

90% OF APPEALS ARE REPRESENTED



SUCCESSFUL APPEALS
27% REPRESENTED
33% UNREPRESENTED



APPEALS IN ALL SECTORS HAVE INCREASED FROM **2005 TO 2010**



APPEALS ARE LESS SUCCESSFUL AGAINST THE 2010 VS 2005 LIST

-9% REPRESENTED
-15% UNREPRESENTED

  
REPRESENTED AND UNREPRESENTED IS MOSTLY EQUAL IN ALL SECTORS



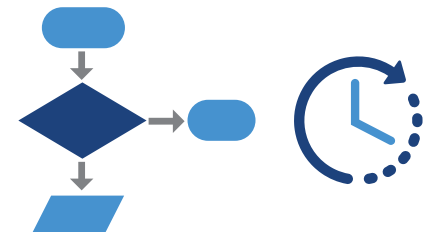
“ WISH THINGS ARE THE WAY THEY USED TO BE. **CONSTRUCTIVE, HEALTHY DISCUSSIONS** WITH EXPERTS TO COME TO **AMICABLE AGREEMENTS** WITHOUT HAVING TO GO TO VT ”



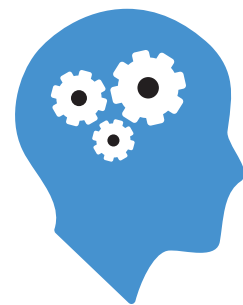
“ VOA WILL **DEFEND** THE SEEMINGLY INDEFENSIBLE. THERE IS DEFENDING RV AND THEN THERE IS A COMPLETE **LACK OF COMMON SENSE** ”

“

WE FEEL A LOT OF PAIN WORKING TO THE VOA'S CURRENT WAYS. WE ALSO CAN SEE THE REFERENCERS, CASEWORKERS, VALUERS ETC ARE MOSTLY GOOD GUYS CAUGHT IN THE MIDDLE. ”



“ MOST OF THE **GOOD PEOPLE** HAVE **LEFT** AND **WITH THEM** THEIR **SKILLS** AND **KNOWLEDGE**. THERE ARE ONLY A FEW GOOD PEOPLE THAT REMAIN. ”



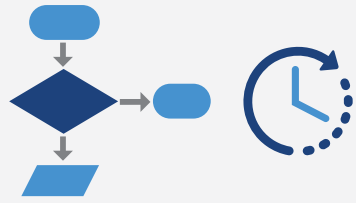
“ THE **VT** SYSTEM IS **OVERLOADED**. THIS **CREATES** EXTRA **STRESS** FOR US AND OUR CLIENTS. ”



“ **DELAYS** CAN **CAUSE** SOME OF OUR **CLIENTS** TO **GO OUT OF BUSINESS**. ”



“ VOA **STATEMENT OF CASES** ARE **MASS PRODUCED** WITH **LITTLE THOUGHT**. THEY DON'T RESPOND TO THE ISSUES YOU HAVE IDENTIFIED. ”



PROCESS

- The VOA say they are fair but they are not. They used to be.
- Having our cases passed around internally in the VOA is a huge frustration and causes issues as case knowledge is lost.
- Our clients get very frustrated with the process.
- The VOA are far more process driven than they used to be. They no longer think sensibly.
- The VOA are under resourced.
- Some in the VOA take delight in hiding behind regulations.
- The VOA make simple cases difficult. They put things in for appeal when it is clear the rates are wrong.
- The VOA has a culture of fear. Staff are not empowered and they are scared of giving discounts.
- Even when we are in agreement it can take far too long for this to be actioned.
- The VOA will under value to protect against appeals.
- Some cases take time to be allocated. We have no idea who to deal with while this is going on.
- There is a huge backlog of cases and we think that in certain instances the VOA are purposefully not listing things. This has been exacerbated by the edict from George Osborne to fix the backlog. The VOA is too focused on hitting this target reduction.
- The VOA data should really include GPS coordinates, as it can sometimes be hard to locate a property exactly
- The way that the VOA website captures addresses doesn't always reflect how addresses are structured. This can make it harder to find properties in the system.
- Feel that valuers are reluctant to make professional judgements and would prefer the VT decided for them.
- Proposals will often get made invalid for no good reason. It can be very hard to work out why and make the necessary corrections or challenge the reasoning. Maybe this is a delaying tactic?
- Feel that the properties they represent contribute a much more significant proportion of RV than those of smaller organisations. If all cases are treated equally, they end up with a poor service that feels unwarranted.
- There is a concern that valuers can act unprofessionally. Either by:
 - Under-valuing properties to protect against future reductions (so an increase can be threatened if the ratepayer appeals)
 - Adding the wrong things to valuations to protect against reductions.
 - Hiding line items of a valuation within the £/m2.
 - Feel that people are under pressure not to lose too much value out of the list rather than to achieve the correct valuation.
- The VOA treats every case as the same and won't prioritise the more complex ones.



STATEMENT OF CASE

- VOA's SoC can contain evidence that we're not aware of and can change the path of the appeal.
- It takes time to collect evidence for a SoC.
- Getting evidence comes down to personal contacts.
- Sometimes the margin is too small and the effort to go to appeal means it isn't financially worth it.
- If a reduction is over 5% then the VOA won't sign it off without going to tribunal.
- The VOA cherry picks the information they want to share.
- The VOA do everything they can to keep the RV as high as they can.
- If we don't know the basis of the VOA case how can we negotiate?
- Even on simple cases you have to appeal with all the effort that goes with that.



COMMUNICATION

- It is very hard to get hold of a case worker. It is just as hard to get a reply. It can feel like case workers are hiding from you.
- The lack of communication puts pressure on everyone.
- When you make your appeal you cannot give your client any idea on the date it will be heard.
- We often have to escalate to get a result. This takes a lot of hard work and time.
- The VOA call centre system is frustrating. "I want to talk to the case worker that wrote to me but I can't be put through and have to wait for a call back from someone to tell me they can't help me and to arrange for the person I called for to call me."
- Direct dials are rarely given out.
- We are not told when our case workers go on holiday. When they go away work on our cases stops.
- Too much information is forgotten about or lost.
- It is hard to get hold of anyone after 4pm.
- We give no information in proposals because we don't have to. When we have provided the information the VOA aren't interested anyway.
- It's getting harder to have a productive discussion to reach an agreement. VOA staff are reluctant to talk to us.
- Feel that you have to put in an appeal to get anyone at the VOA to speak to you. This has made things much more adversarial.
- The VOA are reluctant to engage beyond the target date. Simply respond, "we await your case".
- Even if we have the correct contact details, phones ring out and email inboxes bounce our emails.



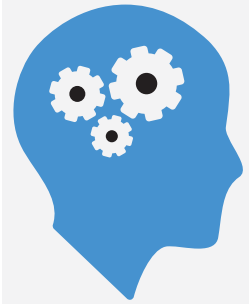
VALUATION TRIBUNAL

- It costs a lot of money to go to tribunal (£100k).
- The VT panel are not property specialists and can not always see compelling evidence for what it is. Therefore there are a lot of wrong decisions made.
- When a case gets a tribunal date it comes out of the blue and it is all systems go. This is demanding on us and sometimes our clients. Some cases take years to get to VT.
- Sometimes the VOA send people who know nothing about the case to tribunal.
- Valuation Tribunals have targets on listings, not on resolutions. This colours how things work.



VOLUME AGENTS

- Volume agents ride on the back of our work. Once we get a win they exploit it in the area via their marketing team.
- Worry that the blanket appeals type of agents have put the VOA under such pressure that they've gone into a defensive mode. Also concerned that they've yet to develop a strategy to combat them.
- There is a concern that the VOA now think that all agents are crooks.



KNOWLEDGE

- Feel that the knowledge base of the VOA is in decline.
- Younger VOA staff are not well skilled and don't know what they are talking about.
- Feel that the VOA workforce is becoming less skilled. This can make first contact more difficult.
- The local knowledge has gone. VOA staff used to know a property and its rating history. This made discussions much more productive. Now a case may go to Tribunal as a consequence when agreement could have been reached, or go around the loop until someone with the right expertise is assigned to the case.
- We don't have access to the rental information the VOA has used to decide their valuation. This makes it hard to understand if the RV is correct.

ROLE:

AGENT

TYPE:

PROFESSIONAL

NAME:

STEPHEN JONES

PROFESSIONAL AGENTS ARE THE MOST COMMON TYPE OF AGENT. THEY WILL ALWAYS BE PROFESSIONALLY QUALIFIED AND ACT AS TRUSTED ADVISORS TO THEIR CLIENTS. THEY ARE A BROAD GROUP AND WITHIN THAT THERE IS A LOT OF VARIETY. SOME WILL EMPLOY 100 PEOPLE ACROSS MULTIPLE LOCATIONS, OTHERS WILL EMPLOY ONE TO TWO PEOPLE IN A SINGLE LOCATION. THEY ARE LIKELY TO HAVE A MIX OF LARGE AND SMALL CLIENTS, LARGE CLIENTS WILL BE FEW IN NUMBER BUT MAKE UP MUCH OF THEIR WORK, SMALL CLIENTS WILL BE HIGH IN NUMBER BUT PROVIDE LESS WORK AND REVENUE.

MANY OF THESE AGENTS ARE VERY EXPERIENCED AND HAVE DEALT WITH THE VOA FOR MANY YEARS. THE CHANGES THE VOA HAVE GONE THROUGH HAS IMPACTED THE PROFESSIONAL AGENT AS MUCH AS VOA STAFF. PROFESSIONAL AGENTS PREFERRED THE OLD WAY OF WORKING WITH THE VOA, WHERE COLLABORATION AND NEGOTIATION WITH PROFESSIONALLY QUALIFIED PEOPLE WAS THE WAY TO SOLVE A CASE.

MANY OF THE PROFESSIONAL AGENTS ARE FACING COMPETITION FROM THE VOLUME AGENT GROUP. VOLUME AGENTS MONITOR THE SUCCESS OF THE PROFESSIONAL AGENT AND USE THEIR LARGE MARKETING AND CALL CENTRE RESOURCE TO CONTACT ALL SIMILAR BUSINESSES IN THE AREA. VOLUME AGENTS ARE ALSO LIKELY TO PROMISE DISCOUNTS THAT ARE NOT ACHIEVABLE AND POACH WORK FROM THE PROFESSIONAL AGENT - ALTHOUGH MANY OF THESE CASES END WITH A UNSATISFIED CLIENT.

PROFILE

- Professional agents vary in size from lone operators to large multi-office firms. Their size influences their client mix.
- All professional agents will work with a mix of large corporate clients and SMEs. The larger agents will tend to have a greater number of larger clients. The smaller agents are likely to have a smaller number of large clients and a large number of SMEs. The large clients are the more profitable in all cases.
- The larger the agent, the more cases they will have active. Even smaller agents can have more than 100 cases active at any time.
- Some cases are not profitable, which is a particular problem for the smaller agents.
- Not all cases go to appeal, but the number is increasing.

“GOING TO VALUATION TRIBUNAL IS THE FAILURE OF TWO PROFESSIONAL PEOPLE - IT SHOULD BE AGREEABLE”

- Professional agents draw their business from a variety of sources:
 - Repeat business, an area they value very much.
 - Direct contact, often owing to referral or reputation.
 - Sales activity.
- Different agents will offer different fee structures:
 - The majority of work is on a no-win no-fee basis. It is reported that this is preferred by corporates.
 - Smaller agents may charge upfront fees in some instances.
 - The larger agents may even act on a consultancy basis for clients and charge fees accordingly.
- The larger agents in particular feel that they have a better property database than the VOA. The smaller agents are less able to compile something too extensive, but will be knowledgeable about the area in which they operate.
- Regardless of size, they all report spending a lot of time trying to move things forward.



ROLE:

AGENT

TYPE:

PROFESSIONAL

NAME:

STEPHEN JONES

VOA INTERACTIONS

- The changes the VOA has gone through has made their job harder.
 - It can be hard to speak to anyone at the VOA about a case. They used to be able to pick up the phone and speak to someone.
 - It's much more difficult to negotiate a reduction. The VOA aren't as flexible as they used to be and much more likely to say no.
- Most cases are settled before the Valuation Tribunal. Ideally they would like to solve cases during the discussion phase.
- They favour phone contact, resorting to email if they can't get an answer or if they need to send things to the VOA. They will try to make contact as soon as they know who the caseworker is.
- They feel that if they do get to talk to or meet the Valuation Officer they can normally reach agreement.
- They have a mixed view of VOA staff. Most VOA people are felt to be nice, but as with any large organisation, some less so.
- Sometimes they get pointless call backs where the operator can't help but then refers them to someone else.
- For specialist properties they tend to be dealing with the same people, in the same way as integrated agents do.
- They note that VOA people seem depressed and down-trodden. Given their closeness to the VOA they also hear about people having to have time off for stress.
- They notice that caseworkers are overworked. So they do understand why communication is challenging or infrequent. This doesn't reduce the frustration it causes though. Referencers seem to be under less pressure and can help to push things through.
- They know which caseworkers are open to negotiation and which are not. They will hope to have their case assigned to the former. A lot seems to fall to the caseworker, who is typically a lower grade and less empowered to help.

- Owing to a selective approach to which cases they appeal, they feel that they are often successful at court.
- If the VOA are making a site visit they will try to be there too. Although they estimate that 75% of the time the VOA do not inspect. This can put them at a disadvantage.
- The VOA do a lot of work at their desk and agents are worried that they're getting out of touch with the market.
- As with all agents, they keep a database of contacts at the VOA.
- They report a trend that if the VOA do engage, it's mostly via email.
- There is a feeling that the way in which they used to work with the VOA was a case of professionals working together. It feels like this has gone now.

CLIENT INTERACTIONS

- They work closely with their clients, spending time face to face and keeping them updated on progress.
- They are honest with their clients, only appealing if they think they can win.
- Some potential clients need a lot of convincing, even when they have a clear case.
- They feel that they rarely get the full refund for their cases.
- Large businesses will always use agents, but they keep very little information on their real-estate.
- Their clients see them as trusted advisors. They expect a professional service.
- Their clients tell them how much they dislike the way the Volume Agents operate.
- They operate a tiered system of fees depending on the size of the Rateable Value.
- There are a number of triggers for their client to engage them:
 - Receiving a Form Of Return
 - Building works nearby
 - Building work on their property
 - Splits or mergers
- A lack of understanding of the rating system.

NEEDS AND WANTS

- The VOA should provide the evidence used to inform a valuation when an appeal is lodged.
- The VOA need to compromise and take on board valid evidence.
- To be able to agree cases faster.
- Timely responses to emails.
- Feedback and progress updates on appeals.
- Decreases and negotiation before reaching the Valuation Tribunal.
- The VOA need to be more accessible and communicate.
- The VOA need to be more open, like they used to be.
- Face to face negotiations with the VOA would be great.
- The VOA should be independent and allowed to be independent.
- To be notified when a caseworker is on leave.
- The switchboard should be able to put them through to who they want to talk to.

■ ■ **WE'LL ONLY GO TO COURT
IF WE KNOW WE'RE GOING
TO WIN** ■ ■



PROFESSIONAL AGENTS HAVE MANY COMMONALITIES, BUT ARE ALSO QUITE VARIED IN TERMS OF THE TYPE OF BUSINESS THEY OPERATE. THEY CAN RANGE FROM LONE OPERATORS, THROUGH TO SMALL PRIVATE PRACTICES AND UP TO LARGE FIRMS OFFERING A BROAD RANGE OF PROPERTY RELATED SERVICES.

OWING TO HOW THE VOA OPERATES, ALL AGENTS WILL INTERACT WITH THE AGENCY IN SIMILAR WAYS, BUT THE EFFECTS OF VOA POLICIES, AND EVEN OTHER AGENTS IN THEIR MARKETPLACE, WILL HAVE DIFFERING RAMIFICATIONS DEPENDING ON THE AGENT'S TYPE OF BUSINESS.

LONE OPERATORS:

Are a single chartered surveyor. Some will work from a small office, others from home. Despite their size they share many of the attributes of larger practices.

Our research did not provide an opportunity to talk to lone operators. However, given what we know, we believe they are likely to face these specific challenges:

- Speed of VOA processes, as this will have a very serious impact on their cash-flow, which unlike larger agents, they will struggle to absorb.
- Predatory agents. Lacking any marketing function or client management, they will struggle to combat a well-resourced volume agent.
- Lack of access to VOA data. It may be that they can't afford the tools or databases that larger agents can access and so will be much more reliant on the VOA website and the information the VOA shares with them.

SMALL PRACTICES:

Employing in the region of 10 surveyors, small practices are more robust than lone operators, but still experience many of the same concerns. Their client base is slightly broader, but still mostly composed of SMEs. They may have a small number of larger clients, predominately based in the region in which they operate. It is possible that they will specialise in certain sectors, such as retail. They are very much a business that serves their local area and will have strong local knowledge.

Specific challenges faced:

- Speed of VOA processes. Whilst not as marginal as the lone operator, cash-flow is still an issue. Whilst they primarily operate on a no-win no-fee basis, in some instances they may charge up-front fees, which can help to mitigate this issue.
- Predatory agents. As with the lone operator there is little they can do to fend off their approaches to their clients. They must rely on building a strong relationship with their clients.

MID-SIZE PRACTICES:

Employing in excess of 50 staff, a mid-sized practice will have more distinct processes and procedures than their smaller counterparts. They are likely operating on a national level, with more than one office location. As a consequence, whilst they do still represent a significant number of SMEs, they also have a larger portfolio of larger businesses. They may have a number of sectors they specialise in and may even have surveyors able to handle more esoteric cases, such as airfields or power stations. They will have their own databases of rental information and access to systems such as Analyse to be able to access detailed VOA information.

They are less affected by the predatory agents, as they will have a national reputation and a more sophisticated client base.

LARGE AGENTS:

Operating at the national level, large agents will employ more than 100 people and will offer a broader portfolio of services than just ratings advice. They will still represent SMEs, but their focus will be on the larger businesses and corporate entities. There is some cross over in terms of their client base with that of the integrated agents, although they aren't able to offer quite the same sophistication of service. They will operate across the entire business spectrum, with teams of specialists for each type of business sector. They will also operate a number of offices around the country, ensuring that their teams retain local knowledge.



EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES							HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS
01	Applying for a review or appeal should be simple	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
02	The VOA to engage with us to resolve the case one way or another	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
03	Access to VOA staff who are empowered to make decisions	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
04	The VOA to respond quickly and not be delayed by people being out of the office.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
05	To be able to agree cases faster	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
06	To agree decreases and negotiation before getting to the VT				✓	✓	✓	✓	✓	✓	✓	✓			
07	In times of high stress deal with customers appropriately	✓				✓	✓			✓			✓		✓
08	To reach a resolution before preparation of a statement of case is necessary				✓	✓	✓	✓	✓	✓	✓	✓			
09	NDR: more personal contact so that issues can be resolved quickly. Perhaps people dedicated to the area				✓	✓	✓	✓	✓	✓	✓	✓			
10	CT: we would like more local offices	✓	✓	✓											
11	A quick service. “Why must it take a couple of months”.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
12	A named contact (or two) for an area.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13	For new builds get CT set up quickly so customers can access local services	✓	✓	✓	✓	✓									
14	Consistency - to know the work is carried out in the same office	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
15	Access to knowledgeable staff	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
16	The VOA to be more open like they used to be								✓						
17	Ability to interact with the VOA in any channel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
18	The VOA to be independent and allowed to be independent								✓						

[illegible]

[illegible]

[illegible]

EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES							HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS
72Have access to information and FAQs by sector	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
73See an estimated bill	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
74Understand about NDR scams - what to look out for and how to avoid them						✓	✓			✓	✓				
75Information that relates to my situation and location	✓	✓		✓	✓	✓	✓			✓	✓		✓		
76Understand how to disenstruct an agent representing me	✓	✓		✓	✓	✓	✓			✓	✓				

[illegible]

EXTERNAL USER NEED		COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES							HOUSING ALLOWANCE		
		LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	LAY
		TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS
95	The switch board to be able to put customers through to who they want to talk to.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
96	A better transition from LA to VOA (require more information and guidance).	✓					✓	✓			✓			✓		✓

INFORMATION

COMMUNICATE

EXPLAIN WHY

KEEP ME INFORMED

DEALING WITH THE
VOA SHOULD BE
STRAIGHTFORWARD

CUSTOMER EXPERIENCE PRINCIPLES

Customer experience principles are the synthesis of all of the research undertaken and reviewed in scope of this project. These principles are a guide, a check point, to achieving a customer experience that better meets the needs of the customer but also the VOA. They should be used at each stage of all projects to ensure whatever the VOA are doing will best meet the need of its customers and its people.

Customer experience principles should evolve and develop and we would encourage the VOA to own and develop these.

1

CUSTOMER EXPERIENCE ESSENCE

DEALING WITH THE VOA SHOULD BE STRAIGHTFORWARD

Enable all customers to have a seamless interaction with the VOA, by providing processes, systems and communication routes that are clear, well explained, easy to find and that meet their needs. Reduce complexity and where this is unavoidable, ensure that customers are provided with appropriate help and guidance.

2

ENABLING PRINCIPLE

ALLOW ME TO DO MORE ONLINE

Provide customers with an integrated set of online tools that allow them to conduct as much of their interaction with the VOA as they wish. Ensure that tools accurately reflect the needs of their target audience group and that they align with associated offline processes. Clearly promote online tools on the VOA website and provide suitable links in any digital communications sent to customers.

3

EXECUTIONAL PRINCIPLE

KEEP ME INFORMED

Avoid information black holes and ensure that it is easy for customers to understand the state of any enquiry, appeal or ongoing communication with the VOA. Provide proactive updates where possible to reduce the need for customers to contact the VOA. Make use of online channels to allow customers to easily enquire about the status of their case.

4

EXECUTIONAL PRINCIPLE

INFORMATION SHOULD BE EASY TO UNDERSTAND

Ensure that customers are able to easily understand any VOA information or communications. Refrain from the use of jargon and explain any complicated terminology. Address customers in an appropriate tone to ensure that they are not threatened by or dismissive of VOA communications. Help customers to navigate VOA processes by providing easy to find explanations and clear directions to the relevant online services.

5

EXECUTIONAL PRINCIPLE

ALWAYS EXPLAIN WHY

Customers should always know why the VOA have made a decision, why they have given a particular band, why they have done what that have. Their reasoning should be understandable for all, especially lay customers. The VOA should be transparent in all that they do. Online they should embrace progressive disclosure to empower customers to reveal more detail whilst avoiding overwhelming the user interface.

6

EXECUTIONAL PRINCIPLE

PROACTIVE COMMUNICATION

The VOA should always acknowledge receipt and provide a timely response. There should be consistent points of contact, that can be reached directly rather than through the contact centre. Should a point of contact change the VOA should ensure that the customer is proactively informed.