



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.



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Proletarian Era Dec2014 Provash Ghosh,2014-12-01 It is the official newspaper of the Socialist Unity Centre of India Communist It is published from Kolkata in English with online editions Shibdas Ghosh founded the newspaper Nihar Mukherjee was its editor from 1976 to 2010 On his death Provash Ghosh was elected as the General Secretary of SUCI C and the Editor in Chief of the newspaper **Testimony of the Military Compensation and Retirement Modernization**

Commission United States. Congress. Senate. Committee on Armed Services,United States. Congress. Senate. Committee on Armed Services. Subcommittee on Personnel,2015 **William Watson Cheyne and the Advancement of**

Bacteriology Charles DePaolo,2016-10-03 William Watson Cheyne 1852 1932 a surgeon by training and a student of Joseph Lister was a prominent British bacteriologist who published 60 papers and 13 monographs from 1879 to 1927 A proponent of the idea that bacteriology and medicine were interdependent disciplines he investigated the causes and treatment of wound infections tuberculosis cholera tetanus and gangrene In 1897 he organized an historical outline of 19th century bacteriology in five landmark periods of discovery each defined by the work of an influential figure This study documents his contributions to the history of microbiology and describes his activities as a laboratory investigator clinician surgeon translator editor and educator **Principles of Clinical Medicine for Space Flight** Michael R. Barratt, Ellen S. Baker, Sam L. Pool, 2020-01-02

In its first edition Principles of Clinical Medicine for Space Flight established itself as the authoritative reference on the contemporary knowledge base of space medicine and standards of care for space flyers It received excellent notices and is used in the curricula of civilian and military training programs and used as a source of questions for the Aerospace Medicine Certifying Examination under the American Board of Preventive Medicine In the intervening few years the continuous manning of the International Space Station has both strengthened existing knowledge and uncovered new and significant phenomena related to the human in space The Second Edition incorporates this information Gaps in the first edition will be addressed with the addition new and revised chapters This edition is extensively peer reviewed and represents the most up to date knowledge **Business-State Relations under PT Governments** Stefanie Tomé Schmitt, 2022-02-21 During the

Partido dos Trabalhadores PT Workers Party Governments in Brazil non electoral and extra parliamentary political participation grew significantly Both Lula and Rousseff used an increasing number of mechanisms of participation known in Portuguese as rg os colegiados collegiate bodies for democratizing political decisions Stefanie Tom Schmitt s book addresses the impacts of participatory policy making on business state relations under the New Developmentalism Her research uncovers business participation in 125 collegiate bodies based on data collected with the peak sectoral corporatist business associations of agriculture commerce industry and financial services It discloses a formalized pattern of business politics linked to the use of Corporatist Institutions exposing a gap between Political Sociology and Political Economy approaches to interest representation in Brazil In joining the rule configuration assessment with a process tracing of participatory policy

making in employment innovation and biodiversity her investigation also reveals that engendering a more formalized pattern of business politics relied on more than choices of institutional design promoting business inclusiveness it was contingent on business and government commitment building within mechanisms of participation and in related policy networks *Fallout* John Solomon,Seamus Bruner,2020-07-14 This book is a MUST BUY President Donald J Trump The Russia and Ukraine scandals are unraveled corruption and greed exposed No one is better at uncovering the truth than these two investigative journalists Gregg Jarrett FOX News legal analyst and author of the 1 NYT bestsellers The Russia Hoax and Witch Hunt An exhaustively researched book that reads like an investigative thriller Fallout reveals how Obama s Russian Reset led to corruption scandal and a desperate bid to impeach Donald Trump In 2015 a major story broke exposing Hillary Clinton s role in approving the sale of American uranium assets to the Russian state nuclear agency Rosatom Not only did the sale of Uranium One put 20 percent of America s domestic uranium supply under the control of Vladimir Putin there was also evidence that the Clintons themselves had hugely profited from the deal When presidential candidate Donald Trump made Uranium One the centerpiece of his Crooked Hillary attacks the Clinton team feared its potential to damage Hillary s campaign Others in the Obama Biden camp worried that if elected Trump would expose their role in selling out America s security to Putin Their desperate need to neutralize the issue led them to launch an unprecedented investigation into the Trump campaign s purported ties to Russia The infamous Steele dossier produced by Clinton connected Fusion GPS sparked an investigation under FBI Director James Comey Instead of ending after the election the investigation grew bigger eventually leading to Comey s firing and the appointment of Special Counsel Robert Mueller When Mueller failed to find grounds for impeachment Democrats seized on an ambiguous phone call with the Ukrainian president as a pretext to remove Trump from office This gambit blew up in their faces when it exposed the secrets that Democrats tried hard to keep buried An indispensable guide to the hidden background of recent events Fallout shows how Putin s bid for nuclear dominance produced a series of political scandals that ultimately posed one of the greatest threats to our democracy in modern American history [Yearbook of International Organizations 2013-2014 \(Volumes 1a-1b\)](#) Union Of International Associations,Union of International Associations,2013-06-21 Volume 1 A and B covers international organizations throughout the world comprising their aims activities and events *IARC Monographs on the Evaluation of Carcinogenic Risks to Humans* ,1988 **Managing Biotechnology** Francoise Simon,Glen Giovannetti,2017-09-01 A comprehensive overview of the new business context for biopharma companies featuring numerous case studies and state of the art marketing models Biotechnology has developed into a key innovation driver especially in the field of human healthcare But as the biopharma industry continues to grow and expand its reach development costs are colliding with aging demographics and cost containment policies of private and public payers Concurrently the development and increased affordability of sophisticated digital technologies has fundamentally altered many industries including healthcare The arrival of new information

technology infotech companies on the healthcare scene presents both opportunities and challenges for the biopharma business model To capitalize on new digital technologies from R D through commercialization requires industry leaders to adopt new business models develop new digital and data capabilities and partner with innovators and payers worldwide Written by two experts both of whom have had decades of experience in the field this book provides a comprehensive overview of the new business context and marketing models for biotech companies Informed by extensive input by senior biotech executives and leading consultancies serving the industry it analyzes the strategies and key success factors for the financing development and commercialization of novel therapeutic products including strategies for engagement with patients physicians and healthcare payers Throughout case studies provide researchers corporate marketers senior managers consultants financial analysts and other professionals involved in the biotech sector with insights ideas and models

JACQUALYN FOUSE PhD RETIRED PRESIDENT AND CHIEF OPERATING OFFICER CELGENE Biotech companies have long been innovators using the latest technologies to enable cutting edge science to help patients with serious diseases This book is essential to help biotech firms understand how they can and must apply the newest technologies including disruptive ones alongside science to innovate and bring new value to the healthcare system BRUCE DARROW MD PhD CHIEF MEDICAL INFORMATION OFFICER MOUNT SINAI HEALTH SYSTEM Simon and Giovannetti have written an essential user s manual explaining the complicated interplay of the patients who deserve cutting edge medical care the biotechnology companies big and small creating the breakthroughs and the healthcare organizations and clinicians who bridge those worlds EMMANUEL BLIN FORMER CHIEF STRATEGY OFFICER AND SENIOR VICE PRESIDENT BRISTOL MYERS SQUIBB If you want to know where biopharma is going read this book Our industry is facing unprecedented opportunities driven by major scientific breakthroughs while transforming itself to address accelerated landscape changes driven by digital revolutions and the emergence of value based healthcare worldwide In this ever changing context we all need to focus everything we do on the patients They are why we exist as an industry and this is ultimately what this insightful essay is really about JOHN MARAGANORE PRESIDENT AND CHIEF EXECUTIVE OFFICER ALNYLAM PHARMACEUTICALS Since the mapping of the human genome was completed nearly 15 years ago the biotechnology industry has led the rapid translation of raw science to today s innovative medicines However the work does not stop in the lab Delivering these novel medicines to patients is a complex and multifaceted process which is elegantly described in this new book

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