

# ENFORCEMENT NEWS

The quarterly magazine from CIVEA, the Civil Enforcement Association

WINTER 2023

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for frontline staff





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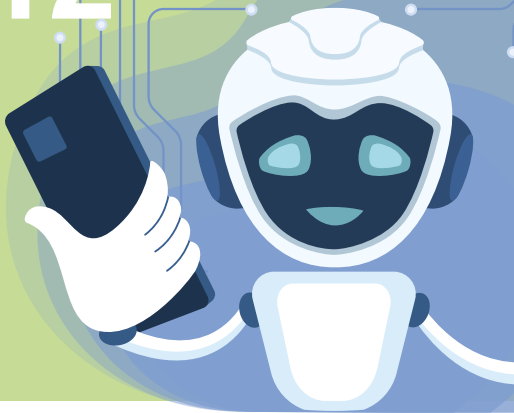
## CIVEA Membership

Southwark Council's In-House enforcement team are excited to become the most recent Public Body Member of CIVEA.

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## New beginnings

Equita, Ross & Roberts and Stirling Park have hit another key milestone in their journey post-sale. With new beginnings, comes both new responsibilities and new-found freedoms. One of those milestones is establishing their new group name.

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## Handling suicide calls in civil enforcement

As a call handler in civil enforcement, you'll encounter a variety of situations and calls. While most calls are routine, you may occasionally face people who express suicidal thoughts or intentions. Excel Civil Enforcement provide some guidance to help prepare for these situations.

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# WE'RE BACK IN 2024 DEFINING MODERN ENFORCEMENT CIVEA CONFERENCE AND GALA DINNER

See **page 19** for more details.





# IRRv CONFERENCES AND EXHIBITIONS

# 2024

**SPRING CONFERENCE & EXHIBITION 2024**

Stadium MK, Milton Keynes, 16 & 17 May

**SCOTTISH CONFERENCE & EXHIBITION 2024**

Crowne Plaza, Glasgow, 4 & 5 September

**ANNUAL CONFERENCE, AWARDS & EXHIBITION 2024**

Telford International Centre, Telford, 8, 9 & 10 October

Stands and sponsorships are selling fast, have you booked yet?

Further details can be found at:

<https://irrv.net/homenew/page.php?wid=39>

Download our 2023/24 media pack at:

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# Welcome to the Winter edition of Enforcement News

I have been pleased to have enjoyed a busy conference season where I have met many of our members and other people involved in the industry. It's beginning to feel like normal service is resuming as confidence grows about in-person events following the pandemic. This year there has been a full programme of events around the country.

CIVEA is making its own contribution to the programme by joining forces with the esteemed Money Advice Liaison Group and tech innovator, Ascendant Solutions, to host the **Priority v Poverty Summit** – an event to explore priority debt management and resolution on Wednesday 29th November at Leeds Civic Hall.

With priority debt, such as mortgages, rent, council tax arrears and utility bills creating the highest levels of problem debt, the summit will bring together representatives from the mortgage lenders, housing, utilities, enforcement and debt advice sectors to discuss responsible debt resolution.

This is a unique opportunity for multi-sector engagement to bring its collective knowledge to challenge the cost-of-living crisis. A lineup of high-calibre speakers from all sectors will share insight and best practice on how they are dealing with current challenges. The event will be a workshop format, so that we can draw on the combined knowledge of delegates.

Please pass on **booking details** to your colleagues and clients. We are looking forward to an excellent event and intend to develop a report of the outcomes and recommendations.

Look out for updates in the coming weeks. Tickets will be available at a very reasonable price for both events in January. We will also be providing details of sponsorship opportunities.

An event that has already happened was our 'Meet the Bailiff' parliamentary drop-in. We were able to talk to MPs and their staff about how our welfare teams can help with constituency cases and explain what's behind modern enforcement practices. From the number of visitors, it was clear that there is high interest and low knowledge among parliamentarians, so we were pleased to answer questions and raise our profile.



We have recently given our website a fresh look and reviewed the content. It still has all the essential information in plain language, but should be easier to navigate. Please let me know if you have any feedback.

Finally, congratulations to all CIVEA members for achieving accreditation by the Enforcement Conduct Board. I am pleased to report that all CIVEA members who applied have been accredited, which is a firm statement of industry support for independent supervision. The ECB will be seeking accreditation from in-house teams and individuals in the new year.

I hope you enjoy this edition of Enforcement News. It is your magazine and, while we try to ensure that there is useful content for everyone, I am pleased to receive feedback on what you would like to read about. I am also always open to potential contributions either as editorial or paid advertorial.

With a wide-ranging audience covering the industry, suppliers, local authorities, government departments, the media and charitable sectors, Enforcement News has a long reach and is a window into our activities and issues.

On the topic of events, planning is underway for our bi-annual conference and awards dinner that takes place on 18th April 2024. We are returning to the prestigious DeVere New Connaught Rooms in the West End.

A CIVEA working group is developing a topical programme with specialist speakers that makes the CIVEA conference an essential diary fixture for anyone. After the success of our first-ever excellence awards, we are again hosting a gala dinner following the conference to showcase the best of our industry and announce the winners.



**Russell Hamblin-Boone**  
 CEO,  
 CIVEA



**CIVEA CEO**  
 Russell Hamblin-Boone

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**Birmingham Council issues Section 114 notice***20th September*

Birmingham Council halted all spending other than services it must provide by law such as social care, waste collections and protecting the vulnerable. The Labour-run council needs to settle a £760m bill for equal pay claims.

The council has declared a Section 114 notice, previously issued by other councils including Croydon and Thurrock, which means a local authority has judged itself to be in financial distress and can no longer balance its budget.

In a statement issued earlier, the deputy leader of the Labour authority, Sharon Thompson, said the move was a "necessary step as we seek to get our city back on a sound financial footing".

Ms Thompson said the council would "do everything we can to protect the services our residents rely on".

**Council tax frozen in Scotland from 2024***17th October*

Scotland's First Minister has announced measures to protect household finances.

Council tax rates will be frozen in the next financial year to support people struggling with the effects of high inflation.

The freeze will benefit every council tax-payer in Scotland at a time when rising prices are putting significant strain on household finances. The Scottish Government will fully fund the freeze to ensure councils can maintain their services.

**Liverpool Council writes off £42m debt***10th October*

Liverpool Council is to write off more than £40m of unclaimed debts some of which date back more than 25 years. Funds owed to the council going back to 1997 are to be written off as part of its corporate debt management plan. The bulk of the £42m to be wiped off the balance sheet by the cabinet is in uncollected council tax.

The majority of the debt spans between 1997 and 2017 relating to closed accounts, debtors that cannot be traced, insolvency and deceased residents with no estate.

**Sadiq Khan 'gives firms £151m of contracts to track down drivers who fail to pay ULEZ penalties and other road fines'***8 October 2023*

Sadiq Khan has given firms £151.8million in lucrative contracts to track down drivers who fail to pay ULEZ penalties and other road fines.

The London Mayor has briefed four companies to chase motorists who are dodging the £12.50 daily charge for driving into recently expanded ULEZ with non-compliant vehicles.

The firms have been told to compile lists of persistent evaders – even if they are living abroad. They have also been tasked with gathering information on specific groups.

The debt collectors have also been instructed to go after those who fail to pay parking tickets, the congestion charge and other motoring fines.

At the end of last year, there was £255m worth of outstanding ULEZ penalty notices.

For more news go to the CIVEA website  
[www.civea.co.uk/news-and-media](http://www.civea.co.uk/news-and-media)

**Preet Kaur Gill, Shadow Secretary of State for International Development:**

To ask the Secretary of State for Levelling Up, Housing and Communities, what recent steps he has taken with local authorities to improve the take-up of (a) Universal Credit, (b) council tax support and (c) social tariffs.

**Lee Rowley, Parliamentary Under Secretary of State (Department for Levelling Up, Housing and Communities):**

*"The Government is in regular contact with councils about the range of support to households.*

*The Department for Work and Pensions has worked with key organisations and charities on the transition to Universal Credit from other benefits and regularly promotes Universal Credit at relevant events.*

*Council tax support is the responsibility of local authorities who must consult upon and publish their schemes.*

*To raise awareness of social tariffs amongst eligible households, the Department of Science, Innovation and Technology has worked with consumer groups, charities and broadband and mobile companies to launch a 'Help for Households' awareness campaign."*

**Rebecca Long-Bailey Labour, Salford and Eccles:**

To ask the Secretary of State for Levelling Up, Housing and Communities, what recent assessment his Department has made of the potential merits of updating the valuations upon which council tax bands are set.

To ask the Secretary of State for Levelling Up, Housing and Communities, what assessment he has made of the impact of council tax on households with high and low (a) incomes and (b) value properties.

To ask the Secretary of State for Levelling Up, Housing and Communities, whether his Department has undertaken an Equality Impact Assessment on the potential impact of council taxation on different households across England.

To ask the Secretary of State for Levelling Up, Housing and Communities, with reference to the Answer of 22nd July 2021 to Question 33338, whether his Department has made an assessment of the potential merits of introducing alternative forms of council taxation.

**Lee Rowley, Parliamentary Under Secretary of State (Department for Levelling Up, Housing and Communities):**

*"The Local Government Finance Settlement determines annually the amount by which local authorities can raise their council tax without a referendum. The Department undertakes a Public Sector Equalities Duty assessment to accompany each settlement. To ensure greater fairness in the system, the council tax system is mitigated by a range of reliefs and exemptions. Decisions on the level of council tax are a matter for individual local authorities. There are no current plans to change the system, or to undertake a revaluation of domestic properties."*

**Penny Mordaunt, Lord President of the Council and Leader of the House of Commons:**

*"The Government have always maintained strong funding for local government. In times of great stress, particularly in recent years, we have increased that massively. What we have not done is allow councils over the past 13 years to raise council tax by enormous sums. In the timeframe we have been in government, councils have raised council tax by about 36%, whereas the last Labour Government, over the same period, raised it by 104%. We always have to bear in mind that there is no such thing as government money – it is taxpayers' money. We need to protect people, particularly those on fixed incomes, from unlimited increases in the taxes they pay."*

# Ensuring enforcement action remains accountable and fair

I was delighted to read that all CIVEA members have applied for accreditation by the Enforcement Conduct Board (ECB), with all but one being approved (there was a delay with the application, which has now been submitted).

The recent introduction of Enforcement Conduct Board accreditation was well received by CIVEA members as the next step on a path of reform, which began with the implementation of new regulations in 2014. CIVEA members also adhere to an independently monitored code of practice, which was revised in 2019. The Code goes beyond the statutory regulations and complements the Government's National Standards. It promotes responsible and fair engagement and is assessed independently to ensure accountability is maintained and standards are upheld.

Assessment consists of a combination of desktop evaluation of documentation and meetings with senior management, supported by sample checking to substantiate compliance.

The Compliance, Adjudication and Review of Enforcement (CARE) Panel is an independent body of experts in compliance, complaints handling, regulation and consumer affairs. Its joint role is to review reports from the Code assessor on CIVEA members' conduct and compliance, and review complaints submitted to CIVEA where a final decision has been made by a member (this only applies to HMCTS and transport-related complaints). In both cases the CARE Panel provides feedback to firms highlighting areas of concern and requesting a response on actions to be taken, and on Code reports may seek further clarification from the code assessor on the contents of the report.

The ECB was born out of plans we were developing for an independent oversight organisation. It was launched last year with a mission to ensure enforcement action remains accountable and fair. The ECB was devised through a collaboration between the enforcement industry (including CIVEA) and leading debt advice charities. This ensured that its objectives were shared ambitions of both sectors and that its targets were realistic.

The new accreditation process is a progression of what has come before, which should mean that enforcement firms are familiar with analysis and assessment against standards of best practices and responsible enforcement. The compliance framework related to the

CIVEA code of conduct was devised to ensure that firms commit to these levels of conduct. Internal and external oversight currently involves reviewing policies, monitoring calls and even observing enforcement agents in the field via body-worn video footage or in-person shadowing. The auditing process is delivered by an independent compliance auditor, who shares findings with the CARE Panel.

The ECB accreditation process is much the same, with enforcement firms set to be assessed to ensure they are complying with the current Ministry of Justice National Standards as well as providing quarterly data returns and additional information to assist the ECB in evidence-based supervision. The ECB has the powers of sanctions for breaches of conduct and behaviour, but enforcement firms have welcomed the opportunity to showcase the modern practices that they have already embedded into the enforcement process beyond the requirements of the 2014 regulations. Industry professionals, local authorities and the public will draw their own conclusions should any business not be open to independent assessment.

The ECB plans to extend its accreditation scheme to local authorities' in-house teams in the coming months. I am delighted to welcome Southwark Council as the newest in-house team to join our dedicated public body membership category. As the ECB commences scrutiny of the entire enforcement industry, it will be a significant advantage for private enforcement agents and public sector in-house teams that aim to meet and sustain the new high bar for conduct.

Accreditation will create an unparalleled benchmark of quality, showcasing best practices and ethical enforcement by those able to achieve endorsement. In a competitive landscape of high-performing enforcement excellence, the reputational benefits of further compliance and transparency help potential public sector clients identify the most reputable and credible enforcement agencies.



**Paul Whyte**  
President,  
CIVEA



## One in four people behind on at least one bill

One in four people in the UK (27%) are currently behind on at least one bill, according to Citizens Advice.

Citizens Advice estimates household debt, covering things like essential bills and benefit repayments sits at £22bn. The true figure is likely to be higher as not all debts, such as water bill and rent arrears, are monitored.

The number of people who are in a negative budget, where their income doesn't cover their essential costs is increasing. Citizens Advice has found that 21% of people have borrowed money to pay for essentials, such as groceries, in the last six months. Energy debts and council tax arrears are now the most commonly encountered problem debt – with 50% of the people helped by Citizens Advice reporting one or both of these debts.

## MPs to investigate County Court delays

The Justice Committee has launched a new inquiry to examine the work of the County Court amid long-standing concerns over court capacity and resources.

- Inquiry: Work of the County Court
- Justice Committee

It comes as data on the work of the County Court shows the time taken from claim to hearing continues to rise. In its 2022 report, the cross-party committee of MPs called on the Government to provide the *"resources to ensure that the County Court has the capacity to deal with cases in a timely fashion"*.

The report also urged the Government to set out what steps it is taking to reduce delays in the County Court and to improve the judicial, physical, digital and staff capacity of the County Court.

For more news go to the CIVEA website [www.civea.co.uk/news-and-media](http://www.civea.co.uk/news-and-media)



# NEW MEMBERS UPDATE

## Southwark Council become the most recent Public Body Member of CIVEA

Southwark Council's in-house enforcement team are excited to become the most recent Public Body Member of CIVEA. We welcome the opportunity for additional benchmarking, insight and ability to contribute a local authority perspective within the industry. Given the current national debt statistics and the cost-of-living crisis, it is imperative that the industry is ensuring effective and efficient processes to collect debts whilst ensuring we protect our most vulnerable customers.



**Norman Lockie**  
Head of Income Operations,  
Southwark Council



Help for local authorities

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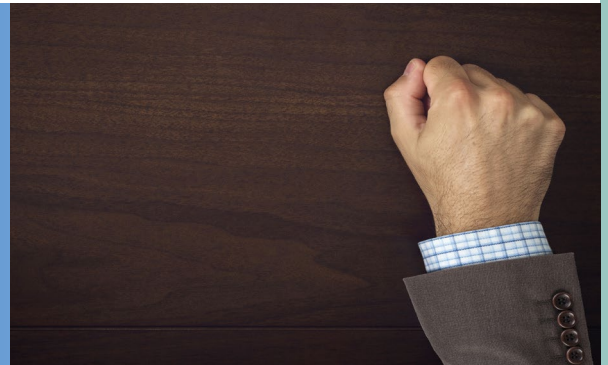
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- Public Liability
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Client Director Corporate Division

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### Challenge Us

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# Safer enforcement for frontline staff

The number of certificated enforcement agents fell by 33% between August 2017 and January 2023. The Ministry of Register indicates that there are approximately 1,700 active agents. While there are many reasons for this, including the success of enforcement firms recovering debts without the need for a visit, it is essential for the industry to maintain good levels of enforcement agents.

There are £5.5 billion of council tax arrears owed to local authorities and many towns and cities are introducing clean air zones and car-free zones to meet carbon emissions targets. As local government finances come under continued pressure, the work that our members undertake is becoming increasingly important as a major source of revenue.

Civil enforcement prevents losses to the public purse of an estimated £12 billion from unpaid council tax, criminal fines, and unpaid penalty charge notices. This is a cost that taxpayers would otherwise bear. Uncollected tax debts and fines means less money for services and higher bills for residents who do pay on time.

Therefore, it is important that the profession continues to attract high-quality people who will maintain the high standards that will be upheld by the new Enforcement Conduct Board.

Among the features of the recruitment strategy is the welfare of frontline staff. CIVEA members place high value on ensuring a safe environment for enforcement agents and contact centre operators. We were encouraged by the new government legislation to protect public servants and those acting on behalf of public bodies.

Section 156 of the Police, Crime, Sentencing and Courts Act 2022 creates a statutory aggravating factor, which must be considered by the courts when an assault offence has been committed against someone who is:

- (i) providing a public service,
- (ii) performing a public duty, or
- (iii) providing services, goods or facilities to the public;

*“As part of our response to the Ministry of Justice Review of the 2014 Enforcement Agent Reforms, CIVEA submitted data on the number of violent incidents against enforcement agents between 2013-18, including details of assaults.”*

The court now must treat that fact as an aggravating factor and must state in open court that the offence is aggravated. The provision applies in cases of assault where an offence is committed by someone over the age of 18. Victims of these offences include retail workers, hospitality workers, those working for/within central government and local authorities; parliamentarians; education sector; social care sector and the armed forces.

The Ministry of Justice has confirmed that this includes those enforcing public debts and fines.

As part of our response to the Ministry of Justice Review of the 2014 Enforcement Agent Reforms, CIVEA submitted data on the number of violent incidents against enforcement agents between 2013-18, including details of assaults. There were 5,494 incidents between January 2013 and September 2018. The figures also show that less than 2% of assaults were prosecuted and just 1% led to a conviction.

The figures must be viewed in the context of the millions of

enforcement agent visits that are conducted each year. However, even one case of violence or abuse is one too many.

Since the pandemic, there has been a marked increase in non-compliance and related assaults. The rise has been reported across all occupations from the retail sector and hospitality industry to the ambulance service and rail staff.

There are a number of reasons why people are becoming more abusive to frontline staff, which can be attributed to a fracturing of the social contract following the pandemic.

The years of austerity have led to a reduction in public service provision. Where previously people complained about the nanny state, over successive governments citizens have become used to greater autonomy. This meant the sudden interference of the state during the pandemic was resented.

The volatile post-pandemic economy and the impact of the cost-of-living, exacerbated by the energy crisis, has left people with the lack of control that they usually have over their standard of living. Household budgets are harder to manage, even for those with decent salaries.

A consequence of financial pressure is poor health, including mental health where increased stress and anxiety levels contribute to an attitude of resistance. High levels of stress and helplessness can affect how individuals behave in pressure situations, such as on a call or during a visit from an enforcement agent.

Electronic communication allows a degree of anonymity. The advent of live chat adds to the perceived lack of accountability in phone and online interactions. This can lead to people being less restrained and acting aggressively in a way that they would not normally act in public. They may feel that they have a licence to be more aggressive or abusive because they are not speaking with someone face-to-face and do not consider or care about the consequences for them or the person they are abusing.

The impact of the lockdown during the pandemic took a toll, and many people are still

suffering. This may be financial, ill health, loss of employment, bereavement, or a combination of these. The pandemic tripped a switch in society's psyche and more people have permitted themselves to act in their own self-interest, rather than for the good of all. The altruistic #BeKind mantra that was a clarion call of the lockdown is a distant memory.

In response to changes in the working environment, CIVEA has launched a Safer Enforcement campaign to support frontline staff, promote the importance of civil enforcement and improve recruitment levels. The campaign takes its lead from the British Parking Association's excellent Positive Parking safety campaign.

As a starting point, CIVEA has worked with the Police National Business Crime Centre to design a toolkit of documents that can be used for the welfare of enforcement professionals.

The toolkit includes a fact sheet and introduction to the new legislation tackling assaults on those providing a public service.

We have adopted a Guidance document for staff and employers on Reporting a Business Crime. The guidance has been developed from that used by the retail sector and has been revised by the British Parking Association for its members.

The toolkit also includes a Safer Enforcement framework for employers, which signposts sources of guidance and advice for how employers can help to prevent violence and abuse and protect the wellbeing of their employees.

A template police statement, which details all the information required for the police to record a business crime, can be incorporated into training packages for enforcement agents. The National Business Crime Centre is firmly behind the principle of safe working environments, which sits behind the police service's efforts to change attitudes against its officers.

CIVEA has advised the police that often enforcement agents are discouraged from reporting incidents because attending officers take the view that it is an occupational hazard. Neither CIVEA nor senior police officers accept this, and we will be working with the police to improve reporting levels to increase prosecutions.

The College of Policing has published new investigation guidance for police officers and staff, to support consistent and effective investigating. It instructs police to follow all reasonable lines of enquiry when investigating an offence and explains what the public can expect from police when they report a crime. The new Conducting Effective Investigations guidelines outline the core behaviours and principles of an effective investigation.

It is hoped that combined with the Safer Enforcement toolkit CIVEA members can work collaboratively with the police to form a strong intolerance to violence and abuse. CIVEA will be working with the Executive Council on the #SaferEnforcement campaign and more information will be made available to our members.



**Russell Hamblin-Boone**  
CEO,  
CIVEA



# Enforcement using Generative AI?

## What is it and how it will handle customers

Artificial Intelligence has been in your mobile phone for years, when you run a Google search and is even built into some people's ovens. It is here to stay and will affect our lives both working and private. Until now, AI or artificial intelligence was a technology only available for elite organisations. That capability is now going to be available to pretty much all organisations regardless of budget, but where could it help in enforcement and recoveries? The objective will be to create a tool that will free up staff time by managing day-to-day enquiries competently.

Enforcement uses staff in contact centres who have training and skills to listen and understand, interpret and respond to customer enquiries. However, not coping with the growing volume of enquiries leads to call abandonment and lost opportunities to resolve a case or take a payment.

On average, contact centre staff spend 31.8 minutes out of one activity hour talking to customers. In addition, they spend 5.22 minutes out of one activity hour being idle, 10.2 minutes on post-call wrap-up, and 15.96 minutes in meetings, training sessions, or on breaks.

Research, commissioned by Microsoft, (December 2022 to May 2023) found telephone answer times were four minutes and eight seconds average. During that time many customers abandoned the process losing each organisation in debt collection the valuable opportunities to resolve matters.

The wider study suggested that the morning offered the shortest average wait time for contacting customer service, at ten minutes and seven seconds. Conversely, lunchtime emerges as the busiest period, with average wait times escalating to 14 minutes and 17 seconds.

Using tools that simplify operations and get customers to the answers they are seeking in the fastest time fosters positive customer sentiment, trust and effective outcomes.

**Chatbot technologies employed until now have 'narrow field' capabilities, which means that any question outside of what they have been configured for often results in dead ends, frustration, and abandonment of the conversation as the customer reverts to calling or ignoring the demand. "This is stupid, so I cannot be bothered".**

Secondly, standard chatbots reply with only 'blunt answers' that don't really convey responses or explanations in the same way as a member of staff would, and there is nothing like having something explained to you well – avoiding more questions.

**Generative AI** will change how enforcement can handle customers and free up staff to manage more complex tasks, but what is it? Generative AI refers to deep-learning models that can generate high-quality text and content based on the data they were given.

**In basic terms, Generative AI for enforcement can be trained to handle the existing repetitive enquiries from customers that take up the majority of staff time to answer. Chat conversations, emails or social media enquiries are all managed and responded to in a readable competent manner using natural language customer.**

A chatbot using Generative AI is like having a member of staff who has memorised all the guides, policies and best practice documents it is given, and can understand the customer like a human would and be able to respond in the same way. By 2024 at least one enforcement company will have conversational chatbots using Generative AI for customer engagement and other types of BOTs to complete transactional tasks like payment processing.

The Microsoft study emphasises that the pandemic can no longer be used as an excuse for poor service, claiming that cost-effective digital solutions are available to optimise and streamline customer calls and chat interactions. Waiting for that mythical internal solution to work by 2028 won't help the challenges that staff face today, tomorrow and next year.

There are many digital solutions now ensuring that customer calls and chat conversations are optimised with generative AI making large measurable advances.

One big risk is a lack of careful oversight in an effort to be first or cut costs. I recently had a scary discussion with someone who was interested in using OpenAI (GPT-4) for enforcement. There is being first and then there is being a bull in a china shop! OpenAI has declined to reveal various technical details and statistics about GPT-4.

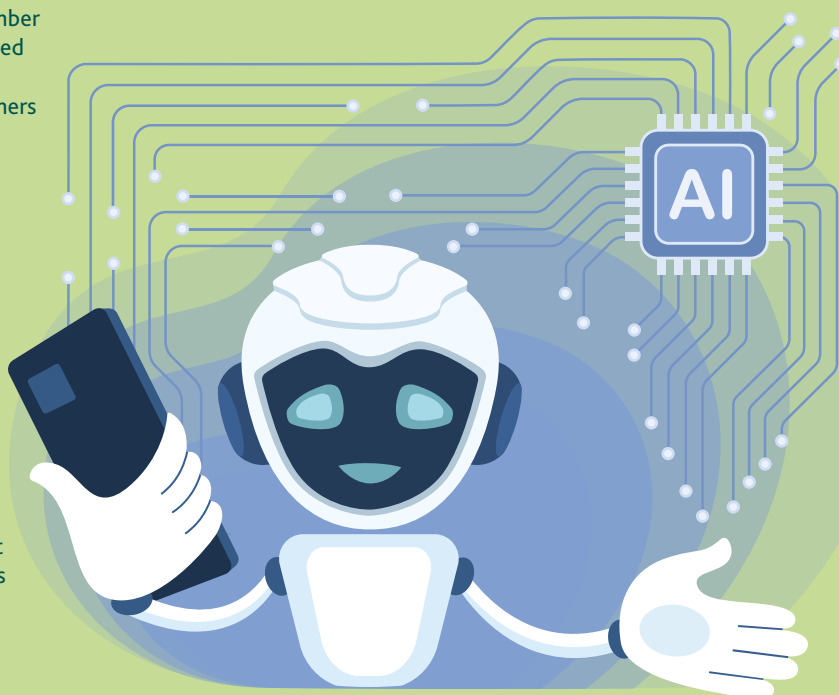
No one employs new staff, gives them a desk and phone and tells them to search Google for answers when handling and advising customers on their first day. Not if you don't want your own clients to think you have not lost the plot.

AI must be used with parameters or its very high risk. **Responsible AI Supervised learning.** The ability to harness unlabelled data (sourced documents), was the key innovation that unlocked the power of generative AI. Human supervision is helping to drive large language models forward.

Enforcement firms have questions to think about:

- Anything that pushes greater volumes of enquiries through to the recoveries team or contact centre is a failure. How to mitigate that risk with new ideas?
- Customers expect and want personalised journeys or conversations.
- Defining objectives that benefit the customers, staff and the client easily.

Responsible chatbots using Generative AI create measurable outcomes to evidence improvements, provide the personal journeys customers all seek, and help define the long-term objectives for authorities at low cost with a technology that is not integrated into other systems.



### So why discuss this internally?

Using three published reports from 2021 – 2022:

- 96% of consumers say excellent customer service builds trust and better outcomes.
- 90% of them say that an immediate response is very important when they have a question.
- 83% of people prefer to speak to just one person to resolve any complex customer issue. *Chatbots free up that one person!*

### What do these stats mean?

Almost every customer service and call centre statistic shows that customers have high service standards. They no longer settle for poor service abandoning processes. Customers value the speed better offered by digital channels like chat, email, SMS, and social media.

- Nearly 80% of consumers say they would speak to a machine to avoid long wait times.
- 57% of consumers would rather speak with a conversational machine, even if the wait time was only five minutes.
- 77.79% of people feel optimistic about AI for customer service interactions.

With our changing preferences, voice interactions aren't as dominant as they used to be. The statistics indicate that contact centres should also explore tools like Generative AI to boost customer engagement, freeing up staff and reducing abandonment rates.



**Daniel Pearce**

Director of Business Development,  
Telsolutions Ltd



## Ethical & Efficient Enough Said

t: 01792 645544

e: [enquiries@ajenforce.co.uk](mailto:enquiries@ajenforce.co.uk)

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# Chatbots, Voicebots

**Driving the conversations in enforcement**

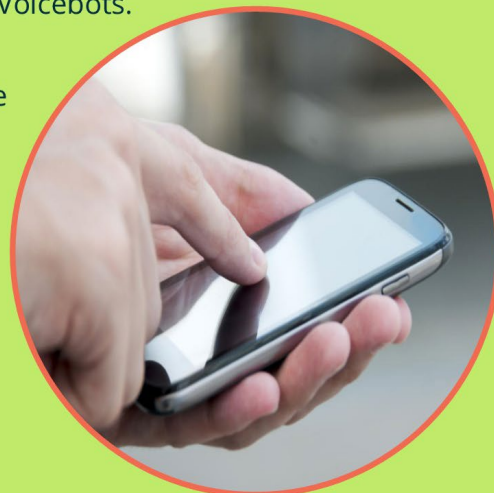
Drive higher results with immersive customer engagement services for process automation that include Chatbots and now Voicebots.

Listening, learning to understand and work with customer for better outcomes and case resolution.

Using intuitive communications to enhance positive outcomes.

Adopting behaviour automation to create efficiencies.

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# Want to appear in our magazine?

We are looking for contributors for **Enforcement News**



If you are interested in writing an article, either as a one-off or a regular piece, please contact us at: [enfnews@wsacomunications.co.uk](mailto:enfnews@wsacomunications.co.uk) or call **01908 371177**

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# New beginnings

Equita, Ross & Roberts and Stirling Park have hit another key milestone in our journey post-sale. With new beginnings, comes both new responsibilities and new-found freedoms. One of those milestones is establishing our new group name.

Equita, Ross & Roberts and Stirling Park are now collectively the Omexus Group.

As the Omexus Group, we blend our three established businesses with their longstanding partnerships, people and expertise under the umbrella of a new identity. The very best of the old fuses with all that is new as we move forward together.

The Omexus Group embodies:

- **Progressive, customer-led enforcement.** We are modern, attuned and aware. Data insights colour and shape our customers' experience.
- **Continuous improvement.** We don't rest on our laurels; we review, audit and continually embed improvement into our practice.
- **Innovation.** Until we trial something new, we won't move forward. We embrace change positively as we pivot and adapt.
- **Client-centric.** We operate a partnership mindset, tuned into clients' wants and needs as these evolve, identifying and sharing best practice.
- **Doing the right thing.** We are committed to the highest ethical standards for the welfare and fair treatment of the vulnerable.

Our essence is: **transparency, accountability and holding ourselves to the highest standards.**

While our original businesses will operate as they always have done as familiar names to many longstanding clients, it will be under the vivid, new, Omexus umbrella together with

associated benefits;

- The steering of new leadership with strategic oversight, powered by meaningful, long-term investment.
- Market-leading services, software and applications, including a defined tech investment pathway.
- A bold and striking brand identity, reflective of our market position.

We are immensely proud of our heritage and the distinct cultures embodied by Equita, Ross & Roberts and Stirling Park. As a cohesive whole, we leverage and pool our organisational assets and specialisms.

*"Our people are our key asset", states Emma Cowan - Interim CEO, "so we are focussing efforts on consolidating and resourcing our people and teams. Our people bring immense value, insights, commitment and drive, truly making this business the unique and vibrant place it is today."*

From the rural South of England through to the Scottish Highlands and Islands, passing by many urban and metropolitan boroughs en route, Omexus Group truly represents a range and breadth of cultures, people and niche skillsets.

We value our people, clients, suppliers, partners and the legacy this creates. From a new, forward-facing position, we are better placed than ever to represent the modern face of enforcement.



**Emma Cowan**

CFO and Interim CEO,  
Equita, Ross & Roberts and Stirling Park

## Equita, Ross & Roberts and Stirling Park are now part of the



# Omexus Group

Unified, we leverage our rich heritage, while  
embodying progressive, future-facing enforcement.

[equita.co.uk](http://equita.co.uk) [rossandroberts.co.uk](http://rossandroberts.co.uk) [stirlingpark.co.uk](http://stirlingpark.co.uk)



# Priority v Poverty – a summit to explore priority debt management and resolution

With priority debt, such as mortgages, rent, council tax arrears and utility bills creating the highest levels of problem debt **the summit will bring together representatives from the mortgage lenders, housing, utilities, enforcement and debt advice sectors** to discuss responsible debt resolution.

**This is a unique opportunity for multi-sector engagement to bring its collective knowledge to challenge the cost-of-living crisis.**

A line up of **high calibre speakers from all sectors will share insight and best practice** on how they are dealing with current challenges.



**BOOK NOW**

**Wednesday 29th November 2023**

09.30 - 15.30

The summit is a full day and is taking place on the **29th November 2023** at the prestigious **Leeds Banqueting Hall**, Civic Hall, Calverley Street, Leeds, West Yorkshire, LS1 1JF.

The event is supported by Ascendant, MALG and CIVEA.



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# WE'RE BACK IN 2024 – DEFINING MODERN ENFORCEMENT CIVEA CONFERENCE AND GALA DINNER

On Thursday 18th April 2024, the Civil Enforcement Association, will return to the De Vere Grand Connaught Rooms, Covent Garden, London for a one-day conference, exhibition and gala dinner.

The theme will be **DEFINING MODERN ENFORCEMENT**. We will be looking forward at how, with increased demand for the highest standards, the industry continue to adapt to the changing economy and support central and local government clients.

Our conference will bring together the enforcement industry, local government, the technology sector, civil service and debt charities to debate issues and share ideas on the challenge of supporting those with problem debt while contributing to local authority finance.

The CIVEA conference is a bi-annual flagship event, which has become an industry highlight. Last year, CIVEA hosted the first ever **industry excellence awards at a gala dinner**, which recognised the achievements of individuals and firms.

We have an exciting programme covering operational challenges like responsible collections and smart enforcement to the policy challenges of independent oversight and sustaining a high calibre workforce. The full programme will be revealed in the new year, along with a host of expert speakers.

There will be sponsorship, networking and exhibition opportunities.



*“The CIVEA conference is a bi-annual flagship event, which has become an industry highlight.”*

Look in **Enforcement News** and on social media in January 2024 for more details and how to book your place.



# Handling suicide calls in civil enforcement

As a call handler in civil enforcement, you'll encounter a variety of situations and calls. While most calls are routine, you may occasionally face people who express suicidal thoughts or intentions. Such declarations can be distressing for both the caller and the call handler.

The risk factors for self-harm or suicide vary, often stemming from stressors like the loss of loved ones, legal issues, or financial troubles, as well as interpersonal stressors such as harassment, bullying, discrimination, or relationship problems. Discussing a desire to die is not a typical response to stress and should be treated with utmost seriousness.

People in distress may exhibit a range of negative self-harm feelings. While some might express a desire to escape or make their problems disappear, this doesn't necessarily imply a wish to end their life. The severity of these thoughts differs, with some individuals contemplating suicide as one of several options while others may have a detailed plan. It's essential to approach such calls under the assumption that **the caller may act on their intentions**.

When dealing with a caller with suicidal thoughts, listening attentively and providing emotional support is key; let the caller express their emotions, and avoid judgmental or trivialising statements and assumptions about the problem.

Supportive expressions like "take your time" and "the way you feel is not your fault" can be helpful. **Your primary role is to provide reassurance** without trying to solve their problems or understand why they feel this way.

Your interaction with the caller will likely be brief, making it challenging to establish trust and provide quality support within a limited timeframe. Avoid using scripted conversations, as they can

come across as insincere. Call handlers should possess the knowledge and skills to address a range of queries effectively.

Direct, clear questions like "Are you having negative thoughts?" can help open up a conversation about their feelings. Assess the level of risk by considering their previous attempts, treatment, and plans for self-harm. Don't hesitate to ask directly if they're considering taking their own life, as it won't increase the person's risk but will help you gauge their emotional state. Ensure you know if they have contact with healthcare services or a caregiver.

If you suspect the caller is in imminent danger, notify the emergency services without waiting for consent. Maintain contact with the caller, and only let the person go when professional help has arrived and you're certain they're no longer in immediate danger.

While calls of this nature are rare, being prepared is vital, and if the worst happens, it's essential to remember that **it's not your fault**.

MIND – 0300 123 3393

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# Enforcement Conduct Board news

This is the second of my regular columns for Enforcement News and I am very pleased to be using this month's column to share some positive news with you all.

One of our first priorities has been to set up and launch an accreditation scheme – the means by which the ECB will establish effective oversight of enforcement work and create accountability for those undertaking it.

The scheme launched in September, and we are delighted that when we published our first online register on our website at the end of October, it included over 40 accredited firms. This includes enforcement firms both big and small, across civil and high court enforcement and including all eligible CIVEA members.

This is a big step forward and underlines the industry's ongoing commitment to ECB oversight, accountability and seeking consistently high standards.

The accreditation scheme will provide creditors with a valuable resource with which to make considered purchasing decisions, as well as providing the public with a valuable resource with which to verify a firm's status.

The register will continue to be updated on a monthly basis to reflect any new applications for accreditation.

With this key workstream delivered, we can now turn our focus to the other important priorities in our business plan.

One of these is to develop our own new standards and code of practice for enforcement work. The existing regulations and the Ministry of Justice's National Standards give us a starting point, but they have not been updated for nearly 10 years and there are some areas they just don't cover.

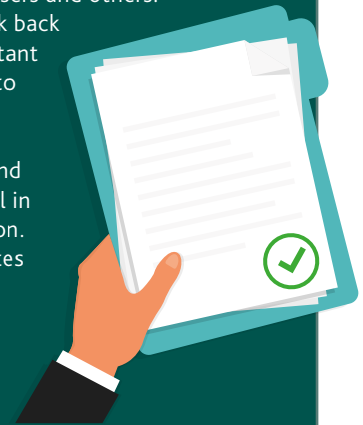
The ECB has an opportunity to work with all those involved in this area to define what we should be expecting for enforcement action in 2024 and beyond, including addressing important issues like vulnerability and affordability head-on.

We want this to be a collaborative effort undertaken jointly with those who understand enforcement activity best, so we will undertake extensive engagement and consultation throughout the process of developing these standards. To this end, we are developing plans for some workshops with enforcement agents, as well as enforcement firms, debt advisers and others.

As 2023 draws to a close and we look back on the year, it is clear that some important milestones have been met on the way to establishing meaningful oversight and accountability in this sector.

But there is much more to be done and we look forward to working with you all in 2024, and beyond, to deliver our mission.

As always, you can get further updates and engage with our work through our social media accounts on X (formerly Twitter) and LinkedIn.



**Chris Nichols**  
Chief Executive,  
ECB



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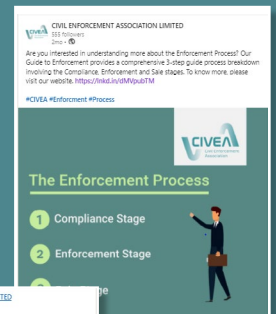
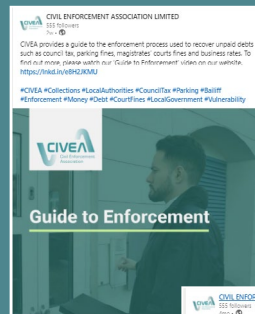
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