



# Customer engagement toolkit

Better practices for identifying  
and supporting consumers  
experiencing vulnerability

Energy Charter presentation on supporting vulnerability | 19 August 2025  
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# What is the Customer engagement toolkit?

The toolkit is **Action 2** in the AER's *Towards energy equity – a strategy for an inclusive energy market*. The AER sought to collaborate with consumer-facing energy businesses and consumer stakeholders to understand what is already working well and identify where there may be gaps in understanding or techniques in identifying vulnerability.



**Outcome 1**  
Barriers to consumers engaging in the market are reduced

**Objective 1**  
Improve identification of vulnerability

**Action 2**  
Develop a toolkit to help consumer-facing energy businesses identify vulnerability

**Disclaimer:** Energy service providers have legal obligations in relation to identifying and engaging with customers experiencing vulnerability, including customers affected by family violence and customers experiencing hardship or other payment difficulties. If there is any inconsistency between this toolkit and a statutory obligation (under the National Energy Retail Law, the National Energy Retail Rules, or otherwise), the statutory obligation remains unaffected and continues to apply.



# Why identifying and supporting consumers experiencing vulnerability is important



**It is important for consumer-facing energy businesses to play a more proactive role in identifying vulnerability.**

This includes but is not limited to supporting customers to identify themselves by sharing their experiences of vulnerability.



**There is evidence that this not only improves outcomes for consumers, but also benefits businesses.**

If assistance is provided early, consumers are less likely to accrue high levels of debt, be disconnected and experience harm – ultimately reducing the burden of bad debts on energy businesses.



**Every interaction may be a 'moment of truth' for the customer.**

A good experience can strengthen the relationship, reducing the risk of consumer harm in the long term. A poor experience can be perceived as a service failure, potentially damaging the relationship with that customer for good.



**Identifying and engaging with consumers experiencing vulnerability has benefits for both consumers and energy service providers.**

Early identification and effective engagement can reduce an energy provider's cost to serve and lead to greater customer satisfaction.

# The toolkit responds to needs identified by stakeholders

The toolkit shares insights that consumer-facing energy businesses can adapt to **their specific context**. It is intended as a resource to help businesses proactively identify vulnerability.

## Businesses need ...

- Clarity on how to segment and identify vulnerability
- Consistent understanding of the problem across the sector
- Practical and actionable ways to improve practice at every level
- Flexibility to adapt approaches to different contexts and uses over time

## Customers need ...

- More proactive, tailored engagement and support from retailers
- Better ways to contact retailers when there's a problem
- Inclusive, simple and easy-to-use systems
- Empathy, understanding and flexibility

## Stakeholders provided insights for developing a toolkit that is ...

- ✓ Designed with a consumer voice
- ✓ Broad and flexible
- ✓ Supportive of existing legislative obligations, frameworks and guidance
- ✓ Future proof

## Customer engagement toolkit

Principles that work together at all levels of the business

Agile in response to changing consumer and industry needs

A model for continuous improvement to customer engagement

# We consulted with stakeholders to develop the toolkit

We collaborated with consumer-facing energy business and consumer stakeholders to build a toolkit grounded in research, evidence and stakeholder insights.



Review of  
existing  
guidance



Customer  
journey  
mapping  
workshops



Conversations  
with  
businesses



Workshops  
with consumer  
advocates



Consultation  
on a draft  
toolkit

**January  
2022**

Along this journey, we realised we couldn't talk about identification without talking about engagement.

**April  
2024**

# The toolkit aims to help businesses improve customer outcomes

It is structured around 6 flexible better practice principles for identifying and supporting consumers experiencing vulnerability, including guidance and case studies illustrating how the principles can be implemented by businesses.

## Driving better practice at every level

### Driving better practice at every level

- None of us can solve consumer vulnerability, but we all have a role to play in reducing the risk of vulnerability and helping consumers who are experiencing vulnerability have better experiences in the energy market.

WHO	THEIR ROLE
The Board / Senior Executive Team	<ul style="list-style-type: none"> <li>Ensure that consumer outcomes are central to your organisational culture.</li> <li>Make identifying and supporting consumers experiencing vulnerability a strategic organisational priority.</li> </ul>
Other leaders	<ul style="list-style-type: none"> <li>Ensure that consumer outcomes are central to your team's culture.</li> <li>Establish policies and procedures that align with the better practice principles.</li> </ul>
Service and system designers	<ul style="list-style-type: none"> <li>Understand the diverse needs of your customers and the staff who engage with them.</li> <li>Ensure that services and systems are designed and continuously improved with these needs in mind.</li> </ul>
Frontline and service staff	<ul style="list-style-type: none"> <li>Be mindful of every opportunity to identify vulnerability.</li> <li>Ensure that consumers have safe and supportive experiences when interacting with your organisation.</li> </ul>

The toolkit shows how everyone in an organisation has a role to play in reducing the risk of vulnerability and helping consumers who are experiencing vulnerability have better experiences in the energy market.

## The better practice principles

### The better practice principles

The toolkit contains 6 better practice principles for identifying and supporting consumers experiencing vulnerability.

The principles are intended to work in unison.

In the toolkit each principle is explained through:

- a consumer story that illustrates the potential impact on customer experiences and outcomes
- better practice findings from research and consultation
- industry case studies with practical examples of how the principle can be implemented
- a summary of how you can put the principle into practice in your organisation.



Each principle is explained through a consumer scenario that illustrates customer outcomes, findings from research and consultation, industry case studies with practical examples of how the principle can be implemented and a summary of it can be put into practice.

## Using the toolkit at the workplace

### Consider how to use the toolkit in your work

- Instead of prioritising one principle over another, consider setting goals and taking actions that address all the principles to make progress towards better practice.
- The consumer stories are illustrative examples only and do not represent the full range of consumer experiences or potential actions. In implementing the principles, you should draw on the lived experiences of your own customers and your own organisational insights.
- Identify goals and actions to improve how your organisation identifies, engages and supports consumers experiencing vulnerability. Aim for a mix of short, medium and long-term ideas.
- Worksheet slides are included throughout this presentation to support consumer-facing energy businesses in implementing the practices outlined in the toolkit. Consider how these activities can be used and adapted to suit your organisation.
- Commit to reviewing your progress implementing the better practice principles and revisiting your goals.



Organisations can identify goals and actions to improve how your organisation identifies, engages and supports consumers experiencing vulnerability, including setting KPIs for implementing the 6 principles.



# The toolkit supports customer centricity and innovation

Customer scenarios foster an intuitive understanding of consumers experiencing vulnerability, while industry case studies encourage staff to innovate by drawing on lessons from businesses across sectors.



## Case study

### Using predictive analytics to proactively identify and respond to vulnerability at Horizon Power

To proactively identify and assist customers who may be experiencing payment difficulty, Horizon Power have developed a statistical model to gain insights from their existing customer data. Using historical payment and billing information, the model predicts a customer's risk of default to identify whether they might be experiencing payment difficulty and need further support. To do this, the model considers various data points, such as bill amounts, account arrears and changes in payment behaviour over the previous 6 months.

Where the potential for payment difficulty or financial vulnerability is predicted, the account is referred to specially trained regional hardship officers to engage with the customer. Horizon Power has a significant geographical service area, so these regional hardship officers are located close to their customers to ensure that they understand the unique needs of each community when discussing a customer's circumstances and exploring available support options.

Although the program is still in its pilot phase, proactively reaching out to customers based on the insights from the model has provided an additional opportunity for Horizon Power to engage with customers and identify available support options as early as possible in the payment difficulty journey. This supports better outcomes for their customers by helping them to better manage their energy bills, reduce or avoid long-term debt and avoid potential disconnections. Horizon Power is considering other indicators that could be built into the model in future, such as changes to energy consumption behaviour.

# The toolkit is designed for practical implementation

A flexible slide deck and downloadable poster help businesses adapt the toolkit to their context and support staff to apply it in practice.

## Better practice principle in action:

Build an organisational culture focused on strong customer relationships and better consumer outcomes

Amari receives an unexpected car repair bill and cannot pay.

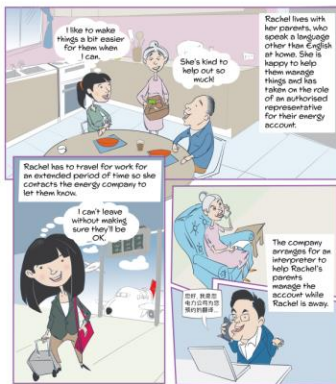
## Better practice principle in action:

Design for all consumers

Remi is worried about managing his bills while he recovers from an upcoming surgery to prevent further sight loss.

## Better practice principle in action:

Deliver customer service that engages effectively with vulnerability



Rachel is a young worker living with her elderly parents, who are from a non-English speaking background.

She is an authorised representative on the account to make it easier to engage with their energy provider.

Before going away for work, Rachel contacts her energy service provider to tell them about her family's situation.

The service provider arranges for an interpreter to help follow up with Rachel's parents so they can pay the bills while she is away.

Rachel feels better knowing that her parents will be able to manage their account in her absence, without worrying that they could get disconnected.

## Deliver customer service that engages effectively with vulnerability

## Using the toolkit and understanding your customers

## Build an organisational culture focused on strong customer relationships and better consumer outcomes

### Questions to consider:

In your organisation:

- Do the culture, systems and processes embed fair, flexible and empathetic treatment of consumers?
- Do you have strategies to identify consumers experiencing vulnerability early, including where it may be difficult to detect?
- Are expectations to identify and assist vulnerable consumers clear? Do these expectations align with your operational policies and procedures?
- Do your team leaders, managers and senior leadership actively promote the importance of identifying and supporting consumers experiencing vulnerability?
- Do staff have the necessary skills and resources to identify and support consumers experiencing vulnerability?



**Thank you**