



Consumer Codes Approval Scheme Code Sponsors Panel Meeting

Date: 12th October 2016
Time: 10.30 – 11.15 *Closed meeting for Code Sponsors Only*
11:00 – 14:00 *A Simpson (CTSI) and M Garnham (CTSI) attended*
Present: Ray Hodgkinson (Chair), Bill Fennell (MC), Mark Cutler (RECC), Ian Studd (BAR), Adrian Simpson (CTSI), Barbara Hughes (FCA)
Attendees: Kristie Lockwood (CTSI)
Apologies: Gerry Fitzjohn (TPO)

MINUTES

1. Welcome

The Chair welcomed everyone to the meeting and thanked them for attending, introductions were then made.

R Hodgkinson gave a brief explanation of what the panel's remit is for B Hughes' benefit.

The previous meeting minutes of 13th July 2016 were approved by the Panel.

Matters Arising:

A Simpson told the panel that CTSI has started a benchmarking exercise in relation to other approval schemes. There is nothing to report at the moment.

B Fennell raised a point about different assessments of ADR and Codes. Staff are spending a lot of time preparing documents for ADR preparation. Could this all be condensed into one part of code preparation?

ACTION: B Fennell to send A Simpson ADR information.

ACTION: A Simpson to raise with Andy Allen at their meeting later this week.

2. Service Director Update

A Simpson began by telling the Panel the breakdown of the number and industry of the current codes. 19 Codes, 16 Code Sponsors.

The next Consumer Code Approval Board meeting is 18th October 2016 and there will be two new codes being considered.

A Simpson went on to say that we get a lot of code interest and often get calls from prospective Code Sponsors; however some are put off by the prices. A lot of codes are getting stuck between Stage 1 and Stage 2. They seem to struggle at the monitoring stage. The Stage 1s have been working with a Chartered Statistician to help them get through.

B Fennell advised that the statistician is very helpful in getting the Code through.

B Hughes asked if a mentoring scheme should be considered, to provide prospective codes advice to help people over the line, someone who knows the benefits of going through the processes and becoming a code.

A Simpson told the panel that CTSI is honest from the beginning when speaking to prospective codes by detailing the costs and level of commitment required. It is easier to be up-front from the beginning and agreeing on a course of action to stop prospective codes getting stuck between Stage 1 and Stage 2. He went on to say that it has an effect on the projected budget if codes that have merely shown an interest are included. It is as important to CTSI to retain current members as it is to bring on new businesses. CTSI has worked hard to keep an existing code on board when they were having doubts and concerns on being part of the Consumer Codes Approval Scheme. That Code Sponsor is now happier than ever, have reworked their current code and are very enthusiastic about the scheme again.

A Simpson went on to tell the panel that CTSI would soon be welcoming Karen Bolland back to the Codes team from Maternity leave. She is currently completing a series of 'keep in touch' days before rejoining the team. Karen has been with the team since the beginning so has a lot of experience. She is working on a marketing plan at the moment which needs a refresh, and will be working to get all the key performance indicators sorted. CTSI wants to work on communicating closer with Code Sponsors and is working on a publication similar to the former 'Top Lines Brief'

B Fennell raised the point that the annual fee is dependent on how many members the code has.

The next communications meeting will be in November and although Adrian is chairing that meeting at the moment, it will eventually be handed over to Karen Bolland. The CTSI communications team will be performing social media coverage reports to find out how many hits the Consumer Codes Approval Scheme is getting. R Hodgkinson requested clarification of the terms of reference of the Communications Working Group.

The first Communications Group meeting was in July and was more of an introduction to codes as many members of the group were new. The next meeting will develop some terms of reference and aims and objectives.

ACTION: A Simpson to circulate the key strategies for the communications group to R Hodgkinson

3. Governance and Propriety

R Hodgkinson mentioned that the terms of reference was raised at the last meeting. It was felt that things had changed a lot in the last three years. Would it be worthwhile putting together a small group to go through the terms of reference? What is the panel for? Is it necessary? The panel is generally accepted as not high profile.

It was asked what CTSI's vision for consumer codes is for the next five years, could the panel have sight of this so that the panel can assist CTSI to achieve that vision.

ACTION: A Simpson to re send the vision document to the panel.

The Consumer Codes Approval Scheme is on the way to becoming self sufficient in the coming period, and has come a long way since the beginning.

B Fennell recognised that the scheme needs money, and that CTSI is not income based and is doing what they do for the consumers. He then asked what the vision was again, how will CTSI get it and what is needed to get there.

A discussion took place about creating a 'Terms of Reference Strategy Group'. It was suggested that a team is put together for an afternoon to discuss a strategic plan for the scheme. It was decided that if possible the group would be made up of someone from CTSI, a Consumer Codes Approval Board Member and a couple of people from the Codes Sponsors Panel.

4. Meeting with BEIS

R Hodgkinson began by telling the panel that the meeting with BEIS was interesting. It was explained to BEIS that the panel is frustrated that resources are insufficient, and R Hodgkinson and A Simpson explained to BEIS about how big the scheme has become now, and that it is about more than just a badge. Kirstin Green was understanding and was very enthusiastic for the Code Sponsors to produce a report for BEIS. BEIS is interested to see the statistics of consumer detriment, how much we are saving the consumer and the public purse. All Code Sponsors will need to cooperate with this task to get the figures. R Hodgkinson then expressed that the meeting was a great opportunity to convince the Government that the Consumer Codes Approval Scheme is good and has come this far, but money will be needed to take it further.

B Hughes said that there is definitely a sense of change within Government and it is like we have a new Government, and that could be very good for consumer protection purposes going forward. It is very good timing for this meeting with the BEIS officials.

A more dynamic awareness of money saved is needed, not just about consumer detriment.

It was agreed to mention something at the Consumer Codes Approval Board Meeting next week about putting something together.

It was also agreed that it is important to keep momentum going with the meetings with the officials from BEIS. We will look to produce something as soon as possible.

The panel then discussed if it would be a good idea to use the Codes Sponsors Forum as a working group, as well as a 'listening day', and the possibility of inviting Kirstin Green to the Forum.

It will be raised in Any Other Business at the Consumer Code Approval Board about a conversation with a sub group. It will go through the appropriate governance but the ideas are all good.

A Simpson mentioned that Leon Livermore's view was that the CCAS Board should be leading any review. As a wholly owned subsidiary of CTSI then any recommendations will need to go through the CTSI Board before going to BEIS.

Ian Studd left the meeting.

5. CCAS Update and Finances

A Simpson went on to say that the codes team works hard to make codes an attractive scheme for potential Code Sponsors, but CTSI is finding that the smaller codes do not want to commit to the amount of work and expenditure to become a code, and larger codes take a longer time to commit due to their complex governance structures.

R Hodgkinson asked if there was a way to introduce Code Sponsors knowledge to potential codes before they speak to the CTSI Codes Team. He then went on to ask if potential Codes Sponsors are valuing the tick that CTSI would give them. The value of being a Code Sponsor needs to be shown, all the reasons why they should become a Code Sponsor. Awareness of the brand needs to be shown, and what exactly that means.

A discussion took place about budgeting for next year. A budget meeting will take place in February 2017.

B Fennell mentioned that advanced notice on any budget changes should be given as Code Sponsors may have already completed their own Budget projection, and any changes in fees would have an effect on that. Also, notice is important in the event that the Code Sponsor would need to increase their membership fees.

6. Any Other Business

M Cutler raised the point of Code Sponsors using overseas insurance providers. It was clarified that if minimum requirements are being met the same as UK providers this will not affect the consumer. A Simpson told the panel that CTSI is aware of this and has written a paper for the upcoming Board meeting.

B Hughes thanked the Panel for inviting her to the meeting and said going forward she would like to have a more visible involvement, and that things feel positive going forward for Consumer Codes.

7. Code Sponsors Forum

It was decided that the next Code Sponsors Forum meeting would be before the February Board Meeting.

8. Date for the next Meeting

The next meeting will be the 6th December.