

Action	Position
<p>Access: research any need to change phone number</p>	<p>We have launched two easily-memorable “non geographic” numbers: 08000 234 567 (free for people phoning from a “fixed line”) and 0300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02). Our automated messages for customers are recorded by the chief ombudsman personally.</p>
<p>Access: consider extending front-line enquiry-hours</p>	<p>Since April 2009 our consumer helpline has been open from 8am to 6pm.</p>
<p>Access: pilot process for helping vulnerable customers</p>	<p>Following a successful pilot project, we have put in place a team of specially-trained casework advisers – to help guide more vulnerable consumers, especially those with different language and access needs, through our process.</p>
<p>Access: facility to register complaints out-of-hours</p>	<p>We have launched an online complaint-enquiry facility on our website (see http://www.financial-ombudsman.org.uk/consumer/can-we-help-3.htm).</p>
<p>Access: reinforce the message that we will phone people back</p>	<p>We have added a clear message to the website and our consumer leaflet: “If you're worried about the cost of calling us, we'll be happy to phone you back.” We have issued instructions to staff to remind customers about this.</p>

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<p>Access: research consumers who initially contact us but don't come back</p>	<p>Research carried out by ICM. Of those consumers who initially approached us with a complaint but who <i>didn't</i> subsequently refer the matter to us formally (although they remained unhappy), the research suggests that:</p> <ul style="list-style-type: none"> ▪ 60% would benefit by financial businesses improving their own complaints-handling procedures; ▪ 15% would benefit from the ombudsman targeting information specifically tailored to particular demographic groups; <i>and</i> ▪ 2% would benefit from the ombudsman contacting them proactively, to remind them of their formal right to complain. <p>We have repeated this research into the experience of consumers who contact us initially – but do not then return with a formal complaint (see: http://www.financial-ombudsman.org.uk/publications/ar10/received.html#5). And we have supplemented this research with customer “segmentation” and insight work – to find out more about the behaviours and attitudes involved in making a complaint.</p>
<p>Access: research need for signed complaint form</p>	<p>Research suggests that asking for a signature is not a barrier to complaining – and we have alternative arrangements in place where a signature is not possible (for example, because of a disability).</p> <p>More significant problems for some consumers include gathering the right information to support a complaint – and capability issues in terms of being able to articulate what has gone wrong and what redress is sought.</p> <p>Looking at the needs of people who struggle with conventional forms and “process” is a key part of our development of new processes and systems – which includes reviewing and simplifying the language and layout of our complaint form and consumer leaflet (reducing their length by 25% and 20% respectively).</p>

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<p>Access: work with the financial services industry and FSA on “end-to-end” complaint process</p>	<p>As an example, our consultation with the financial services industry, the claims-management sector and consumer bodies – leading to the launch of standardised complaints documentation, aimed at making the process for PPI complaints more consistent, efficient and co-ordinated at all stages (see http://www.financial-ombudsman.org.uk/publications/technical_notes/ppi/guide-to-PPI-forms.html).</p> <p>The recent review of our consumer leaflet involved consultation with the industry through our industry-liaison panel – as well as discussion by consumer focus groups and a review by the disability charity, the Shaw Trust, to ensure readability and accessibility.</p>
<p>Awareness: consider general awareness-raising programmes if needed</p>	<p>We continue to commission quarterly market-research measuring <u>unprompted</u> awareness of the ombudsman across the UK adult population. The proportion of people who can name us, <u>unprompted</u>, ranges between 5% and 25% – depending on age, region and socio-economic background. This suggests that <i>general</i> awareness-raising is not currently needed – but <i>targeted</i> programmes <i>are</i>.</p>
<p>Awareness: continue targeted awareness programmes</p>	<p>We are currently running targeted awareness campaigns that focus on: consumers from ethnic minority backgrounds, young people and students, older consumers, disabled people and women. Following our regional campaigns targeting Northern Ireland and the Highlands & Islands of Scotland – in partnership with community advice organisations in those areas – we ran similar campaigns in Wales (http://www.financial-ombudsman.org.uk/news/updates/eisteddfod-Cymraeg.html) and again in Northern Ireland (http://www.financial-ombudsman.org.uk/news/updates/northern-ireland-tour.htm).</p>
<p>Awareness: monitor awareness of our name</p>	<p>Ongoing market research into <i>prompted</i> awareness of our service shows around 25% have no recognition of our name whilst 75% show levels of recognition ranging from weak to very strong. (Organisations with similar levels of awareness include the Greater London Authority – 70%; <i>Which?</i> – 75%; and the charity <i>Mind</i> – 73%).</p>

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<p>Awareness: research consumer response to our name and branding</p>	<p>We commission market research annually into how consumers understand and respond to our branding and corporate identity. Feedback on perceptions of what we do and how we look have led to a re-focus on simpler more focused branding and messages (see http://www.financial-ombudsman.org.uk/publications/ar09/complained.html#a3).</p> <p>We also commission consumer research into the trust that the public has in our service. On issues of trust, we are rated around 10 percentage points <i>lower</i> than national consumer bodies such as Citizens Advice – and between 10 and 20 points <i>higher</i> than financial trade bodies.</p>
<p>Awareness: use trusted partners and national/specialist media</p>	<p>To help raise awareness among harder-to-reach communities, we have established working partnerships with a range of organisations such as:</p> <ul style="list-style-type: none"> ▪ The NHS Patient Advice and Liaison Service – PALS (www.financial-ombudsman.org.uk/news/updates/PALS.html) ▪ Disability lifestyle magazine <i>Able</i> (www.financial-ombudsman.org.uk/news/updates/disability_now.html); ▪ Asian media network ZEE (www.financial-ombudsman.org.uk/news/updates/MELA-08.html); ▪ <i>Choice</i> magazine and <i>Retirement Today</i> (www.financial-ombudsman.org.uk/news/updates/older_consumers.html); ▪ <i>Black History Month</i> (www.financial-ombudsman.org.uk/news/updates/BME_networknews.html) ▪ <i>Jump</i> (the <i>Bounty</i> parenting-club magazine) (www.financial-ombudsman.org.uk/news/updates/new-parents.html) ▪ <i>Source</i> and <i>End of Term</i> (magazines for Scottish teenagers) (www.financial-ombudsman.org.uk/news/updates/frogs_and_snowboarders.html) <p>We use targeted paid-for advertising in a range of specialist media, as part of our integrated consumer campaigns aimed at harder-to-reach groups.</p>

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<p>Businesses (smaller): actively seek input (additional to liaison group)</p>	<p>We have established a smaller-business forum as a way of keeping in touch with smaller businesses and their trade bodies and networks (see www.financial-ombudsman.org.uk/faq/businesses/answers/keeping_in_touch_a8.html).</p> <p>We have also produced an online video specially for smaller businesses (http://www.financial-ombudsman.org.uk/faq/smaller_businesses-transcript.html) – and we have expanded our resource for smaller businesses at http://www.financial-ombudsman.org.uk/faq/smaller_businesses.html.</p>
<p>Businesses: feedback on good/bad complaints-handling by them</p>	<p>We publish a range of data about the complaints we handle (www.financial-ombudsman.org.uk/publications/complaints-data.htm) – including details updated six-monthly of the number and outcome of complaints relating to the 150 or so individually-named businesses that make up 90% of our caseload. In publishing this data, we stress that our aim is to encourage the better-performing businesses by benchmarking them against those that handle complaints less well.</p>
<p>Businesses: review industry-liaison groups</p>	<p>Following consultation with industry stakeholders, we replaced the three sectoral liaison-groups for banking, insurance and investment – that had provided a channel for more formal communication between the ombudsman and the industry in our first ten years – with a small cross-sector industry steering group (http://www.financial-ombudsman.org.uk/faq/businesses/answers/keeping_in_touch_a1.html#cross) and a wider cross-sector industry panel (http://www.financial-ombudsman.org.uk/faq/businesses/answers/keeping_in_touch_a1.html#ip).</p>
<p>Claims-management companies: keep developments under review and liaise with the regulator</p>	<p>We continue to liaise closely with the relevant regulator – and are agreeing a memorandum of understanding. We have considered the role of claims-management companies as part of the work on “collective redress”. We host an annual forum for the 30 or so claims-management companies that deal with us most frequently – and have put in place a relationship-management strategy for the five companies that together refer half of all represented cases.</p>
<p>Consumer bodies: consider liaison group</p>	<p>In addition to our well-established relationships with the main national consumer groups – which involves regular bilateral meetings – we have established a forum to bring together a wide range of advice agencies for multilateral discussion of ombudsman and complaints-related matters.</p>

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Consumer bodies: named contact	Niall Jeewoonarain of our external liaison team (see www.financial-ombudsman.org.uk/contact/external-team.htm).
Consumer bodies: continue to develop links with consumer bodies	We run fortnightly regional consumer-adviser training-days across the UK (http://www.financial-ombudsman.org.uk/news/wt_ca.htm) – which involve working at grass-roots with a wide range of community networks and local advice and support agencies. This is in addition to our ongoing policy work with the national consumer groups.
Elected representatives: named contact	Annette Lovell who leads our policy and public affairs team (see www.financial-ombudsman.org.uk/contact/external-team.htm).
Funding: review funding	Carried out as part of our annual budget consultation-process. Following prior discussion with the main trade bodies and stakeholders, we published our draft budget for public consultation in January 2011 (http://www.financial-ombudsman.org.uk/publications/pb11/index.html).
Information: keep website user-friendly and welcoming	Following nominations from the public, we won the award for <i>website of the year 2009</i> from the Plain English Campaign (in succession to the BBC, the previous year’s winner). The Plain English Campaign said our website “ <i>provides information on a complex subject in a straightforward manner and is accessible to all users.</i> ” New material on our website has included: <ul style="list-style-type: none"> ▪ a video-welcome from our new chief ombudsman (www.financial-ombudsman.org.uk/about/video_welcome.htm) ▪ audio-clips (as mp3 downloads) in an extended range of languages (www.financial-ombudsman.org.uk/accessibility/languages.html) ▪ video-clips in British Sign Language (http://www.financial-ombudsman.org.uk/assets/media/easyread/bsl_easyread.html) ▪ “my story” videos in English and Welsh (www.financial-ombudsman.org.uk/about/helped_me.html) ▪ our video-guide for smaller businesses (http://www.financial-ombudsman.org.uk/faq/smaller_businesses-transcript.html) ▪ a video introduction to our <i>annual review</i> (http://www.financial-ombudsman.org.uk/publications/ar10/index.html)

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Information: publish record of board meetings and its committees	Available on our website at www.financial-ombudsman.org.uk/about/minutes.html .
Information: publishing business-specific complaints data	Following extensive public consultation, we published in September 2009 – for the first time – a range of data about the number and outcome of complaints relating to the 150 or so named individual businesses that make up 90% of our caseload (see www.ombudsman-complaints-data.org.uk). We have subsequently published this data on an updated basis every six months.
Information: publishing an online digest	Content on our online technical resource (available at www.financial-ombudsman.org.uk/publications/technical.htm) has now doubled – with information about our general approach now available on all key areas of casework
Information: fostering academic interest and publishing selected decisions	We have been in touch with a number of university law-faculties about the practical issues associated with selecting decisions, preparing “ombudsman reports” and facilitating academic study. We already publish key selected decisions ourselves as part of our online technical resource (for example, see http://www.financial-ombudsman.org.uk/publications/technical_notes/ppi.html). And we have also announced that we are looking at the practicalities involved in publishing all ombudsman decisions in future.
Information: about the work of our service-review team	This is included in our <i>annual review</i> (for example, see http://www.financial-ombudsman.org.uk/publications/ar10/dealt.html#ar8) – as well as in the information on our website about what to do if you are unhappy with the level of service we have provided.
Information: about the number of “deadlocked” and “vexatious” complaints	These figures are included in our <i>annual review</i> (for example, http://www.financial-ombudsman.org.uk/publications/ar10/received.html#8 and http://www.financial-ombudsman.org.uk/publications/ar10/dealt.html#ar5).
Information: external review	Our non-executive board has agreed that our third independent external review – to take place in 2011 – should be carried out by the National Audit Office (NAO) and will look at our efficiency.

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Process: be clearer with consumers and businesses about expected timescales	We report publicly in our <i>annual review</i> , and in our <i>plan and budget</i> , on our timeliness statistics. We also include general information about timescales up-front on our “key facts” webpage (www.financial-ombudsman.org.uk/about/index.html).
Process: consider quantifying some formulaic awards	This forms part of our work to see where and how we could be clearer in our communications – including how we want redress to be paid. We have also clarified our approach in this area with an FAQ on our website (see http://www.financial-ombudsman.org.uk/faq/businesses/answers/redress_a5.html).
Process: improve early intervention/resolution	We are continuing to put resource into “early assessment” (or “triage”) work – focusing on new cases where there are opportunities to intervene and encourage informal early-settlement. As part of this focus, we have also launched a new casework process (“short form”) that delivers fast and streamlined decisions on certain kinds of cases – avoiding protracted investigations and lengthy correspondence.
Process: improve quality system	This has been a major focus of our quality committee – a sub-committee of our non-executive board. Our approach includes board members and the executive team carrying out file reviews of randomly-selected cases.
Process: increase sophistication of system for prioritising cases	We have published more information on our website about how we allocate and prioritise cases (see www.financial-ombudsman.org.uk/about/allocate_and_prioritise_cases.html).
Process: more use of phone and face-to-face discussions	This is a developing theme of our work. For example, all adjudicators now introduce themselves personally by phone to consumers, when a new complaint is allocated to them. And a tailored in-house training programme has been developed with a focus on sharpening the communication skills of our adjudicators. Our “flagship” teams experiment with different ways of working, to see what various types of customers prefer.
Process: review style of our written communications / adjudications	As part of a new casework process (“short form”), we have reviewed how we communicate decisions to consumers – and the appropriateness of the traditional format of letters and adjudications. This initiative involves communicating decisions in formats <i>other than</i> text-heavy letters and reports – using a specially designed range of postcards, forms and certificates instead.

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Regulators: more open communication	This has been subsumed as part of the aims of the Government's new approach to the regulation of financial services.
Regulators: review "wider-implications process"	Subsumed by wider work with the regulators on "collective redress".
Regulators: update memoranda of understanding (MoUs)	This will be done once wider issues have been resolved, emerging from the Government's proposed new regulatory structure for financial services.