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Online Training Workshop **Vulnerable Customers - Implementing Vulnerability Frameworks**



Overview

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 comprehensive, two-part training workshop moves beyond basic awareness to equip firms with a rigorous, fact-based implementation strategy.

Who should attend?

This Workshop is designed for those responsible for designing policies, systems and frameworks for vulnerability management across organisations within the insurance and personal finance sectors. This includes compliance officers, data protection officers, IT systems architects, vulnerability leads, and customer experience professionals, as well as Senior Managers holding ultimate accountability under the Senior Managers and Certification Regime (SM&CR).

What will I achieve by attending the workshop?

- An evidential understanding of regulatory vulnerability rules and how they align with the firm's broader compliance and Consumer Duty obligations.
- The practical technique to objectively classify, document, and query dynamic customer needs without relying on speculative, free-text note-taking or compromising data accuracy standards.
- A reusable framework for conducting root-cause analysis on how firm touchpoints or complex processes inadvertently create structural friction ("sludge") that exacerbates personal vulnerabilities.
- A technical blueprint for structuring searchable, secure, and compliant databases capable of tracking vulnerable cohorts and setting proportionate review frequencies over the long term.
- Practical designs for multi-channel digital and non-digital self-disclosure facilities that actively reduce barriers to consumer declaration.
- An objective RACI template to clearly document vulnerability governance across IT, HR, Compliance, Marketing, and Senior

Workshop outline

This workshop is designed to provide you with practical techniques and a clear framework for managing Vulnerability.

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

- Deconstruct the four regulatory drivers of vulnerability—health, life events, low resilience, and low capability—into specific, actionable risk indicators.
- Evaluate and record customer vulnerability on a structured, non-binary scale of severity rather than using restrictive "yes/no" labels.
- Construct a Harm Mitigation Map that traces the explicit interaction between a consumer's circumstances and a firm's operational touchpoints.
- Execute all stages of the CII's 6-Step Operational Framework: proactive and reactive Identification, target market Quantification, continuous Monitoring, tailored Support, product Adaptation, and outcome Reporting.
- Architect a UK GDPR-compliant data taxonomy that clearly separates underlying customer circumstances from specific operational support needs (with specific alignment to the CII GDPR Guidance launched June 2026).
- Deploy a tiered, role-based access control framework that protects sensitive special-category data while ensuring front-line staff retain necessary operational visibility.
- Configure automated, data-driven system triggers that flag vulnerability indicators via transaction anomalies, authentication failures, or trusted third-party registers.
- Formulate firm-wide Objectives and Key Results (OKRs) to quantify and compress the "vulnerability value gap" using the Edmonds Matrix to distinguish between simple customer experience and genuine outcome indicators.
- Operationalise value-chain data sharing and execute mandatory notification protocols under rule PRIN 2A.2.22 R when distribution partners fail to comply.

Workshop details

Timings



09:30-13:00 (UK)

Duration



Two half-days

Number of attendees



Up to 14

Format



Online - Virtual delivery

CPD



Recognised

Trainer



Steve Fairclough

Price



£209 members / £269 non-members

How to register

To register, complete the registration form here:

[BOOKING FORM](#)

Contact Customer Service

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

For business enquiries or to book in-house training

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

For further information on any of our workshops, visit our webpages:

www.cii.co.uk/learning/training