

Power your way to peak performance

Turning complaints into
competitive advantage

Power & Utilities

December 2014



Contents

<i>Introduction</i>	<i>1</i>
<i>What do customers want?</i>	<i>2</i>
<i>What do regulators want?</i>	<i>4</i>
<i>The case for change</i>	<i>5</i>
<i>Recommendations and action plan</i>	<i>6</i>
<i>Conclusion</i>	<i>12</i>
<i>Contacts</i>	<i>13</i>



Introduction

Why your company's complaints performance should matter as much to you as it does to your customers

Satisfaction with energy suppliers' complaint handling has fallen from 40% to 30% among domestic customers over the last 2 years¹

After years of struggling to keep complaints at bay, energy companies are recognising that managing dissatisfaction well strengthens market reputation, as well as enhancing customer outcomes. The next step is turning complaints management into a competitive advantage and sustaining improvements for years to come.

A competitive edge comes with learning from experience

However hard your business tries, there will always be some complaints. The big differentiator that customers will remember is how you deal with them, whether it's tackling the root cause or making sure you find an effective solution.

In the new business landscape, competitive advantage is transient. Energy companies must reinvent themselves, their strategies and the value they offer. Learning from past experiences and feedback is vital. Such transformations require more efficient and effective complaints handling processes, with greater focus on innovation and the ability to get the best out of both your people and your technology.

Customers come first

Setting high standards of customer service will underpin your company's relationships with consumers in a crowded market. How complaints are dealt with can be the difference between losing a customer to a competitor or increasing their loyalty and gaining more of their business supported by word of mouth recommendations. Consensus is growing for customer service to start giving greater control to those who want it – whilst still offering a more automated service to others. Both approaches need to be considered when reviewing your complaints process.

Show the regulator you're taking action – Before they do

Actions speak louder than words so you need to deal with poor customer experiences quickly and effectively. Scrutiny from Ofgem is growing and the regulator announced in September 2014 that a number of energy companies would need to issue a response on how they intend to improve their complaints handling processes – **'Suppliers must now tell customers what steps they will be taking to put things right and this should send a strong signal to all suppliers that where necessary, we will take action.'**²

This paper explores some of the challenges in addressing these expectations. How do you improve the quality of complaints handling, create a better customer experience and use insights from the process to improve your overall business? Also, we discuss what other industries are doing around their complaints management programmes and give recommendations focused on first time resolution, creating visibility and consistency and adopting a suitable multi-channel response strategy for the era of social media.

¹ Complaints to energy companies research report 2014, Ofgem, 26 September 2014

² Ofgem slams 'frankly awful' energy complaints handling, Moneywise, 26 September 2014

What do customers want?

Recent Ofgem research shows customers have clear expectations of how complaints should be dealt with and are demanding improvements

Customers want change

Source: Ofgem, 26 September 2014

The key areas where customers want to see big improvements include:

- **Faster resolution of complaints** – **53%** of customers complained it took more than two weeks
- **Better communication and clarity about the next steps and timing** – Only **25%** were given a timetable for resolution and in half these cases, the supplier didn't keep to it
- **Staff empowered to make immediate decisions** – **Two thirds** of customers were dissatisfied with suppliers' ability to make decisions during first contact
- **Proactive efforts to address their concerns** – **41%** of customers were very dissatisfied with suppliers for failing to take a proactive approach

The complaints resolution process is a key 'moment of truth' for many customers, where their loyalty to your company is won or lost

Customers understand that mistakes happen and are usually quite tolerant in allowing a company to remedy the situation. But Ofgem's research found domestic customers had to contact their supplier an average of six times about their complaint. A complaint is an opportunity to demonstrate to a customer that they are highly valued. A swift, successful outcome can materially enhance the brand in their eyes.

Faster account switching processes mean responses are more important than ever to retaining customers

In June 2014, Ofgem reached an agreement with the energy companies to make it quicker and easier for customers to switch suppliers. Historically, switching could take up to five weeks, but now the vision is to reduce that time to just one day. And with statistics suggesting households could still save up to £300 by changing energy suppliers³, switching is increasingly viewed as a viable option.

Nearly one in two customers had either already switched or planned to do so because of their complaints experience⁴

Independent suppliers are increasing competition in the industry

New entrants to the energy market have been on the periphery in recent years. But in October 2014, it was revealed that market share of independent suppliers had risen dramatically to 8%, up from 4% three years ago.⁵ The leading independent, First Utility, now has over a million accounts and is a significant threat to the traditional players.

Many of the recent entrants have the advantage of simple channel structures, are not constrained by outdated legacy processes, and do not have the problems of legacy customer books. They have the opportunity to create effective 'ground-up' processes with the customer at the heart of their business. With account switching now easier than ever, large suppliers must keep pace by improving customer outcomes, streamlining processes, and offering a 24/7 multichannel operation.

³ *Energy: How to switch, the cheapest deals and the most consistent supplier, The Telegraph, 18 October 2013*

⁴ *Complaints to energy companies research report 2014, Ofgem, 26 September 2014*

⁵ *UK energy market 'one of the most active' in the world, says Knight, Utility Week, 23 October 2014*



Customers live in a 24/7 world, with busy lifestyles and constant use of technology

Customers are becoming increasingly accustomed to instant contact with personal connections and businesses via a range of communication channels. Although telephone is still the preferred method of contact for complaints, one in four customers now use email. This is an increase of 15% over the last four years.⁶ Energy companies must adapt to stay competitive because slow response rates are less likely to be tolerated in today's digital world.

Social media means news spreads like wildfire – whether good or bad

Such is the power and reach of social media, that the first notification companies get of a major service issue can often come from their customers via Twitter or other such channels.

Some energy companies have a dedicated, proactive social media team trained to deal with the concerns of individual customers or to deploy a rapid-response communications strategy for major issues.

Consumers now see social media as a key part of their decision-making about where to take their business. Furthermore, 51% of Facebook users and 67% of Twitter users are more likely to buy a brand after becoming a fan or a follower via social media, according to US research.⁷

⁶ *Complaints to energy companies research report 2014*, Ofgem, 26 September 2014

⁷ *Consumers engaged via social media are more likely to buy, recommend*, Chadwick Martin Bailey, 2010

Social Observatory

PwC has developed a unique tool which analyses social media data and enables your business to identify themes, influences and events that have impacted customer trust and sentiment towards your brand, or that of your competitors.

Social Observatory can be used to both identify and answer key business questions, for example:

‘How has my brand been perceived after key policy or pricing changes?’

‘Does improved customer sentiment have a measurable impact on our customer loyalty or sales?’

‘What are the key themes and issues emerging around customer complaints and how are these impacting sentiment towards our brand?’

The tool can be used to assess any aspect of customer experience in real-time, including customer services, websites, mobile apps, billing and self-service. Additional sources, such as blogs, news feeds and social scoring, can then be added as required for data enrichment.

Social Observatory can be deployed operationally, or simply embedded as a capability into existing teams.

Using Social Observatory effectively can provide competitive advantage through:

- 1. Access to real-time and historical data*** including social media, blogs, news feeds + other unstructured data (e.g. call centre scripts or emails)
- 2. Providing answers to business questions*** by using unique taxonomy to identify relevant events and themes and filtering signal from noise
- 3. Accurately capturing sentiment*** so you can use the learnings to deliver actionable insight
- 4. Identifying and targeting influencers*** which can help drive positive changes to sentiment
- 5. Benchmarking current or historical performance*** against the market and key competitors

What do regulators want?

The Office of Gas and Electricity Markets (Ofgem) regulates the energy industry in the UK

Ofgem's mission is to 'protect the interests of existing and future gas and electricity consumers' in order to deliver an affordable, secure and sustainable energy system. While Ofgem doesn't have a direct role in dealing with disputes between customers and energy suppliers, it can intervene when suppliers treat customers unfairly or behave in ways that risk the integrity of the market.

Ofgem's 2008 Complaints Handling Standards (CHS) lay down requirements which energy companies must satisfy when handling customer complaints. They are designed to protect consumers and include a number of key measures such as signposting of the complaints handling procedure and redress scheme, as well as accurate recording of complaints upon receipt. The Standards also clearly define what constitutes a resolved complaint – when there remains no outstanding action to be taken and the complaint has been resolved to the satisfaction of the the customer that made the complaint. This clear definition leaves no room for interpretation.

Ofgem has become increasingly focused on complaints

Since 2008, Ofgem has become increasingly concerned about the operation of the retail market. It launched a retail market probe and subsequently initiated the retail market review in late 2010. In June 2014, Ofgem referred the energy market to the Competition and Markets Authority following a consultation launched in March.

In parallel, Ofgem brought in new licence conditions, designed to ensure suppliers deal with customers fairly.

As highlighted earlier, Ofgem's 2014 research into complaints handling identified many failings. The regulator considered the results to be 'unacceptable'. It revealed that:

- Customer satisfaction for all but one of the 10 biggest suppliers has dropped markedly from the last survey two years ago
- A high proportion of domestic customers (57%) were dissatisfied with the way their complaint was handled – an increase of ten percentage points since the 2012 survey
- Dissatisfaction was high on nearly all service aspects. The lowest ratings were for: suppliers taking ownership of the issue and having a proactive approach; the ability to make decisions on the spot and the speed of resolution; and communication of next steps
- In nearly half the cases where the supplier considered the complaint resolved, the customer didn't
- Only about a third of customers agreed that their energy supplier had treated them fairly in the way it handled their complaint
- Nearly half of customers (44%) had switched or planned to switch supplier as a result of their complaint experience.

Counting complaints and demands for change

The first full year of official figures from energy companies revealed close to 5.6m customer complaints in 2013. Issues ranged from bills and metering to customer service, switching and payments⁸.

Moreover, complaints to the Energy Ombudsman reached a record 22,671 in the first half of this year, more than double the number in the first six months of 2013.

Following the results of the latest survey, Ofgem wrote to all energy suppliers asking them to explain what actions they will take to improve their complaints handling and to publish their response. Also, the regulator said it expected the five worst performing suppliers to commission an independent audit of the processes they use to determine if a complaint has been resolved, and publish the results.

Companies unable to provide satisfactory answers run the risk of enforcement action, which Ofgem has indicated it will put greater emphasis on. In March, the regulator announced it would 'substantially increase the level of penalties we impose for breaches'⁹.

⁸ 'Watchdog urges full Big Six inquiry', *Thurrock Gazette*, 14 February 2014

⁹ *Ofgem proposes a reference to the CMA to investigate the energy market*, *Ofgem*, 27 March 2014

The case for change

Some suppliers may be reluctant to change their customer complaint management processes – viewing it as ‘too hard’. But evidence shows it’s a challenge worth rising to

Effective and comprehensive complaint management is not only the right thing to do for customers; it can also positively impact the bottom line and avoid damaging reputational consequences.

Your revenue can be increased in various ways:

- Identifying customer breakpoints by listening, analysing, and acting on customer complaints
- Retaining high-value customers by reducing customer dissatisfaction and complaints
- Optimising your complaints procedure so you surprise and delight customers, turning a reason to consider leaving into a certain reason to stay
- Repairing damaged relationships by proactively reaching out to displeased customers
- Turning complaints into ideas for new products and services by tuning in to public opinions about the organisation
- Suppliers used to fear that investments in an extensive complaints transformation programme would outweigh the cost benefits. It was not easy to create a clear, financial case for change – but now we believe it is

Your costs can also be decreased in several ways:

- Cutting complaint volumes by implementing a robust root cause analysis capability and issue fixing programme
- Building effective and efficient complaint management processes to reduce customer service costs
- Complaints often arise from, or require, repeat operational actions such as meter exchanges. Improving these processes can significantly reduce the cost of this re-work

- Centralising complaint management processes and procedures across all processes
- Improving customer experience during the complaint process with low-cost channels (such as social media, mobile, and email) that help customers quickly and easily communicate their issues
- Measuring the effectiveness of different complaint channels by gathering direct customer feedback to guide future decisions

Regulatory and reputational risk can be diminished by doing the following:

- Establishing strong compliance – a strong customer complaint management process can reduce the potential for expensive fines and costly damage to reputation
- Encouraging a culture of transparency with regulators. By proactively reporting emerging issues or risks to Ofgem and demonstrating willingness to cooperate, suppliers can minimise their exposure to fines and reputational damage

Thorough root cause analysis (RCA) can cut complaints off at the source and provide significant cost benefits, as well as lasting customer service improvements.

Organisations can establish teams dedicated to fully understanding their most common complaints and investigating the causes. By carefully categorising complaints as they arise, such a team can then identify the issues at the root of the problems. Root causes can be prioritised and tackled one by one, leading to lasting improvements in customer service by preventing recurrence of issues. The quantitative nature of this function means clear business cases can be made to support the changes needed to remediate the biggest issues. The resulting improvement in customer service metrics and benchmark data can provide a compelling case to continue working on progressively smaller issues as part of a continuous improvement programme.

Recommendations and action plan

PwC's experience shows there are a number of key actions that can set your business apart – get them right and your complaints procedures will create a better customer experience and real benefits for your business

Standing out: Ten small steps to success

1 Create consistent governance and visibility from the top

To make effective, lasting improvements to your complaint handling capability, you need to establish complaints governance that starts at Executive level and spans the entire organisation. This includes defining what will be classed as a complaint as opposed, for example, to a customer query. The actions that staff are expected to take to achieve resolution should also be as clearly defined.

We believe strong leadership and visibility from the top is vital – with consistent messages to teams about the importance of prioritising customer complaints. Examples include issuing regular internal updates on performance, reiteration of priorities and recognition of staff for making a difference. This helps team members determine their priorities and where they should focus their efforts.

UK retail bank: Visibility, consistency and accountability provide a competitive edge

A major UK retail bank, as part of a reinvigorated customer-focused strategy, made the resolution of customer complaints a publicly stated priority. The campaign was launched with strong messages from the Chief Executive, clear targets and a call to action addressed to all staff. A senior director was given accountability for complaints performance across the whole organisation and enterprise-wide governance forums were established. Over the next three years, complaint performance was transformed with metrics that put clear blue water between the company and its main competitors.

2 *Resolve most complaints fast - at the front line*

Historically, in many organisations, all issues that escalated into formal complaints were routed to specialist teams for resolution. While a central team of professional complaint handlers within wider operations is still considered best practice, leading energy suppliers are increasingly empowering front line staff to resolve customer complaints at first contact and requiring all staff to consider the impact of their actions and decisions on complaints. And as mentioned earlier, getting to the root cause quickly can help support better front line resolution, without having to re-open a complaint at a later stage.

Furthermore renewed efforts are needed to avoid the risk of complaints being closed without satisfactory action or resolution. Your complaint handling team should seek positive confirmation from customers that their complaint has been dealt with to their satisfaction. Only then can you close the case.

A direct and unambiguous closing question to a formal complaint, such as ‘Do you consider this complaint now resolved?’ is preferable. Such an approach can avoid potential confusion that may sometimes result from using questions such as ‘Is there anything more I can do for you today?’

3 *Clarify communication preferences to avoid ‘no contact’ situations*

Customers want their complaints resolved quickly, but not all want to be contacted via traditional means. It’s important to establish a suitable method of contact that allows for verification of contact details and to ask a customer for their preferred method of communication.

In some cases, customers who make a complaint might make no contact thereafter, despite repeated attempts to reach them. This can make it difficult to assess how the complaint should be classified and whether it can ever be closed.

A social media strategy may help reduce such instances. Embracing Facebook and Twitter is not a nice-to-have side issue – it’s an absolute necessity. Investing in your online capabilities can also enhance your customers’ ability to ‘self-service’ by browsing a strong and comprehensive list of FAQs, using ‘type to chat’ with live agents 24/7 and helping to create communities that can self-diagnose and fix issues.

Financial services firm: First-touch complaints resolution is a resounding success

A UK financial services firm deployed an operating model based on first-touch complaint resolution and is now able to resolve over 90% of complaints on the spot. By training front line staff and giving them access to live helpline support from qualified complaints specialists, only the most complex complaints still have to be escalated to the central team.

Front line accountability typically improves quality, effectiveness and efficiency by 20%.

Leading supermarket: Customer contact via social media

A leading supermarket clearly states daily ‘opening hours’ for customer assistance on social media and issues chatty invitations for anyone to seek help. Its quick responses and friendly tone won it the Customer Contact Association’s ‘Most Effective Use of Social Media’ award in 2013.

“Savvy customers are turning to social media to vent their frustrations, and suppliers are taking notice”¹⁰

¹⁰ Npower: *Complain on social media for instant results*, The Telegraph, 13 October 2014



4 *Prevent complaints by identifying root causes rather than symptoms*

Leading companies prevent formal complaints by responding rapidly to incidents that may adversely impact standards of service. With the right internal systems and processes in place, your company can not only diagnose root causes but also identify effective fixes. This means achieving resolutions with long-term rather than short-term benefits. Once root cause analysis has been undertaken, it's important that the knowledge and learning is collated and shared quickly. Proactive communication, resolution and redress through pre-prepared internal governance structures are important.

The case study on page 11 refers to a global wealth management organisation that realised many of its clients were struggling to get through to its contact centre at peak times. They tackled the roots of the issue with a programme that included coaching on service excellence and software to help managers better allocate staff. The result was 57% reduction in call abandonment rates.

5 *Recognise and reward staff for making a difference*

Staff should have clear incentives to look beyond obvious symptoms to find the most suitable resolution. Performance must be assessed in a balanced way that takes into account the quality of service and quantity of complaints dealt with. These should be built into KPIs that drive staff motivation to carry out best practice.

Hands-on coaching and a continuing process of feedback and performance review can help raise standards. Where improvements are made, due recognition should be given in a visible way.

6 ***Let professional handlers manage complex complaints but make sure the same rules apply***

Although first contact resolution can provide the 'wow factor' for customers, some more complex complaints will always require in-depth investigation. Many suppliers have established a core team of qualified complaint handling specialists to deal with these cases.

By treating complaint handling as a profession, quality staff can be attracted to create teams with a high-level of performance that can resolve difficult situations, recover trust and protect or even help develop your customer base.

If a complaint is transferred to a third party, it is vital that their performance is closely monitored. If you identify any enhancements to your present system, these should be implemented quickly so they become a standard part of your service.

Pharmaceutical manufacturer: A professional approach to complaints

A pharmaceutical and medical products manufacturer identified inconsistencies with their handling of service and complaint issues. They looked to standardise and improve their processes by working through a series of goal-orientated tasks and activities. Their specific areas of focus were organisational change and regulatory compliance.



7 ***Train and retain – how to deal with confident customers***

Customers consistently tell us that first contact complaint resolution is the thing that pleases them most – and the most likely to create loyalty to their suppliers. Your company can empower front line staff to handle complaints by providing effective training, access to discretionary redress budgets and support from complaints specialists – all without any additional authorisation from management or budget holders.

In a fast-paced world of instant communications, many customers are confident in making complaints and expect to deal with highly competent and knowledgeable staff. A development strategy focussed on retaining talent and reducing high turnover is an essential part of ensuring your agents can deliver effectively.

Housing Association: Winning gold in customer service

A renowned Housing Association beat big names to a host of customer service awards last year. It holds focus groups to better understand customers and visits other companies to share best practice. Far from seeing complaints as a threat, the organisation says it treats them like 'gold' because they provide 'valuable customer feedback'¹¹.

¹¹ Call centre winners who treat complaints like gold, *Customer Experience Magazine*, 2014

8 *A single complaints system that supports 'one version of the truth'*

Keeping a record of all customer contacts on one system will help agents quickly understand the history of any complaint. This is now more vital than ever with so many potential communication channels. Having a single system also means a single data repository, making it easier to monitor and gather management information.

Traditionally, resolution has been achieved via written correspondence over a period of up to 8 weeks from the date of complaint but customers now expect swift responses. A sophisticated multi-channel strategy is required but staff also need the capacity to access a full and accurate contact history that reflects the customer's experience.

Introducing these changes to teams entrenched in outdated practices can be difficult. But with the right focus and guidance, your company can soon have a team that responds to customers in a way that meets their expectations.

9 *Consistent communication from front line to back office*

Part of your complaints handling strategy should involve a clear and clean hand-off with other teams or third parties. A key aspect of this is making the operations team aware when there are repeat complaints about any area of the business.

Consistent communication is key. Operations managers can then anticipate complaints, allocate resources accordingly and take steps to help support improvements in these areas in the longer term. Service-level agreements (SLAs) should be designed to help drive desired actions for both staff and third parties.

10 *Monitor performance and set measurable targets*

Monitoring complaints performance requires collecting the right data and also making the best use of it. Management information only serves a true purpose when you start to use it to guide governance decisions. Negative information can be as important, or even more important, than positive information because any signs of poor performance can be addressed with a clear set of measurable targets. Trends should be identified and shared in a transparent way so that they can be reinforced or countered by management as required.



Using 'Perform' to reduce customer complaints and improve customer experience

Perform – our unique solution to help you master the 10 steps to success

At PwC, we have developed an approach that focuses on driving new behaviours and working in partnership with our clients to increase effectiveness and efficiency in their business. We call this Perform. It involves a joint client-consultant training programme that takes place over a 12 week cycle, delivering immediate and lasting improvements.

Perform empowers and engages staff through a process of listening, questioning, challenging, coaching and celebrating success. This approach allows us to build the capability of team members to match the skills required for efficient and effective customer service, removing activities that don't add value and freeing up time for things that do. Perform is designed to help you get peak performance from your company's most important asset – your people.

Perform will help drive:



New Behaviours

- Management and leadership visibility and presence
- Team leader coaching to drive team performance
- Team member control and responsibility



Improved management systems

- KPIs, performance boards, performance reviews, competitions, recognition, vision, coaching, training and work load balancing



Effectiveness

- Understanding the quality of the work that is done and getting things right first time – impacting on the speed of complaint resolution



Efficiency

- Managing capacity and removing the unnecessary parts of the process to reduce the time taken to respond to customers and improve service levels

Perform is based on:

Customer focus: Developing a structured approach to identify, categorise, document, scale and resolve complaints leading to benefits

Cultural change: Sharing of good practices and a culture of continuous improvement can typically result in an increase in time spend on value-add activities

Capability growth: Increased training and coaching between teams and managers

Capacity creation: Balancing workloads and routine monitoring of metrics leads to encouraging the right behaviours as well as a significant increase of measurable staff productivity

Handling complaints is not ultimately about call centres, computer systems or even compensation (although all three have a role). Turning complaints into competitive advantage depends mainly on having a well-trained, motivated and proactive workforce...and satisfied customers.

Examples of where we have done this before:

- National Health Service (UK)
- Large postal operation across UK
- Large postal services business
- Global broadcasting corporation
- Global provider of recruitment services
- Global wealth management organisation
- Leading high street bank

Examples of benefits delivered:

£60m...
benefit through
DSO reduction

120%+...
...increases in
team
productivity

+50%...
...reduction
process lead
time

150%...
...Improvement
in customer
satisfaction

Conclusion

In the past, some energy suppliers regarded complaints as a problem to be ‘managed away’ so as to keep expense and effort of redress to a minimum. As a result, there has been little focus on the effectiveness of the complaint management process, what could be learned from understanding the root causes of issues or learning from the experiences of other industries.

We are now seeing a profound shift in attitude towards customer complaints. The focus is increasingly on creating an effective complaints management process and understanding the causes underlying common issues. We believe the key to achieving excellence in this area is understanding how mature your current environment is – and where you want it to be. Then you can plan how to change your customers’ experience from mediocre to distinctive.

To succeed in a world where customer needs are constantly evolving, this will be a continuous process. You should constantly be reviewing whether your complaints programme still delivers the results you and your customers want.

But the guiding principles will never change. Planning around these will ensure your company remains one step ahead of whatever changes in the regulatory, strategic or digital environment it encounters in the years ahead.

It’s clear that a strong complaint management programme can create a better customer experience, build brand reputation and improve your bottom line. Any customer contact (even, or perhaps especially, due to a complaint) is an opportunity for your company to show it cares. It can help you create more of the one thing any business in any sector needs in order to grow – satisfied customers.



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