**Workshop outline**

Handling complaints through Covid-19 – Engaging with the ombudsman

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| Since the initial impact of Covid-19, both the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS) have continued to review and set out their expectations on how firms should handle complaints.  The FCA has made it clear, from the start, that it is very much ‘business as usual’ when it comes to its expectations on firms in relation to handling complaints. While the FOS has laid out its view on how firms should approach consumer complaints related to Covid–19 policies, processes and procedures.  However, things aren’t ‘business as usual’ for firms.  Many firms are seeing a rise in the number of complaints coming in, with consumers becoming more weary, more frustrated and less tolerant when things go wrong (or are perceived to be wrong or unfair).  For those reasons, firms need to prepare now for more of their customers referring their complaints to FOS. |

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| Overview |
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| With resource at a premium, it is vital firms know how to engage well with the ombudsman.  So, we’ve created this live online learning session, focusing on:   * The ombudsman’s structure * How it works and what you can expect to happen and when * How the ombudsman weighs up the complaints it looks at * How to engage positively and constructively with the ombudsman * When and how to challenge the ombudsman when you don’t agree |

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| By the end of this workshop you will be able to: |
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| * Grasp the full extent of your regulatory obligations in light of COVID-19 and beyond * Understand how the ombudsman is structured and who you are talking to * Have clarity on the ombudsman’s process and expectations * Know the right way to get your point across * Learn from the experience of your peers |

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| Additional information |
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| This is a highly practical and facilitated live online learning session involving tutor led sharing of insight and group discussion. |
| Who will benefit from attending this workshop |
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| * Complaint team leaders/managers * Senior leaders responsible for customer service, customer experience, compliance or complaints handling functions * Compliance, Quality Assurance heads and leads |

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| Workshop agenda: |
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| * The ombudsman’s structure and who you are talking to * How the ombudsman works and what you can expect to happen and when * How it looks at complaints - fair and reasonable and the weight of evidence * How to engage positively and constructively with the ombudsman from the start * When and how to challenge the ombudsman (in the right way) when you don’t agree |

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| About the trainers: |
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| Caroline is an award-winning Customer Insight professional with over 25 years of experience across different regulated markets.  Having held a senior position at the Financial Ombudsman Service, Caroline has a deep-rooted knowledge of customer experience, diversity legislation, stakeholder engagement, complaints handling and consumer vulnerability.  In 2018, struck by the number of unnecessary complaints making their way to the ombudsman service and the things that continue to trip firms up, Caroline joined forces with ex-FOS colleague Sarah Lawrence to set up CWSL.  Caroline holds a number of appointed roles, including: Commissioner to Energy UK’s Customers in Vulnerable Circumstances Commission, an Advisory Board Member to the Money and Mental Health Policy Institute, Independent Advisor to the Kent Police and Crime Commissioner, Consumer Vulnerability Expert at the Money Advice Trust, and Member of CIVEA’s (The Civil Enforcement Association) Compliance, Adjudication and Review of Enforcement (CARE) Panel.  In 2020 Caroline won National Centre for Diversity Advisor of the Year.  Sarah Lawrence has over 20 years of experience working on the front line in financial services. She has worked within call centres in various organisations and has over 17 years’ experience of working at the Financial Ombudsman Service.  During her time at the Ombudsman Service, she worked as an adjudicator, then moving to the outreach team, where she wrote and delivered training to small businesses. She was promoted to manager in this department, but in the last 4.5 years, she was the manager of the Technical Desk, which regularly had business approval rating of 94% and above.  Since leaving the Financial Ombudsman Service, Sarah has written and presented the training for CWSL for various organisations including UK Finance and the Finance and Leasing Association. She has also been consulting with several organisations, sharing knowledge and helping them adapt their complaints processes. |