





	<p><b>Maggie Craig, Acting Director General, Association of British Insurers</b></p> <p>Maggie is Acting Director General until February 2010, her ongoing role is to run the Life and Savings team, lead the ABI's Consumer Strategy and direct ABI activity in Scotland.</p> <p>Previously, Maggie had two periods at Standard Life, as Head of Pensions Policy from 1989-2000 and as Head of Public Affairs and Communication Strategy from 2003-2007. In between, she was Pensions Development Manager for Scottish Equitable. All these roles involved a wide variety of lobbying, policy and media work.</p>
	<p><b>Tony Levene, Journalist</b></p> <p>Tony Levene has been a financial journalist for a third of a century. He has worked for a variety of national newspapers including the Sunday Times, Daily Express, Daily Star, Sunday Mirror with the longest time at The Guardian where he worked until June this year.</p> <p>He specialises in financial and consumer affairs, writing the very successful Capital Letters column in the Guardian from its inception until this summer. He was given a lifetime achievement award by the ABI this autumn.</p>
	<p><b>James Meyrick, Policy Advisor, Retail Markets, Association of British Insurers</b></p> <p>James, as part of the Retail Market Regulation team, is primarily responsible for the ABI Life and Pension Fund Sectors, mortgage endowments and the area of financial promotions. He also contributes on issues of product disclosure and other retail market issues. He formerly worked at the ACCA in enterprise policy.</p>
	<p><b>Caroline Mitchell – Ombudsman – Lead ombudsman Financial Ombudsman Service</b></p> <p>Caroline is a solicitor and was a litigation partner with Lawrence Graham in London.</p> <p>She has worked in complaint handling organisations for most of her career.</p> <p>She worked for the Insurance Ombudsman Bureau as a case handler and a senior manager. She also worked for the Building Societies Ombudsman.</p> <p>In 1995 she was appointed as a member of the Police Complaints Authority where she served six years (which was then the maximum term) dealing with public complaints against police officers and supervising investigations into important matters like deaths in</p>

	<p>custody.</p> <p>In 2002 she became an ombudsman at the newly formed Financial Ombudsman Service and in April 2005 was appointed to the new role of Lead Ombudsman, responsible for a number of ombudsmen and adjudicators dealing with general investment complaints under her direction. Since then her responsibilities have expanded to include complaints about pensions and portfolio management and since February this year, mortgages too.</p> <p>She is a former executive committee member of the British and Irish Ombudsman Association.</p>
	<p><b>Simon Orton, Partner, Freshfields Bruckhaus Deringer LLP</b></p> <p>Simon's practice focuses on banking and financial services litigation and regulatory proceedings. He has handled a wide range of commercial and banking disputes, as well as internal investigations and advice on regulatory proceedings for investment banks, retail banks and other financial institutions.</p> <p>Simon was editor of "Freshfields Bruckhaus Deringer on Financial Services: Investigations &amp; Enforcement, 2nd Edition". Simon is listed as a <i>Leader in his Field</i> for both the Financial Services: Contentious Regulatory and Banking Litigation categories in Chambers UK 2009 as well as being listed as a <i>Leading Individual</i> in the Banking Litigation field in Legal 500 UK 2009. Simon joined the firm in 1993 and has been a partner since 2003. In June 2009, he was elected to the firm's Partnership Council.</p>
	<p><b>Greg Roche, Director, The Leadership Factor</b></p> <p>Greg is a Director of The Leadership Factor, and is one of the UK's leading experts in helping organisations to use customer satisfaction surveys to improve the customer experience. The Leadership Factor conducts over 500 different customer satisfaction surveys a year.</p> <p>He has extensive experience of working with many blue chip Clients in many differing Sectors. He is currently working with clients such as the Royal Bank of Scotland Group, Visa, Irish Life and Tarmac.</p> <p>He is an author of many articles on customer satisfaction, and on measuring the customer experience, and he is also co-author of 2 recent books</p> <ul style="list-style-type: none"> <li>• 'Customer Satisfaction Measurement for ISO 9001:2000' (2005),</li> <li>• 'Customer Satisfaction – measuring the customer experience through the customer's eyes' (2007).</li> </ul> <p>Greg is a member of the Chartered Institute of Management, and was a North West Quality Awards winner with his involvement in the Business Excellence Model (EFQM.)</p>

	<p><b>James Sergeant, Senior Associate, Redress Policy, FOS &amp; FSCS Team, Financial Services Authority</b></p> <p><b>James</b> joined the FSA in November 2007, where he advises on the FSA's rules on dispute resolution (DISP) and supports FSA colleagues in checking that firms abide by them. He also liaises regularly on complaints issues with colleagues at the Financial Ombudsman Service.</p> <p>He is currently considering responses to the FSA's consultation paper on publication of complaints data (CP 09/21).</p> <p>James previously worked at the Association of British Insurers, where he represented the industry (and responded to FSA consultations) on the regulation of life investment and health insurance products. He was also involved in developing the industry's response to the Government's plans for introducing Personal Accounts.</p> <p>Prior to that, James worked at the Cabinet Office, with responsibilities ranging from MPs' pay and allowances to civil service management reform. James has an MBA from the Imperial College Business School, London.</p>