

List Of Speakers (alphabetical)

Alison Maynard

Alison Maynard is the Ombudsman, Investments, Life Insurance and Superannuation at the Financial Ombudsman Service.

Alison was admitted to legal practice in 1982. After five years as a Solicitor in Community Legal Centres, she became the Supervisor of Clinical Training at Leo Cussen Institute. One of her notable former students is Julia Gillard.

In 1993 Alison was employed by GIO to be the Director of SIO Consumer Appeals Centre. After two years the centre merged into Insurance Enquiries and Complaints and Alison spent six years there as the National Operations Manager.

Alison was appointed Chief Executive of FICS in 2001 holding that position for seven years until July 2008 when FICS merged with the Banking and Financial Services Ombudsman and the Insurance Ombudsman Service to form the Financial Ombudsman Service. Since that time Alison has held the position of Ombudsman, Investments, Life Insurance and Superannuation.

Clive Pillay, Ombudsman for Banking Services, South Africa

Clive Pillay was appointed to the position of Ombudsman for Banking Services in 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 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.

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

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through excellence and innovation. The ceremony was held in Geneva.

David Thomas

David Thomas is:

- lead ombudsman (strategy) – a part-time advisory role – at the statutory Financial Ombudsman Service, which covers consumer complaints against all types of financial businesses in the United Kingdom;
- a non-executive director of the statutory Legal Ombudsman, which covers consumer complaints against all types of lawyers and legal businesses in England and Wales;
- independent reviewer of service complaints against the Scottish Public Services Ombudsman, which covers complaints against the Scottish government, health service, local authorities and other public bodies; and
- a member of the governing Council of Queen Mary, University of London (including Barts and the Royal London Medical School) and chairman of its Audit and Risk Committee.

He has extensive international experience. He:

- is 2011-12 chairman of INFO (the worldwide network of financial ombudsmen, with 51 member schemes in 34 countries);

- has co-authored two reports for The World Bank on resolving disputes between consumers and financial businesses; and
- has advised and/or given seminars on complaint-handling and financial consumer protection in more than 20 countries worldwide.

David Thomas qualified as a lawyer in England and Wales in 1969, and as a lawyer in Ireland in 1991. He led a firm of lawyers with offices in Liverpool and London.

In 1997 he was appointed as the banking ombudsman. On the creation of the unified Financial Ombudsman Service, he became principal ombudsman responsible for banking and mortgages. Later he also took over responsibility for pensions and split-capital investment trusts.

In 2005 he became corporate director and principal ombudsman – responsible for: corporate policy; legislation/rules; jurisdiction/powers; relations with government/regulators/the European Commission; and cases with wider implications.

From 2009 to 2010 he was chief ombudsman and chief executive. Following his scheduled retirement date, he is now acting as a consultant to the new chief ombudsman and chief executive. The UK Financial Ombudsman Service is the largest ombudsman scheme in the world.

He was previously:

- for six years, a member of the steering committee of FIN-NET (the European Union network of financial ombudsmen);
- for eight years, a member of the Accountancy and Actuarial Discipline Board, which deals with public-interest cases against qualified accountants and actuaries in the United Kingdom;
- a Council member of The Law Society (regulating solicitors in England and Wales) and President of the Liverpool Law Society; and
- a member of the Committee of the City of London Law Society, and the governing Court of the City of London Solicitors' Company.

Douglas Melville, Ombudsman and Chief Executive Officer, Ombudsman for Banking Services and Investments (OBSI)

Mr. Melville has been the Ombudsman since his appointment in 2009. He was previously the Senior Deputy Ombudsman responsible for the Banking Division and Front Office at OBSI.

Mr. Melville is a lawyer by training with over 19 years of financial services experience in a wide variety of institutions (banks, credit unions, insurance, investment brokerage, and mutual funds) and roles spanning corporate

finance, mergers and acquisitions, mutual fund, securities and insurance compliance, legal counsel, international banking, commercial lending, corporate and product strategy, dispute resolution, government and media relations and industry policy development. 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 primarily in the fields of international development assistance, socio-political and economic analysis and project planning, management and evaluation. Mr. Melville earned his BA in Economic Geography & Political Science at Carleton University, followed by a law degree and an MBA from the University of Western Ontario. He attended Suzhou University in China and received a Diploma in Foreign Trade Economics. He later earned a Master of Laws in international trade and competition law, specializing in consumer protection, from Osgoode Hall Law School at York University. Mr. Melville is involved with the governance of several organizations involved in financial literacy, international development, and the environment.

Esben Høstager

Esben Høstager is senior partner at and owner of Jøp, Ove & Myrthu A/S. The company was established in 1989 and is today the country's best known communications agency with offices in Copenhagen and Aarhus.

for almost 20 years Esben has been the preferred advisor and sparring partner for Danish top executives as well as for a number of leading politicians.

He has advised top management in numerous companies and organizations, just like he has been involved with politicians and civil servants on various occasions. Over the years Esben's primary focus has been on

Crisis management and Contingency Planning

Issues Management

TV Training of Senior Managers

and

Investor Relations, e.g. Communication on Mergers and Acquisitions.

Moreover, Esben is also frequently used as executive speech writer for many of the country's leading business people. Prior to joining Jøp, Ove & Myrthu, Esben held various senior positions as head of corporate communications in two of Denmark's largest financial institutions at that time.

Francis Frizon, French Insurance Mediator

Francis FRIZON was born in 1947.

He graduated from Paris Law University.

He began a career as a deputy magistrate at Paris Civil Tribunal.

In 1972, he joined the French insurance association as Legal Manager before becoming legal adviser of a bank/insurance joint venture. For several years, he has been General Manager of a Franco/Italian industrial and commercial company.

In June 2000, Francis FRIZON was elected French Insurance Mediator and has been regularly reelected since.

Francis Frizon is a member of :

- AJAR, the French association of insurance and reinsurance lawyers
- AIDA, International Association of Insurance Law.
- Club des Médiateurs de services au public, (founding member). The Club gathers the Mediator of the French Republic, the Mediators of the ministry of finances, ministry of Education, financial market Authority, and sectors like energy, medias, transportation etc.
- FIN NET, the European Union network of financial ombudsman, since its creation. Member of the Steering Committee.
- EIOPA's, Insurance and Reinsurance Stakeholder Group which is the consultant group of the European Insurance and Occupational Authority.
- INFO, the global International network of Financial Ombudsman. Member of the Committee.

Geoffrey Bezzina, Director,
Consumer Affairs Unit, Malta
Financial Services Authority

Geoffrey Bezzina is Director, Consumer Affairs Unit at the Malta Financial Services Authority (MFSA). He is also the Authority's Consumer Complaints Manager, a post he has held since 2002. The law gives the Complaints Manager the function to investigate complaints on financial services transactions from private customers. The Consumer Affairs Unit is also responsible for the provision of consumer education and information about financial services and to answer queries from the public on financial services in general.

Mr. Bezzina has been an official of the MFSA (then Malta Financial Services Centre) since September 1995. He has edited and co-ordinated the Authority's publications and other media initiatives aimed towards educating the consumer on various aspects of financial services. He is also a frequent guest on local radio and TV stations.

He is also the secretary of the Compensation Schemes Management Committee responsible for the management and administration of the Investor Compensation and the Depositor Compensation Schemes in Malta, and the secretary of the Protection and Compensation Fund Management Committee, an insurance guarantee fund.

Henrik Waaben, Justice of the Danish Supreme Court

Henrik Waaben graduated as lawyer from the University of Copenhagen in 1978. For a number of years employed in the Ministry of Justice. From 1993-2002 CEO of the Data Protection Agency. From 2002-2006 High Court judge. Justice of the Supreme Court since 2006. Besides the task as judge HW is - among other things - examiner at the law education at the University of Copenhagen, chairman of the Council of the Data Protection Agency and chairman of the Danish Mortgage Credit Complaint Board. Furthermore author of books concerning for one thing personal data protection legislation.

Henrik Øe

November 1, 2006: Consumer Ombudsman

The Ministry of Justice, Law Department:

2001-2006: Office Manager at the Law of Property Office.

2000-2001: Chief Consultant the EU- and Human Rights Office.

1999-2000: Head of Section at the EU-office.

Occupation simultaneous with the employment in the Ministry of Justice:

2004-2006: Cash box Inspector at the Danish police districts.

1999-2006: Teaching and presentation activities regarding topics concerning EU-Law and law of property among others at DJØF (trade union for lawyers and economists and

The Danish Bar and Law Society and JUC (course activities).

1999-2001: External lecturer in EU-Competition Law at the University of Copenhagen.

1999-2000: Prosecutor at the Director of Public Prosecutions for Copenhagen.

Employment at the General Court (The Court of Justice of the European Union), Luxembourg.

1994-1999: Legal advisor at the Cabinet of Chief Justice Bo Vesterdorfs.

Lawfirm Frue Kirkeplads 4, Århus (now the lawfirm Bech-Bruun)

1991-1994: Assistant attorney-at-law starting February 1, 1991.

Licence to practice law December 1995.

Irene Luukkonen

-Managing director of the Finnish Financial Ombudsman Bureau, been in this role 4 years, previously 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
- Articles in a number of publications

- Cooperation with Nordic counterparts already since early 80's, also involved in international cooperation for financial ombudsmen

- (happily married, 3 children, 25,25, and 23 years)

Jennifer Preiss

Jennifer Preiss lives in Cape Town in South Africa. She worked in the insurance industry from 1984 to 1998 as a legal adviser. In 1998 she joined the Ombudsman for Long-term Insurance and in 2001 she was appointed Deputy Ombudsman.

Jocelyn Furlan

Jocelyn Furlan has been with the Superannuation Complaints Tribunal since March 2006. She has been the Chairperson since 4 June 2009. Prior to her appointment as Chairperson she was the Acting Chairperson from September 2007 and prior to that she was the Deputy Chairperson.

Jocelyn started working in superannuation in 1984 auditing what are now self managed superannuation funds. In 1989 she commenced working for a large life insurer as a technical advisor, training life insurance agents. Since then she has held the roles of Executive Manager Corporate of the Victorian

Superannuation Board and its predecessor the State Superannuation Board, Company Secretary of VicSuper and Compliance Manager of legalsuper.

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 SuperLife. She is also Independent Expert to the Victorian Parliamentary Contributory Superannuation Fund.

Away from superannuation, Jocelyn's three children currently span the academic spectrum with one in the first year of university, one at high school and one in the last year of primary school. In her spare time she enjoys running around after them, cross stitching and too infrequent visits to the gym.

Julie Galbo

Since 2010, Julie Galbo has been Deputy Director General of the Danish Financial Supervisory Authority (Finanstilsynet). She is responsible for legal and international affairs as well as for supervision and regulation of securities markets, remuneration, investment firms, UCITS and AIFM.

She is a member of the ESMA Board of Supervisors and chairperson for the ESMA Corporate Reporting Standing Committee.

Prior to her appointment as Deputy Director General of the Danish Financial Supervisory Authority, Julie Galbo was Head of Division at the Ministry of Economic and Business Affairs, responsible for the injection in 2009 of state-funded Tier 1 hybrid capital in a number of Danish credit institutions. From 2005-2008, she was employed in Nordea Banking Group.

Karen Stevens, Insurance & Savings Ombudsman

Karen is a barrister and qualified arbitrator and mediator. With a background in civil litigation and alternative dispute resolution, she was appointed Insurance & Savings Ombudsman ("ISO") for New Zealand in May 1998. The ISO is responsible for overseeing a free and independent dispute resolution service for customers of participating financial service providers. In 2009, Karen completed a Master of Laws degree from La Trobe University in Australia, majoring in conflict resolution.

Krisztina Bukta

Born in 1977, Budapest, Hungary. Married with two children.

Graduated from the Faculty of Law of ELTE University, Budapest, Hungary in 2000.

Works for FAB from its foundation (2011).
Chairperson of the council responsible for
banking and cross-border cases.

Prior to this experienced in civil status and
nationality law at the Office of Immigration
and Nationality.

Hobbies: reading in original pearls of literature
of Latin America and listening to its FABulous
music.

Larry L. Hattix, Ombudsman

Larry L. Hattix serves as Ombudsman for the
Office of the Comptroller of the Currency
(OCC). Mr. Hattix assumed the Ombudsman
responsibilities in January 2008.

Previously served as Assistant Deputy
Comptroller for the Cincinnati/Columbus Field
Office since 2003, where he directly
supervised 40 banks.

Mr. Hattix became 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.

Megan Chapman

Megan Chapman is a U.S. lawyer and
independent consultant with CGAP's
Government and Policy Team, focused
primarily on consumer financial protection.
She has direct field experience in microfinance
through her work with a Kiva-partner MFI in
Cameroon. In the area of law and
development, she has worked with the UN
Food and Agriculture Organization
Development Law Service and researched
global financial governance reform for the
Development Law Unit at University of
Pretoria. She has worked on legal
empowerment of the poor with the Socio-
Economic Rights Institute of South Africa, the
Social and Economic Rights Action Centre in
Nigeria, and Global Rights' programs in
Burundi, Nigeria, and Uganda. Megan holds a
J.D. (summa cum laude) from American
University and a B.A. in history (with
distinction) from the University of Chicago
and completed graduate-level coursework in
development economics at Northwestern
University. At American University, she
served as the co-editor-in-chief of the Human
Rights Brief and the international editor of
Sustainable Development Law and Policy. She
speaks English, Spanish, French and Italian.

Michael Chapman

Michael Chapman is a senior policy expert with the OECD Financial Education and Consumer Protection Unit. He has responsibility for financial consumer protection issues, including the G20 work on developing effective approaches to support the implementation of the high-level principles on financial consumer protection and he provides secretariat support to the G20/OECD Task Force on Financial Consumer Protection.

Previously he ran his own advisory consultancy specialising in financial capability and financial inclusion policy. He spent three years as a member of the UK Financial Services Consumer Panel. In the past he has been Director of the Scarman Trust in Scotland, Associate Director of the Centre for Research into Socially Inclusive Services, Financial Inclusion Officer for the City of Edinburgh, Senior Research Officer at the Scottish Office and lecturer in urban and regional economics at the School of Planning and Housing, Heriot Watt University.

Pernille Hirshals

Since 2007 Pernille Hirshals (aged 44) has been customer ambassador in the Nykredit Group – a Danish financial services group with activities ranging from banking and mortgage lending to pension, investment, leasing, estate agency business and insurance.

The group has a staff of 4,000 and chiefly operates in Denmark.

Pernille Hirshals started as Nykredit Customer Ambassador in 2007, the first and only in the Danish financial sector. As a customer ambassador she seeks solutions for dissatisfied customers based on fairness rather than approaching complaints from a judgemental perspective. As a key player in Nykredit's complaint management organisation, she has since then developed and implemented "The FAiR Method" in Nykredit as a general policy for complaints handling within the Nykredit Group.

Before joining Nykredit she held various positions in the municipality of Copenhagen, most recently Head of Centre with the Copenhagen Citizen Service.

She holds a Masters degree in Social Policy Analysis as well as a Master of Science in Public Administration supplemented with training in conflict mediation.

She has been a leading figure in the establishment of the Danish Network of Customer Ambassadors.

Phil Khoury [pronounced *koo-ree*]

Former Executive General Manager of Australian Securities & Investments Commission. 12 years of consulting –

specialising in governance, stakeholders, regulation and risk. Has consulted to 13 different EDR/Ombudsmen schemes in Australia, New Zealand and Canada in the financial services, legal services, public transport and telecommunications industries. Has conducted 11 independent reviews of 9 schemes.

Piruz Sargsyan, Financial System Mediator, Republic of Armenia

By profession, Ms. 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. She participated in great number of seminars in and outside Armenia as well as participated in many training programs. In the period of 1995-2008, she worked in the Central Bank of Armenia – first as specialist and at a later point, as head of unit in Legal Department. Then, she served as head of Legal Department and, after this position, as a General Legal Counsel. During this period, she was in charge of all the legal reforms carried out in banking 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, she was appointed as the Financial System Mediator of Armenia. Since 2007, she

delivers lectures on "Banking law" and "Administrative law" at the State Administration Academy of Armenia.

Shane Tregillis, Chief Ombudsman, Financial Ombudsman Service

Shane started as Chief Ombudsman at the Financial Ombudsman Service (FOS) on 12 September 2011. He has over 20 years experience in senior regulatory roles in Australia and Singapore.

Shane was Commissioner at the Australian Securities and Investments Commission (ASIC) from May 2010 to August 2011. Before his appointment to the ASIC Commission, Shane was Deputy Managing Director (Market Conduct) of the Monetary Authority of Singapore (MAS), where he was responsible for capital market and business conduct regulation in Singapore. He was also Chair of the Financial Education Steering Committee.

Before joining MAS in November 2001, Shane was Executive Director (Policy and Markets Regulation) and a member of the National Executive Committee at ASIC. In this position, Shane was responsible for regulatory policy, corporate finance (fundraising and takeovers) and markets regulation. Shane has held senior executive positions at ASIC and its predecessors, with a wide range of regulatory and management responsibilities covering major market and clearing and settlement reforms, transition

from the Australian Securities Commission (ASC) to ASIC, and implementation of the managed investments regime.

Shane was been actively engaged in international regulatory developments, including as co-chair of the International Organisation of Securities Commissions (IOSCO) and Committee on Payment and Settlement Systems (CPSS) Joint task Force on securities settlement systems.

Shane holds Bachelor of Commerce, Bachelor of Laws and Master of Commerce degrees.

Susanne Dolberg, Executive
Director, Danish Bankers
Association

Susanne Dolberg is Executive Director at the Danish Bankers Association and Head of Regulations, Legal Affairs as from 2008. The areas of responsibilities are dealing with legal issues of the financial sector in relation to the financial regulatory frame work, as well as business regulation in general. Dolberg has been closely involved in creating the governmental financial regulatory package that has been adopted in Denmark in 2008 and 2009 in order to minimize the consequences of the financial crises. Dolberg is representing the Danish Bankers Association in a number of governmental committees and working groups, she has been member of The Money and Pension Panel since 2008 and she is the legal representative of Danish Bankers Association in the European Banking Federation.

From 1994-2008, Dolberg was employed by TDC A/S (the former national Danish telecoms company), responsible for the implementation of competition law compliance programme, regulatory framework for telecoms, financial regulations, and mergers and acquisitions.

From 1991-1994, Dolberg worked as a corporate IPR attorney in Arla Foods (a dairy company with operations in Europe, the U.S., Middle East, and Asia).

Susanne Dolberg is a master of laws from the University of Copenhagen as of 1991.

Søren Theilgaard

Head of Chartis Europe Scandinavian Legal
Department

since September 2010.

2010 - Joined Chartis Europe / AIG.

2001 – 2007: Legal Director, Codan Nordic
operations

1993 – 2001: Head of Legal Department in
UK insurer RSA's Danish subsidiary Codan.

1980 – 1993: Law Offices Qviste &
Theilgaard, Copenhagen, from 1982 Senior
Partner .

1978: Licensed as Supreme Court Lawyer..

1969 – 1980: Working in Law Office
Bredgade 3, Copenhagen

1969: Graduated from Copenhagen
University Law School

Torben Weiss Garne

Executive Director and head of legal issues at
The Danish Insurance Association (DIA).

Lawer and head of the secretariat of The
Danish guaranty scheme for non life insurance
companies.

Former chief of Division in the Danish
Ministry of Economic and Business Affairs
and in the Danish FSA