Communications Consumer Panel

Minutes of the meeting of the Communications Consumer Panel (CCP) and Advisory Committee for Older and Disabled People (ACOD)

15 October 2026, 10:30 – 15:35

Meeting held in hybrid format via Microsoft Teams

Present

CCP/ACOD (The Panel)
Helen Froud (Chair)
Rachel Burr (Member for Wales)
Grant Davis
Robert Hammond (Member for England)
Rhian Johns
Carrie Matchett (Member for Northern Ireland)
David Warburton-Broadhurst
Michael Wardlow

Apologies
Sarah O'Neill (Member for Scotland)

In attendance for the duration of the meeting
The Panel's Executive Team
Will Harding (Ofcom Board Member, attending as an observer)
UK Regulators Network's 'Next Generation Non-Executive Directors' scheme member ('Next Gen NED) – Items 1-10

Item	
1. Welcome and Introduction 1.1 The Chair welcomed the Board Member, Next Gen NED and Panel Members to the meeting.	
2. Declarations of Members' interests 2.1 The Panel noted no declarations, and no conflicts of interest were identified in relation to the agenda items in discussion.	
3. Minutes of the meeting on 16 September 2026 and matters arising 3.1 The minutes of the meeting of **16 September 2026** were **APPROVED** as a true and accurate record of the meeting, subject to minor	

amendments. 3.2 Members expressed concern about recent media reports of Royal Mail's intention to reduce head office and support roles by the end of 2027. It was noted that, together with reports of high levels of workforce attrition among postal delivery staff, these changes could have implications for service resilience and may contribute to poorer outcomes for consumers.	
4. Chair's Update 4.1 The Chair and Panel Members discussed the Panel's recent activity and stakeholder engagement across the UK since the last meeting held on 16 September. 4.2 The Panel received an oral update from the Ofcom Board Member covering a range of matters of mutual interest. 4.3 Members discussed the Panel's Member for Wales position including the statutory requirement under the Communications Act 2003 for the Panel to include representation from each UK nation. 4.4 The Panel expressed significant concern about the potential harms to children and vulnerable adults arising from the livestreaming of inappropriate content from overseas, which can be readily accessed and shared online. Members noted the potentially widespread impact on consumers and emphasised the importance of Ofcom taking a proactive approach to identifying and addressing emerging risks before harm occurs. The Panel agreed that Members should remain vigilant to potential consumer risks, raise concerns where appropriate, and provide feedback to support effective regulatory oversight. 4.5 Members expressed concern regarding reports of BBC cuts and the potential reduction in Welsh-language and Gaelic programming, noting the importance of these services in supporting linguistic diversity and serving the needs of audiences in the nations of the UK. 4.6 The Panel discussed challenges affecting competition in the fibre broadband market, particularly in relation to network deployment, market concentration, and barriers to expansion in rural areas. Members noted concerns that these factors could reduce consumer choice and limit the development of effective infrastructure-based competition in some parts of the UK.	
5. Panel Deep Dive on Consumer Supervision 5.1 The Panel discussed emerging Consumer Supervision matters and highlighted the following key concerns: ○ Potential impact of developments in the postal sector on consumers, particularly the risk of declining service quality and reliability.	

○ Readiness of some providers in relation to the migration to VoIP and the adequacy of arrangements to protect consumers, especially those reliant on legacy services or at greater risk of harm if services fail. ○ Monitoring and reporting of migration-related issues and agreed that further engagement with industry stakeholders would be beneficial. ○ Digital connectivity challenges facing consumers, particularly vulnerable consumers in rural areas and locations with poor connectivity. ○ Implications of the ongoing mobile network technology transition including timescales, consumer impacts, and measures being taken to raise awareness of the 2G switch off among affected consumers. ○ Continued prevalence of scams and noted that consumer education and awareness activities remain a critical component of protecting consumers from harm. ○ Rapid development of artificial intelligence technologies and emphasised the need for regulation and consumer protections to keep pace with emerging risks. ○ Risks on the growing sophistication of AI-enabled scams and the potential impact on vulnerable consumers. ○ Members expressed interest in receiving further evidence on emerging AI trends and exploring related research and stakeholder engagement opportunities.	
6. Consumer Supervision update 6.1 The Panel met with representatives from Ofcom's Consumer Policy team to discuss ongoing work and future policy developments. 6.2 Members raised concerns about the continued availability and marketing of devices that rely on older mobile network technologies, particularly where such products may be targeted towards older consumers. The Panel questioned whether any further action could be taken to reduce the risk of consumers purchasing devices that may be affected by forthcoming network changes and sought advice from Ofcom on any relevant mechanisms, stakeholders, or avenues for engagement. 6.3 The Panel requested a detailed update from Ofcom on the planned withdrawal of 2G services, including anticipated timescales, key milestones, and the likely impact on consumers. Members highlighted the importance of understanding the implications for consumers who rely on older devices and connected products, including vehicles and	**ICG/Exec team** **ICG/Exec team - Jan 27**

other equipment that may be dependent on legacy mobile technologies. 6.4 Members welcomed Ofcom's forthcoming research on social tariffs and expressed interest in understanding its findings, particularly in relation to affordability, broadband debt, and disconnection. The Panel also queried whether consumer experiences may vary depending on household usage requirements and requested further information on the implications for different consumer groups. 6.5 The Panel noted its intention to review and respond to the forthcoming consultation on postal affordability and the Universal Service Obligation and looked forward to receiving further details from Ofcom in due course. 6.6 Members expressed interest in receiving a future update on the experiences of consumers, particularly those on lower incomes or experiencing digital disadvantage, in accessing and maintaining connectivity services 6.7 The Panel reiterated its concerns regarding the migration to VoIP and welcomed further engagement with Ofcom on consumer protections, migration outcomes, and the experiences of vulnerable consumers throughout the transition process. 6.8 Panel Members raised a question as to whether Ofcom should assess fixed and mobile broadband markets in a more holistic way. As communications services become increasingly integrated through converged networks and bundled offerings, there may be value in considering competition across the wider communications market rather than within individual service areas. This could help identify factors influencing consumer choice and any barriers affecting competition across networks and services.	**ICG/Exec team** **Panel/Exec team** **Exec team - for the team to visit - conn project**
7. Panel Deep Dive on Ofcom's AI Companions Research 7.1 The Panel discussed Ofcom's research into AI companions and highlighted the following key concerns: ○ Rapid pace of AI development and the potential implications for consumers, whilst recognising the benefits and opportunities presented by AI technologies. ○ Need for appropriate safeguards and consumer protections to mitigate potential harms arising from AI companion services. ○ Importance of transparency, accountability and consumer awareness when interacting with AI systems, including the use of clear warnings and prompts to indicate when consumers are engaging with AI.	

○ Responsibility of providers to ensure appropriate consumer protections are in place and to undertake robust safety assessments prior to deployment. ○ Data protection and privacy risks, including concerns about the collection and use of personal information and the potential exploitation of consumer vulnerabilities. ○ Risk that AI companions could exacerbate existing vulnerabilities and create new forms of consumer harm, particularly where services encourage dependency or influence user behaviour. ○ Need for baseline safety standards and protections, including safeguards for children and young people, age-appropriate content, and measures to address potentially manipulative design features. ○ Potential long-term societal impacts, including the reinforcement of echo chambers, effects on critical thinking skills and creativity, and wider societal harms. ○ Importance of considering both immediate and longer-term risks when developing regulatory approaches. ○ Interest in principles-based regulatory approaches that remain effective as technology evolves. ○ Potential value of additional safeguards, including clear escalation mechanisms and prominent risk warnings where appropriate.	
8. Ofcom's AI Companions Research 8.1 The Panel received an update from Ofcom's Tech Policy team on their existing approach to regulating AI chatbots and overview of the research and evidence-gathering activities into AI companions. 8.2 Members welcomed Ofcom's research on AI companions and indicated its intention to contribute to any future consultation or policy development in this area. 8.3 Members highlighted the importance of establishing clear safeguards and governance arrangements as the technology evolves. 8.4 The Panel discussed a range of potential consumer protection measures, including the need for safety assessments prior to deployment, protections against coercive or manipulative behaviour, and greater transparency regarding the collection, use, and monetisation of consumer data. The Panel also highlighted the importance of clear accountability for outcomes arising from interactions with AI companions and suggested that measures such as age restrictions, usage reminders, and other safeguards should be considered.	

8.5 Members emphasised the importance of defining what constitutes an AI companion and recognised the potential psychological influence such technologies may have on users. 8.6 Members discussed the increasing use of AI in wellbeing and mental health contexts and sought greater understanding of the safeguards, oversight mechanisms, and governance arrangements that may apply where AI systems interact with vulnerable individuals. 8.7 Panel Members raised concerns regarding consumers' awareness of the information they share with AI systems and the associated risks relating to privacy, data security, scams, and other forms of consumer harm. Additionally, Members queried the extent to which AI-enabled products aimed at children (such as interactive toys) may fall within the scope of AI companion technologies and highlighted the need to consider the implications for younger users. 8.8 Members noted that current research appeared primarily focused on short-term harms and encouraged greater consideration of potential longer-term impacts. Areas highlighted included the influence of AI companions on resilience, creativity, critical thinking, and wider societal outcomes. The Panel also highlighted the potential risks associated with overly affirming or "sycophantic" AI behaviours and the effect these may have on users over time. 8.9 The Panel expressed concern regarding the pace of technological change and emphasised the merits of principles-based regulatory approaches that could remain effective as AI technologies continue to evolve. 8.10 Members suggested that vulnerability can affect any consumer and highlighted concerns that AI systems may identify, amplify, or exploit vulnerabilities in order to serve its aims through data collection and engagement mechanisms. 8.11 The Panel suggested that further research into psychological vulnerability and consumer harms in this area would be beneficial. 8.12 The Panel agreed to explore the establishment of a working group to support its future consideration of AI-related consumer issues and emerging regulatory challenges.	**Panel/Exec team**
9. Panel Discussion on Ofcom's draft Plan of Work 2027/2028 9.1 The Panel discussed Ofcom's draft Plan of Work 2027/28 and emphasised the importance of adopting a more holistic view of consumer experiences across communications services. 9.2 Members noted that consumers often experience multiple, interconnected challenges, including affordability, connectivity, accessibility, and digital inclusion issues, and suggested that future work should place greater emphasis on the overall consumer journey rather than considering individual sectors or services in isolation.	

9.3 Members highlighted the need for greater integration across policy areas, noting that many consumer issues cut across traditional regulatory boundaries. Particular attention was drawn to the interrelationship between broadband, digital voice services, online safety, artificial intelligence, media literacy, and emerging technologies. The Panel encouraged joined-up approaches that recognise the cumulative impact of these developments on consumers. 9.4 The Panel questioned whether sufficient prominence is given to affordability within the draft programme, especially as it is becoming more prominent within political agendas. Members noted that some consumers may be making difficult trade-offs to maintain access to essential communications services and emphasised the importance of understanding affordability within the wider context of household finances, consumer fairness, and access to digital services. 9.5 Members discussed the importance of robust consumer outcome measures across all areas of work. The Panel noted that traditional complaints data may not always provide a complete picture of consumer experiences and encouraged the development of meaningful measures that assess consumer satisfaction, service quality, and real-world outcomes. 9.6 The Panel emphasised that vulnerability should be treated as a cross-cutting issue throughout the programme of work. 9.7 Members highlighted the importance of developing a consistent understanding of vulnerability across Ofcom's remit and considering how services, technologies, and market developments may create, exacerbate, or expose consumers to vulnerability. 9.8 Members also discussed the implications of emerging technologies and future communications infrastructure, including next-generation mobile networks, artificial intelligence, satellite connectivity, cybersecurity, and other technological developments. The Panel noted that many of these issues span multiple policy areas and may require greater coordination between organisations, sectors, and regulatory bodies to ensure effective oversight and consumer protection. 9.9 The Panel highlighted the importance of ensuring that equality, inclusion, and accessibility considerations are reflected throughout the programme of work. Members encouraged a stronger focus on promoting inclusion and ensuring that the benefits of communications services and technological innovation are available to all consumers. 9.10 Members discussed wider societal and economic developments, including the growing convergence of digital communications, media, and artificial intelligence. The Panel emphasised the importance of understanding how these changes may affect consumers, competition, resilience, and the UK's long-term economic prosperity, while ensuring that consumer	

interests remain at the forefront of policy and regulatory decision-making.	
10. Ofcom's Plan of Work 2027/2028 update 10.1 The Panel received a reminder of Ofcom's Plan of Work for 2027/2028 and were invited to provide verbal feedback to Ofcom during the meeting. 10.2 The Panel provided feedback, noting that while the document reflects the final year of the current strategic cycle, there remain opportunities to strengthen its focus on emerging consumer challenges and cross-cutting issues. Members confirmed their intention to respond to the formal consultation once available. 10.3 Members emphasised the importance of adopting a more holistic, consumer-centred approach across Ofcom's work, recognising that consumers are often affected by multiple communications issues simultaneously. The Panel encouraged greater consideration of the end-to-end consumer journey, particularly in areas where service transitions, market developments, and regulatory interventions intersect. 10.4 The Panel highlighted affordability, vulnerability, equality, and inclusion as key priorities and encouraged Ofcom to consider equality and inclusion proactively throughout policy development and delivery. 10.5 Additionally, Members supported the continued work to develop a shared understanding of vulnerability across all areas of Ofcom's remit, including vulnerabilities that may arise through interactions with emerging technologies. 10.6 Members discussed the implications of wider technological and societal developments, including artificial intelligence, next-generation mobile networks, satellite connectivity, cybersecurity, and digital infrastructure resilience. The Panel noted that these issues increasingly cut across multiple policy areas and emphasised the importance of coordinated and forward-looking regulatory approaches that support innovation while protecting consumers. 10.7 The Panel also highlighted the need to strengthen the evidence base around consumer experience and outcomes and encouraged the use of a broader range of customer experience measures, recognising that complaints data alone may not fully capture consumer experiences. The importance of monitoring fairness, understanding affordability in the context of wider household circumstances, and considering the cumulative impact of regulatory change on consumers was also emphasised. 10.8 Members further noted the importance of media literacy and digital participation, particularly for children and vulnerable consumers, and encouraged greater consideration of how online safety, artificial intelligence, and media literacy initiatives can work together to support	**Panel/Exec team**

positive consumer outcomes. Environmental sustainability and the potential consumer impacts of future digital infrastructure development were also identified as areas for ongoing consideration.	
11. Panel Research Plans for 2026/2027 11.1 The Panel discussed priorities for its 2026/27 research programme, with a particular focus on understanding the experiences of consumers facing multiple forms of detriment. Members explored potential topics and considered the value of expert roundtable discussions to inform future policy and research activity. 11.2 Members agreed that future research should place greater emphasis on the lived experience of consumers, examining how postal, connectivity, and communications services interact to affect outcomes across different parts of the UK. The Panel highlighted the importance of using data and evidence to identify areas experiencing multiple forms of detriment, while ensuring that each project has clear objectives, practical outcomes, and supports effective stakeholder engagement. 11.3 The Chair invited Panel Members to forward any final research ideas to enable proposals to be collated and presented to the Panel in November. 11.4 Initial research proposals and a supporting communications plan will be developed for decision at the November meeting.	**HF and RJ**
12. Any other business 12.1 The Panel plan to hold a meeting at the Ofcom Manchester office in 2027 and various Panel Members were tasked with the identification of potential Stakeholders to join the meeting. The Exec team would engage with Ofcom's Facilities team to arrange the meeting.	**Panel/Exec team**