



Embedding a TCF culture through Training

We take a step by step approach to help our clients embed TCF into their staff competence and assessment policies. If you want TCF to live in your business and see real benefits from the exercise, consistency of approach through your people policies is key. Every client is different but the approach outlined below works in changing culture and performance.

Step 1. Clear goals that make sense in your firm

This clear articulation with examples of what this means forms the foundation for your approach which needs to be cascaded down through the business. With these objectives we design a programme that will recognise the importance of this issue in policies for recruitment, induction, training, assessment and disciplinary. These policies exist in most firms and should recognise the relevance and importance of TCF. For example, how is TCF covered in your induction programme?

Step 2: Stage 1 Training: Identifying and delivering TCF for our customers

To ensure that all staff understand what TCF means to the firm and how management want to approach this issue a training programme, tailored to your business is designed to meet the following objectives:-

1. To know what TCF means to us
2. To identify where we don't treat customers fairly and why.

Very valuable information is gathered at this event, analyzed and communicated back to senior management.

Step 3: Creating the systems and controls

The HR policies that govern the performance and management of staff, particularly the assessment of competence, need to be built in recognition of TCF as an element in the same way as other business imperatives, for example, financial performance.

Any incentives in the remuneration structure need to be reviewed to ensure that no conflicts exist and the right behaviors are being recognized and rewarded.

Step 4: Stage 2 Training: Living TCF

This second stage of training really makes TCF live in the way you do business and shows how success will be rewarded and recognized. Training is delivered to groups from the same areas of business so that the specific areas for change are understood.

The objectives for this training are to:-

1. To understand how TCF will be delivered through staff wherever we touch clients
2. To know how changes to HR policies support this approach
3. To know who is responsible for which stages of delivering TCF.

To gain real benefit from this training we agree with you objectives that can be measured through the TCF MI identified, for example, you may want to reduce the level of declined claims or increase the evidence of suitability information on file for new clients.

If this makes sense to you, call us on 01327 858292 or e mail jayne.owen@ctp.uk.com