



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.



2014 Lifescience November Memorandum

Tobias Bleicker



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*Proletarian Era Dec*2014 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

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 Droegemeier 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

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

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

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

A Minor Revolution Adam Benforado, 2023-02-07 A revelatory investigation into how America is failing its children and an urgent manifesto on why

helping them is the best way to improve all of our lives from the New York Times bestselling author of Unfair The New Science of Criminal Injustice Compelling an extremely sympathetic and worthy attempt to protect kids Benforado has written a book that reads like a manifesto His ideas are bold to the point and ambitious The Atlantic At the dawn of the twentieth century a bright new age for children appeared on the horizon with progress on ending child labor providing public education combating indigence promoting wellness and creating a juvenile justice system But a hundred years on the promised light has not arrived Today more than eleven million American children live in poverty and more than four million lack health insurance Each year we prosecute thousands of kids as adults while our schools crumble We deny young people any political power while we fail to act on the issues that matter most to them racism inequality and climate change Through unforgettable stories law professor Adam Benforado draws a vivid portrait of our neglect We are there when Ariel is placed in an orphanage after her parents are locked away for transporting marijuana when Harold first gazes in disbelief upon the immaculate lawn of an elite private school after a childhood of asphalt play yards when Wylie is hit with a paddle by his public school principal as punishment for taking a moment of silence to protest gun violence When Tyler runs for governor at age seventeen we are also there to witness the extraordinary capacities of young people Our disregard for children s rights is not simply a moral problem it s also an economic and social one The root cause of nearly every major challenge we face from crime to poor health to unemployment can be found in our mistreatment of kids But in that sobering truth is also the key to changing our fate as a nation Drawing on the latest research on the value of early intervention investment and empowerment A Minor Revolution makes the urgent case for putting children first in our budgets and policies in how we develop products and enact laws and in our families and communities Childhood is the window of opportunity for all of us

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 occur 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 Cuban Missile Crisis Len Scott, R. Gerald Hughes, 2015-04-10 This volume brings together a collection of leading international experts to revisit and review our understanding of the Cuban Missile Crisis via a critical reappraisal of some of the key texts In October 1962 humankind came close to the end of its history The risk of catastrophe is now recognised by many to have been greater than realised by protagonists at the time or scholars subsequently The Cuban missile crisis remains one of the mostly intensely studied moments of world history Understanding is framed and informed by Cold War historiography political science and personal experience written by scholars journalists and surviving officials The emergence of Soviet later Russian and other national narratives has broadened the scope of enquiry while scrutiny of the operational especially military dimensions has challenged assumptions about the risk of nuclear war The Cuban Missile Crisis A Critical Reappraisal brings together world leading scholars from America Britain France Canada and Russia to present critical scrutiny of authoritative accounts and to recast assumptions and interpretations The book aims to provide an essential guide for students of the missile crisis the diplomacy of the Cold War and the dynamics of historical interpretation and reinterpretation Offering original ideas and agendas the contributors seek to provide a new understanding of the secrets and mysteries of the moment when the world went to the brink of Armageddon This book will be of great interest to students of the Cuban missile crisis Cold War Studies nuclear proliferation international history and International Relations in general

The Top Books of the Year 2014 Lifescience November Memorandum The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have enthralled audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. 2014 Lifescience November Memorandum : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. 2014 Lifescience November Memorandum : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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