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Online Training Workshop Vulnerable Customers – Training for Customer Facing Staff



Course overview

One half-day

30 September 2026, 09:30 - 13:00 (UK time)

With up to half of UK adults displaying characteristics of vulnerability at any given time, firms are under intense pressure to transition from reactive, manual procedures to robust, data-driven frameworks.

The Financial Conduct Authority (FCA) is actively moving from a regulatory model of prescription to 'principles with proof,' legally requiring firms to demonstrate that vulnerable cohorts experience outcomes as good as those of non-vulnerable consumers.

This highly practical workshop is specifically built for frontline, customer-facing staff and offers much opportunity for interactive discussion.

Built around the simple, memorable mantra of '**Recognise, React, Respond, Record**' this workshop moves beyond basic theory to equip customer-facing staff with the effective communication techniques, disclosure protocols, and compliance habits required to deliver equitable outcomes safely and compassionately.

Who should attend

This workshop is designed for staff handling routine digital, telephone or face to face client contact as well as those supporting during potentially sensitive or high-stress life events.

This includes customer service agents, claims handlers and assessors, sales teams and frontline supervisors.

Workshop Outlines

This workshop is designed to provide staff with the following skills:

- **Recognise:** Identify potential indicators of customer vulnerability during routine multi-channel interactions by applying the FCA's four key drivers.
- **React:** Deploy active listening and adaptive communication techniques to handle difficult disclosures compassionately without overstepping professional boundaries.
- **Respond:** Evaluate immediate consumer needs to offer appropriate internal adjustments, safely handle authorised third-party advocates, or signpost to relevant external support specialists.

Learning Objectives

By the end of this interactive workshop, participants will be able to:

- **Recognise Signals of Vulnerability:** Identify potential indicators of vulnerability during routine customer interactions using the FCA's four key drivers (Health, Life Events, Resilience, and Capability), deconstructing them into actionable risk indicators.
- **Differentiate Vulnerability Types:** Distinguish between permanent, temporary, and sporadic vulnerabilities based on contextual clues provided during digital, telephone, or face-to-face communication.
- **Apply Clear Communication Techniques:** Demonstrate active listening and adaptive communication to support customers exhibiting signs of stress, low literacy, or cognitive difficulties.
- **Navigate Difficult Disclosures:** Utilise structured conversation models (such as the TEXAS or BRUCE protocols) to handle disclosures compassionately and with empathy, without overstepping professional boundaries.
- **Determine and Offer Appropriate Support:** Evaluate immediate customer needs to identify relevant internal adjustments (e.g., alternative formats, specialised payment plans) or external signposting options (e.g., Age UK, Citizens Advice).
- **Manage Third-Party Interactions:** Apply the principles of authorised third-party handling safely when a customer requires a carer, family member, or advocate to speak on their behalf.
- **Record Data Accurately and Compliantly:** Record relevant vulnerability data within internal systems in strict compliance with UK GDPR and the Data Protection Act 2018, ensuring explicit consent is gained for processing special category medical data.
- **Eliminate Subjective Bias:** Distinguish clearly between objective observations (what the customer said or did) and subjective assumptions (staff opinions or diagnoses) when documenting customer files.

Course details

Date



30 September 2026

Timings



09:30-13:00 (UK time)

Duration



Half-day

Number of attendees



Up to 14

Format



Online - Virtual delivery

CPD



Recognised

Trainer



Steve Fairclough

Price



£139 members / £199 non-members

How to enrol

To enrol, visit our website: cii.co.uk

Contact Customer Service

- **Call** +44 (0)20 8989 8464
- **Email** customer.serv@cii.co.uk

For business enquiries

- **Email** business.enquiries@cii.co.uk

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