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**Minutes**

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**Minutes of the meeting of the  
COORDINATION COMMITTEE ON EMERGING CONDUCT RISKS**

**Held on 18 March 2013**

**At FSA, Canary Wharf**

Present: Chris Woolard – CW (Chair, Director of Policy, Risk and Research – FSA)  
Shelley Cross – SC (Consumer Affairs – FSA)  
Jamie Bell – JB (Conduct Risk - FSA)  
Jivan Singh Grewal – JSG (Policy - FSA)  
Jane Hingston – JH (Ombudsman Service)  
Tony Boorman – TB (Ombudsman Service)  
David Beckett – DB (Credit Group - OFT)  
Mark Neale - MN (Chief Executive – FSCS)  
David Lamb – DL (FSCS)  
Kunal Poonyth - KP(FSCS)  
Kevin Rousell - KR (CMR)

Attending: Julian Tennant - JT (Risk - FSA) Presentation of FSA/FCA Risk Outlook  
Rosie Kameen – RK (PRA) Insurance Failures section

**1. Welcome and Introductions**

- CW opened the meeting and gave a brief update about his new role as Director of PRR.

**2. Minutes and actions from previous meeting**

- Minutes of the last meeting in May were cleared and published on the FSA's website. The minutes were confirmed as an accurate record of the meeting.
- The Committee was updated on progress of actions from the last meeting.

**Actions from December:**

- The Committee received an update on the Mobile Phone Thematic review.
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### **3. Gender Neutral Pricing**

- The Committee discussed the risk that insurers were not responding appropriately to gender legislation was discussed.

### **4. Risk Outlook**

- The Committee discussed the FCA risk outlook which was due to be published on 26 March.

### **5. PPI Update**

- The Ombudsman Service updated the Committee on PPI complaints.
- The Committee noted the CMR position in relation to PPI claim firms.
- It was agreed that a further update would be received at the next meeting.

### **6. Scope/rebalancing the group**

- The Committee discussed the scope of the group and whether this needed to be rebalanced.
- It was agreed that this would be considered further at the next meeting.

### **7. Insurance Failures**

- The FSCS presented their paper on insurance failures.
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