# Supporting Vulnerable Customers in Regional and Remote Western Australia **Shared Learning Community of Practice** 19 August 2025 Troy Mulder - Retail Operations Manager

#### **Defining Vulnerability**

Thinking about vulnerability in terms of both the experience and circumstances of the customer as well as our business practices

- 'circumstances that mean a person may be less able to protect or represent their interests, engage effectively and/or are more likely to suffer detriment. This includes having insufficient capacity to pay for energy use' (AER Customer Engagement Toolkit)
- All customers may be vulnerable at one time or another
- Socio-demographic and personal circumstances that increase the likelihood of vulnerability
- It is situational ie: customer can experience in one situation but not others, some may be more than others
- It may be transient or long term
- Life Events or challenges can increase the likelihood of vulnerability
- Personal, cultural or social characteristics may lead to a higher likelihood of vulnerability
- Impacts people in different ways
- Can reduce the ability to access or engage with services, make informed decisions, consider choices and evaluate information
- Impacts can be made worse by our actions or decisions
- Important that we understand how a customer's circumstances may increase the risk to them if we do not act with the appropriate care



#### **Vulnerability Framework**

Our Customers are at the core of everything we do













## IDENTIFY AND UNDERSTAND VULNERABILITY

- Use of data and algorithms
- Leverage Customer
   Stories and
   Interactions
- Use of Persona's to train, support and empower
- Industry Research and Case Studies
- Shared Experiences
- Lived Experience

#### SUPPORT STAFF TO SUPPORT CUSTOMERS

- Mental Health a priority
- Culture of safety and support
- Empathetic and compassionate
- Challenge stereotypes and bias
- Right training and tools to empower – training is vital
- Strong support from Senior Management and Executive

#### CLEAR AND ACCESSIBLE INFORMATION

- Transparent and Fair Policy and Procedure
- Readily available, easy to understand and inclusive
- Acknowledges language, cultural and social barriers, access to services and remote availability
- Staff are fully aware and empowered
- Increased awareness of available support

## COLLABORATION WITH INDUSTRY AND ADVOCACY

- Strategic

   Partnerships (Eg:
   Nirrumbuk
   Environmental
   Health
- Strong engagement with Financial Counsellors and outreach programs
- Connect customers with services - FV, Substance, Mental Health, Gambling
- Dedicated Hardship Support capability

#### INCLUSIVE ACCESS AND SIMPLE PROCESS

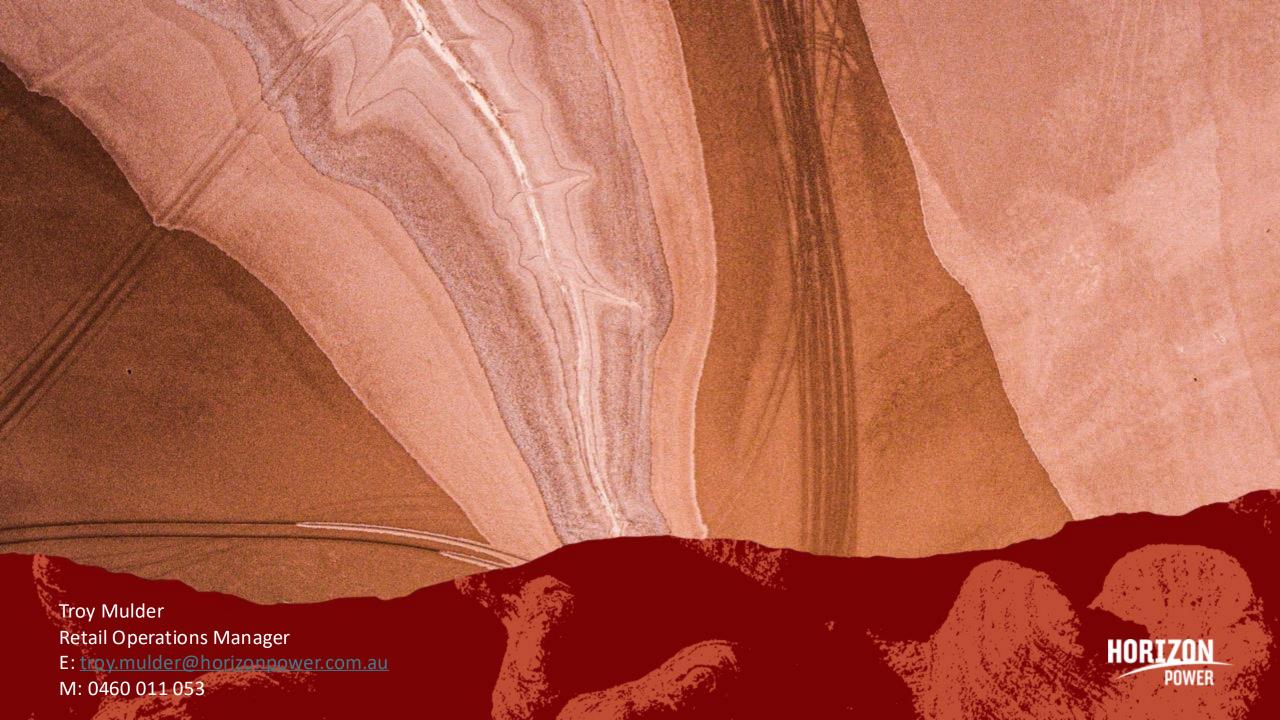
- Customer-centric processes – breaking down into smaller goals
- Leverage digitisation, but provide options

   not all customers
   want to interact
   online
- Intuitive online experiences
- Accessible offline local access to local staff

#### ENERGY LITERACY AND FINANCIAL AWARENESS

- Greater access to products and programs of support (eg; Energy Ahead)
- Processes and procedures designed to support vulnerable customers
- Raise awareness and access to support services

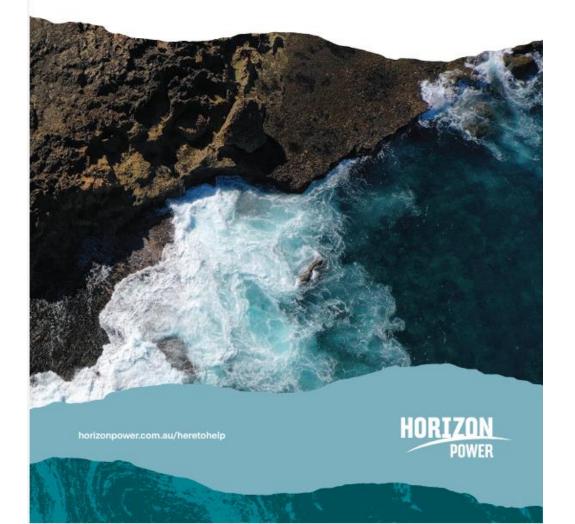




2023

# Our Horizon Power family violence policy

For customers impacted by family violence



#### **Family Violence Support and Protection**

Horizon Power condemns any form of family violence and any act of diminishing or excusing such violence

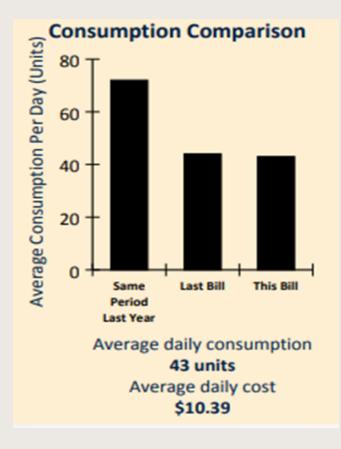
- Family Violence is prevalent in our communities, especially in our indigenous communities
- New Protections relating to family violence were introduced into the Code of Conduct in 2022
- Dedicated Family Violence policy that outlines how we identify and support our customers in the regions experiencing or recovering from Family violence
- To develop and deliver our employee training, we work with organisation, such as Lifeline with specific expertise related to Family Violence
- Protections we provide for customers experiencing Family violence:
  - Specific identifier to ensure customer does not have to repeat circumstances
  - Agreed communication channels and method to protect customer privacy and safety
  - Disconnection moratorium for nine (9 months) to ensure customers remain connected whilst dealing with the impacts
  - Referral to our Financial Hardship Program for support with financial difficulty, which may include waiver of debt, fees and charges
  - Referral to External support services and strategic partners for additional support and protections

#### **Energy Ahead**

Addressing energy poverty through education and improved energy literacy

Funded by the State Government, Energy Ahead helps eligible WA households to improve the energy efficiency of their homes with real, hands-on solutions.

It also replaces low-efficiency appliances, such as refrigerators, for eligible households.



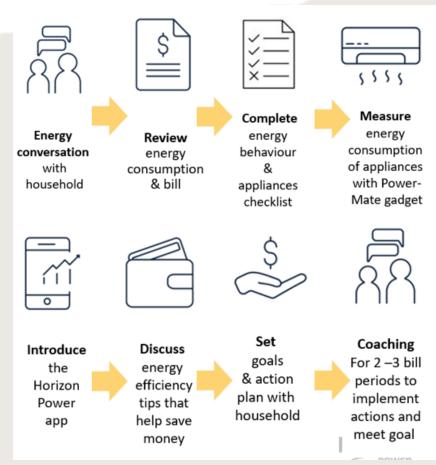


Delivered in collaboration with Nirrumbuk Environmental Health Services in the West Kimberley, the program empowers participants to optimise energy use, reduce utility costs, and increase awareness of sustainable energy practices.











#### **Financial Hardship Support**

A dedicated, regionally based team to support customers in difficulty

All Customers requiring assistance are case managed on an individual basis by a dedicated Horizon Power Customer Relationship Officer (CRO)



Customer engages direct



Financial Counsellor/Customer Advocate



Varm Transfer from Contact Centre after prelim. assessment



Hardship Probability Algorithm



Community Engagement









Based locally in the regions (Kimberley, Pilbara and Gascoyne/Midwest)



Payment Extension/Time to Pay



Payment Arrangement



**HUGS Application** 



Debt Waiver/Debt Matching



Prepayment



**Energy Ahead Referral** 

