

CONTENT

— Welcome Message	02
— Venue Information	05
— Conference Information	06
— Program	07
— Delegate List	14
— Biographies	18
— Day 1	34
— Day 2	172
— Day 3	288
— About INFO	362
— About FOI	366

WELCOME MESSAGE



Dear Honored Guests:

Welcome to Taipei! On behalf of the Taipei City Government and the city's 2.68 million citizens, I would like to extend our warmest welcome to the 2013 Conference of the International Network of Financial Services Ombudsman Schemes (INFO 2013)

Allow me to express our utmost appreciation to the Financial Ombudsman Institution for their dedicated effort in ensuring the success of this global gathering. This event will be a constructive conduit for the exchange of experience and expertise in financial services, and it promises to be stimulating for all.

On another note: be sure to steal a break to explore this enchanting city. In addition to the Taipei 101, an awe-inspiring skyscraper, the vaunted National Palace Museum, where some of the world's most beloved historic relics are housed, and the celebrated Taipei Metro, arguably the world's best rapid transit system, Taipei has many well-kept secrets awaiting your discovery. Nestled in the mountains is a number of beautifully constructed, eco-friendly hiking trails for the fitness-minded. Taipei has also made great strides in protecting and rehabilitating its wildlife; stop by the Guandu Nature Park and you will know why. The quiet alleys that crisscross Taipei are full of pleasant finds: be adventurous and check out the quaint baristas, nostalgic teahouses and boutique art galleries hidden in these places. If day-tripping gives you sore feet, great hot springs are tucked in at Taipei's northern suburbs: Beitou appeals to the geriatric in all of us.

As host city and sponsor of the 2013 Conference of the International Network of Financial Services Ombudsman Schemes (INFO 2013), we wish you a wonderful time, and hope that you bring home the most beautiful memories.

Sincerely yours,

Dr. Lung-Bin Hau
Mayor of Taipei



We are pleased to invite you to attend the 2013 Conference of the International Network of Financial Services Ombudsman Schemes (INFO 2013) held in Taipei from September 15 to 18, 2013, an annual conference hosted by The Financial Ombudsman Institution (FOI).

First, we would like to take the chance to introduce FOI to you and explain the services that they offer. FOI has been operated on 2nd January, 2012 and is designed to protect the interests and reinforce the confidence of financial consumers. In addition, FOI is totally funded by the government and governed by the Financial Supervisory Commission (FSC). All the services to provided financial consumers are free of charge.

Taipei is a vibrant and growing city with abundant culture heritage and excellent sightseeing. From the metropolis to the collection of Chinese art, Taipei invites you into a world of fascinating contrasts—a mix of the modern and traditional, with a generous dash of energy and friendly smiles to make this one of your most memorable trips to Asia.

In addition, Taipei has dozens of world-class restaurants where gourmets can sample the best regional Chinese cuisine; and for the gourmand, there are plenty of night markets serving up scrumptious evening snacks in an environment of chaotic excitement and fun.

The polarities of Taipei are vividly present as well in the joining of the urban and natural. Just a few minutes from the heart of the city you can soak away the cares of the world in mineral-rich hot springs nestled in the lush mountain foothills ringing the Taipei Basin. And throughout the city there are plenty of trails, parks and other oases of tranquility to lift and invigorate your spirits.

Sincerely yours,

Kuo-Chuan Lin

Chairman

Financial Ombudsman Institution

Yung-Cheng Chuang

Ombudsman Committee Chair

Financial Ombudsman Institution

VENUE INFORMATION

Shangri-la Far Eastern Plaza Hotel

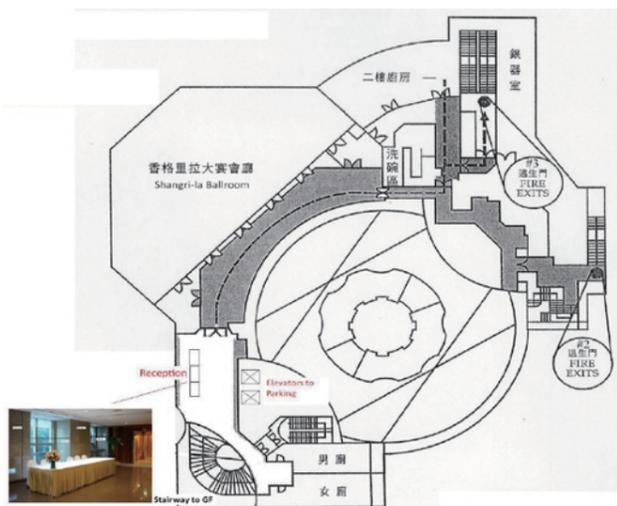
Conference delegates will be staying at the Shangri-la Far Eastern Plaza Hotel, located in the heart of CBD Taipei. The hotel is near Taipei's famous Tonghua night market and conjoined with a trendy shopping mall.

With legendary views of Taipei 101 and marvelous city skylines, a great roof-top swimming pool with panoramic views of Taipei city. The fitness centre and SPA provide a variety of massage therapies and spa treatments.

This well-decorated hotel offers free parking and wifi connection. Spacious guest rooms are equipped with modern furniture and air conditioning, personal vault, flat-screen TV and a bathroom with hot tub.

Shangri-la Far Eastern Plaza Hotel
No.201, Tun Hwa South Road, Section 2,
Taipei City
+886-2-2378-8888

Floorplan



Checkout

Hotel checkout is 12:00pm.

Business Centre

The Business Centre (available 24 hours) is located on basement floor.

Wireless Internet

Complimentary wireless internet access is available throughout the hotel.

Car Rental

Please contact the Concierge Desk



CONFERENCE INFORMATION

Our Registration and Information desk is located on the second floor of the hotel, outside of the Shangri-la Ballroom. Please consult with the organizer for any registration, local area information inquiries.

Organizers will be available at the Registration and Information desk during the following times:

Monday, September 16, 2013:

8:30am – 5:30pm

Tuesday, September 17, 2013:

8:30am – 5:30pm

Wednesday, September 18, 2013:

8:30am – 13:30pm

If you have any questions about the area or require assistance with restaurant and/or tour bookings, please visit the Concierge Desk in the lobby where a representative will be more than happy to help.

Official Language

The official language of the conference is English.

Name Badges

A name badge will be provided to you upon arrival at the conference Registration and Information desk. Please wear your name badge inside the conference sessions and at all social events.

Lunch and Coffee Breaks

Lunches will be served at East Gate, located at the basement floor of Shangri-la Far Eastern Plaza Hotel. Tea/coffee breaks will be served at the foyer outside of the Shangri-la Ballroom.

Dress Code

The dress code for the conference and social events is business casual (no tie required).

Conference Feedback

Please complete the delegate survey included in your conference bag and handback by 18 September, Wednesday at 12:00pm

Photography Notice

By registering, all delegates acknowledge that they may be photographed by FOI or INFO2013 conference personnel while at the conference, and that those photographs may be used by FOI or the International Network of Financial Services Ombudsman Schemes (INFO) for promotional purposes, including on the FOI or INFO websites.

DAY 1 MONDAY 16 SEPTEMBER 2013

08:00 – 10:00	Registration	
09:15 – 10:00	INFO Network Annual General Meeting and discussion on INFO Network Fundamentals (please note that this is a 'Members only' meeting)	
10:00 – 10:15	Conference Opening and Welcome	Ming-Chung Tseng Chairman of Financial Supervisory Commission, Taiwan, ROC Kuo-Chuan Lin Chairman of Financial Ombudsman Institution, Taiwan, ROC Jennifer Preiss INFO Network Chair, South Africa
10:15 – 11:15	The Role of the Ombudsman from an Asian Perspective - Panel -The overview of the market, trends -The changing of the Ombudsman environment and the role of Ombudsman: the impact of the Economic Crisis or the rise in the consumer awareness?	Sujatha Sekhar Naik Securities Industry Dispute Resolution Center, Malaysia Jeremy Lee Financial Mediation Bureau, Malaysia Edward Chow Investor Research Center of the College of Commerce of National Chengchi University, Taiwan, ROC
11:15 – 11:45	MORNING TEA	
11:45 – 13:00	Governance in the Broader Context of Ombudsman Schemes	Suzanne Roach (Chair) Financial Services Ombudsman, Republic of Trinidad & Tobago Douglas Melville Ombudsman for Banking Services and Investments, Canada Larry Hattix Office of the Ombudsman, US Comptroller of the Currency Reana Steyn Credit Ombudsman, South Africa
13:00 – 14:00	LUNCH	
	Workshops	
14:00 – 15:30	I Banking	Deborah Battell (Chair) Banking Ombudsman, New Zealand Clive Pillay Ombudsman for Banking Services, South Africa Gabriel Maotwanyana Office of the Banking Adjudicator, Botswana Erik Siren The Finnish Financial Ombudsman Bureau, Finland

14:00 – 15:30	2. Insurance	Danold O'Halloran (Chair) Financial Ombudsman Service, Australia Brian Maltman General Insurance OmbudService, Canada Mark Smith Policyholder & Market Assistance, Lloyds, United Kingdom Karen Stevens Insurance & Savings Ombudsman, New Zealand
	3. Investments	Noluntu Bam (Chair) Ombud for Financial Services Providers, South Africa Susan Taylor Financial Services Complaints Ltd, New Zealand Caroline Mitchell Financial Ombudsman Service, United Kingdom
15:30 – 16:00	AFTERNOON TEA	
16:00 – 17:00	Panel of Senior Ombudsmen -Lessons learnt -What they would do differently -Advice to delegates	David Thomas (Chair) Financial Ombudsman Service, United Kingdom Irene Luukkonen Finnish Financial Ombudsman Bureau, Finland Colin Neave Commonwealth Ombudsman, Australia
GALA DINNER	at the National Palace Museum, combine viewing of national treasures and wonderful cuisine Time: Depart for National Plaza Museum at 17.30; dinner concludes 21.30 Dress code: Business casual	

DAY 2 TUESDAY 17 SEPTEMBER

09:00 – 10:00	Internal Relationships: Ombudsman and Staff <ul style="list-style-type: none"> - Building skills - Best practice - Recruitment & Induction & Training - Career development - Promotion & Performance Management - Management issues 	Karen Stevens (Chair) Insurance & Savings Ombudsman, New Zealand Pauline Leung Compass Public Relations, Taiwan, ROC
10:00 – 11:15	Relationship Between Ombudsman and Regulator <ul style="list-style-type: none"> - Should/does the Ombudsman give data to the regulator? - Should/does the Ombudsman tell the regulator if the Ombudsman discovers new and emerging risks, or systemic issue, in a particular sector or financial services provider? - The industry complains to the regulator about Ombudsman decisions, who does the regulator support? 	Li-Ling Wang (Chair) Financial Supervisory Commission, Taiwan, ROC Phillip Field Financial Ombudsman Service, Australia Nol Monster Kifid – Dutch Complaints Institute, Netherlands
11:15 – 11:45	MORNING TEA	
11:45 – 13:00	PR Strategy and Raising Awareness <ul style="list-style-type: none"> - Crisis / Risk management: Adopting the concept of the Art of War to talk about related subject - How to educate consumer and industry: introducing strategy and practical ways to promote Ombudsman service - Suggestion for running promotion - How to use social media 	Manie van Schalkwyk (Chair) Credit Ombudsman, South Africa Suzanne Roach Financial Services Ombudsman, Republic of Trinidad & Tobago Caroline Mitchell Financial Ombudsman Service, United Kingdom
13:00 – 14:00	LUNCH	

WORKSHOPS		
	I Ombudsman Decisions <ul style="list-style-type: none"> - How and when decisions are binding - What about appeals? 	Susanne Nielsen (Chair) Danish Mortgage Credit Complaint Board, Denmark Jennifer Preiss Ombudsman for Long-term Insurance, South Africa Phillip Field Financial Ombudsman Service, Australia
14:00 – 15:15	2 Challenges for New Schemes <ul style="list-style-type: none"> - Sharing problems and experiences - Budgeting for new and prospective schemes 	Yung-Cheng Chuang (Chair) Financial Ombudsman Institution, Taiwan, ROC Kuan-Chun Johnny Chang College of Law, National Chengchi University, Taiwan, ROC Piruz Sargsyan Financial System Mediator of Armenia, Armenia Susan Taylor Financial Services Complaints Ltd, New Zealand Sujatha Sekhar Naik Securities Industry Dispute Resolution Center, Malaysia
15:15 – 15:45	AFTERNOON TEA	
15:45 – 17:00	External Reviews of Ombudsman Schemes <ul style="list-style-type: none"> The Benchmarks, the Benefits and the Pitfalls 	Douglas Melville (Chair) Ombudsman for Banking Services and Investments, Canada Raj Venga Credit Ombudsman Service Limited, Australia William Prasifka Financial Services Ombudsman, Ireland
FAREWELL DINNER	at the Taipei World Trade Center Time: 18.30 – 21.30 Dress code: Business casual	

DAY 3 WEDNESDAY 18 SEPTEMBER

09:00 – 10:15	<p>The Future of External Dispute Resolution (EDR)</p> <ul style="list-style-type: none"> - How to move forward to keep pace with what is happening - Threats that we have to overcome - Are some parts of industry re-thinking the value of what they created? - Whether ADR schemes go beyond their mandates because of the law and other developments around EDR schemes - The changing role of EDR and expectations 	<p>Colin Neave (Chair) Commonwealth Ombudsman, Australia</p> <p>David Thomas Financial Ombudsman Service, United Kingdom</p> <p>Douglas Melville Ombudsman for Banking Services and Investment, Canada</p>
10:15 – 10:45	MORNING TEA	
10:45 – 11:45	<p>What Constitutes Efficiency and Effectiveness – Operational Cost Containment</p> <ul style="list-style-type: none"> - Measuring efforts and outputs in an environment of scarce resources - The need to demonstrate productivity improvements and efficiency gains - Operational cost containment 	<p>Jennifer Preiss (Chair) Ombudsman for Long-term Insurance, South Africa</p> <p>Janine Young Public Transport Ombudsman, Australia</p> <p>Deborah Battell Banking Ombudsman New Zealand</p> <p>MaryRose McGovern Financial Services Ombudsman, Ireland</p>
11:45 – 13:00	<p>Relationship with Courts</p> <ul style="list-style-type: none"> - Is the Ombudsman subject to appeal to court? - Is the Ombudsman subject to judicial review? - Are the courts supportive? - Are there constitutional issues? 	<p>William Prasifka (Chair) Financial Services Ombudsman, Ireland</p> <p>Raj Venga Credit Ombudsman Service Limited, Australia</p> <p>Vitaliy Veryovkin Insurance Ombudsman, Kazakhstan</p> <p>Jocelyn Furlan Superannuation Complaints Tribunal, Australia</p>
13:00 – 13:10	Closing Remarks	
13:10 – 13:20	Info 2014 Presentation	
13:30 – 14:10	LUNCH	

DELEGATE LIST

Title	First Name	Last Name	Position	Country	Group	Title	First Name	Last Name	Position	Country	Group
Mrs.	Hranush	Aghayan	Case Handling and Investigating Group Office of Financial System Mediator	Armenia	2	Ms.	Maryrose	McGovern	Head of Investigation Financial Services Ombudsman's Bureau	Ireland	2
Mr	Hayk	Hovhannisyan	Case Handling and Investigating Group Office of Financial System Mediator	Armenia	1	Mr.	William (Bill)	Prasifka	Financial Services Ombudsman Financial Services Ombudsman's Bureau	Ireland	3
Mrs.	Piruz	Sargsyan	Financial System Mediator Office of Financial System Mediator	Armenia	3	Mr	Vitaliy	Veryovkin	Insurance Ombudsman Financial Institutions Association of Kazakhstan	Kazakhstan	2
Ms	Karen	Chalmers-Scott	Secretariat INFO Networkv	Australia	1		Jeremy	Lee	Chief Executive Officer Financial Mediation Bureau	Malaysia	1
	Philip	Field	Lead Ombudsman - Banking & Finance Financial Ombudsman Service	Australia	1		Amarjit Kaur	Paridam Singh	Consumer and Market Conduct Analyst Central Bank of Malaysia	Malaysia	1
Mrs	Jocelyn	Furlan	Chairperson Superannuation Complaints Tribunal	Australia	3	Ms	Sujatha	Sekhar Naik	Chief Executive Officer Securities Industry Dispute Resolution Center (SIDREC)	Malaysia	3
Mr	Colin	Neave	Commonwealth Ombudsman Office of the Commonwealth Ombudsman	Australia	3	Prof. Mr.	Charles	du Perron	Chairman, Financial Services Complaints Commission Dutch Complaint Institute	Netherlands	3
Mr	Donald	O'Halloran	Ombudsman General Insurance Financial Ombudsman Service	Australia	2	Mr.	A.C. (Nol)	Monster	Financial Ombudsman Dutch Complaint Institute	Netherlands	2
Mr	Raj	Venga	Ombudsman Credit Ombudsman Service Limited	Australia	1		Deborah	Battell	Banking Ombudsman Banking Ombudsman Scheme	New Zealand	1
	Janine	Young	Public Transport Ombudsman Public Transport Ombudsman Ltd	Australia	3		Nicola	Sladden	Deputy Banking Ombudsman Banking Ombudsman Scheme	New Zealand	1
Mr	Gabriel	Maotwanyane	Banking Adjudicator Office of Banking Adjudicator	Botswana	1	Mr	Trevor	Slater	General Manager Financial Services Complaints Limited	New Zealand	3
	Brian	Maltman	Executive Director General Insurance OmbudService	Canada	2		Karen	Stevens	Insurance & Savings Ombudsman Insurance & Savings Ombudsman Scheme	New Zealand	2
	Douglas	Melville	Ombudsman & Chief Executive Officer Ombudsman for Banking Services and In- vestments	Canada	1	Ms	Susan	Taylor	Chief Executive Officer Financial Services Complaints Ltd	New Zealand	3
Mr	Lukáš	Vacek	Deputy Financial Arbitrator Office of the Czech Financial Arbitrator	Czech Republic	3		Wookyeong	Hwang	Dispute Resolution Senior Vice President Korea Exchange	Republic of Korea	3
	Susanne	Nielsen	General Secretary The Danish Mortgage Credit Complaint Board	Denmark	1		Youngsuk	Lee	Market Surveillance Senior Manager Korea Exchange	Republic of Korea	3
	Elina	Antila	Communication Manager The Finnish Financial Ombudsman Bureau	Finland	3		Lygia	Moore	Resolution Officer Office of the Financial Services Ombudsman	Republic of Trinidad and Tobago	3
	Irene	Luukkonen	Chief Executive Officer The Finnish Financial Ombudsman Bureau	Finland	3		Suzanne	Roach	Financial Services Ombudsman Office of the Financial Services Ombudsman	Republic of Trinidad and Tobago	1
	Stig Erik	Siren	Director The Finnish Financial Ombudsman Bureau	Finland	1		Karen	Thompson- Morris	Resolution Officer Office of the Financial Services Ombudsman	Republic of Trinidad and Tobago	2
	Marielle	Cohen-Branche	AMF Ombudsman Autorité des Marchés Financiers (AMF)	France	3		Abdullah	Alsuhaibani	General Secretariat Secretary General Saudi Arabian Monetary Agency	Saudi Arabia	1
	Supriya	Pattnaik	Chief General Manager, Customer Service Department Reserve Bank of India	India	3	Mrs	Noluntu	Bam	FAIS Ombud Ombud for Financial Services Providers	South Africa	3

DELEGATE LIST

Title	First Name	Last Name	Position	Country	Group	Title	First Name	Last Name	Position	Country	Group
Mr	Leslie John	Barrett	Complaints Resolution Centre Standard Bank of SA Ltd	South Africa	1	Ms	Doris	Tshabalala	Adjudicator Insurance and Retirement Funds Adjudicator	Swaziland	2
Mr	David Edmund	Davidson	Adjudicator Ombud for Financial Services Providers (FAIS Ombud)	South Africa	2		Martin	Lorenzon	Ombudsman Ombudsman of Private Insurance	Switzerland	2
Mr	Dennis	Jooste	Ombudsman The Ombudsman For Short-Term Insurance	South Africa	2		Kuan Chun	Chang	Law Associate Professor National Cehngchi University	Taiwan, ROC	2
Mr	Nishalkumar	Lala Mohan	Banking and Financial Services The Banking Association South Africa	South Africa	1		Ray	Chen	President Chung Kuo Insurance	Taiwan, ROC	2
Ms	Hazel	Lerman	Internal Arbitrator Liberty	South Africa	2		Li Chung	Cheng	Business Department Senior Manager Taiwan Residential Earthquake Insurance Fund	Taiwan, ROC	2
Ms	Muvhango	Lukhaimane	Pension Funds Adjudicator Office of the Pension Funds Adjudicator	South Africa	3		Edward	Chow	Investor Research Center of the College of Commerce, National Chengchi University	Taiwan, ROC	3
Mr	Bongani Patrick	Madladla	Auditing Wintech Logistics	South Africa	1		Yung Cheng	Chuang	President Financial Ombudsman Institution	Taiwan, ROC	1
	Judge Ronald	McLaren	Ombudsman The Ombudsman for Long Term Insurance	South Africa	2		Pi Feng	Chuang	Legal Affairs Staff Securities and Futures Investors Protection Center	Taiwan, ROC	3
Mr	Sivalingam Perumal	Naidoo	Customer Dispute Adjudicator Barclays Africa Group Ltd	South Africa	1		Jing Teng	Huang	Legal Affairs Dept Clerk Motor Vehicle Accident Compensation Fund	Taiwan, ROC	2
Mr	Chris	Nel	Internal Arbitrator Old Mutual Life Assurance Co.	South Africa	2		Cheng Ju	Kuan	Guidance and Planning Dept. Deputy Director Financial Ombudsman Institution	Taiwan, ROC	3
Mrs	Dorothea	Ozrovech	Client Relations, Internal Arbitrator Office Sanlam	South Africa	3		Pauline	Leung	Compass Public Relations	Taiwan, ROC	X
Mrs	Antoinette	Pieterse	Customer Dispute Adjudication Banking	South Africa	1		Wu Jen	Tseng	President Taiwan Insurance Institute	Taiwan, ROC	2
	Clive	Pillay	Ombudsman Ombudsman for Banking Services	South Africa	1		Li Ling	Wang	Financial Supervisory Commission	Taiwan, ROC	X
Mrs	Jennifer	Preiss	Deputy Ombudsman Ombudsman for Long term Insurance	South Africa	2		Zong Wey	Wu	Customer Service Department Manager Cathay Life Insurance Co., Ltd.	Taiwan, ROC	2
Mrs	Mellony	Ramalho	Group Customer Relations Liberty	South Africa	2		Jheng Yao	Yang	Consumer Finance Unsecured Dept Restructuring Program Committee Chairperson The Bankers Association of The R.O.C	Taiwan, ROC	1
Mr	Sydwell Linda	Shangisa	Adjudicator Ombud for Financial Services Providers (FAIS Ombud)	South Africa	1		Shih Jen	Yu	Claims Secretary Motor Vehicle Accident Compensation Fund	Taiwan, ROC	2
Ms	Reana	Steyn	Lawyer Office of the Credit Ombud	South Africa	1	Mrs	Caroline	Mitchell	Ombudsman Financial Ombudsman Service Limited	United Kingdom	3
Mr	Manie	Van Schalkwyk	Credit Ombud Office of the Credit Ombud	South Africa	3	Mr	Darren	Scott	Economic Development States of Jersey	United Kingdom	3
Miss	Gugu Fortunate	Makhanya	CEO's Office Financial Services Regulatory Authority	Swaziland	3	Mr	Mark	Smith	Market Services Lloyd's Insurance	United Kingdom	2

DELEGATE LIST

Title	First Name	Last Name	Position	Country	Group
Mr	David	Thomas	Ombudsman Financial Ombudsman Service Limited	United Kingdom	1
	Larry	Hattix	Senior Deputy Comptroller & Ombudsman Comptroller of the Currency	United States	1

BIOGRAPHIES



Mrs. Sargsyan is a lawyer. She graduated from Yerevan State University – Faculty of Law. Maintained a candidate (Ph.D.) thesis and earned a degree in candidate of law. In the period of 1995-2008, she worked in the Central Bank of Armenia – first as specialist and at a later point, as the head of the Legal Department. Then, she was appointed as a General Legal Counsel at the Central Bank of Armenia. During this period, she was in charge of all the legal reforms carried out in financial system. She has drafted number of laws in the field, such as the Law on Banks and Banking Regulation, Bankruptcy of Banks, etc.. She delivered lectures at a number of educational institutions, including French University of Armenia, State Academy of Management of Armenia, etc.

On December 22, 2008, Mrs. Sargsyan was appointed as the Financial System Mediator of Armenia and in 2013 she was reappointed in the same position.



Philip Field is the Lead Ombudsman – Banking & Finance at the Financial Ombudsman Service (“FOS”). FOS commenced on 1 July 2008 and brought together the operations of the Banking and Financial Services Om-

budsman, the Credit Union Dispute Resolution Centre, the Financial Industry Complaints Service, Insurance Brokers Disputes and the Insurance Ombudsman Service.

Prior to his appointment as Ombudsman – Banking & Finance on 1 July 2008, Philip was General Manager- Corporate and Legal Counsel at the office of the Banking and Financial Services Ombudsman. He joined BFSO as Legal Counsel in February 2002 and was appointed General Manager – Corporate in March 2006.

Philip is a solicitor and has been practising in the area of financial services law and dispute resolution for over 25 years.



In 2006 Jocelyn Furlan was appointed Deputy Chairperson of the Superannuation Complaints Tribunal. She was the Acting Chairperson from September 2007 and was appointed Chairperson for a five year period on 4 June 2009.

Jocelyn holds law and commerce degrees as well as a diploma of financial planning. She is a founding member of the International Network of Financial Ombudsmen and is a member of the ATO’s Superannuation Consultative Committee, the Indigenous Financial Services Network, and Women in Super. She is Chair of SuperLife, a charitable community of interest in the superannuation industry. She is also Independent Expert to the Victorian Parliamentary Contributory Superannuation Fund.

BIOGRAPHIES

Away from superannuation, Jocelyn and her husband have two children in high school and an adult son who shows no signs of leaving home any time soon.



Mr Neave is the Commonwealth Ombudsman and Chair of the Commonwealth Consumer Affairs Advisory Committee. He was formerly President of the Administrative Review Council and also served as the Banking and Financial Services Ombudsman and then Chief Ombudsman of the Financial Ombudsman Service between 1996 and 2011.



Don was appointed as an Ombudsman at FOS in July 2010. Prior to coming to FOS, he was a full-time Member at the Victorian Civil and Administrative Tribunal (VCAT). During his four years at VCAT, he sat in the Civil, Occupation and Business Regulation and Guardianship lists. Before working at VCAT, he was a specialist insurance litigation partner in a large Melbourne legal firm for 21 years.

Don has a Masters of Law from the University of Melbourne and he is the former Legal Member of the Chiropractors Regulation Board and former Treasurer of Headway Victoria.



Raj Venga is the Chief Executive and Ombudsman of the Credit Ombudsman Service Limited ("COSL").

COSL provides a dispute resolution service to its members and consumers as an alternative to legal proceedings.

COSL's members are financial services providers operating in the non-bank sector. Its role is to bring disputing parties together and assist them to reach a mutually acceptable resolution between themselves.



Janine Young is the Public Transport Ombudsman in Victoria, Australia. The PTO Ltd was established 2004 as not for profit, independent dispute resolution body, providing a free, fair, informal and accessible service for the resolution of complaints about public transport in Victoria. Janine joined the PTO in August 2010 having previously been Deputy Ombudsman at the Energy and Water Ombudsman (Victoria) for around seven years. Before that, Janine's career was primarily in the automotive industry, including three years as a change management specialist in process and service improvement

Janine is on the Board of the Society of Consumer Affairs Professionals, the peak

body for consumer affairs professionals and is also currently on the Standards Australia QR015 Committee which is reviewing AS ISO 10002, International Standard Guidelines for Complaint Handling in Organisations. Janine is an Executive Member of the Australian and New Zealand Ombudsman Association and holds under-graduate qualifications in Marketing and Management, a Masters of Business Administration and is a graduate of the Australian Institute of Company Directors



Botswana Banking Adjudicator in the Office of the Banking Adjudicator from December 2006.

OFFICE MANDATE:

- Dispute resolution/consultation and referral
- Policy analysis and feedback
- Community outreach and Education
- Establish/maintain Office of the Banking-Adjudicator

WORK EXPERIENCE

25 years service in the Banking and Financial Services industry in Botswana. Standard Chartered Bank of Botswana (Banking and Investment Manager) Botswana Building Society (Chief Operations Officer-Banking and Investment) Botswana Savings Bank (Credit and Risk Manager) Lecturer with the University of Botswana (Professional Development Short Courses).

MEMBERSHIP IN PROFESSIONAL BODIES

- Member of the Botswana Institute of Arbitrators (B.I.A)
- Member of the Botswana Training Authority (BOTA) Banking and Financial Standards Setting Committee
- Member of South African Institute of Social Sciences (Academic Research Institute) (SAUSC)
- University of South Africa Alumni-Botswana Chapter Convenor
- Board member in the University of Botswana Graduate Studies Faculty



Brian leads the General Insurance Ombudsman Service (GIO) as its Executive Director since 2008. He brings 32 years experience to GIO, representing and serving individuals, business corporations, insurers and reinsurers. In addition to the private practice of law and independent consulting, Brian has held insurance related positions including Claims Counsel to the Insurance Corporation of Ireland, Counsel, Munich Reinsurance Company of Canada, Vice President, Focus Group Inc., Claims Manager and Counsel, Frankona Reinsurance, Chief Agent for Canada, ERC Frankona, Vice President Human Resources and General Counsel, UAB Group, and Director and Chair of the Conduct Review Committee, Omega General Insurance.

Called to the Ontario bar in 1981, Brian was educated at York University's Glendon College and at Dalhousie Law School. Throughout his career Brian has also served in a variety of volunteer capacities, in the insurance industry, natural resources and

BIOGRAPHIES

arts organizations. These include several of the Insurance Bureau of Canada's working groups and committees, and the Reinsurance Research Council. He is Past Chair and Director of The Friends of Algonquin Park, Past President of the Algonquin Park Residents Association, a Director and performer in York Symphony, and an Advisor to the Ontario Negotiating Team in the Land Claim advanced by the Algonquin First Nations.



Mr. Melville has been Canada's Ombudsman for banking and investment disputes since his appointment in 2009.

Mr. Melville is a lawyer by training with over 20 years of financial services experience in a wide variety of institutions and roles. Prior to his financial services career, he worked as a management consultant and policy analyst in Canada, Africa and the Middle East for the Canadian Government and other public sector clients.

An experienced mediator and arbitrator, Mr. Melville earned his BA in Economic Geography & Political Science at Carleton University, followed by a JD and an MBA from Western University. As an Ontario-Jiangsu Scholar, he attended Suzhou University in China and received a Diploma in Foreign Trade Economics. He later earned an LLM in international trade and competition law, specializing in financial services consumer protection, from Osgoode Hall Law School.

An Institute of Corporate Directors-certified Director (ICD.D), Mr. Melville is involved in

the governance of several organizations involved in financial literacy, elder care, primary health care, and the environment.



REDRESS SCHEME

- The Danish Mortgage Credit Complaint Board

OCCUPATION

- Since 1992 head of the general secretariat (general office).
- Prior to that: Head of a legal department in one of the mortgage-credit institutions.

EDUCATION

- Lawyer

OTHER JOBS/DUTIES

- Member of a superior evaluation committee - appointed by The Minister of Transport
- Member of The Company Appeals Board - appointed by The Minister for Economic and Business Affairs
- Member of a research team at Copenhagen Business School
- Annotates financial law
- Writes different books on financial subjects



- CEO of the Finnish Financial Ombudsman Bureau, been in this role for 5 years, pre-

viously director of the Finnish Insurance Ombudsman Bureau since 1981

- Barrister-at-Law by education
- Involved in the work of many committees and working groups (different ministries) drafting insurance related legislation either as secretary, member or special adviser (e.g. Insurance Contract Act/Ministry of Justice and Insurance Mediation Act/ Ministry of Social Affairs and Health)
- Articles concerning ADR or insurance contract legislation in a number of publications
- Cooperation with Nordic counterparts already since early 80's, also involved in international cooperation for financial ombudsmen



Erik Sirén has worked as a director at the Finnish Financial Ombudsman Bureau (FINE) in Helsinki since 2009. Mr Sirén's principal tasks involve banking and securities issues together with some administrative matters, including financial management. He was also responsible for the merger of different financial Complaints Boards in 2009, as well as the design of new operational models. During his time at the Ombudsman Bureau he has also succeeded in developing and implementing a new CRM system.

Mr Sirén graduated as a Barrister-at-Law from the University of Turku, Finland. During his career he has held director posts at two of Finland's leading commercial banks. Prior

to taking up his position at the Ombudsman Bureau, he served as a director at the Advisory Office for Bank Customers and the Finnish Securities Complaints Board for ten years.



MaryRose McGovern was appointed Head of Investigation at the Financial Services Ombudsman's Bureau in January 2008.

Having studied Law at Trinity College Dublin where she was a prize winner for academic achievement, MaryRose was subsequently admitted as a Solicitor by the Law Society of Ireland, and she worked for many years in private practice. Her specialty areas as a Partner were Insurance and Commercial litigation.

In 2001, MaryRose joined the office of the Ombudsman for Credit Institutions, a voluntary ombudsman scheme which pre-dated the creation of the statutory Financial Services Ombudsman's Bureau in 2005.



William Prasifka took up his position as Financial Services Ombudsman in March 2010. William has extensive experience as a public servant and as a lawyer in private practice. Prior to taking up the post of Financial Services Ombudsman, William held

BIOGRAPHIES

the position of Chairperson of the Competition Authority, from 2006 to 2010 and was Commissioner for Aviation Regulation, from 1999 to 2006. Between 1996 and 1999 he was a Member of the Competition Authority.

Before entering the public sector, William worked as a lawyer in the private sector, in both Dublin and New York, where his work was predominantly in the areas of competition law, antitrust law, corporate finance, mergers and acquisitions. During his term as Chairperson of the Competition Authority William was also a member of the board of the National Consumer Agency and the National Competitiveness Council. He also spent eight years on the Board of the Irish Fulbright Commission, four years as Deputy Chairperson.

He is currently a member of the Executive Committee of the British & Irish Ombudsman Association. Away from his public roles William is President of the Irish Czech and Slovak Society.



Jeremy Lee is the Chief Executive Officer of Financial Mediation Bureau of Malaysia since 1 August 2012.

Jeremy has more than 26 years of experience in central banking. Prior to his current role, Jeremy served in various departments in Bank Negara Malaysia. Among others, Jeremy was involved in regulating the banking and insurance industries. He represented Malaysia for the trade in financial services negotiations at multi-lateral, regional

bilateral free trade agreement levels.

Jeremy holds a Bachelor of Economics degree and a Bachelor of Jurisprudence degree from the University of Malaya, Kuala Lumpur, Malaysia and a LL.M (International Banking and Financial Laws) from the Boston University School of Law, Massachusetts, United States of America.



Sujatha Sekhar Naik is the CEO of the Securities Dispute Resolution Center (SIDREC) a body corporate established under the Capital Markets and Services Act (Dispute Resolution) Regulation 2010 to act as a dispute resolution body for the capital market in Malaysia. SIDREC helps to mediate and adjudicate claims or disputes in any dealing or transaction involving capital market products or services between investors and SIDREC's members, who include stockbroking companies, investment banks, futures broking companies, fund management companies and unit trust management companies, among others.

Sujatha was seconded to SIDREC by the Securities Commission Malaysia (SC) to take on her appointment as CEO in March this year. She was formerly a Deputy General Manager and the Head of Investor Affairs and Complaints of the Securities Commission Malaysia (SC). She was responsible for the development and implementation of SC's investor education strategy and the management of complaints relating to market misconduct. Her previous work in the SC has included advisory and reform work in both the

General Counsel's Office and the Corporate Finance and Investments Business Groups. Sujatha has represented the Commission as a presenter and panelist at international and domestic fora on the subject of investor education and other capital market issues. She has represented the Commission on a number of interagency committees in Malaysia and is also a member of the Advisory Board of the International Forum of Investor Education (IFIE).

Prior to joining SC in 2001, Sujatha had gained experience both in practice and as an in-house legal counsel. She obtained her degree in Law from the University of London and was called to the Bar of England and Wales in 1989 and re-qualified with the Law Society of England and Wales as a Solicitor in 1990. She was also called to the Malaysian Bar in 1998.



Deborah Battell was appointed New Zealand Banking Ombudsman in July 2009.

Her previous roles have included the positions of Director of Competition, and Director of Fair Trading, both with the New Zealand Commerce Commission, and Senior Consultant with KPMG.

Deborah has authored conference papers and published articles on strategic management topics, which have also been the subject of a feature series in New Zealand national business media.

She has a Bachelor of Arts and MBA from

Victoria University. She is also a member of the Executive Committee for the Australia New Zealand Ombudsman Association, a Fellow of FINSIA, and a member of the Advisory Committee for the Victoria University MBA.



Karen was appointed Insurance & Savings Ombudsman ("ISO") in May 1998. She graduated with BA and LLB degrees from Victoria University and was admitted as a barrister and solicitor of the High Court of New Zealand in 1987. Karen practised as a lawyer in the area of civil litigation and alternative dispute resolution, before coming to complaints resolution work as the ISO.

Since her appointment as ISO, Karen has qualified as an Associate of The Arbitrators' and Mediators' Institute of New Zealand, a Member of The Chartered Institute of Arbitrators (UK) and a Fellow of the New Zealand Institute of Management. In 2009, she also completed a Master of Laws degree from La Trobe University in Melbourne, majoring in conflict resolution.



Susan Taylor is the Chief Executive Officer of Financial Services Complaints Ltd (FSCL) and has been with FSCL since October 2010. FSCL, established in April 2010, is an

BIOGRAPHIES

approved dispute resolution scheme under the (New Zealand) Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL has over 5,500 financial service providers as participants. In her role of CEO, Susan is the decision-maker on complaints.

Susan has more than 20 years' experience in dispute resolution in the financial services industry and has presented at financial industry and consumer conferences both in New Zealand and overseas.

Susan is a qualified lawyer with experience in commercial, civil and family law and litigation. Prior to joining FSCL, Susan was the Deputy Banking Ombudsman.

Susan is also a public member (alternate) of the Advertising Standards Complaints Board in New Zealand.



Nol Monster
Netherlands

1965 - 1982: Police officer in The Hague
1982 - 1992: Judge in the court of Amsterdam
1992 - 2010: Vice-president of the court in Haarlem
2010 - Now: Financial Ombudsman of The Netherlands



Vitaliy Veryovkin
Kazakhstan

He is a lawyer by profession. He has been involved in insurance law since 1998.

He worked in insurance companies. He worked his way up from Junior Lawyer to Deputy Chairman of the Management Board of the insurance company.

He occupied himself with issues of claims settlement, business processes engineering, working out draft laws.

He has been an insurance ombudsman of the Republic of Kazakhstan since 2007.



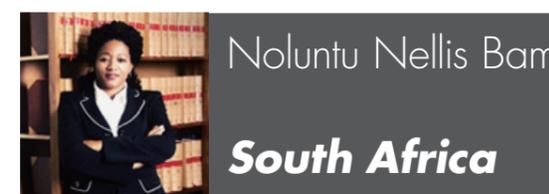
Suzanne Roach
Republic of Trinidad & Tobago

Suzanne cites her appointment as the new Financial Services Ombudsman, effective May 01, 2010 as the perfect niche for herself. Her years of work and experience have provided her with the depth and breadth of knowledge to lead in her new and chosen profession. Her passion for ombudsman-ship has positioned the Office of the Financial Services Ombudsman to a new level with Community Outreach playing a greater role in providing financial information to the public of Trinidad and Tobago.

Suzanne is a Chartered Accountant having pursued a Bachelor of Science Degree in Management Studies (Industrial Management option) and the Master of Science Degree in Accounting at the University of the West Indies, St. Augustine Campus. Suzanne has been employed at the Central Bank of Trinidad and Tobago in various capacities for more than thirty-one years (twenty-three of which has been in the field of internal and external auditing). Her previous appointment was that of Manager, Internal Audit for a period of twelve years.

Suzanne has also served in various executive capacities in a number of professional associations and non-governmental organizations. In 2008 she qualified as a Certified Instructor with the Institute of Internal Auditors Inc. to conduct world-wide training in auditing programmes.

Suzanne is the mother of one who thanks God daily for the blessings bestowed upon her and for allowing her to live and experience life through her daughter's eyes.



Noluntu Nellis Bam
South Africa

Noluntu was born in Umtata in the Eastern Cape and is the second of six children.

Upon matriculating at Umtata Technical College she completed a B Proc degree through the University of Transkei in 1994.

In 1996, Noluntu completed a bachelor of laws degree (LLB degree) through the University of Natal (Howard College) and in 1997, completed the practical legal training. After serving one year of articles of clerkship she wrote the attorneys board examinations and passed all four papers in the first sitting.

In 2003, she was awarded a Masters in Law, (LLM), (with a specialisation in Income Tax Law) by the University of South Africa.

In 2004 she wrote examinations for the Post Graduate Diploma in Financial Planning Law, CFP, (Trade mark) through the University of the Free State, which she passed in the first sitting.

Noluntu was awarded the degree of Masters in Business Administration, (MBA) by Wits

Business School in 2012.

Noluntu joined the office of the FAIS Ombud in 2003 as Assistant Ombud after serving in the capacity of legal advisor for two well-known financial services providers.

From 1999 to 2003, she was part-time lecturer at the School for Legal Practice in Durban, which is attached to the University of KwaZulu-Natal.

In 2007, she was appointed Deputy Ombud and served the people of South Africa for three years before being appointed Ombud For Financial Services Providers, (FAIS Ombud) in March 2010.

Noluntu is co-author of the book, the FAIS Guide; a hand book designed to assist new financial advisors with matters of compliance.

She has a particular interest in Employee Share Ownership Schemes and is currently the chair of Morokotso Trust, (an ESOP).

Noluntu is a mother of three teenagers, two girls and a boy.



Clive Pillay
South Africa

Clive Pillay was appointed to the position of Ombudsman for Banking Services in May 2007. He is a lawyer by training and was admitted to practice in 1976. He holds 4 law degrees including two Masters' degrees; one in Constitutional Law and one in International Law, respectively. He also holds Post Graduate Diplomas in Advanced Banking Law, Alternative Dispute Resolution (cum laude) and Compliance Management (cum

BIOGRAPHIES

laude). In 2007, Clive completed the International Ombudsman training course in Philadelphia, USA.

During the period of 1999 to 2001, he served as a Judge of the High Court of South Africa on numerous occasions. He has been to the United States of America as an exchange student on a Comparative Law Program. He has lectured at the University of Port Elizabeth and the Law Society's School for Legal Practice.

Clive has addressed international conferences on Alternative Dispute Resolution, in New York, Vancouver, Dublin and Copenhagen.

In 2008 he received the African Bankers prestigious "Banking Adjudicator of the year" award, held in Washington DC, for facilitating effective dispute resolution for the South African banking public and for promoting banking industry professionalism.

In October 2009 he attended the World Bank and International Monetary Fund general meetings in Istanbul, Turkey as an accredited representative.

In August 2010 Clive received the prestigious International Star Quality Award, in the Gold category in recognition of his efforts in promoting high standards in the workplace through excellence and innovation. The ceremony was held in Geneva.



Jennifer Preiss is the Deputy Ombudsman in the office of the Ombudsman for Long-term

Insurance in South Africa.

She worked in the insurance industry from 1984 to 1998.

In 1998 she joined the Ombudsman and in 2001 she was appointed Deputy Ombudsman.

Jennifer is the current Chair of INFO

She has a B.A. LLB. Degree and a Post Graduate Diploma in Tax Law.



Deputy Ombudsman at the Office of the Credit Ombud, South Africa

Reana holds a B. Com bachelor's degree in commerce and a LLB post graduate degree in Law. After completing articles with one of the leading law firms in Johannesburg, Norton Rose Fulbright, she was admitted as an attorney of the High Court of South Africa. Reana remained with the firm for approximately 8 years where she practiced in the insurance division gaining extensive experience in High Court litigation and proceeded to specialize in medical negligence and aviation law. After a couple years, Reana joined a large short term insurer as Legal Advisor, where she also handled litigation matters and advised on policy interpretations.

Her career then took a different course when she joined the newly established National Credit Regulator in 2006 as their Legal Advisor. In this role, Reana presented at numerous seminars and conducted training sessions across the country on the new

National Credit Act. In 2010 she joined the office of the Credit Ombud and this year she was appointed as Deputy Ombudsman.



Manie van Schalkwyk is a B.Com graduate of University of Pretoria, and since graduation, has worked extensively in the banking, insurance and for the past 15 years in the credit information industry.

He is a passionate advocate of consumer rights and responsibilities, and was appointed as the Credit Information Ombud in Feb 2004. The role of his office is to assist members of the public, who are adversely affected by credit information, and non-bank credit transactions. He also plays a role in educating the public about the pitfalls and advantages of borrowing money, and maintaining the asset of a good credit record.

Manie also serves on the Board of Directors of the National Credit Regulator

The office of the Credit Ombud effectively resolve disputes between members of the credit industry (credit grantors and credit bureaux) and credit receivers (consumers and businesses) in terms of credit information and non-bank credit transactions

Further to this, the office acts as an educator to the public in matters pertaining to credit.



Dr. Chang received his LL.B. degree from National Chengchi University (NCCU) in Taiwan in 1997, and subsequently completed his MBA studies at NCCU's Dept. of Risk Management and Insurance in 2000. In fall, 2000, Dr. Chang started his pursuit of advanced law degrees including LL.M. and S.J.D. in the U.S. He was awarded two LL.M. degrees respectively by University of Pennsylvania Law School 2001 and Boston University Law School in 2002.

After five-year concentration of his research on international financial regulation, he eventually fulfilled the requirement of Doctor of Juridical Science degree through the completion of his doctoral dissertation titled, "An Optimal Legal Regime for the Supervision and Regulation of Financial Conglomerates in China in the post-WTO Era". Dr. Chang has been appointed to the assistant professor position at NCCU College of Law in Taiwan on August 2007, and promoted to associate professorship on February 2011.

His field of interests includes financial law and insurance law. In his relatively brief academic career, Dr. Chang has been devoted to scholarly writings which include 25 articles in Mandarin, 7 English articles, and over 30 conference papers. He has been serving as the Ombudsman of Taiwan's Financial Ombudsman Institution since the establishment of such Institution on January 2012. He also has been served as the member of the Insurance Product Review Committee of the Insurance Bureau of the Financial Service Commission in Taiwan, ROC.



BIOGRAPHIES

Edward H. Chow is a Distinguished Professor of Finance and the Director of Investor Research Center of the College of Commerce of National Chengchi University (NCCU). Professor Chow received MBA and Ph.D. degrees from Indiana University-Bloomington. Before joining National Chengchi University he taught at Santa Clara University in California and National Central University in Taiwan.

He now serves as the Chairman of the Editorial Board of Harvard Business Review-Complex Chinese Edition, as the Chief Editor of Journal of Financial Studies, on the Board of Asian Finance Association, as a Commissioner of Financial Ombudsman Institution, the Board of International Development and Cooperation and Development Fund, on the Board of Gre Tai Securities Market (one of the two stock exchanges in Taiwan), as an independent director of Yuan-Ta Financial Holding Company, as an independent director of Yuan-Ta Polaris Securities Group, as an independent director of Uni-President Inc., as a member of Asian Shadow Financial Regulatory Committee, and on the Listing Board of the Taiwan Stock Exchange.

He served as the Dean of College of Commerce and the Chairman of Department of Finance of NCCU, Commissioner of Research, Development and Evaluation Commission of Executive Yuan of ROC, on the board of Executive Yuan's National Stabilization Fund, on the Executive Yuan's Managing Board of Financial Restructuring Fund, on the Board of Securities and Futures Investors Protection Center, on the board of Boston Bio-Tech Venture Capital Company, on the board of China Development Industrial Bank Holding Company, on the board of Taiwan International Securities Company as an independent director, and on the Board

of Directors of the Securities and Futures Institute of ROC.

Professor Chow published in academic journals such as Journal of Business, Journal of Banking and Finance, Journal of Financial Research, Pacific Basin Finance Journal, etc. He also published two textbooks on investments and economics, two popular books on personal finance, and a monograph on corporate governance. He regularly advises public and private institutions and writes columns for major newspapers and magazines.



Chuang is the Ombudsman Committee Chair and President of the Financial Ombudsman Institution (FOI) of Taiwan which has been started its service to resolve the dispute between financial consumer and service provider since January 2012. He is also a professor of law at Soochow University (Taipei). He teaches courses in corporations, securities regulations, banking law and corporate governance.

In addition, Chuang currently is a director of the Securities and Futures Investors Protection Center. In Taiwan, this is a unique non-profit organization engaged directly in the exercise of investors' rights to combat corporate fraud and mismanagement. Additionally, Chuang was appointed by the Financial Supervisory Commission to serve as the Member of the CPA Discipline Committee.



Pauline Leung has over 20 years' experience in Taiwan's PR industry and is considered the PR guru in this market. She was named as "Taiwan's Top Image Maker" by Asian Business Magazine in 2003.

Pauline was the General Coordinator for Rotary International's global PR, overseeing six area coordinators representing the five continents for six years

Pauline plays an active role in American Chamber of Commerce, European Chamber of Commerce, and professional women's groups and other NPOs.

Pauline is listed among the 300 Famous Taiwanese by the Tatler's Society Magazine.



EDUCATION

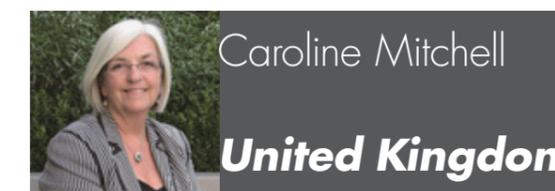
- Ph.D., Risk Management and Insurance, Temple University, USA
- M.S., Accounting, University of Hartford, USA
- B.A., Chinese Literature, Fu Jen Catholic University

WORKING EXPERIENCES

- Distinguished Professor, Department of Risk Management and Insurance, National Chengchi University
- Associate Dean, College of Commerce, National Chengchi University
- Board of Director, First Financial Holding Co., Ltd.
- Board of Director, Securities Investment Trust and Consulting Association of the

R.O.C.

- Chairperson, Pension Fund Association, R.O.C.
- Convener & Member of the Insurance Policy Review Task Force on Risk-Based Capital Systems and Financial Accounting, Financial Supervisory Commission
- Investment Advisor, Labor Insurance Fund, Executive Yuan
- Supervisory Commissioner, Labor Insurance Supervisory, R.O.C.
- Supervisory Commissioner, National Annuity Fund, Ministry of the Interior
- Member, Research and Development Committee, Examination Yuan
- Member, Board of Examiners, Examination Yuan
- Supervisory Commissioner, Government Employee and School Staff Insurance, Ministry of Civil Service, Examination Yuan
- Committee Member, the Reform of the Public Service Pension System, Ministry of Civil Service, Examination Yuan



Caroline is a solicitor and was a litigation partner with Lawrence Graham in London.

But she has worked in complaint handling organisations for most of her career.

She worked for the Insurance Ombudsman Bureau as a case handler and a senior manager. She also worked for the Building Societies Ombudsman.

In 1995 she was appointed as a member of the Police Complaints Authority where she served the maximum six years dealing with public complaints against police officers and

BIOGRAPHIES

supervising investigations into important matters like deaths in custody.

In 2002 she became an ombudsman at the newly formed Financial Ombudsman Service and in April 2005 was appointed to the new role of Lead Ombudsman, responsible for a number of ombudsmen and adjudicators dealing with general investment complaints under her direction. Since then her responsibilities have expanded to include complaints about pensions, portfolio management, general insurance and mortgages.



Mark Smith is the Team Leader of the Policyholder and Market Assistance Department at Lloyd's of London. Mark is responsible for Lloyd's team of case officers who consider and adjudicate on complaints received from Lloyd's policyholders around the world.

Lloyd's of London is not an insurance company but rather is an international insurance market where the insurance is provided by the underwriters authorised and licenced to trade at Lloyd's. Lloyd's regulates its market and as part of that oversight considers complaints from Lloyd's policyholders (indeed it is required to do so by the UK Regulator). The role is, therefore, very similar to that of Ombudsmen in that Lloyd's is effectively an independent party considering the complaints. Ultimately, of course, Lloyd's policyholders have the right of further external review by any available Ombudsman scheme in the country or territory in which the risk is located but also, most frequently, by the Financial Ombudsman Service in the

United Kingdom. Mark's team is responsible for Lloyd's day to day engagement with the UK's Financial Ombudsman Service as well as numerous other Ombudsman Schemes around the world.

Mark is very much a Lloyd's man having joined Lloyd's straight from school and has learned the insurance business whilst undertaking a variety of roles at Lloyd's over a 27 year period. Mark has been involved with complaints handling and catastrophe response at Lloyd's since 2001 and has seen many changes in that time; one of the most significant being the transition in the UK from the voluntary Insurance Ombudsman Bureau to the statutory Financial Ombudsman Service in place today.



David Thomas became UK Banking Ombudsman in 1997, after 28 years as a lawyer in private practice. On the creation of the unified statutory Financial Ombudsman Service in 2000 he became a Principal Ombudsman. Following his scheduled retirement date, he now acts as a part-time consultant to the Financial Ombudsman Service, with the courtesy title of Lead Ombudsman (Strategy).

He has acted regularly as a consultant on financial consumer protection, including for The World Bank, the European Commission and the United States Agency for International Development. Altogether he has advised and/or given seminars in more than 30 countries. He is also a member of INFO's network committee, a non-executive director

of the UK Legal Ombudsman and a member of the Advisory Board, Research Centre for Policy and Law of Global Consumer Protection, Wuhan University, China.



Larry L. Hattix serves as the Senior Deputy Comptroller for Enterprise Governance and Ombudsman at the Office of the Comptroller of the Currency (OCC). He assumed this role in February 2013, and in this role he oversees the agency's enterprise governance function, the bank and savings association appeals program, and the customer assistance group. He is a member of the agency's Executive Committee. Mr. Hattix also represents the agency as member of the International Network of Financial Services Ombudsman Schemes that promotes effective dispute resolution, improves international coordination and cooperation, and shares best practices globally. Prior to this role, Mr. Hattix served as Ombudsman since January 2008. He previously served as Assistant Deputy Comptroller for the Cincinnati/Columbus Field Office since 2003, where he directly supervised 40 banks. Mr. Hattix became a Specialist in Bank Information Systems in 1996, a BIS Lead Expert in July 2000, and was commissioned a National Bank Examiner in March 1994, with a specialty in Consumer and Community Reinvestment Act compliance. Mr. Hattix joined the OCC in 1988 as an Assistant National Bank Examiner in the Deerfield, Illinois Duty Station, after graduating from Carroll College in Waukesha, Wisconsin, with a degree in business administration-finance.