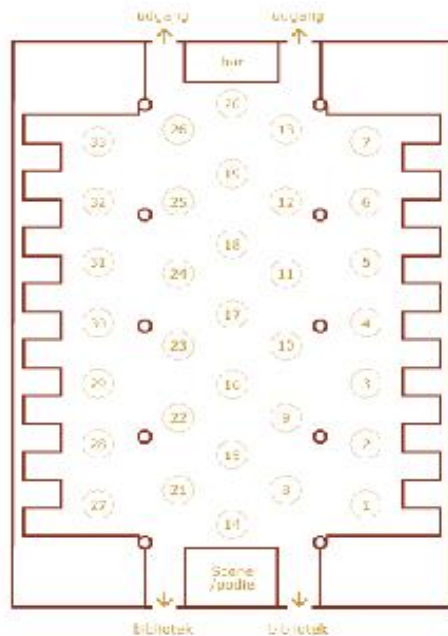


INFO2012, Copenhagen

Preliminary programme

	CONNECTING ACTIVITIES
16th September	19.00 Opening reception at the Planetarium
17th September	18.30 Town Hall reception
18th September	19.00 Dinner



BØRSSALEN



08:00 - 10:00

09:00 - 10:00

10:00 - 10:30

10:30 - 11:00

11:00 - 12:00

12:00 - 13:30

13:30 - 14:30

14:30 - 15:00

15:00 - 16:00

16:00 - 17:00

Registration/coffee and pastries		
Annual General Meeting of the Members of the INFO Network (please note that this is a 'Members only' meeting)		
Coffee Break		
Start of the conference Opening remarks Main speaker: Justice of The Supreme Court, Henrik Waaben, chairman of the Danish Mortgage Credit Complaint Board		
Communication 1. Main communication challenges - In industrialized countries - In developing countries Speakers: Consultant Megan Chapman, CGAP (the Consultative Group to Assist the Poor), World Bank Ombudsman Larry L. Hattix, The Office of the Comptroller of the Currency, USA Chair: Principal ombudsman and legal director Caroline Wayman, Financial Ombudsman Service, UK		
Lunch		
Workshops Specific communication challenges within the different sectors		
Workshop 1: Banking/ Mortgages Speakers: Director Geoffrey Bezzina, Malta Financial Services Authority (chair) Dr. Krisztina Bukta, Financial Arbitration Board, Hungary	Workshop 2: Insurance Speakers: Director Irene Luukkonen, The Finnish Financial Ombudsman Bureau (chair) Chairperson Jocelyn Furlan, Superannuation Complaints Tribunal, Australia	Workshop 3: Investment Speakers: Ombudsman Alison Maynard, Financial Ombudsman Service, Australia Ombudsman William Prasifka, Financial Services Ombudsman, Ireland (Chair)
Coffee Break		
2. How can an improved communication between the financial service provider and the consumer be obtained? Introduction by Communication Expert Esben Høstager, Jøp, Ove & Myrthu A/S Chair: Principal ombudsman and decisions director Tony Boorman, Financial Ombudsman Service, UK 3. Case study: How has Nykredit Mortgage and Business Bank gone about improved communication? Speech by: Consumer Ambassador Pernille Hirtshals, Nykredit Mortgage and Business Bank Chair: Principal ombudsman and decisions director Tony Boorman, Financial Ombudsman Service, UK		
Panel discussion Participants: Consultant Megan Chapman, CGAP (the Consultative Group to Assist the Poor), World Bank Ombudsman Larry L. Hattix, The Office of the Comptroller of the Currency, USA Communication Expert Esben Høstager, Jøp, Ove & Myrthu A/S Consumer Ambassador Pernille Hirtshals, Nykredit Mortgage and Business Bank Chair: Principal ombudsman and decisions director Tony Boorman, Financial Ombudsman Service, UK wrap up of day 1		

Coffee and pastries		
4. Consumer education and literacy - What has and can be done Speakers: Senior Policy Expert Michael Chapman, OECD Financial Arbitrator Piruz Sargsyan, Armenia Deputy Director Susanne Dolberg, The Danish Banking Association, member of the Money and Pension Panel Chair: Ombudsman and CEO Douglas Melville, The Ombudsman for Banking Services and Investments, Canada		
Coffee Break		
5. The role of an ombudsman scheme - What can be concluded from ombudsman practice and for what purpose? Speakers: Consumer Ombudsman Henrik Øe Deputy Director General Julie Galbo, The Danish FSA Executive Director Torben Weiss Garne, The Danish Insurance Association (DIA) Chair: Head of Department Vagn Jelsøe, The Consumer Policy Center, The Danish Consumer Council		
Lunch		
Workshops		
Workshop 1 Communication of ombudsman practice (Ombudsmen) Speakers: French Insurance Mediator Francis Frizon (chair) Insurance & Savings Ombudsman Karen Stevens, New Zealand	Workshop 2: The use of ombudsman practice (Financial service providers) Speakers: Head of Legal Department Scandinavia Søren Theilgaard, Chartis Europe (chair) Divisional Director Hazel Lerman, Liberty Life Insurance, South Africa	Workshop 3: Policy development and systemic investigations based on ombudsman practice (Ombudsmen, financial service providers and others) Speaker: Head of Consumer Affairs and Financial Intermediaries Division Annette Bjaaland Andersen, The Danish FSA (chair) Senior Economist Adviser Troels Hauer Holmberg, The Consumer Policy Center, The Danish Consumer Council
Coffee Break		
6. Media policy Interaction with the media considering Who and when A multi stakeholder environment The need of transparency Intro by Ombudsman and CEO Douglas Melville, The Ombudsman for Banking Services and Investments, Canada Chair: Director Geoffrey Bezzina, Malta Financial Services Authority		
Panel discussion Participants: Ombudsman and CEO Douglas Melville, The Ombudsman for Banking Services and Investments, Canada Director Geoffrey Bezzina, Malta Financial Services Authority (chair) Ombudsman Manie van Schalkwyk Credit Ombud Association, South Africa Wrap up of day 2		

Wednesday 19th September 2012

08:00 - 09:00

09:00 - 10:30

Coffee and pastries

7. Ombudsman standards

- What is meant in practice (in differing national circumstances) by: independence and impartiality; fairness; effectiveness; clarity of scope and powers; accessibility; and transparency and accountability.

Speakers:

Advocate Clive Pillay, Ombudsman for Banking Services, South Africa
Lead Ombudsman David Thomas, UK Financial Ombudsman Service

Chair: Managing-ombudsman, policy and knowledge management Annette Lovell, Financial Ombudsman Service, UK,

10:30 - 11:00

Coffee Break

11:00 - 12:00

8. Resources and case productivity

Introduction by Director Phil Khoury, The Navigator Company, Australia

Panel discussion

Participants:

Director Phil Khoury, The Navigator Company, Australia
Ombudsman for long-term insurance Jennifer Preiss, South Africa
Chief Ombudsman Shane Tregillis, Financial Ombudsman Service, Australia
Chair: Ombudsman for long-term insurance Jennifer Preiss, South Africa

12:00 - 12:30

Wrap up of the conference

12:30 - 14:00

Lunch