

From industry

- Deanna Oppenheimer, Barclays
- Helen Weir, Lloyds Banking
- Lesley Richardson for Brian Hartzler, RBS
- Keith Morris, Sabre Insurance
- Philippa Scott for John Pollock, Legal & General
- David Richardson, Swiss Re
- David Stewart, Coventry Building Society
- Simon Hudson, Tenet Group

From ombudsman service

- Chris Kelly, chairman
- Natalie Ceeney, chief ombudsman
- Tony Boorman, decisions director
- David Thomas, corporate director

Agreed ways of working

- Focus on strategic issues where senior-level perspective and leadership can be applied
- May need to be illustrated (at high level) by particular case types
- Look for root causes
- Aim for quicker and better outcomes, leading to increased consumer confidence
- Improve mutual understanding, including 'understanding each other's pain'
- Identify common ground and also how to handle disagreements smoothly
- Encourage frank discussion
- Comments to be non-attributable.
- No alternates save in the most exceptional circumstances
- For balance, ombudsman representatives may need to express views of consumer bodies
- Meet for two hours four times a year (next meeting June)
- Review way of working at fourth meeting

Possible issues for future meetings

- How mass claims could have been avoided or handled better
- How industry can help to identify new and emerging risks
- Iceberg issues – where the industry has a larger concern unknown to the ombudsman
- Future-planning issues for industry where potential ombudsman view is crucial
- Planning for, budgeting for and delivering accessible and efficient resolution of complaints
- Ombudsman/regulation interface (including regulation of claims-management companies)
- Balance between transparent ombudsman principles and individual case circumstances