



Financial
Ombudsman
Service

Quality Strategy and Framework

October 2021

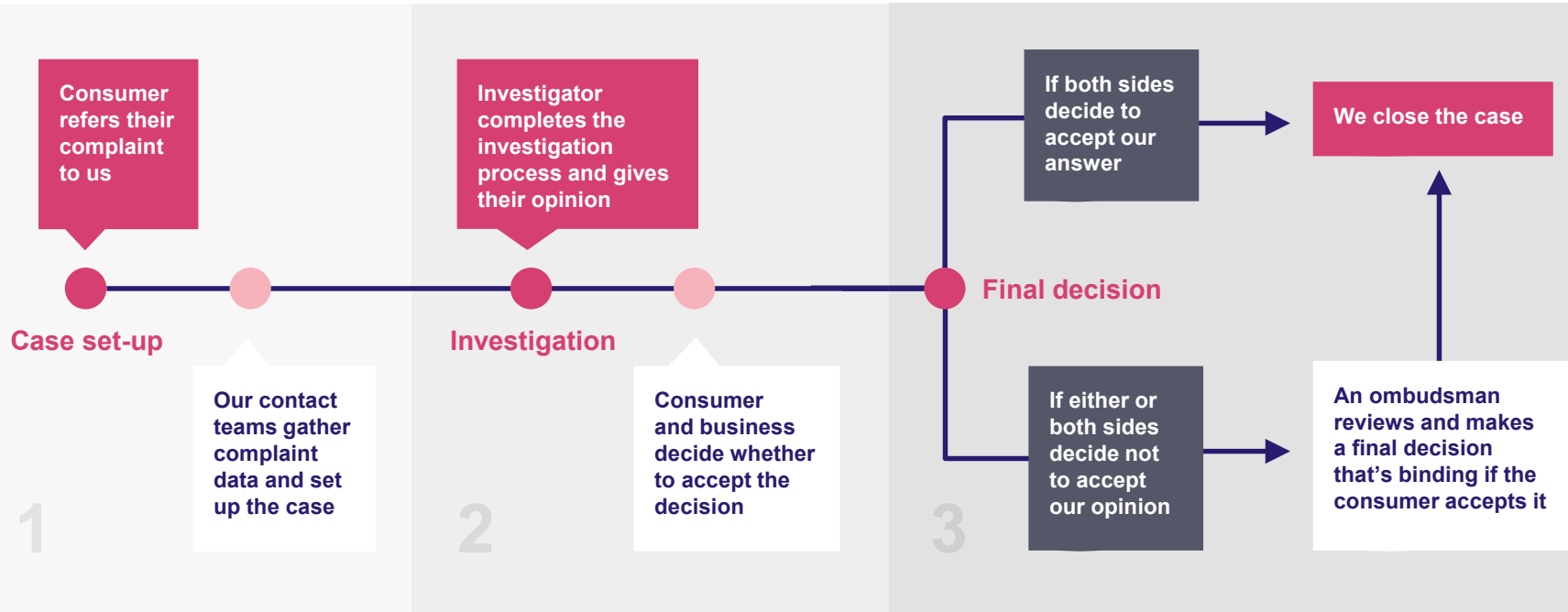


Our Quality Strategy

The Financial Ombudsman Service Quality Strategy is built on six key enabling principles:

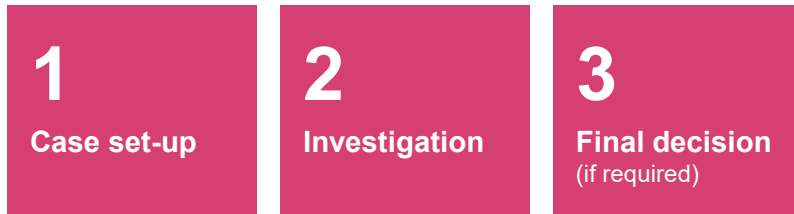


How we handle cases – overview



How we handle cases

Our approach to handling cases has three distinct stages: Case set-up, Investigation and Final decision.



Each stage is supported by trained personnel and effective processes (developed by our professional Practice Groups).

The majority of consumer complaints are dealt with by adjudicators or investigators at the Investigation stage, without the need for an ombudsman to issue a final decision. But if the consumer or business is unhappy

with the investigator/adjudicator's opinion, they have the right to ask for the complaint to be looked at by an ombudsman. An ombudsman has the authority to make a final decision, binding on the business if the consumer accepts it. An ombudsman's final decision marks the end of our process.

Quality assurance is therefore built into the heart our case handling model, with the opportunity for any complaint to be reviewed and referred to a more senior colleague. The process also gives our ombudsmen regular sight of our adjudicators' and investigators' work – helping ensure we're reaching fair and reasonable answers.

Additionally, we have established a Quality Assurance Framework which focuses on key customer, quality and service expectations at each stage of a case journey supported by a specialist Quality team.

Quality at the Financial Ombudsman Service



Everybody at the Ombudsman Service has a role to ensure quality is at the forefront of what we do.

This is particularly true of those leading teams who are accountable for ensuring their teams are compliant with the Service's policies, procedures and standards as well as creating a customer/quality-focused culture.

Our Quality Framework focuses on measuring our performance against key customer, quality and service expectations at each stage of a case journey. This provides us with valuable data to identify areas of best practice and opportunities for improvement which we review at a pod, Practice Group and Board level through our governance structure.

Therefore, our quality activity is not just for measurement and assurance purposes – but designed to provide meaningful and actionable insight which helps us learn and improve.

We use our Quality Framework to identify risks, challenges and opportunities to continuously improve – which drives improvement activities focused on individuals, teams, pods or products as appropriate. For example, our framework enables us to identify where we need to provide further training for individuals as well as ensuring our policies and procedures remain fit for purpose and capable of delivering consistent outcomes.

Our Quality Framework



Quality Strategic Priorities: Customer, quality and service expectations

Quality Strategy Deployment

1. Quality Strategy Deployment

Strategic quality priorities have been defined and quality metrics (KPIs) have been cascaded through the Governance structure.

2. Quality Governance

Quality performance is reviewed by leadership across the organisation including issues and areas requiring improvement.

3. Quality Performance

Quality performance is measured by KPIs aligned to key customer, quality and service expectations at each stage of a case journey. Quality performance is clearly articulated and issues are actively resolved.

4. Quality Assurance

Independent reviews and audits are carried out to assess the efficiency and effectiveness of the framework and the services quality practices (or in areas of high risk).

5. Quality Improvement

The central Quality team support the organisation and drive quality improvement. Lessons learned are cascaded across the organisation and there is continuous refinement of the services policies, processes and standards.

6. Casework Approach and Quality Checks

Quality checks demonstrate compliance to customer, quality and service expectations at each stage of a case journey. Our professional Practice Groups use quality data to actively seek opportunities to improve our casework approach.

Communication:
Performance against
Strategy, issue
escalation and
resolution

Our Quality Framework is designed to provide us with assurance that we are meeting key customer, quality and service expectations.

How we develop our people

Being an adjudicator or investigator is a challenging role – involving reconciling sometimes conflicting perspectives, knowing the right questions to ask and evaluating lots of often complex information.

Reaching and explaining an answer that feels fair requires not just sound judgement, but empathy and excellent communication skills.

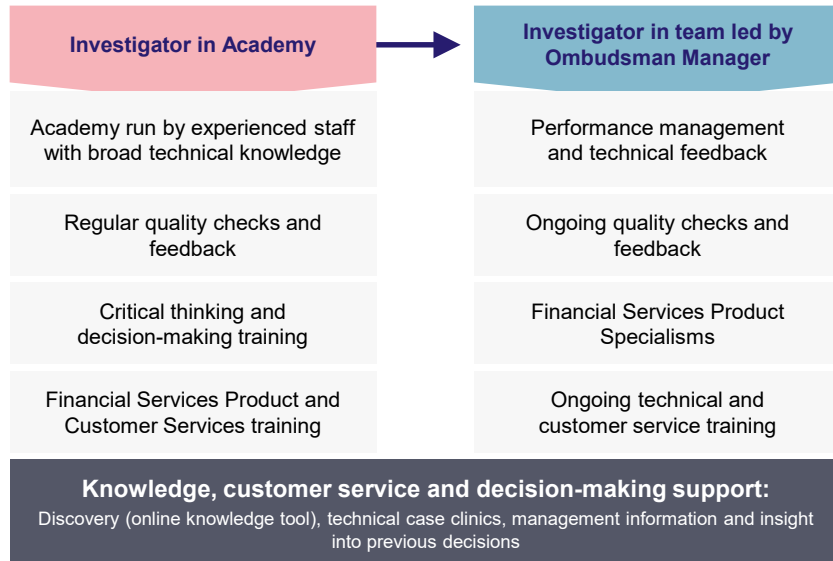
This requires a complex set of skills and knowledge – combining core analytical and reasoning capability with effective communication skills, and the ability to understand and empathise with the huge range of circumstances our customers come to us with.

The building blocks for making a great investigator, adjudicator or ombudsman needs a complex approach to development which support the quality of our work.



How we develop our people

To ensure our people gain and develop this wide skillset, we have in place a focused development pathway. New recruits join our Investigation Academy, which focuses on developing a number of core skills:



As well as having the ability to skilfully get to the heart of a wide-range of complaints, our people may also develop – or bring with them from previous employment – specialist knowledge in a particular area, which we can use to help resolve the most complex or technical disputes as necessary.

Our knowledge is managed and kept up-to-date through our network of professional Practice Groups. These groups provide oversight of areas relating to specific types of financial service, and also to more thematic areas, such as our jurisdiction and supporting people in vulnerable circumstances.

Building on our people's existing experience and developing their skills provides us with the assurance that we have suitably qualified and experienced personnel, that are capable of providing a consistent quality service to consumers and businesses.