

DRO

Dispute Resolution
Ombudsman



**Furniture &
Home Improvement**
Ombudsman

ANNUAL REVIEW

2022



Inspiring Consumer Confidence
Since 1992

Contents

02

Foreword

03

About us

04

Our year in numbers

05

Our results for 2022

08

Our services

09

Standards Board

10

Training

11

Feedback

12

Staff Experience Survey

13

Our People

“ Consumer protection is particularly important during these times of economic turbulence which is negatively affecting millions of households. ”



The Ombudsman continues to play a critical role in the effective functioning of consumer protection within the retail, furniture, and home improvement sectors. Consumer protection is particularly important during these times of economic turbulence which is negatively affecting millions of households. Complaining does little to ease what is already an anxious time for many, especially when their incomes are being squeezed. The cost and quality of all services are under the spotlight at present which is why good Ombudsman services, like ours, can assist industries to identify gaps and help raise industry standards.

The last few years have brought with them many difficult periods which is why it is more important than ever that our teams of qualified staff are there for everyone that needs them. Since 2008, it has been an honour to lead the Dispute Resolution Ombudsman and Furniture & Home Improvement Ombudsman which have been inspiring consumer confidence since 1992. Delivering fair, independent and effective dispute resolution is at the heart of everything that we do and although we can be proud of our achievements to date we shall never be complacent.

It is a pleasure to present our Annual Review and I hope you find our data informative.

Kevin Grix

CEO & Chief Ombudsman



Approved by Government under the
Alternative Dispute Resolution for Consumer
Disputes (Competent Authorities and
Information) Regulations 2015

Foreword



“Facing a cost of living crisis, people, now more than ever, need to be confident about who they shop with. The Ombudsman is very pleased to report that it has continued to grow from solid foundations, adding some significant businesses to those that register with it. This provides consumers with an additional layer of protection which is valued by service-users and which is also seen as a vital pre-requisite by other stakeholders.”

During 2022, the Ombudsman schemes saw a return to pre-pandemic norms in terms of case numbers and themes, whilst operationally we have maintained a flexible approach through our current, hybrid working model. We have made some significant developments to our service over the past year, introducing a new case management system which is driving improvements both in terms of quality and timescales, as well as enhanced internal induction and training. We also have a strengthened Standards Board with some new membership and ways of working. All of this is instrumental in fostering a culture of excellence, with a commitment to driving improvements both through innovation and investments in our people.

This is reflected in our 2022 Staff Survey, highlights from which include:

- All members of staff (100%) felt that they were treated with respect by their colleagues.
- Nine in 10 employees (85.3%) declared that they receive the training that helps them perform their jobs well.
- All members of staff (100%) felt that the Ombudsman has an inclusive culture.

The Ombudsman carried out no systematic reviews during 2022. Following discussions at our Standards Board, the Ombudsman will be looking at specific case types, markets and the impact of these on vulnerable consumers over the coming year and our Ombudsman team will also continue to provide feedback on a case-by-case basis on such as the application of terms and conditions, customer service experiences and the provision of remedies. Our new case management enables businesses to self-serve data arising from their complaints, providing vital insights which feed into process improvements and which also empower their staff to do the right thing, providing timely recourse with the availability of the Ombudsman as back-stop for the consideration of unresolved disputes. I personally welcome how positively the training has been received and that this continues to be an area of growth, benefitting traders and their customers.

Facing a cost of living crisis, people, now more than ever, need to be confident about who they shop with. The Ombudsman is very pleased to report that it has continued to grow from solid foundations, adding some significant businesses to those that register with it. This provides consumers with an additional layer of protection which is valued by service-users and which is also seen as a vital pre-requisite by other stakeholders.

The Ombudsman is very pleased to share some of the insights and impacts that we have brought to the sector during 2022 and I very much hope you enjoy reading this Annual Review.

Judith Turner

Deputy Chief Ombudsman

About us

We are an independent, not-for-profit, government-approved Ombudsman. We offer dispute resolution, training and advice to businesses and consumers in the retail, furniture, home improvement industries and the service sector.

We were set up by the Office of Fair Trading in 1992 and pride ourselves on the incredible expertise that we have acquired over the years, including City & Guilds accredited training, a diverse team of professionals and a membership base that promotes fair trade.

Each year we continue to improve our learning and development platform to make sure that we offer our members the best guidance as to what constitutes fair practices. We are able to bring the industry together through the members' workshops that we organise. This is not just an opportunity to get an update on consumer law, but also to spot trends and share good practice, so that consumers benefit from an enhanced experience when shopping with our members.

We recognise that business and consumer needs are progressive. We want to help our members to understand this and have the skills necessary to meet this continual state of change. We have been creating alliances and non-commercial partnerships with relevant industry bodies and organisations.

Our commitment

We are committed to delivering the highest standard of service to our members and their customers. We are actively engaged in the wider industry landscape to understand the latest developments in the sectors we support. We share our knowledge and experience with other consumer focussed organisations and bring best practice back into the Ombudsman to continually improve our service.

We hold ourselves to the highest standards. We are approved by the Chartered Trading Standards Institute, and are a full member of the Ombudsman Association.



Approved by Government under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015



Full member of the Ombudsman Association



City & Guilds approved training centre



Cyber Essentials certified

Our year in numbers



128,681

users visited either the FHIO or DRO websites



**16 accredited
virtual training courses**

delivered to 192 delegates



8,218

cases closed
in 2022



£2.1 million

was awarded in financial
settlements in 2022

25%



More than a quarter
of businesses
registered with the
Ombudsman have
been with us for longer
than 10 years



99%

cases resolved or closed
through conciliation

77 days



the average time it
takes for us to close
a case



100%

of our Ombudsman have
legal qualifications



99.99%
Computer uptime



4 free webinars

delivered on topics including
Data Protection, 'Who is a consumer and
why does it matter?', Consumer Duty
and Consumer Vulnerability



20,416

email contacts



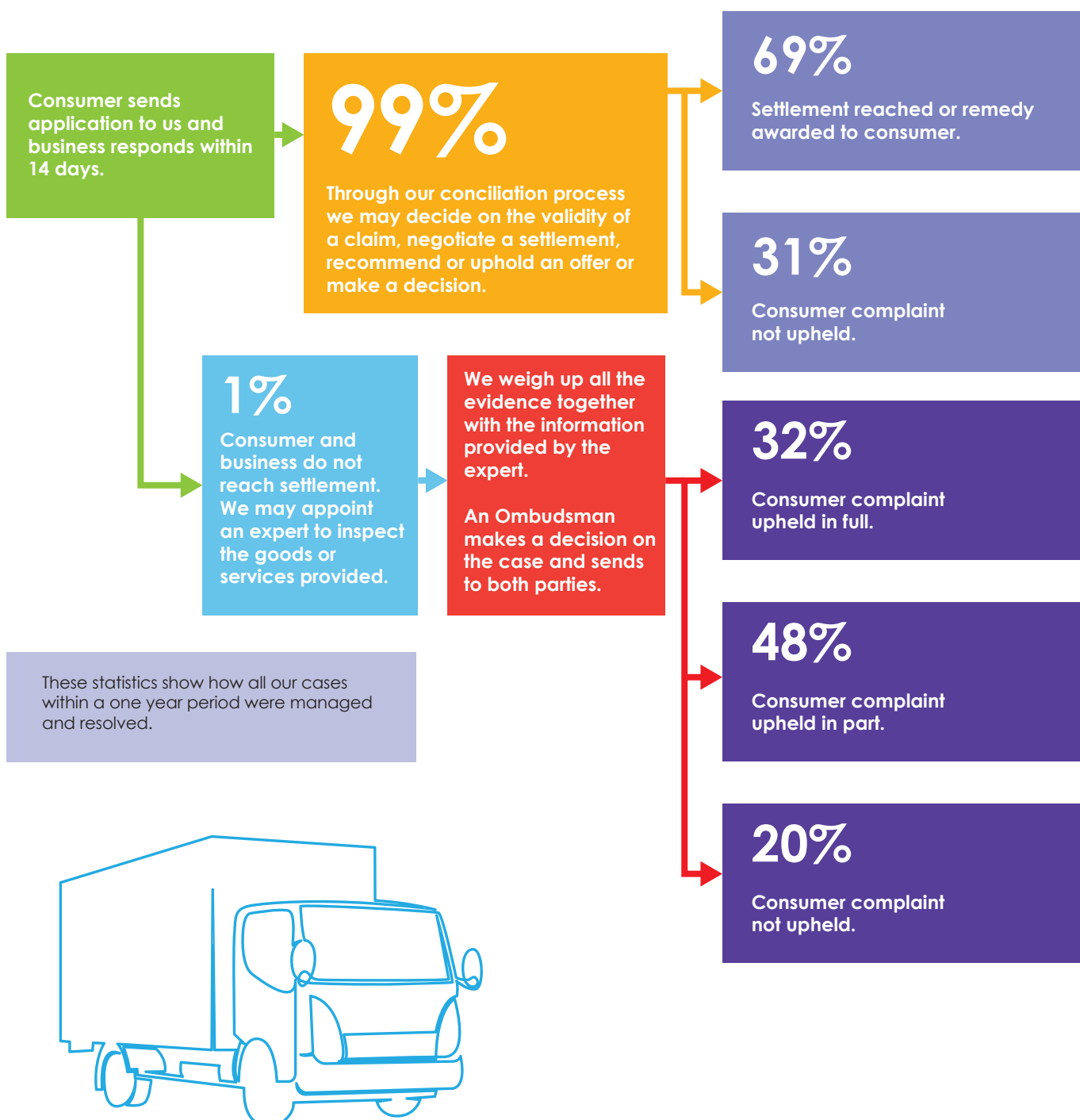
17,768

telephone enquiries

Our results for 2022

The figures in this review relate to the 2022 calendar year. Historical data relating to the previous seven years is also provided for comparison. Further details of our services can be found on our websites.

Our process aims to help consumers and businesses reach an amicable solution to their dispute.

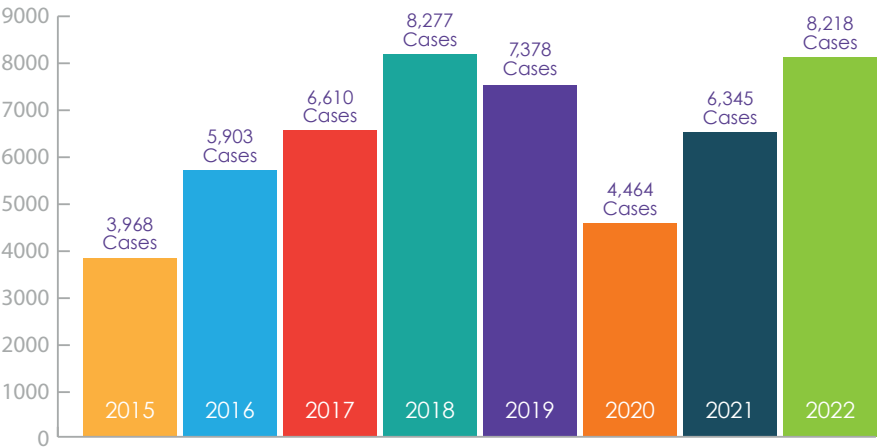


Performance



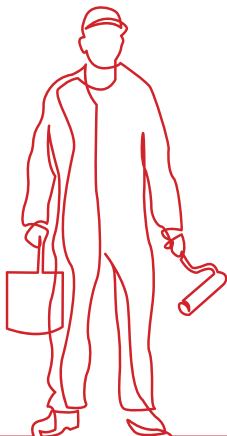
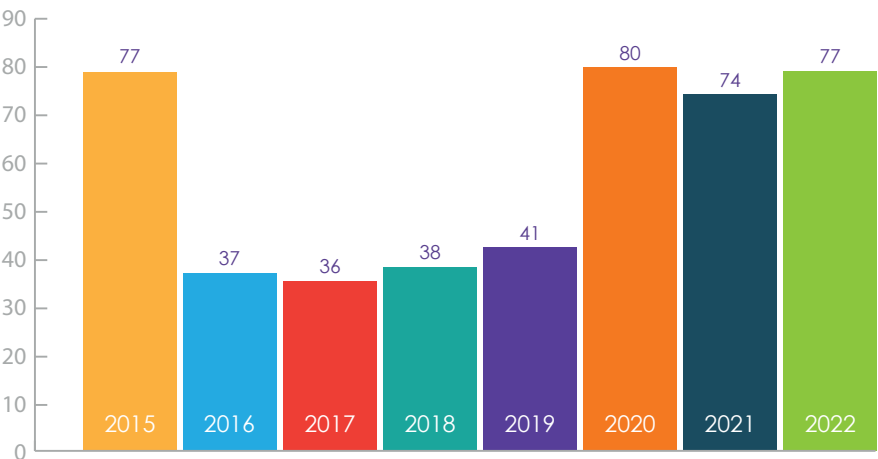
Case volumes

We closed 8,218 Cases in 2022. We work with businesses to give them the tools to resolve complaints fairly and to avoid escalation to the Ombudsman where possible.



Days to complete a case

On average, in 2022 a case was closed within 77 days. This is slightly more than the previous year, although coincides with a higher percentage of case volumes received.



Case outcomes



Conciliation

When an application is received from a consumer, detailing a complaint against one of our members, the claim is investigated through our conciliation process.

Our conciliation process guides both parties through the dispute, requesting evidence from both sides. At this point, we may be able to decide on the validity of a claim, recommend or uphold an offer which has already been made prior to our involvement, or negotiate a settlement.

In 2022, 99% of our cases were resolved or closed via conciliation. Our experience and robust conciliation process ensures that in most cases we can make a decision at this point.

As an Ombudsman, we have more flexibility than the courts to identify practical remedies to resolve a situation. A settlement was reached, or a remedy was awarded to a consumer in 69% of cases closed during this process. These remedies included full or partial refunds, replacement products or works to put things right (such as installation fixes and reports). In some instances, we also awarded financial compensation.



Adjudication

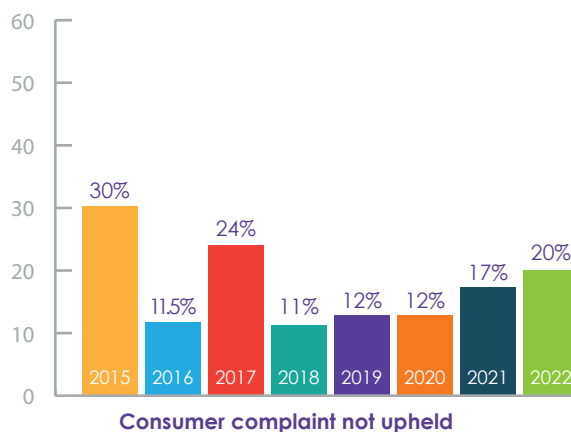
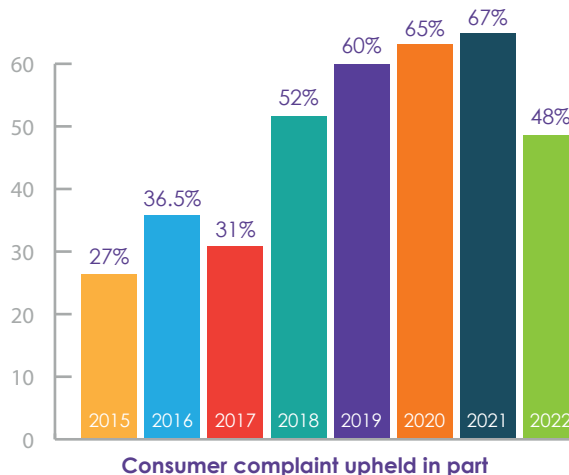
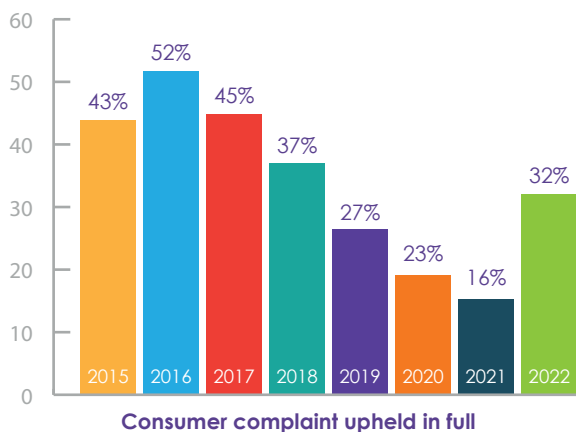
Where an agreement cannot be reached or conflicting evidence is submitted at the conciliation process, a case will move to adjudication.

In this instance we may send an independent expert to look at the items or installation in question and they will make recommendations as to a suitable remedy. These detailed inspection reports provide additional evidence, which enables our Ombudsman to make a binding decision.

In many cases a complaint will have several elements to it, and it is not uncommon for parts of a complaint to be upheld whilst other elements are dismissed.

1% of our cases required adjudication in 2022. Below we highlight the outcomes of these cases.

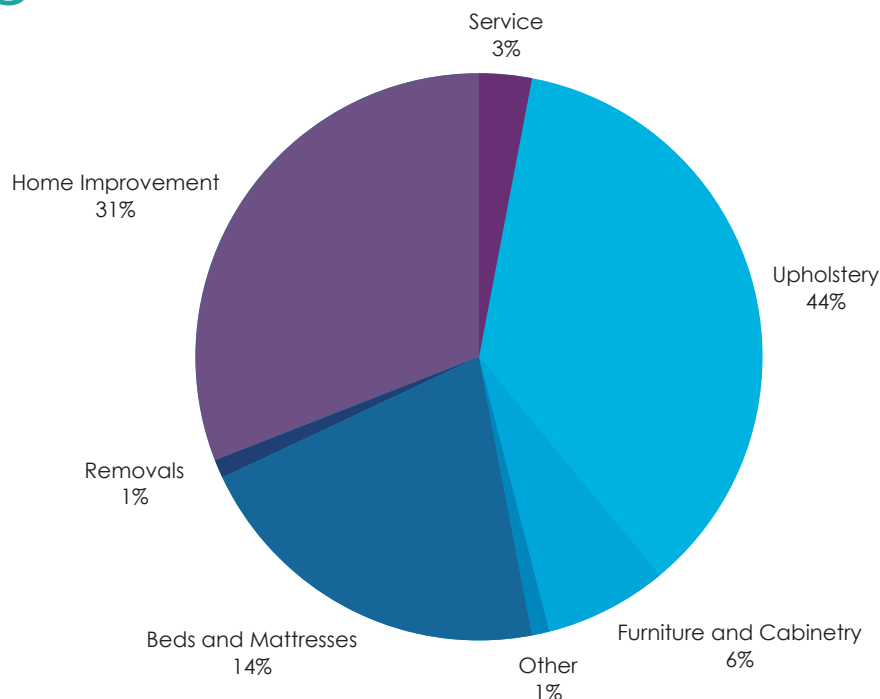
Outcomes of cases requiring adjudication



Our Services

Our members consist of goods and service providers in retail, furniture and home improvement industries, along with sectors such as TV Licensing and other consumer services. Here is how our case load was split in 2022.

Categories



Upholstery - 44%

Category includes sofas, armchairs, corner units, footstools and recliners

Home Improvement - 31%

- Kitchens Installation 18%
- Other home improvements 9%
- Bathrooms Installation 4%

Beds and Mattresses - 14%

Category includes beds and bedroom furniture

Furniture and Cabinetry - 6%

Category includes cabinet furniture, furniture, dining room and garden furniture

Service - 3%

Category includes insurance, guarantees, warranties, licensing, motor vehicles and training

Removals - 1%

Other - 1%

Category includes curtains, clothing, electrical appliances, home accessories and gardening

Standards Board



Furniture & Home Improvement Ombudsman

The Furniture and Home Improvement Ombudsman Standards Board exists to help preserve the Ombudsman's independence and provide an invaluable set of checks and balances on its work.

Chaired by Dr Richard Kirkham from the University of Sheffield, all Standards Board members share FHIO's vision of inspiring consumer confidence and raising industry standards, and take their place on the Board on a voluntary basis. Governed by a set of byelaws, the Standards Board regularly review a cross section of the Ombudsman's decisions to ensure they are both fair and reasonable. It also oversees rules, practices and procedures.

In 2022, FHIO appointed new members to the Standards Board from DFS, B&Q, Tapi Carpets and the British Association of Removers (BAR), respectively.

Harry Yunis, DFS, Head of Customer Services

Harry has worked in a number of influential roles within DFS and is currently holds the position of Head of Customer Services. His background within the company spans from working in the Online area of the business through to Credit Uplift. Harry is committed to delivering the best levels of service through customer advocacy.

Anthony Kirkwood, B&Q, Head of Installations

Anthony Kirkwood has worked in the retail sector for many years with experience ranging from retail operations to property and commercial. In Anthony's current role he leads B&Q's Kitchen, Bathroom and Bedroom Installation service across in excess of 300 stores and also in partnership with over 1,300 independent retailers.

Tracey Skea, Tapi Carpets, Director

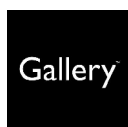
Tracey Skea has worked in the retail flooring industry for 20 years, and prior to this, has spent time in the product team at HMV. Tracey is a qualified Accountant and her experience within this field has included working with PLC Executive Directors and senior managers in both large and small organisations beginning in a financial role.

Ian Studd, British Association of Removers, Director General

Ian Studd's career in the removals sector spans for over 50 years. His experience has ranged from different operational sales and managerial roles in different market sectors. Ian is currently Director General of the British Association of Removers, an FHIO member who are dedicated to promoting professional excellence in the removals industry.

Training

Training is one of the key ways in which the Ombudsman is geared to help businesses to improve their customers' experience via learning and development. The application of consumer law to the complex consumer landscape requires customer service techniques employed by businesses to define what drives complaints, developing and delivering training that will positively impact customer service colleagues and reduce complaints. An area for ongoing development at the Ombudsman; advanced executive courses are in a developed stage of production for the future. The following organisations took part in our two day City & Guilds consumer law accredited training during 2022, demonstrating their appetite to progress and improve their people's understanding, skills learned and ultimately impacting the consumer's experience.



In addition to this accredited training several businesses took part in half-day courses accredited by the Ombudsman and bespoke to their particular business areas, these included several manufacturers.

Free webinars in 2022 included the following topics:

- Data Protection
- Who is a consumer and why does it matter?
- Consumer Duty
- Consumer Vulnerability

“ Engaging and easy-to-follow lessons with a lot of relevance to day-to-day scenarios. In my job role this is something I can use to upskill my team for future interactions with customers. ”

B & Q

“ I feel this has cleared up any legal grey areas. ”

ScS

“ Material was conveyed in a simple, 'easy to understand' way. ”

Hammonds

Feedback

Consumer feedback

“Excellent Service. The Ombudsman communicated with me regularly, kept me informed and presented a decision in a reasoned and balanced way.”

Mr B (Trustpilot Review)

“I would like to thank the team, who gave me a call, listened to me and generally made me feel someone cared.”

Mrs S (Trustpilot Review)

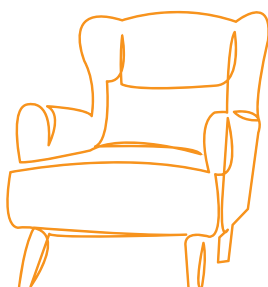
Member & Stakeholder feedback

“We've been working closely with the Furniture & Home Improvement Ombudsman over the last 12 months, who has delivered City and Guilds accredited training, to our Customer Experience Team. Joining FHIO demonstrates our ongoing commitment to deliver seamless customer experience, offering value, quality and choice, alongside our five-star Trustpilot rating, whilst we ensure that we provide additional peace of mind to our customers.”

ScS

“DRO go above and beyond the requirements of the legislation to ensure an effective and consumer-friendly service. Vulnerable consumers are handled in a sensitive manner and extra measure taken as required and staff training is comprehensive in all areas.”

Chartered Trading Standards Institute



Staff experience survey

DRO and FHIO carried out an annual 10 minute online, anonymous survey titled 'Have Your Say 2022', sent to all staff members.

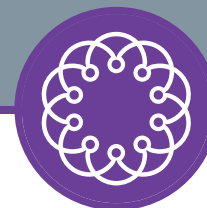
Some of the highlights gathered from the 2022 staff experience survey include:



All members of staff (100%) felt that they were treated with respect by their colleagues.



Nine in ten employees (85.3%) declared that they receive the training that helps them perform their jobs well.



100% (all members) of staff felt that the Ombudsman has an inclusive culture.

Inclusive **Tools** **SECURE**
opportunities
survey **success** *Socialise*
Motivation
Company **Recognition**
Committed **Potential**
Satisfaction **Benefits**
EQUIPMENT **valued**
training **performance**
Staff **Safe**

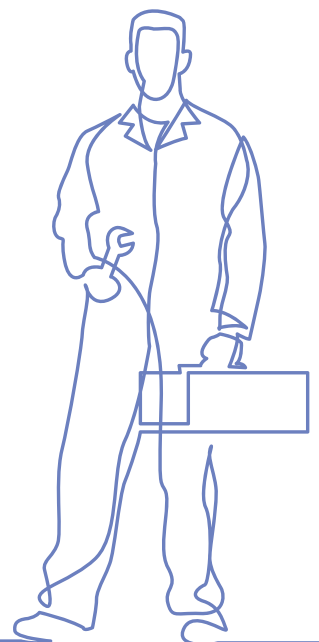


DRO

Dispute Resolution
Ombudsman



**Furniture &
Home Improvement**
Ombudsman



DRO

Dispute Resolution
Ombudsman



**Furniture &
Home Improvement**
Ombudsman

www.fhio.org
www.disputeresolutionombudsman.org

Premier House
1-5 Argyle Way
Stevenage
Hertfordshire
SG1 2AD

Registered Office

Dispute Resolution Ombudsman Limited - Registered in England. No 8945616
Registered office: Premier House, First Floor, 1-5 Argyle Way, Stevenage, Hertfordshire. SG1 2AD



Inspiring Consumer Confidence
Since 1992