

**Accessibility and transparency agenda:
update on projects and initiatives – February 2009**



Action	Position
Access: research any need to change phone number	We have introduced an additional consumer-helpline number (0300 123 9 123) – from the new range of numbers available only to public-service organisations. Our automated messages for customers are recorded by the chief ombudsman personally.
Access: consider extending front-line enquiry-hours	From April 2009 our consumer front-line will be open from 8am to 6pm.
Access: pilot process for helping vulnerable customers	We have launched a pilot project – co-ordinated by our different-needs taskforce, set up to focus on the service we offer customers with different language and access needs.
Access: facility to register complaints out-of-hours	We are currently pilot-testing an online complaint-enquiry facility.
Access: reinforce the message that we will phone people back	We have added a clear message to the website and our consumer leaflet: “If you’re worried about the cost of calling us, we’ll be happy to phone you back.” We have issued instructions to staff to remind customers about this.
Access: research consumers who initially contact us but don’t come back	Research carried out by ICM. Of those consumers who initially approached us with a complaint but who didn’t subsequently refer the matter to us formally (although they remained unhappy), the research suggests that: <ul style="list-style-type: none"> ▪ 60% would benefit by firms improving their own complaints-handling procedures; ▪ 15% would benefit from the ombudsman targeting information tailored to specific demographic groups; <i>and</i> ▪ 2% would benefit from the ombudsman contacting them proactively, to remind them of their formal right to complain.
Access: research need for signed complaint form	Initial research suggests that asking for a signature is not a barrier to complaining. More significant problems for some consumers include gathering the right information to support a complaint – and capability issues in terms of being able to communicate what has gone wrong and what redress is sought.
Access: work with industry and FSA on end-to-end complaint process	As an example, our recent work with the ABI on “non-disclosure” has led to a reduction in medical-insurance complaints on this issue. We refer information to the FSA about standards of complaints-handling by firms (FSA has regulatory responsibility in this area).

Action	Position
<p>Awareness: consider general awareness-raising programmes if needed</p>	<p>We continue to commission quarterly market-research (by ICM Omnibus) measuring <u>un</u>prompted awareness of the ombudsman across the UK adult population. The proportion of people who can name us, <u>un</u>prompted, currently ranges between 6% and 17% – depending on age, region and socio-economic background. This suggests that <i>general</i> awareness-raising is not currently needed – but <i>targeted</i> programmes <i>are</i>. For more details see <i>ombudsman news</i> issue 72 (http://www.financial-ombudsman.org.uk/publications/ombudsman-news/72/72-ombudsman-focus.htm)</p>
<p>Awareness: continue targeted awareness programmes</p>	<p>We are currently running targeted awareness campaigns that focus on: Asian consumers, Black African and Caribbean consumers, students and young people, older consumers, disabled people and young families. We are also about to launch regional campaigns targeting Northern Ireland and the Highlands & Islands of Scotland. For more information about our targeted outreach work, see: http://www.financial-ombudsman.org.uk/accessibility/outreach_work.htm</p>
<p>Awareness: monitor awareness of our name</p>	<p>According to GfK Omnibus, 74% of people said they were aware of the Financial Ombudsman Service (organisations with similar levels of awareness include the Greater London Authority – 70%; <i>Which?</i> – 75%; and the charity <i>Mind</i> – 73%).</p>
<p>Awareness: research consumer response to our name and branding</p>	<p>We commissioned market research into how consumers understand and respond to our branding and corporate identity. The word <i>ombudsman</i> was not popular. But feedback on the look and feel of our website and publications was positive.</p>
<p>Awareness: use trusted partners and national/specialist media</p>	<p>To help raise awareness among hard-to-reach communities, we have established partnerships with a range of organisations such as:</p> <ul style="list-style-type: none"> ▪ The NHS Patient Advice and Liaison Service – PALS (http://www.financial-ombudsman.org.uk/news/updates/PALS.html) ▪ Disability lifestyle magazine <i>Able</i> (http://www.financial-ombudsman.org.uk/news/updates/disability_now.html); ▪ Asian media network ZEE (http://www.financial-ombudsman.org.uk/news/updates/MELA-08.html); ▪ <i>Choice</i> magazine and <i>Retirement Today</i> (http://www.financial-ombudsman.org.uk/news/updates/older_consumers.html); ▪ <i>Black History Month</i> (http://www.financial-ombudsman.org.uk/news/updates/BME_networknews.html)

Action	Position
Businesses (smaller): actively seek input (additional to liaison group)	We have established a smaller-business forum as a way of keeping in touch with smaller businesses (see details at http://www.financial-ombudsman.org.uk/faq/businesses/answers/keeping_in_touch_a8.html).
Businesses: feedback on good/bad complaints-handling by them	We work closely with the major financial groups responsible for about 80% of our caseload – benchmarking their individual complaints-handling performance against their peer-groups.
Businesses: review industry-liaison groups	We have discussed an issues-paper with the chairs of the current industry-liaison groups. On the agenda for consideration by the accessibility and transparency discussion group.
Claims-management companies: keep developments under review and liaise with regulator	We already liaise closely with the relevant regulator – and are in the process of agreeing a memorandum of understanding. We are considering the role of claims-management companies as part of our work on “collective redress”.
Consumer bodies: consider liaison group	We have discussed an issues-paper with representatives of the main consumer groups. On the agenda for consideration by the accessibility and transparency discussion group.
Consumer bodies: named contact	Niall Jeewoonarain of our external liaison team (see http://www.financial-ombudsman.org.uk/contact/external-team.htm).
Consumer bodies: continue to develop links with consumer bodies	We are building relations with a wide range of community networks and local advice and support agencies – as well as continuing to work with the national consumer groups. We have launched our 2009 series of regional consumer-adviser training-days – which will involve working with grass-roots community advisers in around 30 locations around the UK (see http://www.financial-ombudsman.org.uk/news/wt_ca.htm).
Elected representatives: named contact	Alison Hoyland of our policy team (see http://www.financial-ombudsman.org.uk/contact/external-team.htm).
Funding: review funding	Carried out as part of our annual budget consultation-process. Following prior discussion with the Industry Funding Forum and the main industry bodies, we published the draft budget for consultation on 15 January 2009 (http://www.financial-ombudsman.org.uk/news/updates/corporate_plan_and_09-10_budget.html).

Accessibility and transparency agenda:
update on projects and initiatives – February 2009

Action	Position
<p>Information: keep website user-friendly and welcoming</p>	<p>Recent developments and new material on our website include:</p> <ul style="list-style-type: none"> ▪ “my story” videos in English and Welsh (http://www.financial-ombudsman.org.uk/about/helped_me.html); ▪ a video-welcome from the chief ombudsman (www.financial-ombudsman.org.uk/about/video_welcome.htm); ▪ audio-clips (as mp3 downloads) in a range of languages (http://www.financial-ombudsman.org.uk/accessibility/languages.html).
<p>Information: publish record of board meetings and its committees</p>	<p>Available on our website at www.financial-ombudsman.org.uk/about/minutes.html.</p>
<p>Information: publishing business-specific complaints data</p>	<p>Our next-steps consultation (http://www.financial-ombudsman.org.uk/publications/policy-statements/complaint_data_sep08.html) closed on 24 December 2008. We are now analysing responses and preparing a draft feedback-statement.</p>
<p>Information: publishing an online digest</p>	<p>We have IT and taxonomy developments in hand. We are currently trialling the concept of a specialist in-house technical-writer. This project will be led by our new head of practice, in post from March 2009.</p>
<p>Information: publishing selected decisions</p>	<p>We have obtained expressions of interest from four university law-faculties, to select decisions and prepare “ombudsman reports”. Negotiations and the selection process begin in February 2009.</p>
<p>Information: foster academic interest</p>	<p>This will follow, once more online digest-material and some published decisions are available.</p>
<p>Information: about our service-review team in our annual review</p>	<p>This will be included in our next annual review – published in May.</p>
<p>Information: external review</p>	<p>Our next review is due in 2010. We will talk to stakeholders nearer the time about what the focus should be.</p>
<p>Process: appoint head of practice to oversee consistency</p>	<p>Recruited. In post from March 2009.</p>
<p>Process: be clearer with consumers and businesses about expected timescales</p>	<p>We include general information about timescales up-front on our “key facts” webpage (http://www.financial-ombudsman.org.uk/about/index.html).</p>

Accessibility and transparency agenda:
update on projects and initiatives – February 2009

Action	Position
Process: consider quantifying some formulaic awards	Project being taken forward by one of our lead ombudsmen.
Process: improve early intervention/resolution	We are continuing to put resource into our “early assessment” casework teams – who focus on new cases where there are opportunities to intervene and encourage informal early-settlement.
Process: improve quality system	We have advertised a new director post (assurance and risk) and interviews will take place in February 2009. Meanwhile, we have obtained consultancy advice from Deloitte and have increased the number of our quality-assurance staff.
Process: increase sophistication of system for prioritising cases	We have published more information on our website about how we allocate and prioritise cases (see http://www.financial-ombudsman.org.uk/about/allocate_and_prioritise_cases.html).
Process: more use of phone and face-to-face discussions	This is a developing theme of our work. For example, all adjudicators now introduce themselves personally by phone to consumers, when a new complaint is allocated to them. We are looking at the idea of informal complaint-surgeries as part of our regional consumer-advisers days.
Process: review style of our written communications / adjudications	Part of a continuing review under our “sharpening the focus” programme.
Regulators: more open communication	In progress. See, for example, our published exchange with the Office of Fair Trading (OFT) at www.wider-implications.info/case_studies/wi_12.html .
Regulators: review “wider-implications process”	Subsumed by wider consideration of “collective redress”, against the background of: BERR’s work on representative actions; the Civil Justice Council’s proposals on collective actions; the European Commission’s green paper on “collective redress”; and the British Bankers Association’s proposals to HM Treasury on regulatory overlaps.
Regulators: update memoranda of understanding (MoUs)	This will be done once the substantive accessibility/transparency issues have been resolved.