

PROGRAMME

DAY 1: SOLVING PROBLEMS – BUILDING TRUST

Restaurant Palace, Eteläranta 10, 00130 Helsinki
Monday, 14 September, 2015

8:30 am	Registration	
9:30 am	Conference opening remarks	Irene Luukkonen , CEO, FINE, Finnish Financial Ombudsman Bureau, Finland Douglas Melville , INFO Network Chair, Principal Ombudsman & Chief Executive, Channel Islands Financial Ombudsman, Channel Islands
10:00 am	What's next for technology? New inventions and advances in digital technology – what kind of effects does it have on our work as Ombudsmen?	Pekka Puustinen , Dr. (Econ.), Senior Vice President, Ilmarinen
10:40 am	Is your next bank manager going to be a robot? During the morning coffee break delegates have the opportunity to meet the 'Pankkirobotti', a knee-height humanoid robot in the lobby. A new concept of deal- ing private financial transactions at home. The robot knows your account balance and stocks and you can even pay bills without computers or mobile devices. In addition – he can be your weatherman.	Henri Behm , Chief Designer, OP Group, Finland
	Morning coffee break (meet the robot)	
11:15 am	Cross border issues PART 1 <ul style="list-style-type: none">• Cross border issues in FIN-NET• What kind of challenges for our work as Ombudsmen?• Lessons learnt for co-operation in the whole world	Adrian Steiner , Retail Financial Services and Payments Unit, DG Financial Stability, Financial Services and Capital Markets Union (FISMA), European Commission, Belgium
11:45 am	Lunch	



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12:45 pm	Cross border issues PART 2 Cross border issues globally <ul style="list-style-type: none">• What kind of problems and cases do we have? <p>Presentations and breakout session by industries.</p> <p>Guided group discussions (insurance, banking and investments). Groups will present their findings and wrap-up will follow at the end.</p>	Larry Hattix , Ombudsman, Office of the Ombudsman, Office of the Comptroller of the Currency, USA (chair) David Thomas , Chairman of the Channel Islands Financial Ombudsman, Channel Islands Jacqueline McCrum , Deputy financial Services Ombudsman, Financial Services Ombudsman Bureau, Ireland
2:15 pm	Afternoon coffee break	
2:45 pm	Measuring our performance <p>What are the best key performance indicators – what do they tell? How to balance speed and quantity? How to benefit from customer and other stakeholder surveys? How to measure fairness? What are the percentages in recommendations in favor of the policyholder / service provider?</p>	Caroline Wayman , Chief Ombudsman and Chief Executive, Financial Ombudsman Service, UK (chair) Douglas Melville , Principal Ombudsman & Chief Executive, Channel Islands Financial Ombudsman, Channel Islands Shane Tregillis , Chief Ombudsman, Financial Ombudsman Service, Australia Piruz Sargsyan , Financial System Mediator, Armenia
4:15 pm	Closing of the Day 1	
5:30 pm – 8:30 pm/ 10:00 pm	Time off / Optional programme <p>Relaxing evening on Saunasaari island – find your inner peace in traditional smoke sauna and have a refreshing swim in The Baltic Sea or in a wood-heated pool.</p>	We will meet at 5:30 pm at the harbor, in front of the Restaurant Palace, Kolera-allas 4.



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Tuesday, 15 September, 2015

8:00 am	Annual General Meeting of members of the International Network of Financial Services Ombudsman schemes (INFO Network) AGM is open to INFO Network members only.	Douglas Melville , INFO Network Chair, Principal Ombudsman & Chief Executive, Channel Islands Financial Ombudsman, Channel Islands
9:00 am	What's hot in problem solving? What's trending? Current topics concerning 'cases in hand' The session will be a breakout session in Banking/Credit, Insurance and Investments/Pensions. Banking/Credit: Susan Taylor , CEO, Financial Services Complaints Ltd, New Zealand (chair) Lukáš Vacek , Deputy Czech Financial Arbitrator, Czech Republic Gabriel A.K. Maotwanyane , Banking Adjudicator, Botswana Rolf Wüest , Swiss Banking Ombudsman, Switzerland Insurance: Jennifer Preiss , Deputy Ombudsman for Long-term Insurance, South Africa (chair) Suzanne Roach , Financial Services Ombudsman, Trinidad & Tobago Johnny Chang , Ombudsman Committee Chair, Financial Ombudsman Institution, Taiwan ROC Vitaliy Veryovkin , Insurance Ombudsman, Kazakhstan Investments/Pensions: Marielle Cohen-Branche , Ombudsman, French Financial Ombudsman (AMF Ombudsman), France (chair) Noluntu Bam , FAIS Ombud, Office of the Ombud for Financial Services Providers (FAIS), South Africa Muvhango Lukhaimane , Pension Funds Adjudicator, South Africa Timm Sachse , Director, Ombudsman Scheme for Investment Funds, Germany	
10:30 am	Morning coffee break	



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11:00 am	<p>PART 1: Financial literacy – how to change the focus from ‘damage control’ to prevention</p> <p>Spotlights of the research made in Finland in 2014 in consumer education and financial literacy. Includes comparisons of the OECD countries.</p>	<p>Olli-Pekka Ruuskanen, Dr., Research Director, University of Tampere, Finland</p>
	<p>PART 2: How to solve problems by adding more information / educating consumers</p> <p>Examples of cases in consumer education and communications.</p>	<p>Annette Lovell, Director of policy, knowledge and stakeholder relations, Financial Ombudsman Service, UK (chair) Anna-Karin Baltzari Danfors, CEO, The Swedish Consumers’ Insurance Bureau, Sweden Nicola Sladden, Banking Ombudsman, New Zealand Nicky Lala Mohan, Credit Ombud, South Africa</p>
12:30 pm	Lunch	
1:45 pm	<p>Crisis Management – What is a real crisis in the Ombudsman world? What are the guidelines to manage crises?</p> <p>In-depth analyses and practical guidelines.</p>	<p>Larry Hattix, Ombudsman, Office of the Ombudsman, Office of the Comptroller of the Currency, USA (chair)</p> <p>Panelists: Caroline Wayman, Chief Ombudsman and Chief Executive, Financial Ombudsman Service, UK, case UK Vesa Sainio, Head of division, FINE, Finnish Financial Ombudsman Bureau, Finland, case Finland Marit Strand, Director, Norwegian Financial Services Complaints Board, Norway, case Norway Karen Stevens, Insurance & Savings Ombudsman, New Zealand, case New Zealand</p>



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3:00 pm	Afternoon coffee break	
3:30 pm	<p>Differences in the type and quantity of data published by different financial ombudsmen</p> <p>Highlights of the OECD survey.</p> <p>David Thomas has conducted an OECD research which shows significant differences between the countries and even between financial ombudsmen in the same country.</p> <p>Transparency and accountability are our principles. The data shows us how these principles are taken into account in our work.</p> <p>Panel discussion about the issues in data collection, publication and statistics. Sharing the best practices and finding new ones.</p>	<p>David Thomas, Chairman of the Channel Islands Financial Ombudsman, Channel Islands, (Key note speaker and chair)</p> <p>Jacqueline McCrum, Deputy Financial Services Ombudsman, Financial Services Ombudsman Bureau, Ireland</p> <p>Harri Isokoski, Head of Legal, FINE, Finnish Financial Ombudsman Bureau, Finland</p> <p>Rolf Wüest, Swiss Banking Ombudsman, Switzerland</p>
5:00 pm	Closing of the Day 2	
6:30 pm – 10:00 pm	INFO Network Gala dinner	Restaurant Sipuli, Kanavaranta 7, 00160 Helsinki



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DAY 3: SOLVING PROBLEMS – BUILDING TRUST

Wednesday, 16 September, 2015

9:00 am	Trust How to work effectively and at the same time create trust with different stakeholders including public, industry, governments, regulators and the media. <i>Business perspective</i>	Piia-Noora Kauppi , Managing Director, Federation of Finnish Financial Services FFI, Finland
9:30 am	Navigating potentially tricky stakeholder relationships <i>Ombudsman perspective</i>	David Cresswell , Director of Insight and Engagement, Financial Ombudsman Service, UK
10:00 am	Morning coffee break	
10:30 am	<i>Breakout sessions (choose option one or two)</i> OPTION 1: Quality control in the companies, different practices and co-operation models: internal and external Ombudsmen. What kind of advantages for us as external Ombudsmen? OPTION 2: Resolution – does it really matter how to get there?	Option 1: Chris Nel , Internal Arbitrator, Old Mutual Life Assurance Co, Insurance and Investment Sectors, South Africa (chair) Pirjo Kuusela , Customer Ombudsman, Nordea Bank Finland Plc, Finland Mark Smith , Manager, Complaints, Lloyd's, UK Option 2: Caroline Mitchell , Ombudsman, Financial Ombudsman Service, UK (chair) Brian Maltman , Executive Director, General Insurance OmbudService, Canada Raj Venga , Ombudsman, Credit and Investments Ombudsman, Australia Dennis Jooste , Ombudsman for Short-Term Insurance, South Africa



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11:30 am	Questions Clinic – Ask anything you have on your mind. A 'clinic' where some ombudsmen make themselves available for advice session on anything anyone wants to ask. Douglas Melville , Principal Ombudsman & Chief Executive, Channel Islands Financial Ombudsman, Channel Islands (chair) David Thomas , Chairman of the Channel Islands Financial Ombudsman, Channel Islands Francis Frizon , French Insurance Mediator, France Larry Hattix , Ombudsman, Office of the Ombudsman, Office of the Comptroller of the Currency, USA Suzanne Roach , Financial Services Ombudsman, Trinidad & Tobago Karen Stevens , Insurance & Savings Ombudsman, New Zealand Shane Tregillis , Chief Ombudsman, Financial Ombudsman Service, Australia	
12:30 pm	Closing of INFO 2015 <ul style="list-style-type: none">• Closing remarks• Presentation of 2016 host member	Irene Luukkonen , FINE, Finnish Financial Ombudsman Bureau, Finland Douglas Melville , INFO Network Chair, Principal Ombudsman & Chief Executive, Channel Islands Financial Ombudsman, Channel Islands Piruz Sargsyan , Financial System Mediator, Armenia
1:00 pm – 2:30 pm	Farewell Lunch	



