Cost of poor service

75 million
Issues were ignored, because many perceive the complaining process to be too much hassle

52%
One in five consumers still don’t believe that companies are listening to them

20%
Our year at a glance

Total initial contacts
246,274 (91,810) (63%)
154,464

How these contacts got in touch
72,652 complaints resolved

49% (OTOR)
51% (ITOR)

49% of contacts were outside terms of reference (OTOR)
51% of contacts were inside terms of reference (ITOR)

Of those written contacts
40% 61,497 were emails
10% 15,771 were letters
50% 77,407 were web

<1% 165 were textphone
<1% 27 were faxes

40% of contacts
49% of contacts
51% of contacts

<1% of contacts

49% of contacts were outside terms of reference (OTOR)
51% of contacts were inside terms of reference (ITOR)

Total operating costs
£30.8m

Contacts outside terms of reference (OTOR)

52% More information required
30% Complaint less than 8 weeks old
7% Date of complaint over 9 months (deadlock required)
3% After completing nature of complaint decided OTOR
2% Non participating company enquiries
6% Other

* Includes complaints that are premature, too old or require more information

Total operating costs
91,810 154,464 (£37% Telephone £63% Written)

246,274
91,810
154,464

227,464
91,810
154,464

49%
51%

49%
51%

49%
51%

49%
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Customer satisfaction

Learning the lessons – customer complaints

Customer feedback tells us that cases dealt with by informal resolution methods are generally experienced as positive, and customers are satisfied with the service they receive. This is in line with the success of our internal complaint handling. Over the last five years, our customers have experienced the highest level of service from our internal complaint handling, with 78% feeling that their views were taken into account. The majority of customers, 80%, felt that it was handled fairly and 80% of customers experiencing this form of case complaint referrals. More specifically, 77% of complaints referred to Ombudsman Services dealt with in 2016 and 84% of customers still rated the service we provided in 2016 as meeting their expectations.

We have experienced some operational challenges during 2016 which have had a direct impact on our customer satisfaction and feedback relating to the speed and efficiency of our service in particular – for example, there was a 12 percentage point fall in satisfaction with the perceived efficiency of the process. However, the evidence shows that where there has been significant complaint incidents in these areas, these have been resolved fairly and swiftly, which has helped in the success of our internal improvement programme.

We appreciate that effective complaint handling has a significant impact on our reputation in the delivery of a high quality service and enhance customers’ confidence in our company, our primary focus is to put matters right in a fair, efficient and effective manner to benefit our customers and stakeholders. We appreciate that the main elements of complaint in these areas, though highly visible, were beginning to be in line with issues of reasonable adjustment, and in particular cases, sometimes interlinked with issues of reasonable adjustment, and in particular cases, sometimes interlinked

We have set up a complaints and feedback function in our organisation and we are committed to offering the highest level of service from our internal complaint handling. Our primary focus is to put matters right in a fair, efficient and effective manner to benefit our customers and stakeholders. We appreciate that the main elements of complaint in these areas, though highly visible, were beginning to be

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Report

Throughout the year we have been proactive in improving the delivery of our service through a number of initiatives, including an action programme to improve the efficiency of our service in particular – for example, there was a 12 percentage point fall in satisfaction with the perceived efficiency of the process. However, the evidence shows that where there has been significant complaint incidents in these areas, these have been resolved fairly and swiftly, which has helped in the success of our internal improvement programme.

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Issues arising from cases

Complaints covered a wide range of issues, but the most frequently upheld elements were:

- Delay (13% of elements upheld)
- Communication shortfalls (7% of elements upheld)
- Incorrect advice (6% of elements upheld)
- Incorrect information (5% of elements upheld)
- Failing to update customers (5% of elements upheld)
- Failing to act promptly (5% of elements upheld)
- Incorrect data (4% of elements upheld)
- Delay (3% of elements upheld)
- Incorrect information (3% of elements upheld)
- Incorrect advice (3% of elements upheld)
- Incorrect data (3% of elements upheld)
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Ombudsman Services is the largest multi-sector provider of independent consumer redress in the UK. We are regulator and competent authority-approved and work across a wide range of sectors, providing consumers with fast and effective access to redress. Our aim is to raise public trust and confidence in the sectors we work with by providing effective independent redress when problems arise.

Good for consumers and good for business.

Our priorities for 2017 – a driving force for change

Ombudsman Services priorities for 2017:

- Effectiveness and efficiency in our complaint handling
- Developing our collection, analysis and use of data
- Our relationships with all our key stakeholders
- Keeping costs down
- Embedding our values

Being effective and efficient

This is about making sure that those who come to us are clear about how we will deal with their complaint. It should feel easy to access and straightforward to be part of. We will take into account the way people feel about having to complain. We will listen and learn from what they have to tell us. We will provide extra support to those who need it, for example by providing a translation service or making reasonable adjustments and, where necessary by linking someone who is particularly vulnerable to an advocacy or advice agent such as the Citizens Advice Extra Help Unit.

Being efficient means that we will do what we say we are going to do and provide outcomes as simply and quickly as possible. An effective process is one where the evidence has been fully evaluated, the decision accurate, the reasons for it clearly stated and the remedy proportionate and SMART.

Improving our use of data

We will work to improve our complaint handling by collecting data about what people are unhappy with, where they have come from, how complaints are issued – for example broadband reliability – and identification of systemic issues.

From that, and working in partnership with others, we can see opportunities for improvement and make recommendations to businesses about their practices and customer service and so reduce complaints at supplier level.

Not only that, the data we hold helps identify and address systemic industry-wide issues, leading to action at a sector level.

Working with key stakeholders

We will build on the changes we have already made to the ways in which we work with our key partners and stakeholders with the businesses that are under our jurisdiction. It means having the right people in the right places, doing the right things. The large businesses completed questionnaires and now have formal business plans helping them to understand the added value Ombudsman Services provides to their business, which in turn has created objectives to both them and us. We now look forward to seeing these delivered.

Keeping an eye on costs

Ombudsman Services is keenly aware that while we provide a benefit to businesses, we are also a cost. Suppliers can reduce this cost themselves by handling complaints well at the first stage, and we will help them with this. We also have our part to play. We are examining systems and processes to ensure that we are providing best value. We have already seen significantly increased productivity, better timescales and a rise in customer satisfaction.

Good for consumers and good for business.

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