



## Form 4: New Work Item Proposal

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| Circulation date:<br>2017-02-14<br>Closing date for voting:<br>2017-05-14 | Reference number: <i>TMB/NP</i><br>(to be given by Central Secretariat)   |
| Proposer (e.g. ISO member body or A liaison organization)<br>COPOLCO      | <b>ISO/TC</b> <a href="#">Click here to enter text.</a> <b>/SC</b> <a href="#">Click here to enter text.</a><br><input checked="" type="checkbox"/> Proposal for a new PC |
| Secretariat<br>BSI  | <b>N</b>  |

A proposal for a new work item within the scope of an existing committee shall be submitted to the secretariat of that committee with a copy to the Central Secretariat and, in the case of a subcommittee, a copy to the secretariat of the parent technical committee. Proposals not within the scope of an existing committee shall be submitted to the secretariat of the ISO Technical Management Board.

The proposer of a new work item may be a member body of ISO, the secretariat itself, another technical committee or subcommittee, an organization in liaison, the Technical Management Board or one of the advisory groups, or the Secretary-General.

The proposal will be circulated to the P-members of the technical committee or subcommittee for voting, and to the O-members for information.

**IMPORTANT NOTE: Proposals without adequate justification risk rejection or referral to originator.**

Guidelines for proposing and justifying a new work item are contained in [Annex C of the ISO/IEC Directives, Part 1](#).

The proposer has considered the guidance given in the [Annex C](#) during the preparation of the NWIP.

### **Proposal** (to be completed by the proposer)

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| <p><b>Title of the proposed deliverable.</b></p> <p><b>English title:</b></p> <p>Guideline for inclusive service: identifying and responding to consumers in vulnerable situations</p> <p><b>French title (if available):</b></p> <p><a href="#">Click here to enter text.</a></p> <p><i>(In the case of an amendment, revision or a new part of an existing document, show the reference number and current title)</i></p> |
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**Scope of the proposed deliverable.**

To provide guidance to all organizations on how to identify consumers in vulnerable situations and how to develop, implement and maintain policies and procedures for the organization to deal with vulnerable consumers

**Purpose and justification of the proposal\***

Anyone can be vulnerable at any time. Consumer vulnerability is any circumstance that puts consumers at greater risk of detriment when choosing or using products or services. Consumer vulnerability can be caused by a variety of factors (see **Table 1**), such as illness, disability or a change in personal circumstances. Vulnerability might be long or short term, temporary, permanent or sporadic.

Vulnerability does not in itself always lead to detriment, but if consumer vulnerability is not taken into account by organizations, it can lead to consumers being denied access to a service, being treated unfairly, losing money or suffering a psychological or emotional impact. It can mean people not being given what they need to make safe choices or the best, most informed decisions for themselves or their family.

An international standard would help organizations to minimize consumer detriment by:

- raising awareness and understanding of consumer vulnerability
- giving guidance on how to identify consumers in vulnerable circumstances
- establishing processes and procedures that will help organizations respond to consumers in vulnerable situations in a fair and flexible way

The standard would identify all factors that may contribute to consumer vulnerability, which should be considered at all stages of service provision, including pre-transaction, service delivery and post transaction.

A comprehensive standard should address both the personal and market dimensions and provide not only definitions and principles but also outline a risk based approach which provides guidance on how to identify and address risks and include strategies for incorporating this concept in business systems. The standard could also include case illustrations to help users understand the complexity of the issue and how to tackle it.

**Table 1 – Factors that can contribute to consumer vulnerability**

|   |   |
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| Old age   | Living alone                                      |
| Physical impairment   | Previous victim of financial crime                |
| Learning difficulties e.g. dyslexia                             | Bereavement                                       |
| Sensory impairment e.g. deafness, blindness                     | Unemployment/redundancy                           |
| Dementia e.g. Alzheimer’s                                       | Serious illness of self, partner or family member |
| Mental health issues, e.g. chronic depression, bipolar disorder | Caring responsibilities                           |
| Low level of literacy or numeracy                               | In debt   |

An organization’s ability to identify, and respond appropriately, to consumers in vulnerable situations is particularly important in the area of essential services – such as financial services, energy, water and telecoms – where a consumer being treated unfairly, or denied access, could lead to severe detriment.

For example, in the UK, regulators of essential services (such as Ofgem, the energy regulator) were some of the first to adopt BS 18477:2010 *Inclusive service provision. Requirements for identifying and responding to consumer vulnerability*, or make recommendations that their members followed this guidance. As the regulator, Ofgem has a statutory duty to ensure that the needs of all consumers are met and to pay particular attention to those who: are of pensionable age; have a disability; are chronically sick; on low incomes; or living in rural areas. These are all risk factors of

consumer vulnerability and BS 18477 can help Ofgem to develop processes and procedures that ensure people in these situations are offered a fair and flexible service that minimizes their chances of detriment.

*Consider the following: Is there a verified market need for the proposal? What problem does this standard solve? What value will the document bring to end-users? See Annex C of the ISO/IEC Directives part 1 for more information.*

See the following guidance on justification statements on ISO Connect:

<https://connect.iso.org/pages/viewpage.action?pageId=27590861>

**Preparatory work** (at a minimum an outline should be included with the proposal)

A draft is attached       An outline is attached    An existing document to serve as initial basis

The proposer or the proposer's organization is prepared to undertake the preparatory work required:

Yes    No

**If a draft is attached to this proposal,:**

Please select from one of the following options (note that if no option is selected, the default will be the first option):

Draft document will be registered as new project in the committee's work programme (stage 20.00)

Draft document can be registered as a Working Draft (WD – stage 20.20)

Draft document can be registered as a Committee Draft (CD – stage 30.00)

Draft document can be registered as a Draft International Standard (DIS – stage 40.00)

**Is this a Management Systems Standard (MSS)?**

Yes    No

NOTE: if Yes, the NWIP along with the Justification study (see [Annex SL](#) of the Consolidated ISO Supplement) must be sent to the MSS Task Force secretariat ([tmb@iso.org](mailto:tmb@iso.org)) for approval before the NWIP ballot can be launched.

**Indication(s) of the preferred type or types of deliverable(s) to be produced under the proposal.**

International Standard       Technical Specification

Publicly Available Specification       Technical Report

**Proposed development track**

1 (24 months)

2 (36 months - default)

3 (48 months)

**Note: Good project management is essential to meeting deadlines. A committee may be granted only one extension of up to 9 months for the total project duration (to be approved by the ISO/TMB).**

**Known patented items (see ISO/IEC Directives, Part 1 for important guidance)**

Yes    No

If "Yes", provide full information as annex

**Co-ordination of work:** To the best of your knowledge, has this or a similar proposal been submitted to another standards development organization?

Yes  No

If "Yes", please specify which one(s):

It is recommended that this international standard aligns itself with the content of, BS 18477:2010, *British Standard for inclusive service provision*, "Fair, flexible services for all" and seeks feedback on the revision of this standard and experiences of implementing it in the UK.

BS 18477:2010 sets guidelines to help organizations provide a fair, flexible service that can be used by all consumers equally, regardless of their health, age or personal characteristics. This standard is intended to be used by any service provider that interacts with members of the public. It supports legislation and addresses both the personal dimension and the market context. It provides guidance on: policies, flexible services, staff training, fair marketing, sales activities, contact methods and provision of information.

**A statement from the proposer as to how the proposed work may relate to or impact on existing work, especially existing ISO and IEC deliverables. The proposer should explain how the work differs from apparently similar work, or explain how duplication and conflict will be minimized.**

As far as the proposer is aware there is no comparable work being currently carried out by ISO

**A listing of relevant existing documents at the international, regional and national levels.**

BS 18477: 2010 Inclusive service provision. Requirements for identifying and responding to consumer vulnerability, UK  
White Paper on Inclusive Service, UK

BSI Inclusive Services brochure, UK

Occasional Paper No. 8: Consumer Vulnerability: February 2015: Financial Conduct Authority, UK

Scoping Paper on Vulnerable Consumers: August 2012

Discussion Paper: What do we mean by 'vulnerable' and 'disadvantaged' consumers?: Consumer Affairs Victoria: 2004, Australia?

Industry Canada:

- Discussion Paper on Vulnerability
- Assessing Vulnerabilities of Low Income Consumers
- Effect of Geographic Isolation
- Effect of Consumer Literacy
- Consumer Impact Assessment Toolkit

ANEC Position Paper: How to protect vulnerable consumers: December 2011, Europe

OPINION: European Consumer Consultative Group: Opinion on consumers and vulnerability: Adopted on 7th February 2013 by ECCG Plenary

Please fill out the relevant parts of the table below to identify relevant affected stakeholder categories and how they will each benefit from or be impacted by the proposed deliverable(s).

|   | <b>Benefits/impacts</b>  | <b>Examples of organizations/companies to be contacted</b>   |
|---|--|--|
| <b>Industry and commerce – large industry</b> | <p>Organizations that choose to comply with the standard, and provide a flexible and inclusive service, could benefit from:</p> <p>Increased customer loyalty and increased confidence in their brand.</p> <p>Protecting and enhancing their reputation.</p> <p>Delivery of services that meet the needs of a wider range of consumers and so lead to fewer complaints, which means fewer resources spent on complaints handling.</p> <p>A valuable checklist, written by international experts, of factors to consider when developing new processes and procedures.</p> <p>Assistance in implementing Corporate Social Responsibility programs</p> <p>Ensuring that services are accessible to the widest possible range of consumers to help widen their customer base.</p> <p>Valuable assistance and practical advice to help them comply with national regulations around equality and discrimination.</p> | <p>Energy providers</p> <p>Essential water services providers</p> <p>Service organizations</p> <p>Health service providers</p> |
| <b>Industry and commerce – SMEs</b>           | As above   | Click here to enter text.  |
| <b>Government</b>                             | Some jurisdictions have updated their consumer protection laws and in these jurisdictions there may be greater demands on businesses and enforcement agencies to ensure that the   | <p>Government-owned utilities</p> <p>Healthcare institutions</p>   |

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|  | interests of vulnerable consumers are considered.  |   |
| <b>Consumers</b>   | <p>For those who may be in vulnerable situations:</p> <p>Easier and more effective communication with organizations providing goods and services.</p> <p>Greater understanding of the factors that can lead to vulnerability.</p> <p>A more flexible, tailored approach from organizations that meets their specific needs.</p> <p>Decreased risk of detriment.</p> <p>Fair and equal treatment, regardless of their circumstances</p> <p>Greater ability to access goods and services, as well as effective mechanisms of dispute resolution and redress.</p> | <p>National consumer bodies</p> <p>Not-for-profit organizations</p>   |
| <b>Labour</b>  | Click here to enter text.  | Click here to enter text.   |
| <b>Academic and research bodies</b>  | Click here to enter text.  | Universities  |
| <b>Standards application businesses</b>  | Click here to enter text.  | Click here to enter text.   |
| <b>Non-governmental organizations</b>  | Click here to enter text.  | Click here to enter text.   |
| <b>Other (please specify)</b>  | Click here to enter text.  | Click here to enter text.   |
| <p><b>Liaisons:</b></p> <p>A listing of relevant external international organizations or internal parties (other ISO and/or IEC committees) to be engaged as liaisons in the development of the deliverable(s).</p> <p>Consumers International</p> |  | <p><b>Joint/parallel work:</b></p> <p><b>Possible joint/parallel work with:</b></p> <p><input type="checkbox"/> IEC (please specify committee ID)</p> <p>Click here to enter text.</p> <p><input type="checkbox"/> CEN (please specify committee ID)</p> <p>Click here to enter text.</p> <p><input type="checkbox"/> Other (please specify)</p> <p>Click here to enter text.</p> |

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| <p><b>A listing of relevant countries which are not already P-members of the committee.</b><br/> <a href="#">Click here to enter text.</a></p> <p>Note: The committee secretary shall distribute this NWIP to the countries listed above to see if they wish to participate in this work</p>  |  |
| <p><b>Proposed Project Leader</b> (name and e-mail address)<br/> Piera Johnson, Lead Programme Manager, Services, BSI<br/> <a href="mailto:Piera.Johnson@bsigroup.com">Piera.Johnson@bsigroup.com</a></p>   | <p><b>Name of the Proposer</b><br/> (include contact information)<br/> COPOLCO<br/> c/o Dana Kissinger-Matray, Secretary of ISO/COPOLCO<br/> copolco@iso.org</p> |
| <p><b>This proposal will be developed by:</b></p> <p><input type="checkbox"/> An existing Working Group (please specify which one: <a href="#">Click here to enter text.</a>)</p> <p><input type="checkbox"/> A new Working Group (title: <a href="#">Click here to enter text.</a>)<br/> (Note: establishment of a new WG must be approved by committee resolution)</p> <p><input type="checkbox"/> The TC/SC directly</p> <p><input checked="" type="checkbox"/> To be determined</p>                 |  |
| <p><b>Supplementary information relating to the proposal</b></p> <p><input checked="" type="checkbox"/> This proposal relates to a new ISO document;</p> <p><input type="checkbox"/> This proposal relates to the adoption as an active project of an item currently registered as a Preliminary Work Item;</p> <p><input type="checkbox"/> This proposal relates to the re-establishment of a cancelled project as an active project.</p> <p>Other:<br/> <a href="#">Click here to enter text.</a></p> |  |
| <p><input type="checkbox"/> Annex(es) are included with this proposal (give details)<br/> Results of voting on questions relating to vulnerable consumers</p>   |  |
| <p>Additional information/questions<br/> <a href="#">Click here to enter text.</a></p>  |  |