



Treating customers fairly: An opportunity – not a cost

Mr Stephen Rosling from TCF Consulting Ltd introduces the concept of “conduct risk”, an emerging term that is an evolution of the principles of treating customers fairly. It is good business to have good conduct and to develop a good reputation. It also puts you on the right side with the regulators. So this behaviour is an opportunity and not a cost.



With consumer protection reforms beginning to taking hold across the globe, the C-suite and Boards of Directors are beginning to take notice of how they are being evaluated for their actions (or inaction). Some executives may be anxious or even panicky due to recent headlines surrounding fines relating to, ultimately, the poor treatment of customers. No executive wants to wake up to find his company's name, let alone his own name, splashed across the morning newspaper headlines.

To help prevent this situation from happening, what approach do you use to manage and balance corporate behaviour before it is time to panic?

It's really all about managing “conduct risk”

Focus is on the customer

In the financial regulatory domains, the concept of “conduct risk” is an emerging term that many see as an evolution of the principles of “treating customers fairly”.

While conduct risk is being discussed and debated within business circles across the globe, the term itself has no universally agreed upon definition. Perhaps this is because defining what constitutes fairness, good conduct or what “good enough governance” entails can be so arbitrary and broad to

a financial institution's various stakeholders. What is clear however, is that the clear focus of these regulatory changes is the “customer” – the person who buys and uses the insurance product.

Even without a consensus on a clear meaning of these terms, there does seem to be some converging agreement on what forms the basis of the conduct risk construct.

According to a recent survey of financial institutions sponsored by Thomson Reuters Accelus group, conduct risk encompasses the broad categories of:

- An organisation's culture;
- Corporate governance;
- Conflicts of interest; and
- Reputation.

Other international bodies groups such as the Organization for Economic Co-operation and Development (OECD) and the Financial Stability Board (FSB) take a more focussed view and relate the concept of conduct risk to a principle-based framework grounded on the fair treatment of customers, ie, consumer protection and consumer confidence.

Start dialogue with internal stakeholders

Whatever approach to defining conduct risk might fit your organisation's risk management structure, now may be the time to start a dialogue with internal stakeholders to get a jump start on understanding how this new phenomenon of conduct risk may affect your firm.



Grade1economics Pessay November 2014

Lei Huang



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Table of Contents Grade1economics Pessay Novermber 2014

1. Understanding the eBook Grade1economics Pessay Novermber 2014
 - The Rise of Digital Reading Grade1economics Pessay Novermber 2014
 - Advantages of eBooks Over Traditional Books
2. Identifying Grade1economics Pessay Novermber 2014
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Grade1economics Pessay Novermber 2014
 - User-Friendly Interface
4. Exploring eBook Recommendations from Grade1economics Pessay Novermber 2014
 - Personalized Recommendations
 - Grade1economics Pessay Novermber 2014 User Reviews and Ratings
 - Grade1economics Pessay Novermber 2014 and Bestseller Lists
5. Accessing Grade1economics Pessay Novermber 2014 Free and Paid eBooks
 - Grade1economics Pessay Novermber 2014 Public Domain eBooks
 - Grade1economics Pessay Novermber 2014 eBook Subscription Services
 - Grade1economics Pessay Novermber 2014 Budget-Friendly Options
6. Navigating Grade1economics Pessay Novermber 2014 eBook Formats
 - ePub, PDF, MOBI, and More
 - Grade1economics Pessay Novermber 2014 Compatibility with Devices
 - Grade1economics Pessay Novermber 2014 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Grade1economics Pessay Novermber 2014
 - Highlighting and Note-Taking Grade1economics Pessay Novermber 2014
 - Interactive Elements Grade1economics Pessay Novermber 2014

8. Staying Engaged with Grade1economics Pessay November 2014
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Grade1economics Pessay November 2014
9. Balancing eBooks and Physical Books Grade1economics Pessay November 2014
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Grade1economics Pessay November 2014
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Grade1economics Pessay November 2014
 - Setting Reading Goals Grade1economics Pessay November 2014
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Grade1economics Pessay November 2014
 - Fact-Checking eBook Content of Grade1economics Pessay November 2014
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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