

**WORKSHOP II
CONSUMER VULNERABILITY**



Caroline Wells

Head of Consumer Insight, UK Financial Ombudsman Service

When people ask me what I do, I tell them I listen and talk to people, to make things work better. I'm not afraid by moments of truth – how ever uncomfortable they might be. And I use my insight to hold up a mirror to see what's really going on, and to challenge the 'usual' approach to things.

My career experience includes customer experience, complaints handling, customer insight, accessibility and inclusion, branding and stakeholder engagement. Over the last eight years I've been working in operational and strategic roles at the Financial Ombudsman Service – overseeing its work with its customers – from large businesses and micro enterprises to consumers and charities.

Random fact – I used to be a majorette and still pick up a baton for the odd twirl!