

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	Since April 2009 our consumer front-line has been open from 8am to 6pm.
Access: pilot process for helping vulnerable customers	Following a successful pilot project, we have put in place a team of specially-trained casework advisers – to help guide more vulnerable consumers, especially those with different language and access needs, through our process.
Access: facility to register complaints out-of-hours	We have launched an online complaint-enquiry facility on our website (see http://www.financial-ombudsman.org.uk/consumer/can-we-help-3.htm).
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 <i>didn’t</i> 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 financial businesses improving their own complaints-handling procedures; ▪ 15% would benefit from the ombudsman targeting information specifically tailored to particular 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	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 articulate what has gone wrong and what redress is sought.

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<p>Access: work with the financial services industry and FSA on “end-to-end” complaint process</p>	<p>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 share our concerns about standards of complaints handling with the FSA – and more widely with the financial services industry (see <i>ombudsman news</i>, issue 76). This topic has recently been discussed by our industry/consumer accessibility/transparency discussion group (see http://www.financial-ombudsman.org.uk/publications/ombudsman-news/75/75-accessibility-transparency.htm).</p>
<p>Awareness: consider general awareness-raising programmes if needed</p>	<p>We continue to commission quarterly market-research (by ICM Omnibus) measuring unprompted awareness of the ombudsman across the UK adult population. The proportion of people who can name us, unprompted, ranges between 5% and 20% – 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 our latest <i>annual review</i> (http://www.financial-ombudsman.org.uk/publications/ar09/complained.html#a2).</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 recently ran regional campaigns targeting Northern Ireland (www.financial-ombudsman.org.uk/news/updates/NI-youth.html) and the Highlands & Islands of Scotland (www.financial-ombudsman.org.uk/news/updates/highlands-islands-tour.htm) – in partnership with a range of community advice organisations in those areas.</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%). Ongoing market research into prompted awareness of our service shows around 25% have no recognition of our name whilst 75% show levels of recognition ranging from weak to very strong.</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. Feedback on perceptions of what we do and how we look have led to a re-focus on simpler more focused branding and messages (see http://www.financial-ombudsman.org.uk/publications/ar09/complained.html#a3).</p> <p>We also commission consumer research into the trust that the public has in our service. We are rated around 10% lower than national consumer bodies such as Citizens Advice – and 10% higher than financial trade bodies and government agencies on issues of trust.</p>

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<p>Awareness: use trusted partners and national/specialist media</p>	<p>To help raise awareness among harder-to-reach communities, we have established working partnerships with a range of organisations such as:</p> <ul style="list-style-type: none"> ▪ The NHS Patient Advice and Liaison Service – PALS (www.financial-ombudsman.org.uk/news/updates/PALS.html) ▪ Disability lifestyle magazine <i>Able</i> (www.financial-ombudsman.org.uk/news/updates/disability_now.html); ▪ Asian media network ZEE (www.financial-ombudsman.org.uk/news/updates/MELA-08.html); ▪ <i>Choice</i> magazine and <i>Retirement Today</i> (www.financial-ombudsman.org.uk/news/updates/older_consumers.html); ▪ <i>Black History Month</i> (www.financial-ombudsman.org.uk/news/updates/BME_networknews.html) ▪ <i>Jump</i> (the <i>Bounty</i> parenting-club magazine) (www.financial-ombudsman.org.uk/news/updates/new-parents.html) ▪ <i>Source</i> and <i>End of Term</i> (magazines for Scottish teenagers) (www.financial-ombudsman.org.uk/news/updates/frogs_and_snowboarders.html) <p>We use targeted paid-for advertising in a range of specialist media, as part of our integrated consumer campaigns aimed at harder-to-reach communities.</p>
<p>Businesses (smaller): actively seek input (additional to liaison group)</p>	<p>We have established a smaller-business forum as a way of keeping in touch with smaller businesses and their trade bodies and networks. (see www.financial-ombudsman.org.uk/faq/businesses/answers/keeping_in_touch_a8.html)</p>
<p>Businesses: feedback on good/bad complaints-handling by them</p>	<p>We publish a range of data about the complaints we handle (www.financial-ombudsman.org.uk/publications/complaints-data.htm) – including details of the number and outcome of complaints relating to the individually-named businesses that make up 90% of our caseload. In publishing this data, we stress that our aim is to encourage the better-performing businesses by benchmarking them against those that handle complaints less well.</p>
<p>Businesses: review industry-liaison groups</p>	<p>We have discussed arrangements in depth with the chairs of the current industry-liaison groups and the FSA practitioner panels. We are now working to finalise proposals for the way forward, including a cross-sector steering group.</p>

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Claims-management companies: keep developments under review and liaise with regulator	We continue to liaise closely with the relevant regulator – and are in the process of agreeing a memorandum of understanding. We have considered the role of claims-management companies as part of our work on “collective redress”. We host an annual forum for the 30 or so claims-management companies that deal with us most frequently.
Consumer bodies: consider liaison group	In addition to our well-established relationships with the main national consumer groups – which involves regular bilateral meetings – we have established a new forum to bring together a wide range of advice agencies for multilateral discussion of ombudsman and complaints-related matters.
Consumer bodies: named contact	Niall Jeewoonarain of our external liaison team (see www.financial-ombudsman.org.uk/contact/external-team.htm).
Consumer bodies: continue to develop links with consumer bodies	We run fortnightly regional consumer-adviser training-days across the UK – which involve working at grass-roots with a wide range of community networks and local advice and support agencies. This is in addition to our ongoing policy work with the national consumer groups.
Elected representatives: named contact	Alison Hoyland of our policy team (see 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 will publish our draft budget for public consultation in January 2010 (see www.financial-ombudsman.org.uk/publications/plan-budget.htm) The finalised budget should then be published at the end of March 2010 following approval by the board of the FSA.

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<p>Information: keep website user-friendly and welcoming</p>	<p>Developments and new material on our website have included:</p> <ul style="list-style-type: none"> ▪ audio-clips (as mp3 downloads) in an extended range of languages (www.financial-ombudsman.org.uk/accessibility/languages.html). ▪ video-clips in British Sign Language (http://www.financial-ombudsman.org.uk/assets/media/easyread/bsl_easyread.html) ▪ “my story” videos in English and Welsh (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) <p>Following nominations from the public, we won the award for <i>website of the year 2009</i> from the Plain English Campaign (in succession to the BBC, the previous year’s winner). The Plain English Campaign said our website “provides information on a complex subject in a straightforward manner and is accessible to all users.”</p>
<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>Following extensive public consultation, we published in September 2009 – for the first time – a range of data about the number and outcome of complaints relating to the 142 financial businesses that make up 90% of our caseload (see www.ombudsman-complaints-data.org.uk). We will be publishing this data on an updated basis every six months.</p>
<p>Information: publishing an online digest</p>	<p>We recruited a new lead ombudsman in March 2009 as our head of practice, responsible for coordinating and recording our approach on decision making. This has led to the expansion of our online technical resource (available at www.financial-ombudsman.org.uk/publications/technical.htm) with more information added regularly.</p>
<p>Information: fostering academic interest and publishing selected decisions</p>	<p>We have obtained expressions of interest from four university law-faculties. We are now holding a series of meetings with them about the practical issues associated with selecting decisions, preparing “ombudsman reports” and facilitating academic study.</p> <p>We also publish key selected decisions ourselves as part of our online technical resource (for example, see http://www.financial-ombudsman.org.uk/publications/technical_notes/ppi.html).</p>
<p>Information: about the work of our service-review team</p>	<p>This was included in our 2008/9 <i>annual review</i> (see www.financial-ombudsman.org.uk/publications/ar09/dealt.html#ar8).</p>

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Information: about the number of “deadlocked” and “vexatious” complaints	These figures were included in our 2008/9 <i>annual review</i> (see http://www.financial-ombudsman.org.uk/publications/ar09/received.html#9 and http://www.financial-ombudsman.org.uk/publications/ar09/dealt.html#ar5).
Information: external review	Our non-executive board has agreed that our third independent external review – to take place in 2010/11 – will be carried out by the National Audit Office (NAO) and will cover “value for money” and efficiency issues.
Process: appoint head of practice to oversee consistency	Recruited and in post from March 2009 (see www.financial-ombudsman.org.uk/news/updates/david-baker-appointment.html).
Process: be clearer with consumers and businesses about expected timescales	We report publicly in our annual review and our corporate plan and budget on our timeliness statistics. We include general information about timescales up-front on our “key facts” webpage (www.financial-ombudsman.org.uk/about/index.html).
Process: consider quantifying some formulaic awards	This forms part of our work to see where and how we could be clearer in our communications – including how we want redress to be paid.
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. We have also launched a major casework project that delivers fast and streamlined decisions on certain kinds of cases – avoiding protracted investigations and lengthy correspondence.
Process: improve quality system	We obtained consultancy advice from Deloitte and increased the number of our quality-assurance staff. We recruited an executive director of business-planning and assurance to put in place reinforced systems for monitoring and assessing quality across the organisation. This includes file reviews of randomly-selected cases by board members and the executive team.
Process: increase sophistication of system for prioritising cases	We have published more information on our website about how we allocate and prioritise cases (see 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. And a tailored in-house training programme is being developed with a focus on sharpening the communication skills of our adjudicators. As a pilot-project we are running drop-in complaint-surgeries as part of our regional consumer-adviser training-days (see http://www.financial-ombudsman.org.uk/news/updates/highlands-islands-tour.htm).

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<p>Process: review style of our written communications / adjudications</p>	<p>As part of a major casework project, we have reviewed how we communicate decisions to consumers – to see if the traditional format of letters and adjudications remain appropriate, as approaches to communication evolve in society at large. We are currently trialling the communication of decisions in formats other than text-heavy letters.</p>
<p>Regulators: more open communication</p>	<p>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.</p>
<p>Regulators: review “wider-implications process”</p>	<p>Subsumed by FSA’s wider consideration of its approach to regulation following the financial crisis – and by wider discussions on “collective redress”, now forming part of proposed government legislation.</p>
<p>Regulators: update memoranda of understanding (MoUs)</p>	<p>This will be done once wider issues have been resolved, emerging from proposed legislative changes. We have started discussions with FSA about updating arrangements for data exchange.</p>