



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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**United States. Congress. Senate.
Committee on Armed Services, United
States. Congress. Senate. Committee
on Armed Services. Subcommittee on
Personnel**

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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 *Progress Toward Restoring the Everglades* National Academies of Sciences, Engineering, and Medicine, Division on Earth and Life Studies, Board on Environmental Studies and Toxicology, Water Science and Technology Board, Committee on Independent Scientific Review of Everglades Restoration Progress, 2017-04-07 The Everglades ecosystem is vast stretching more than 200 miles from Orlando to Florida Bay and Everglades National Park is but a part located at the southern end During the 19th and 20th centuries the historical Everglades has been reduced to half of its original size and what remains is not the pristine ecosystem many image it to be but one that has been highly engineered and otherwise heavily influenced and is intensely managed by humans Rather than slowly flowing southward in a broad river of grass water moves through a maze of canals levees pump stations and hydraulic control structures and a substantial fraction is diverted from the natural system to meet water supply and flood control needs The water that remains is polluted by phosphorus and other contaminants originating from agriculture and other human activities Many components of the natural system are highly degraded and continue to degrade Progress Toward Restoring the Everglades is the sixth biennial review of progress made in meeting the goals of the Comprehensive Everglades Restoration Plan CERP This complex multibillion dollar project to protect and restore the remaining Everglades has a 30 40 year timeline This report assesses progress made in the various separate project components and discusses specific scientific and engineering issues that may impact further progress According to Progress Toward Restoring the Everglades a dedicated source of funding could provide ongoing long term system wide monitoring and assessment that is critical to meeting restoration objectives This report examines the implications of knowledge gained and changes in widely accepted scientific understanding regarding pre drainage hydrology climate change and the feasibility of water storage since the CERP was developed **Demystifying the Academic**

Research Enterprise Kelvin K. Droegemeier, 2023-12-19 What next generation scholars need to know in order to thrive and how they can actively participate in shaping the academic research enterprise The academic research enterprise is highly complex involving multiple sectors of society and a vast array of approaches In Demystifying the Academic Research Enterprise Kelvin K Droegemeier shows next generation scholars across all disciplines how to become more productive earlier in their career as well as how to help shape the academic research enterprise The topics covered include public perceptions of scholarly work and its use in policy understanding the big picture of funding and national priorities as well as identifying funding sources research methods collecting data and materials writing grant proposals publishing results ethical conduct bias and peer review intellectual property and compliance regulations partnerships and collaboration diversity equity and inclusion and the future of research Droegemeier s two principal goals are to enhance and accelerate scholars

understanding of the academic research process and to democratize that understanding particularly at institutions that traditionally are underrepresented or lack robust resources While intended for undergraduate and graduate students postdoctoral scholars and early career faculty Demystifying the Academic Research Enterprise is also relevant to mid career and senior faculty research administrators funding organizations congressional staff policymakers and the general public Droege places scholars in a broader national and international context not as passive recipients of the existing system but as key actors who actively participate in helping to set priorities determine policies drive systemic change and advance knowledge

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 *Paradise Lost* ,2022-06-13 *Paradise Lost* Race and Racism in Post apartheid South Africa is about the continuing salience of race and persistence of racism in post apartheid South Africa The chapters in the volume illustrate the multiple ways in which race and racism are manifested and propose various strategies to confront racial inequality racism and the power structure that underpins it while exploring how through a renewed commitment to a non racial society apartheid racial categories can be put under erasure at exactly the time they are being reinforced

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 *Management of Legionella in Water Systems* National Academies of Sciences, Engineering, and Medicine, Health and Medicine Division, Division on Earth and Life

Studies, Board on Population Health and Public Health Practice, Board on Life Sciences, Water Science and Technology Board, Committee on Management of Legionella in Water Systems, 2020-02-20 Legionnaires disease a pneumonia caused by the Legionella bacterium is the leading cause of reported waterborne disease outbreaks in the United States Legionella occurs naturally in water from many different environmental sources but grow rapidly in the warm stagnant conditions that can be found in engineered water systems such as cooling towers building plumbing and hot tubs Humans are primarily exposed to Legionella through inhalation of contaminated aerosols into the respiratory system Legionnaires disease can be fatal with between 3 and 33 percent of Legionella infections leading to death and studies show the incidence of Legionnaires disease in the United States increased five fold from 2000 to 2017 Management of Legionella in Water Systems reviews the state of science on Legionella contamination of water systems specifically the ecology and diagnosis This report explores the process of transmission via water systems quantification prevention and control and policy and training issues that affect the incidence of Legionnaires disease It also analyzes existing knowledge gaps and recommends research priorities moving forward

The Ideas Industry Daniel Drezner, 2017-03-01 The public intellectual as a person and ideal has a long and storied history Writing in venues like the New Republic and Commentary such intellectuals were always expected to opine on a broad array of topics from foreign policy to literature to economics Yet in recent years a new kind of thinker has supplanted that archetype the thought leader Equipped with one big idea thought leaders focus their energies on TED talks rather than highbrow periodicals How did this shift happen In The Ideas Industry Daniel W Drezner points to the roles of political polarization heightened inequality and eroding trust in authority as ushering in the change In contrast to public intellectuals thought leaders gain fame as single idea merchants Their ideas are often laudable and highly ambitious ending global poverty by 2025 for example But instead of a class composed of university professors and freelance intellectuals debating in highbrow magazines thought leaders often work through institutions that are closed to the public They are more immune to criticism and in this century the criticism of public intellectuals also counts for less Three equally important factors that have reshaped the world of ideas have been waning trust in expertise increasing political polarization and plutocracy The erosion of trust has lowered the barriers to entry in the marketplace of ideas Thought leaders don't need doctorates or fellowships to advance their arguments Polarization is hardly a new phenomenon in the world of ideas but in contrast to their predecessors today's intellectuals are more likely to enjoy the support of ideologically friendly private funders and be housed in ideologically driven think tanks Increasing inequality as a key driver of this shift more than ever before contemporary plutocrats fund intellectuals and idea factories that generate arguments that align with their own But while there are certainly some downsides to the contemporary ideas industry Drezner argues that it is very good at broadcasting ideas widely and reaching large audiences of people hungry for new thinking Both fair minded and trenchant The Ideas Industry will reshape our understanding of contemporary public intellectual life in America and the West

Genetically Engineered

Crops National Academies of Sciences, Engineering, and Medicine, Division on Earth and Life Studies, Board on Agriculture and Natural Resources, Committee on Genetically Engineered Crops: Past Experience and Future Prospects, 2017-01-28

Genetically engineered GE crops were first introduced commercially in the 1990s. After two decades of production, some groups and individuals remain critical of the technology based on their concerns about possible adverse effects on human health, the environment, and ethical considerations. At the same time, others are concerned that the technology is not reaching its potential to improve human health and the environment because of stringent regulations and reduced public funding to develop products offering more benefits to society. While the debate about these and other questions related to the genetic engineering techniques of the first 20 years goes on, emerging genetic engineering technologies are adding new complexities to the conversation. *Genetically Engineered Crops* builds on previous related Academies reports published between 1987 and 2010 by undertaking a retrospective examination of the purported positive and adverse effects of GE crops and to anticipate what emerging genetic engineering technologies hold for the future. This report indicates where there are uncertainties about the economic, agronomic, health, safety, or other impacts of GE crops and food and makes recommendations to fill gaps in safety assessments, increase regulatory clarity, and improve innovations in and access to GE technology.

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