

### Annual Plan narratives

#### A. Fair deal for energy consumers

Energy is an essential service that affects all consumers and is the lowest-rated sector in the Consumer Confidence Index. . Given our statutory obligations in this sector, we focus on those areas where we can most make a difference for both the consumers of today and those of tomorrow. Our thrust is to tackle not only quality of service issues that directly impact upon consumers but also inefficient market structures or corporate behaviour in the supply chain that operate to the detriment of energy consumers in general, and the vulnerable in particular.

#### B. Fair deal for postal consumers

Our statutory obligations relating to post cover both postal services and post offices. We will focus our efforts on contributing to a long-term, sustainable and innovative postal office network and we will continue to work for an effective and efficient postal service that is affordable and meets the collection and delivery needs of domestic and micro-enterprise postal consumers.

#### C. Financial services

Following the financial crisis, and given the low-performing nature of this sector according to the Consumer Confidence Index, we will campaign for consumers to be put at the heart of new structures for a stable financial system and look for cultural change in financial institutions. We will also press for a more inclusive financial services market so that all consumers are treated fairly and have equal opportunities to access services.

#### D. Markets and services evidencing consumer detriment

We will continue to work in areas across markets where there is clear evidence of consumer detriment in the Consumer Confidence Index and other research, and where our work has real benefits for consumers. We will broaden our work in public services to ensure that they meet the diverse needs of consumers

For 2010/2011 this will include:

- **A fairer digital society:** We will seek to maximise the benefits, and minimise the risks, for consumers of the information society in which we live, assessing and identifying issues of consumer detriment. We will work to reduce the impact of the digital divide.
- **Rights, regulation and redress:** We will influence the large scale reforms of consumer law and civil justice systems to strengthen consumer protection.
- **Fair markets:** We will investigate key markets and public services that are failing consumers as identified in research, and continue to advocate for changes that benefit all.