

SUPPORTING VULNERABLE CUSTOMERS: LEARNINGS FROM AUSTRALIA

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HOW DO WE DEFINE VULNERABLE CUSTOMERS?

CFS Definition

We define vulnerable members as anyone who, due to their personal circumstances, is especially susceptible to detriment, particularly when CFS is not acting with appropriate levels of care.

This includes members who may have difficulty:

1. Obtaining, retaining or processing information
2. Accessing products or choosing suitable products or services
3. Making decisions in their best interests, or
4. Understanding their rights or pursuing complaints

Key Circumstances*

Vulnerable circumstances can either be enduring throughout our members lives or event-based. Key circumstances include:

Personal

1. Addiction
2. Cognitive impairment
3. Disengaged & inactive members
4. Indigenous
5. LGBTIQ+
6. Life stage
7. Low income
8. Low financial / numeracy / digital / reading literacy
9. Non-English speaking
10. Physical, mental or intellectual impairment

Initial Focus Area

Situational

11. Bereavement
12. Family / domestic abuse
13. Financial hardship
14. Incarcerated
15. Natural disaster
16. Scammed / defrauded
17. Serious illness
18. Remote

Structural

19. Access to expertise
20. Information & power asymmetry
21. Power of POA or TPA



HOW DO WE IDENTIFY THE CUSTOMER NEEDS?

Start by recognizing it's really hard work but the most rewarding work we can do

Reactive – customers self identify

Proactive – using data to identify segments & individuals

Work with specialist agencies to better understand vulnerable groups & the statistics

Develop referral networks, general content, staff training etc



A FEW EXAMPLES:

BIG SYMBOLS AND SMALL, LOCAL ACTIONS

Big, creative & visible symbols

- 'Life in the week of a pensioner' experience
- Work Experience Week
- Monthly education videos
- Member Obsession Week
- Link your volunteering days to your purpose / vulnerable groups

Smaller local actions

- Front line staff training
- Call listening
- Staff recognition / awards
- The CFS Member Plus team



... WHAT ARE THE CHALLENGES?

& HOW HAVE WE WORKED TO ADDRESS THEM?

Analysis paralysis – just get started!

Staff turnover – requires constant training

Bandwidth / headspace of your staff – set up specialist teams

Your staff may be personally impacted too

Proactive identification – how do you then engage the individual?

Figuring out how to help – build your networks

Building the business case to support – link to your purpose

**THANKS, QUESTIONS &
CONNECT ON LINKEDIN**