MONTHLY REVIEW / 2026-09

E.C.H.O batch summary

Learning, development and service improvement

Review scope

Illustrative Operator | Reporting month: 2026-09
20 interactions reviewed | 20 agreed monthly
Approved by AVC Example Reviewer on 2026-10-01

RAG breakdown

Red	3 / 15%	
Amber	9 / 45%	
Green	8 / 40%	

Interaction mix

Email: 4
F2F: 2
Live chat: 5
Phone call: 9

Scope and purpose

These findings reflect the interactions reviewed within this month's E.C.H.O batch. They are intended to support ongoing learning, development and service improvement. They should be read alongside the individual reports and do not constitute an assessment of all customer interactions or the operator's overall service. All content in this example pack is fictional and prepared for prospective-client demonstration.

Overall findings

ILLUSTRATIVE CASE STUDY - all 20 interactions, advisers, observations and outcomes in this pack are fictional. This is an example of the format and depth a client could receive, not evidence of AVC client results.

The September sample contains 8 Green reviews (40%), 9 Amber reviews (45%) and 3 Red reviews (15%). Respectful communication and clear explanations are recurring strengths. The most significant concerns are the missed responses to explicit requests to stop, borrowing-related concern and exclusion. These require priority attention in an equivalent live service. Amber findings most often concern incomplete exploration, vague handovers and unconfirmed closure. The RAG distribution describes this constructed sample and is not an industry benchmark.

Strengths to build on

The 8 Green examples demonstrate practical, observable behaviours: calm acknowledgement, neutral explanations, adaptation to communication preferences and clear follow-through. Strong examples include the preference-led face-to-face support in ILL0000006, customer-led follow-up in ILL0000008 and documented email ownership in ILL0000018. These behaviours provide useful material for team learning.

Empathy

Acknowledgement is strongest when it relates to the individual’s words and gives them space to explain. Opportunities arise where a standard apology replaces recognition of repeated contact or personal circumstances, particularly ILL0000004, ILL0000009 and ILL0000014. In the Red examples, serious disclosures are not meaningfully acknowledged.

Curiosity

Focused questions support the stronger reviews, especially ILL0000001 and ILL0000015. In ILL0000002, ILL0000007 and ILL0000019, the adviser does not fully explore the impact of a disclosed change or concern. Coaching should connect the customer’s own words to relevant, sensitive follow-up questions.

Human judgement

The stronger examples explain options neutrally and relate them to the customer’s objective. ILL0000005, ILL0000011 and ILL0000017 show material gaps between the concern expressed and the response offered. These are illustrative quality findings, not legal or regulatory determinations.

Ownership

Named responsibility, accepted handovers and specific update points distinguish the stronger examples. ILL0000012, ILL0000016 and ILL0000020 show how vague referrals or unconfirmed

Ownership continued

closure can undermine an otherwise considerate conversation. A note should not record agreement that the interaction does not evidence.

Recommended actions and learning

Priority 1 - Equivalent live safeguarding concerns: the relevant safeguarding lead should promptly review the circumstances and support needs represented by ILL0000005, ILL0000011 and ILL0000017, using the operator's current processes. This fictional pack does not imply that any real escalation has occurred.

Priority 2 - Within two weeks of a comparable live review: team leads should coach on sensitive follow-up questions, explicit ownership and confirming agreement at closure. Use the Amber examples as discussion material and the Green examples as practical demonstrations.

Priority 3 - Before the next monthly review: the quality lead should check a targeted sample for named handover owners, realistic update commitments and consistency between conversations and notes. Agree owners and measures with the client.

Ongoing learning: reassess these behaviours in the next comparable sample. Do not interpret a change in RAG percentages as an overall service trend without considering sample selection, volume and interaction mix.

REPORT INDEX

Individual interactions

One entry per interaction; latest completed version included.

ILL0000001 | 2026-09-01 | Phone call | Green | v1

ILL0000002 | 2026-09-02 | Phone call | Amber | v1

ILL0000003 | 2026-09-03 | Live chat | Green | v1

ILL0000004 | 2026-09-04 | Email | Amber | v1

ILL0000005 | 2026-09-05 | Phone call | Red | v1

ILL0000006 | 2026-09-06 | F2F | Green | v1

ILL0000007 | 2026-09-07 | Live chat | Amber | v1

ILL0000008 | 2026-09-08 | Phone call | Green | v1

ILL0000009 | 2026-09-09 | Email | Amber | v1

ILL0000010 | 2026-09-10 | Live chat | Green | v1

ILL0000011 | 2026-09-11 | Phone call | Red | v1

ILL0000012 | 2026-09-12 | Phone call | Amber | v1

ILL0000013 | 2026-09-13 | F2F | Green | v1

ILL0000014 | 2026-09-14 | Email | Amber | v1

ILL0000015 | 2026-09-15 | Phone call | Green | v1

ILL0000016 | 2026-09-16 | Live chat | Amber | v1

ILL0000017 | 2026-09-17 | Live chat | Red | v1

ILL0000018 | 2026-09-18 | Email | Green | v1

ILL0000019 | 2026-09-19 | Phone call | Amber | v1

ILL0000020 | 2026-09-20 | Phone call | Amber | v1