

COURT
ENFORCEMENT
SERVICES.

A photograph of a clear glass lightbulb with a visible filament, splashing into a pool of water. The water is splashing upwards and outwards, creating a dynamic scene. The background is a soft, light blue gradient. The lightbulb is the central focus, and its reflection is visible in the water below.

UTILITIES

Bespoke Recovery Services

**EXPERTLY
RESOLVED.**

COURT
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SERVICES.

EXPERTLY RESOLVED.

How years of Utilities expertise and a fast, fair, client-focused approach continues to yield the sector's leading results, without risking any loss of reputation.

FAST. FAIR. FOR YOU.

By delivering an approach that differs from traditional providers or panels, we have worked tirelessly on the frontline to earn our reputation as the leading High Court Enforcement company in Utilities. Our founding strategy continues to be to offer the market a combination that is intentionally difficult for our competitors to match – speed of ‘expert’ frontline delivery, depth of Utility sector enforcement and legal knowledge, a unique approach to fairness and managing vulnerability, and an absolute dedication to serving our clients.

We fully understand the challenging nature and issues with collecting your judgment debt. Our fast and efficient operating model has been shaped with the Utility sector in mind. And our clients are happy to confirm this...



THIS IS WHAT SSE HAD TO SAY...

In the 6 years that we have worked with Court Enforcement Services, we have never ceased to be impressed by their professionalism and reliability. When SSE first began, [with] our extensive use of litigation to recover customer arrears, we had to overcome internal reservations regarding the use of post-judgment enforcement at a customer’s home. The fear that customers would be treated with anything less than the utmost respect and courtesy was quickly dispelled by CES’s professional diligence, credibility, and shared values. The use of legal proceedings has become a central pillar of our credit strategy.

The coupling of innovative technology and extensive experience and knowledge of their field has allowed CES to deliver consistent and impressive results. Slick customer-facing digital offerings and an intuitive support platform allows customers to easily settle accounts and for us to track cases and overall performance.

Ultimately, what has given us greatest confidence that we have chosen the right enforcement partner, is the understanding of the complexities of our sector. They have mirrored our high standards in the handling of customer vulnerability and excelled in the management of complaints. There is always a sense that we are working as one team, even on the most delicate or challenging matters. We consider CES to be a strategic partner who continues to enable our ongoing drive for excellence.

John Hegarty
Head of Recoveries
SSE, part of the OVO family.



LET THE EVIDENCE SPEAK FOR US

23

Utility Clients

We currently have 23 utility clients, including many of the large water companies and 4 of the 'Big 6' energy firms. Our clients have remained with us because of the excellent client service levels they receive and our knowledge and expertise of the Utility sector.

65,000

High Court Writs

We are the fastest growing High Court Enforcement company. To-date we have handled over 100,000 High Court Writs, of which 65,000 were for our utility clients. Utilities is our strongest sector.

£63 million

Debt Fairly Collected

Since forming in 2014, we have recovered more than £63 million from High Court Writs issued for our utility clients and £15 million secured by payment arrangements.

39%

Engagement during the Compliance Period

We promote early resolution and are proud to achieve an above industry average engagement rate of 39% during the compliance period. We feel it is important to open communication with the customer at this early stage to resolve the matter as quickly as possible. This ensures that the creditor gets what they are owed quickly and reduces additional costs and interest being added.

350+ years

Specialist experience of High Court Enforcement

We pride ourselves on our personable approach and the foundations of the business were built on the vast knowledge and experience of the directors and senior management team, who have a combined 350+ years' experience in the High Court Enforcement sector. Our team has extensive experience of the Utility sector having assisted clients with both pre- and post-litigation, PDVs and disconnection warrants of entry. We have an in-depth understanding of the sector's regulatory requirements and governance.

150+

Enforcement Agents

Operating nationwide with highly trained and certificated agents.

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Industry Awards

Our technology has been widely acknowledged and has won awards at the Utility Awards in 2016 and Chartered Institute of Credit Management (CICM) Awards in 2018. Whilst technology has been embraced and is at the forefront of our business to drive our efficiency, we recognise how important it is to establish excellent direct working partnerships with our clients.

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Industry Associations

Members of these industry bodies and associations



HISTORY: A strategic approach that has been with us since our foundation



Paul Caddy
Managing Director

In 2008, High Court Enforcement (HCE) was not an approach utility companies had considered using directly. The founders of Court Enforcement Services (CES), then at their previous company, were assessing what a difference they believed it would make, provided it was approached in the right way.

Together, they identified pioneering new ideas of how they felt they could assist the Utility sector to meet higher standards of recovery, not only with higher collections but also with greater care. This would produce better outcomes for the customer at the same time as ensuring less reputational risk for clients than with other methods.

The founders started working closely with utility companies, creating bespoke solutions to assist with the recovery of arrears, and immediately the market opportunity became clear. Their work in partnership with EDF Energy was recognised by winning a joint award for 'Innovation of the year – epitomising a true successful partnership' at the 2011 Utility Awards.

In 2014, after the sale of their previous company, the founders set up Court Enforcement Services. Their reputation for delivering an outstanding service and commitment to evolving bespoke client solutions was, and still is, unprecedented. It has been this foundational approach, backed by hard work and diligence, which has recovered and secured over £63 million for our utility clients.

Paul Caddy was appointed an Authorised High Court Enforcement Officer in 2010 and is a current Director of the High Court Enforcement Officers Association. Paul has worked in debt recovery for more than 30 years and prior to joining CES has held leadership positions at Marston, Phoenix and CDER Group. As the President of the Civil Enforcement Association from 2012-2014 and a HCEO, Paul sat on the High Court and non-High Court working parties that considered the TCOG regulations prior to their introduction and he was responsible for identifying flaws in the drafting of the legislation and convinced MoJ officials that transitional regulations were required, which resulted in the successful implementation of the TCE reforms. Paul has a Law degree and an MBA.



We have worked with the senior team at CES since 2008 as our main supplier and, to date, we continue to be pleased with the level of debt they recover on our behalf, with minimal complaints.

Jennifer Fowle
Litigation Billing & Collection Team Manager
(Retail Household)



south
east
water

SIX ELEMENTS of our approach to delivering expert resolutions for utilities

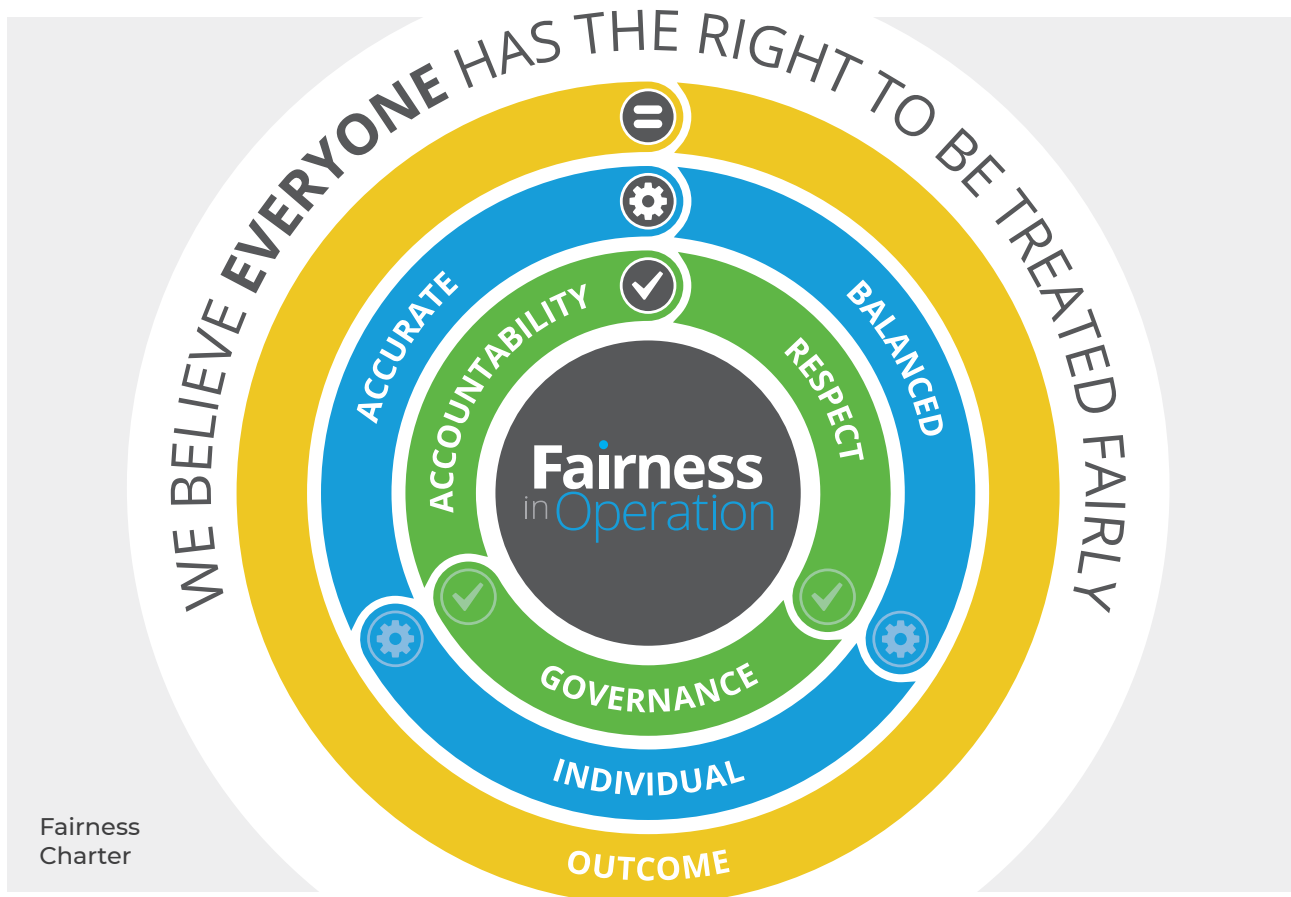
1 Pre-visit Intelligence

Customer engagement, whether that be at compliance or visit stage, is an essential part of the process. As we have dealt with over 65,000 High Court Writs for our utility clients, we can accurately provide data on our levels of engagement. We have a 39% engagement rate at compliance of which 17.8% of payments in full that we collect occur during this period. 22% of all payment arrangements set are agreed at the compliance stage.

Our bespoke processes go far beyond just sending a notice of enforcement. Our engagement rates are achieved by our unique data enrichment process which utilises widely available bureau data and is augmented with our own behavioural and system intelligence (both BI – Business Intelligence and EI – Emotional Intelligence) gained from handling over 100,000 writs.

Ongoing data enhancement and validation occurs throughout the process to ensure that the most up-to-date information is available and used, ensuring maximum engagement. By using these methods throughout, we can adopt a bespoke collection strategy that is informed by the data and intelligence we gather, to achieve the best possible resolution for our clients.

As a fundamental commitment of our Fairness Charter and Vulnerability Strategy, we identify any potential vulnerabilities, and whether to continue to pursue the debt, saving our clients unnecessary costs. By continuing to verify the data throughout the recovery process, if the case escalates to the enforcement stage, our Enforcement Agents are then equipped with in-depth information to assist with achieving a positive outcome when visiting the customer's address.



2 Bespoke Process

From the outset we have designed our system to offer the flexibility that our customers require. We understand that in a heavily regulated sector, such as the Utility market, it would not be appropriate to offer a one-size-fits-all approach and expect this to satisfy our clients. Offering flexible strategies and workflows to our utility clients has made a

valuable difference. This has been evidenced by the Covid-19 pandemic, where we have devised and implemented more thorough data enhancement and pre-visit collections strategies. One of the main aims of these bespoke strategies is to pre-identify signs of hardship or vulnerability to protect our clients' reputation and brand.

3 Vulnerability and Brand Protection

Our goal is to lead the way with our approach to fairness and vulnerability and we have published a comprehensive Fairness Framework, embodied by our published Fairness Charter, and a detailed Vulnerability Strategy which includes 11 Vulnerability Principles designed to ensure your customers are always treated fairly and appropriately, in accordance with our Vulnerable Persons and Arrears & Forbearance Policies.

Clearly, it is important that any potentially vulnerable person or situation is identified as soon as possible. We have a dedicated Welfare Team that is highly trained both internally, and externally with organisations such as The Samaritans, to spot vulnerability. The Welfare Team also works closely with debt advisory organisations, including StepChange, Citizens Advice Bureau, National Debtline, Money Advice Service and Advice UK. All our communications include signposting for customers. In addition, each member of our staff receives full Vulnerability Awareness training which

includes consistent indicators and guidance to signpost any potentially vulnerable customers to our Welfare Team.



Our Enforcement Agents record any vulnerability via our Agent Patroller 'App' and this is noted on our case management system, so our clients can always check the latest up-to-date status of our cases. As an added precaution, we also pro-actively report all vulnerable cases to our clients.

A key focus for us is compliance, working to ensure our client's name and reputation is always protected. This has been at the forefront of our business from day one and we are ISO9001:2015 (Quality Management) and ISO27001:2013 (Information Security Management) accredited by the British Standards Institute (BSI).

We have a strong understanding of the regulatory requirements and all our Enforcement Agents follow our trade body, the High Court Enforcement Officers Association (HCEOA) Best Practice and the Ministry of Justice Taking Control of Goods: National Standards. Alan Smith, one of our Authorised High Court Enforcement Officers sits on the board of the HCEO Association.



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Technology

Our operational focus is fast and efficient resolutions, enabled by a clear advantage delivered by our technology – the award winning ‘Agent Patroller’ App – which provides real-time communication between our Enforcement Agents, our clients and our office. Agent Patroller is central to the effectiveness of our strategies being properly supported for our Enforcement Agents in-the-field.

- **Connect:** Links Enforcement Agents, our clients and our office team in real-time communication.
- **Notify:** Real-time notifications from our client to the Enforcement Agent – instructions can be acted upon immediately.
- **Flag:** Status flags to alert Enforcement Agents immediately of any customer vulnerability or situation, including health and safety risks that our Enforcement Agents need to be aware of.
- **Inform:** Enabling transparency and speed, our client data/information is immediately available to our Enforcement Agents in the field, supporting earlier resolution.
- **Schedule:** Enables scheduling of work and progress tracking of Enforcement Agents – e.g. urgent visits, suspended action, broken arrangements.
- **Equip:** Multi-functional Agent Patroller includes a payment facility for customers, map, full case history notes with financial breakdown and a direct link for vehicle checks.

Agent Patroller is one important reason why our success rates and outcomes are often superior to other firms where we share writs from our client.

We are proud to be forward thinking, innovative and results driven. The App has won the following awards...



Winner of Best Use of Technology – UTILITIES & TELECOMS AWARDS 2016

“After a tough shortlisting process, the panel of judges had no trouble at all choosing a winner in this category, voting unanimously for Court Enforcement Services. The simplicity and efficacy of their Enforcement App put Court Enforcement Services – in the words of more than one judge – ‘miles ahead’ of the competition.”

Winner of Best Use of Credit Technology – CIMM BRITISH CREDIT AWARDS 2018

“The results speak for themselves – a hugely impressive entry detailing a bespoke technology developed in-house, with strong commendations from its clients.”

Our online client portal ‘Client View’ is available 24/7 and allows our clients to view in real-time the progress we are making on their behalf. This includes all case history, correspondence and notes with full financial breakdown and photographs of premises/goods. Clients can also update cases, add notes and view a full suite of management reports and headline statistics.

5 Additional Solutions for the Utility sector

We offer our utility clients access to a range of extended capabilities and field services, meeting the same rigorous standards and representing our clients’ brands...

- Tracing
- Trespasser and Squatter Removal
- Data Verification and Validation
- Commercial Property Enforcement
- Residential Writs of Possession

6

Added Value Training

We value the partnerships with our clients and offer free in-house interactive training, and we encourage workshops on a variety of subjects, including, but not limited to:

- An overview of the Taking Control of Goods Regulations, and the HCE process and charges
- 'What helps us to help you' and creditor pre and post litigation considerations
- Online Client Portal 'Client View' and 'Agent Patroller' App features and benefits
- Strategic planning and performance review/ feedback

Focused on our clients' success

Our constant focus on our clients' success results in our utilities partners regularly acknowledging our professionalism and dedication.



HERE IS WHAT THEY HAVE HAD TO SAY ABOUT US RECENTLY...

"We have been delighted by the uplift in cash collection performance and, driven by the introduction of the Agent App from Court Enforcement Services, it truly has made a difference to the service that both we and our customers receive, reinforcing our decision to choose to work with Court Enforcement Services."

"They have provided a first-class service in the recovery of our Judgment debts when other enforcements have failed, despite our best efforts."

"I have worked with most of the High Court enforcement companies over the years but Court Enforcement Services has created the right blend of knowledge, performance and, most importantly, measured management information of any of them."

Each day, we continue to deliver expert resolutions as a strategic partner to the Utility sector, extending in-house teams with our unique approach and dedication. We offer the perfect blend of experience, capability and efficiency – and it is why we confidently say our services are...

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