Vico Homes

# Vico Scrutiny Team Activity Report: Income Management Mystery Shopping February 2026

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# Contents

## 1 Purpose

Mystery Shopping was included as an action in the Income Management Team Plan to understand how consistently, professionally and empathetically we support customers. We designed this activity to give us direct insight into what customers experience when they contact us for help with some of the most commonly raised income-related issues. This helps us identify strengths in our approach and any areas where customers might not be receiving the level of service we expect as well as allowing us to better understand the customer experience and their expectations.

The objectives of the sessions were to:

- understand customers’ day-to-day experiences with Income Management;
- identify challenges, barriers and improvements opportunities; and
- gather customer-led suggestions to inform future development.

## 2 Scope and methodology

The scope of the activity was developed in collaboration with the Head of Income Management, taking into consideration organisational priorities and the current time and resources available to the Vico Scrutiny Team (VST). It was agreed that we would recruit additional mystery shoppers to support the activity and expand the sample, as this would increase the reliability and robustness of the findings by reducing the risk that results are influenced by individual variation or isolated experiences.

Of the 20 customers recruited, 12 took part in the exercise. Customers were recruited from our Customer Panel, our social media community and our Scrutiny Team. Each person completed one scenario that reflected a real reason a customer may contact the Income Management Team. To make sure the scenarios were realistic, we selected mystery shoppers whose personal circumstances could genuinely match the scenario they were given. See Appendix 1 on page 10 for a list of all scenarios. Each customer received £20 in shopping vouchers as a thank you for taking part and were offered support with completing the exercise.

Calls took place across a two-week period in November 2025. They were made at different times and on different days so that results were not isolated to a single shift. After each call, the customer completed an online survey to document their experience. Please see Appendix 2 on page 11 for the online form. To protect our customers and colleagues, and to avoid creating false support needs, management corrected all mystery shop records from the customer accounts as soon as the activity was completed.

# 3 Conclusion

Overall, mystery shoppers described positive experiences with most advisors, especially noting empathy, active listening and clear explanations. However, the consistency of some processes varied, including GDPR checks, addressing customers by their name and responses to queries where advisors were unsure. A small number of Mystery Shoppers described feeling worried, rushed or unsupported, suggesting that some improvements would strengthen customer reassurance and confidence.

The findings show that small inconsistencies in approach can have a significant impact on customer reassurance, particularly for customers facing financial difficulty.

# 4 Main findings

## Headlines

- Waiting times varied but most calls were answered within five minutes.
- GDPR checks were inconsistent; nine customers said that GDPR was not mentioned.
- Three-quarters of advisors did not address the callers by their names.
- Almost all customers said colleagues listened to them and were empathetic.
- Some colleagues were unsure how to respond to the query at first.
- Most customers understood the advice and felt confident in it, although two did not.
- Most customers felt reassured and not rushed.
- Call quality was clear for almost all customers

## Findings

### Wait times

The waiting times to reach an advisor varied significantly from a few seconds to over 12 minutes. All days except Monday had a call where the wait time was under a minute. However, all days except Tuesday had a wait time of over a minute, and there were calls on Mondays, Thursday and Fridays with wait times of over five minutes. Two calls were made in the morning, with the rest made during the afternoon.

### GDPR

When a customer contacts us to discuss their account, the customer will be asked a series of questions designed to verify the customers' identity and avoid a data protection breach. These 'GDPR questions' are essential security measures to protect the customer's personal and sensitive information.

After reaching an advisor, one in four (25%) said the advisor explained GDPR to them and the remaining 75% said that GDPR was not explained to them. In the online form, the question asked was 'Did the advisor explain GDPR (data protection regulations)?'. While the question included a description of GDPR, there were concerns of whether customers could identify when an advisor was explaining data protection regulations to them, indicating that GDPR questions were either not asked or not properly explained. We requested the Head of Income Management to check the calls made to see if the advisor had followed procedure correctly, who listened to some of the calls and confirmed the advisor asked the customer for name, address and date of birth as part of GDPR expectations. Therefore, the issue appears to be that the GDPR questions were not properly explained to our Mystery Shoppers.

Just two (17%) callers said the advisor addressed them by their name and one caller could not remember. The remaining nine (75%) said the advisor didn't use their name during the call.

### Listen to customer concerns

All but one (92%) said the advisor listened to their concerns during their calls.

*"Listened to my concern and gave advice on what to do."* Scenario: May be made redundant from their job. Always worked and never claimed anything and doesn't know what to do.

*"Debbie listened to my query and offered advice for example, water support, Cash Wise service advised I contact universal credit."* Scenario: Calling to see if there is any financial support out there as their income will reduce soon due to losing hours at work.

However, there was one customer who felt the advisor did not fully listen to their situation:

*"Got the impression he was searching for the relevant information - so perhaps could say I will just double check that this hasn't altered. But might not have noticed if wasn't testing him. I did ask an extra question but was probably not part of his remit, but he quickly overrode this by providing amounts/numbers when it would affect my benefits. Which I wasn't aware of. The question of keeping up with my rent wasn't necessarily covered. Also, if my rent was paid by direct debit I wouldn't know how much I would be payable each month if varied."* Scenario: Looking for part-time work and would this affect their Universal Credit housing / rent payments as may not get paid at the same time.

### Empathetic to situation

All but one (92%) of the callers also felt the advisor was empathetic to their situation.

*"She (Kirstie) was very empathetic, was concerned that I should have food and heating, and is to refer me to Cash Wise so they can support me. She asked If I thought I needed the well-being team, and without being judgmental, asked if I had a gambling problem."* Scenario: Customer has had an unexpected large bill due which may affect making their rent payment and buying food.

*"I spoke to Abbie, who was understanding and clear in her communication and she listened and asked questions to understand my situation better."* Scenario: Customer's pay date is going to change so may be late in making their rent payment.

There was one caller who felt the advisor was not empathetic.

*"I was on hold for 3 mins at this point the automated system offered a call back or the option to wait, I chose to wait, my call was answered after 7 mins.  Zara introduced herself and did the GDPR checks. The only help I was offered was to contact "Universal Credit" and that I could use Google to find their contact details.  I asked if there was anything that Vico could offer, I was advised that there was something called "Cash Wise" but it wouldn't be any use because there was a 5 week waiting list and then another 5 week before I might! Receive some help. However, I was reminded that I must keep paying my rent and that if I didn't I would need to have another conversation. At this point I actually felt more worried and concerned than before contacting Vico. My circumstances or concerns were not taken into consideration and I didn't receive any empathy throughout the phone call."* Scenario: May be made redundant from their job. Always worked and never claimed anything and doesn't know what to do.

### Unsure of how to deal with query at first

Callers were asked "When you gave your query, was the advisor unsure of the answer at first?". Five (42%) said "yes" and the remaining seven (58%) said "no". Those who answered with "yes" were then asked, "What did the advisor not know?". A range of responses were given. Below are some examples of the responses given.

*"He quickly recovered and provided me the information and became more confident."* Scenario: Looking for part-time work and would this affect their Universal Credit Housing/rent payments as may not get paid at the same time.

*"They told me their computer froze and put me on hold for roughly 2 minutes and then I was cut off. They've not tried calling back even when they have all my details in front of them. I have waited over 30 minutes and no one has contacted me back."* Scenario: Customer contacts to discuss high water arrears and are struggling due to a low income.

*"Not sure, I was just advised to contact Universal Credit, I had to ask what that was, how to contact them and if there was any other help available. So, I still don't know if that is all that Vico can offer???"* Scenario: May be made redundant from their job. Always worked and never claimed anything and doesn't know what to do.

Customers who said the advisor was unsure were then asked, "What did they do?". One (20%) said the advisor placed them on hold and came back to them with an answer. No callers said they were offered a callback, while the remaining four (80%) said "Neither of the above". The caller who said they were placed on hold said they were on hold for two minutes.

### Confidence in being given right advice

Ten callers (83%) said they felt confident that they were given the right advice. Below is an example of a comment received where the caller said they felt confident about the advice they received.

*"She was empathetic and advised me of a smaller payment this month and that I could catch up each month afterwards to catch up with arrears."* Scenario: Customer has had an unexpected large bill due which may affect me making my rent payment and buying food.

The below comment is from a caller who said they didn't feel confident they received the right advice.

*"Initial call to Customer Experience answered quickly by Hayley, who introduced herself and was extremely polite and helpful. Hayley redirected my call to Income Management, at this point the customer service experience I was expecting didn't materialise."* Scenario: May be made redundant from their job. Always worked and never claimed anything and doesn't know what to do.

**Understanding advice given**

Customers were then asked if they fully understood the advice they were given. Ten (83%) customers said they did fully understand the advice they were given. Below is an example of a comment made by a caller.

*"They advisor was very clear and polite, super helpful, very reassuring, I'd like to note, he did warn me I might get a seeking possession notice letter but not to worry because I'm ringing sorting it out now, due to be already having 1 week arrears, he would be passing are call on to the housing management. He noted what payment I could make on the 21st, and that I could go through my finances in December to come up with a payment to catch up on my rent, he referred me to Cash Wise and offered information about a food parcel, I did decline and said I would ring back if I couldn't manage threw the month."* Scenario: Customer has had an unexpected large bill due which may affect me making my rent payment and buying food.

Below is an example of a comment left by a customer who said they didn't fully understand the advice they were given.

*"Didn't get to the part where they were going to help me. I don't think they knew what to do so they put me on hold and I think they accidentally put the phone down. But they've not tried to phone me back at all."* Scenario: Customer contacts to discuss high water arrears and are struggling due to a low income.

**Feeling reassured**

Callers were then asked if they felt reassured. Three quarters (75% or 9 respondents) said they did feel reassured while a quarter (25% or 3 respondents) said they did'nt feel reassured.

One caller (8%) said they felt rushed during the call whole 11 callers (92%) said they did not feel rushed. In the comments left by the caller who said they felt rushed, they said the advisor told them to Google “Universal Credit” to obtain their contact information, and they were advised that Cash Wise was available as support, but they may have to wait ten weeks before they would receive any support from them.

### Call length

Likewise, one caller (8%) said they felt their call took a long time. The caller who stated this said the advisor put them on hold and then hung up on them.

### Clear line

Customers were asked, “Was the line clear and was it easy to hear the advisor?”. Over nine-in-ten (92% or 11 respondents) stated “yes” and one respondent (8%) said “no”. The caller who said “no” said in their comments that the advisor apologised for the bad line and wasn’t sure at first if the call had connected.

## 5 Recommendations

**1. Encourage advisors to address customers by name throughout the conversation.**

This will help build rapport, reflect our values and support customers in feeling listened to and personally acknowledged.

**2. Support advisors in explaining why sensitive questions are required.**

A small number of customers felt the questions asked were intrusive. Training should reinforce the importance of explaining why certain information is necessary to provide appropriate support.

**3. Introduce automatic callbacks for disconnected calls.**

If a call drops unexpectedly, advisors should attempt to call the customer back to prevent customers feeling abandoned or unsupported.

**4. Ensure GDPR is explained consistently and clearly, and check customer understanding.**

Advisors should continue to ask the required GDPR questions and briefly and clearly explain why these questions are needed so customers understand the purpose behind them and don’t feel worried or confused.

**5. Provide advisors with essential signposting information.**

Key contact details (such as Universal Credit) should be easily accessible, so customers are not asked to look this up themselves.

**6. Review phone-line staffing levels to reduce waiting times.**

Some callers waited several minutes before speaking to an advisor. Reviewing coverage, especially during periods of external pressure (such as Christmas or economic change) would help minimize these delays.

### 7. Expand Income Management performance measures to reflect customer experience.

VST recommends including measures such as reassurance, empathy, understanding, listening, confidence in giving advice and not rushing customers, as these reflect what customers told us matter most.

### 8. Offer incentive to customers who complete the exercise first to boost response.

Instead of putting customers on a waiting list after a quota of sign-ups was reached, we recommend offering the incentive to anyone who completes the exercise first. A quota based on numbers who fit different scenarios may still be required to ensure a mixture of scenarios are covered.

### 9. Increase support offered to mystery shoppers.

While support was offered by the Scrutiny Team to all customers taking part, future research should include more information about contacting us if anyone taking part has concerns around "pretending" to Vico Homes colleagues such as a phone call from the Scrutiny Team.

### 10. Reduce post-mystery shopping concerns around signposting and information kept on file.

While the instructions given did state that any records will be corrected after the phone call, future research could remind customers that their records will be corrected when sending the "thank you" email. Customers taking part in future research will be actively discouraged from agreeing to further support from services such as Cash Wise if they don't feel it's required.

## 6 Management response

| Recommendation | Response | Target Completion | Responsible Officer |
|---|---|---|---|
| 1. Encourage advisors to address customers by name throughout the conversation. | We will change our Quality Assurance Framework (QAF) checks to cover this. This will be shared to the team in huddles. We're also looking at tone of voice and service during Customer Focus training in the New Year. | At next huddles<br>Ongoing review | Income Recovery Manager |

| Recommendation | Response | Target Completion | Responsible Officer |
|---|---|---|---|
| 2. Support advisors in explaining why sensitive questions are required | As point one. | At next huddles<br>Ongoing Review | Income Recovery Manager |
| 3. Introduce automatic callbacks for disconnected calls | This has been raised through recent feedback and is currently being reviewed in line with wider IT development. We'll continue to explore the introduction of automatic callbacks for disconnected calls to further reduce waiting times as we develop. | Ongoing Review | Income Development Manager |
| 4. Ensure GDPR is explained consistently and clearly, and check customer understanding | As point one. | At next huddles<br>Ongoing review | Income Recovery Manager |
| 5. Provide advisors with essential signposting information | We have an a lot of information held on our Income Management Team Connect SharePoint pages. This information is regularly reviewed and updated throughout the year. | Ongoing review of the information held.<br>Will also be monitored through our QAF process | Income Recovery Manager |
| 6. Review phone-line staffing levels to reduce waiting times | We continually review phone line waiting times with available staffing levels and the ongoing development of automated solutions, to make sure we provide the best possible service. The reporting on AWS does not drill down to specific times to be able to see when the calls are busier each week to plan. For example, looking at Christmas 2024 to plan for Christmas 2025 and is looked at manually by a Team Leader for the day. | Ongoing Review<br>To work with ICT and Alscient on the reporting | Income Development Manager |

| Recommendation | Response | Target Completion | Responsible Officer |
|---|---|---|---|
| 7. Expand Income Management performance measures to reflect customer experience | As point one. | At next huddles<br>Ongoing review | Income Recovery Manager |

## 7 Impact and follow-up

The report will be reported to Vico Homes' Executive Director of Customers and Communities during a collaborative session with VST and colleagues from Income Management to agree responses to and actions taken in light of each recommendation. The activity and outcomes will also be reported to Customer Committee and agreed actions will be placed on the Customer Insight Action to Outcomes Plan and monitored on a quarterly basis by Customer Committee.

## 8 Supporting evidence

**Appendix 1: Scenarios given to participants**

**Scenario 1:** Customer contacts to say they are looking for part time work and would this affect their Universal credit Housing costs / rent payments as may not get paid at the same time. They are worried about it affecting their payments and arrears.

**Scenario 2:** Customer contacts to say they may be made redundant from their job. Always worked and never claimed anything and doesn't know what to do. They are really worried and anxious.

**Scenario 3:** Customer contacts to ask if officer can help as the customer has had an unexpected large bill due which may affect me making my rent payment and buying food.

**Scenario 4:** Customer contacts to see if there is any financial support out there as their income will reduce soon due to losing hours at work and will struggle on these hours.

**Scenario 5:** Customer contacts as my pay date is going to change so I may be late in making my payment. I'm worried I may fall in to arrears.

**Scenario 6:** Customer contacts to discuss high water arrears and struggling due to a low income.

## Appendix 2: Online Form

**Name** [open text box]
**Time waiting** [open text box]
**Did the advisor introduce themselves?** [Yes/No/Can't remember]
**Did the advisor explain GDPR (data protection regulations)?** [Yes/No/Can't remember]
**Did the advisor address you by your name?** [Yes/No/Can't remember]
**Did the advisor listen to your situation?** [Yes/No/Can't remember]
**Were they empathetic?** [Yes/No/Can't remember]
**When you gave your query, was the advisor unsure of the answer at first?** (Yes/No/Can't remember]
**(If yes to above) - What did the advisor not know?** [open text box]

- **What did they do?** [They put me on hold and came back to me with an answer/They offered to call me back with an answer/Neither of the above]

[If offered to call back] – **Did they call you back?** [Yes/No]
**Do you feel confident that you were given the right advice?** [Yes/No/Can't remember]
**Did you fully understand the advice given to you?** [Yes/No/Can't remember]
**Did you feel reassured?** [Yes/No/Can't remember]
**Did you feel rushed?** [Yes/No/Can't remember]
**Did you feel the call took a long time?** [Yes/No/Can't remember]
**Was the line clear and was it easy to hear the advisor?** [Yes/No]
**Is there anything that went particularly well?** [Open text box]
**Is there anything the advisor could have done differently?** [Open text box]

## Appendix 3: Survey findings

### Table 1: Call waiting time

| Response | Number | Percent |
|---|---|---|
| **Under one minute** | 4 | 33% |
| **One minute to under two minutes** | 2 | 17% |
| **Two to under five minutes** | 3 | 25% |
| **Five to under 10 minutes** | 2 | 17% |
| **More than 10 minutes** | 1 | 8% |
| **Base** | 12 | 100% |

### Table 2: If the advisor introduced themselves

| Response | Number | Percent |
|---|---|---|
| **Yes** | 11 | 92% |
| **No** | - | - |
| **Can't remember** | 1 | 8% |
| **Base** | 12 | 100% |

**Table 3: If the advisor explained GDPR**

| Response | Number | Percent |
|---|---|---|
| Yes | 3 | 25% |
| No | 9 | 75% |
| Can't remember | - | - |
| Base | 12 | 100% |

**Table 4: If the advisor addressed the caller by their name**

| Response | Number | Percent |
|---|---|---|
| Yes | 2 | 17% |
| No | 9 | 75% |
| Can't remember | 1 | 8% |
| Base | 12 | 100% |

**Table 5: If the advisor listened to caller's situation**

| Response | Number | Percent |
|---|---|---|
| Yes | 11 | 92% |
| No | 1 | 8% |
| Can't remember | - | - |
| Base | 12 | 100% |

**Table 6: If the advisor was empathetic**

| Response | Number | Percent |
|---|---|---|
| Yes | 11 | 92% |
| No | 1 | 8% |
| Can't remember | - | - |
| Base | 12 | 100% |

**Table 7: If the advisor was unsure of how to deal with query at first**

| Response | Number | Percent |
|---|---|---|
| Yes | 5 | 42% |
| No | 7 | 58% |
| Base | 12 | 100% |

**Table 8: What advisor did when they didn't know how to deal with query**

| Response | Number | Percent |
|---|---|---|
| They put me on hold and came back to me with an answer | 1 | 20% |
| They offered to call me back with an answer | - | - |
| Neither of the above | 4 | 80% |
| Base | 5 | 100% |

**Table 9: Confident they were given the right advice**

| Response | Number | Percent |
|---|---|---|
| Yes | 10 | 83% |
| No | 2 | 17% |
| Can't remember | - | - |
| Base | 12 | 100% |

**Table 10: Fully understood advice given**

| Response | Number | Percent |
|---|---|---|
| Yes | 10 | 83% |
| No | 2 | 17% |
| Can't remember | - | - |
| Base | 12 | 100% |

**Table 11: Felt reassured**

| Response | Number | Percent |
|---|---|---|
| Yes | 9 | 75% |
| No | 3 | 25% |
| Can't remember | - | - |
| Base | 12 | 100% |

**Table 12: Felt rushed**

| Response | Number | Percent |
|---|---|---|
| Yes | 1 | 8% |
| No | 11 | 92% |
| Can't remember | - | - |
| Base | 12 | 100% |

**Table 13: Felt call took a long time**

| Response | Number | Percent |
|---|---|---|
| **Yes** | 1 | 8% |
| **No** | 11 | 92% |
| **Can't remember** | - | - |
| **Base** | 12 | 100% |

**Table 14: Line was clear and it was easy to hear advisor**

| Response | Number | Percent |
|---|---|---|
| **Yes** | 11 | 92% |
| **No** | 1 | 8% |
| **Can't remember** | - | - |
| **Base** | 12 | 100% |

## Appendix 4: Comments left

Callers were asked "Is there anything you think went particularly well?" Below is a list of the comments received.

**They understood my issue and gave me the right advice**

*"I spoke to Abbie, who was understanding and clear in her communication and she listened and asked questions to understand my situation better."*

*"Yes. Clear spoken. (Did have to ask to repeat name. Wasn't familiar to me). Was a little hesitant initially but quickly found his confidence. Gave sound advice telling me to check weekly in checking my universal credit has my rent/housing benefit could vary."*

*"Listened to my concern and gave advice on what to do."*

*"Debbie listened to my query and offered advice for example, water support, Cash Wise service advised I contact universal credit."*

*"She (Kirstie) was very empathetic, was concerned that I should have food and heating, and is to refer me to Cash Wise so they can support me. She asked If I thought I needed the Wellbeing Team, and without being judgmental, asked if I had a gambling problem."*

*"The advisor was very clear and polite, super helpful, very reassuring, I'd like to note, he did warn me I might get a seeking possession notice letter but not to worry because I'm ringing sorting it out now, due to be already having 1 week arrears, he would be passing are call on to the housing management. He noted what payment I could make on the 21st, and that I could go through my finances in December to come up with a payment to catch up on my rent, he referred me to Cash Wise and offered information about a food parcel, I did decline and said I would ring back if I couldn't manage threw the month."*

*“She was empathetic and advised me of a smaller payment this month and that I could catch up each month afterwards to catch up with arrears.”*

*“DPA confirmed. The advisor explained that it would be a referral to Cash Wise and the time scale for them to contact me again.  I asked the advisor what the process would be and they fully explained how and what to expect from Cash Wise.”*

**I didn’t receive the support I expected**

*“Initial call to Customer Experience answered quickly by Haley, who introduced herself and was extremely polite and helpful. Hayley redirected my call to Income Management, at this point the customer service experience I was expecting didn’t materialise.”*

*“Didn’t get to the part where they were going to help me. I don’t think they knew what to do so they put me on hold and I think they accidently put the phone down. But they’ve not tried to phone me back at all.”*

**Bad line**

*“I was given an apology at the beginning of the call as the line was bad and I didn’t catch the ladies name , she also thought no one was on the line.”*

**Advisor was polite but didn’t give me the chance to pay rent**

*“The advisor was polite but mentioned that I hadn't paid this week’s rent yet, its Monday at 13.00Hrs!”*

Below is a list of the comments received when customers were asked “Is there anything you think the advisor could have done differently?”

**I was asked too many questions – it felt intrusive**

*“I was asked loads of relevant questions but I feel it took a long time for the lady to say she could refer me to Cash Wise if I wanted this.”*

*“Not ask as many probing questions, it sounded like our details were being changed whilst I was talking, and I've now been referred to Cash Wise to help with my financial situation, which I don’t actually need!”*

*“I asked for advice however Debbie asked personal questions about my income, who I worked for, what I thought my reduction in money would be, also discussed my rent payments and informed me my rent would need to be paid. Although Debbie was really helpful and lovely if the situation was real I would maybe feel pressure with this. (I did not expect the personal questions).”*

**There was nothing they could have done differently – all was great**

*"No. She even confirmed derails of my employment and asked if I needed any further help."*

*"No."*

*"No, I thought she was very good."*

*"No, I think he did perfect"*

*"nothing."*

**Communication could be improved**

*"Got the impression he was search for the relevant information - so perhaps could say I will just double check that this hasn't altered. But might not have noticed if wasn't testing him. I did ask an extra question but was probably not part of his remit, but he quickly overrode this by providing amounts/numbers when it would affect my benefits. Which I wasn't aware of. The question of keeping up with my rent wasn't necessarily covered. Also, if my rent was paid by direct debit I wouldn't know how much I would be payable each month if varied."*

*"Be honest and say I will get some more information on how we can help and I will put you on hold for a moment and come back to you. Or they could have told me they would get Cash Wise or someone who helps with debt to call me. It's a bit worrying because I could have needed genuine help and it feels like they're not bothered."*

**Not sure if advisor introduced themselves**

*"I don't remember the advisor introducing themselves (I could be wrong). I wouldn't consider this a criticism as it was not necessary, but it was a question."*

**Lack of empathy and support offered**

*"I was on hold for 3 mins at this point the automated system offered a call back or the option to wait, I chose to wait, my call was answered after 7 mins. Zara introduced herself and did the GDPR checks. The only help I was offered was to contact "Universal Credit" and that I could use Google to find their contact details. I asked if there was anything that Vico could offer, I was advised that there was something called "Cash Wise" but it wouldn't be any use because there was a 5 week waiting list and then another 5 week before I might! Receive some help. However, I was reminded that I must keep paying my rent and that if I didn't I would need to have another conversation. At this point I actually felt more worried and concerned than before contacting Vico. My circumstances or concerns were not taken into consideration and I didn't receive any empathy throughout the phone call."*