

# PROBATE COLLECTIONS NEED A SENSITIVE TOUCH

Collecting a utilities debt faces particular challenges at the best of times, but when the customer is deceased, it is vital to ensure the correct processes are followed

By Nick Cherry

DEALING with probate collections is a particularly sensitive issue, and choosing a specialist debt collection agency (DCA) can make a significant difference in a number of areas.

Cash collection performance, the overall customer experience and, most importantly, protection of the client's brand are pivotal factors which should be considered carefully before placing deceased debts.

Selecting a DCA with expert knowledge of the sector is especially critical in the utilities market when dealing with customers who are deceased. Collecting debt in the utilities sector carries a number of unique challenges, not least the volume of accounts, the lower balances and the multitude of billing or metering queries which can arise.

## Brand protection

The time immediately following the loss of a loved one is particularly emotive for us all, and knowing how to handle customer contact during this fraught period can make or break the view which the customer and their extended family holds of that particular supplier.

At a time when businesses the world over spend huge sums on brand awareness and customer acquisition and retention, the decision to entrust deceased accounts to a DCA which knows how to handle customer interaction at such a delicate time must be a pre-requisite.

Often, even the mere fact that a deceased relative's account has been placed with a DCA can cause upset, unless handled in an appropriate and sensitive manner. Customers' relatives can incorrectly perceive the placement as an affront to their loved one's character and, whilst there is still a

need to collect cash, the emphasis is very much on becoming the probate partner of a utility business, rather than a traditional debt recovery function.

Since the onset of FSA regulation in 2005, and as a result of tightened Debt Collection Guidance from the Office of Fair Trading, all reputable debt collection businesses actively subscribe

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to the principal of treating customers fairly (TCF). Yet how does this actually translate into the probate and utilities sector?

Becoming the founding member of the Samaritans Academy enabled us not only to provide our staff with an extra level of sensitivity and empathy training, but also to actively refer severely distressed individuals to the Samaritans via an instant transfer of the live call at our expense.

This represents TCF in the truest sense, by ensuring that the debt of the deceased customer gets handled appropriately but also that distressed relatives can access the support and counselling services which they may need.

## Understanding the process

Utility collections can be a complex business and there exists a wealth of billing and metering situations which can be the fundamental cause of outstanding balances.

When adding the additional complexity of the original customer having passed away, it is essential that any DCA handling this type of portfolio possesses a thorough knowledge and

understanding of the supplier's processes.

Processes and procedures need to be meticulously mapped out to ensure a smooth transition of information from the representing party or executor, through to the supplier and vice versa.

DCAs must provide a seamless flow of information to the supplier to enable the updating of final meter readings, final bill generation, and the prompt payment thereof as part of the probate process.

Failure to understand the supplier's processes fully can lead to increased

frustration for the customer and potential damage to the supplier's reputation which must be avoided at all costs.

## Trust and performance

As we have examined, choosing a DCA with both sector and probate collections expertise is fundamental to successful performance.

Superior listening and empathy skills, a thorough knowledge of the supplier's processes and efficient collections practices should ensure positive collections performance and, most critically, protection of the client brand.

If it comes down to an issue of trust, why leave your business' reputation to chance on such a delicate issue? You should partner with specialists who provide the best possible advice and support for your customer's loved ones at such a difficult time. **CCR-2**

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