

Detailed Congress Program - Day 1 Monday 15 March 2010

11.00	Registration
12.00	Welcome Luncheon <ul style="list-style-type: none">• Welcome and orientation to Congress: Nick Stace, Choice CEO• <i>Speaker:</i> The Hon. Virginia Judge M.P, Minister for Fair Trading• Table discussions: National Consumer Summit Challenges
1.15	National Consumer Congress Opening Session <ul style="list-style-type: none">• Congress Themes, Jenni Mack, Chair, Choice• Minister for Consumer Affairs, The Hon Craig Emerson MP• Questions
2.00	Keynote Address: Consumer Information 2.0: an old agenda made new Nicholas Gruen, Lateral Economics
2.30	Consumer Action – An interactive discussion Chair: Eleanor Hall of Radio National's <i>The World Today</i> <ul style="list-style-type: none">• Christopher Meyer, VP External Affairs, Consumers Union USA• Simon Sheik, GetUp• Dave Gravina, Digital Eskimo• Judy Gregory, Information Design Centre
3.30	Afternoon Tea
4.00 – 5.30	National Consumer Summit Session 1: Key Challenges for Consumer Policy <ul style="list-style-type: none">• <i>Smart Choices:</i> Dr. Claire Noone, Director, Consumer Affairs Victoria• <i>Getting Policy Development Right:</i> Robert Fitzgerald, Productivity Commission• <i>When Things Go Wrong:</i> Allan Asher, CEO, Australian Communications Consumer Action Network
6.00	Ruby Hutchison Lecture Jeanette Longfield, Sustain UK
7.30 – 10.30	Dinner and Choice Awards

Detailed Congress Program - Day 2 Tuesday 16 March 2010

9.00	National Consumer Summit Session 2: Building the Appetite for Change Nick Stace, CEO, CHOICE		
9.40	National Consumer Summit Session 3		
	3a: Smart Choices	3b: Getting Policy Development Right	3c: When Things Go Wrong
	<i>Facilitator</i> Lyn Baker, Former Commission of Consumer Affairs (NSW)	<i>Facilitator</i> Judy Gregory, Information Design Centre Company	<i>Facilitator</i> Phil Khoury, The Navigator Company
	<i>Panellists</i> Vic Wolff, ING Direct Nicole Rich, CHOICE/Consumer Action Law Centre Dr Paul Harrison, Deakin School of Business	<i>Panellists</i> Simon Writer, Australian Treasury Christopher Meyer, Consumer Union Catriona Lowe, Consumers Federation of Australia	<i>Panellists</i> Peter Kell, ACCC Anne Driscoll, Consumer Affairs (WA) Jules Scarlett, Telstra Fiona Guthrie, AFCCRA
11.10	Morning tea		
11.30	3a: Smart Choices Right	3b: Getting Policy Development	3c: When Things Go Wrong
1.00	Lunch		
2.00	National Consumer Summit Session 4: Regulator Perspectives on Key Challenges <ul style="list-style-type: none"> • Tony D'Alosio – Chair, Australian Securities and Investments Commission • Jonathan Mintz, Commissioner of Consumer Affairs, New York 		
3.00	Afternoon Tea		
3.30	National Consumer Summit Session 5: Approaches to the Summit Challenges – a Report Back Chair: Christopher Zinn, Choice <ul style="list-style-type: none"> • When Things Go Wrong: Carolyn Bond, Consumer Action Law Centre: • Getting Policy Development Right: [Rapporteur tbc] • Smart Choices [Rapporteur tbc] 		
4.30	Keynote Address [title to come] Lisa Gray, Group Executive, NAB Personal Banking		
5.00	Close		

National Consumer Summit – Key Challenges

At the National Consumer Summit delegates will respond to key challenges facing consumers, government agencies, and business.

The Summit will continue the momentum for reform which has led to the Australian Consumer Law and the National Consumer Credit Reform Package.

It will draw on the expertise of all Congress delegates through interactive discussion and expert contributions. Summit discussions will take place in the following three streams:

Smart Choices: how can regulation, government programs, product design, business practices and consumer organisations make it easier for consumers to make smart choices?

When Things Go Wrong: how can we get the most out of our complaint handling processes and the regulators responsible for ensuring compliance and enforcement?

Getting Policy Right: how can we ensure that policy development is based on the best evidence, puts consumer welfare first and ensures good practice in all policy development agencies?

To help focus discussion, we have identified four key challenges within each stream. In developing the challenges we sought input from a wide range of consumer and government agencies. Now we invite all Congress speakers and delegates to discuss the challenges before and during the Summit.

Smart Choices

Consumer welfare is best served when consumers make the choices that promote their interests. But there are many barriers to smart choices: the cost of getting information, exploitation of behavioural biases, unhelpful or misleading advertising, badly designed products and unnecessary complexity. What is the best response by policy makers and information providers in business, government and consumer organisations?

1. Information is power, isn't it?

How can consumers get the right information at the right time to make smart choices?

Particular problems include information about services and 'credence goods', where marketing claims can't be tested, even after consumption. But are there opportunities for consumers to get the information they need in new technology or new cultural practices like social networking?

2. What can we do about behavioural biases?

Consumers regularly make choices influenced by behavioural biases. Do any of these require changes to consumer policy. Are their practicable responses available?

3. Are some products and marketing strategies too complex for consumers to deal with?

New technologies and business practices mean products and their marketing are often so complex that valid comparisons can't be made or the product is poorly understood. Sometimes this means that consumers' needs can be better met; other times it simply undermines smart choices or adds to costs for businesses as well as consumers. *Can we overcome complexity without losing choice?*

4. How do we know if interventions actually work?

How do we measure the success or failure of policies and products that aim to better inform consumers? What does a well informed, savvy consumer look like? How do we know when changes in the market require new approaches?

When Things Go Wrong

Good policy that supports smart choices is designed to increase consumer satisfaction. But there will always be cases where consumers are aggrieved or exploited. Consumers expect to be able to have their complaints fairly resolved, and that systematic abuses of their rights will be deterred.

1. How do consumers get their complaints heard?

How do we get the best possible complaint handling and redress systems?

What is the impact of the digital age on complaint handling? What sectors need complaint systems but don't have them? Where is best practice in complaint handling?

2. Have Australian regulators got enforcement right?

What are the priorities for improving enforcement by regulators? How are systemic issues brought to the attention of regulators, government and industry? Are Australian regulators publishing the right data to monitor performance?

3. Does complaint handling work well with our broader regulatory system?

What is the best combination of consumer redress and enforcement mechanisms? How should regulators work effectively with businesses and consumers to respond to consumer complaints? How can consumer complaints data be used to improve the product offerings of major consumer facing businesses?

4. Why do we consistently fail to get rid of the sharks?

Why are we so bad at responding to the companies that deliberately exploit consumers such as pay day lenders, debt advice services, low rent finance companies and funeral benefit schemes?

Getting Development Policy Right

Policy making should promote consumer welfare, base decisions on the best available evidence and ensure effective approaches in one area are given due weight by policy makers responsible for a different area or set of problems.

1. How can we put consumers at the heart of policy?

Consumer welfare is the ultimate objective of consumer policy. But is the consumer interest truly at the heart of policy development?

2. Are we listening to the consumer voice?

Do consumers' experiences get taken seriously when policy is developed? How do we ensure disparate consumer voices are heard to the same extent as industry interests? How should consumers and consumer organisations be supported and resourced to participate in policy development through consumer engagement and consumer advocacy? Are the right consumer voices being heard?

3. Why do some industries have good consumer protection but not others?

How can we better share expertise across policy development silos? Do current administrative arrangements promote capture of policy development by industry interests? Is there a way to avoid bad consumer policy in specific industries?

4. Acting on the best evidence

How can policy development make better use of

- regulators' experience
- complaints data
- case studies
- 'hidden complaints'
- academic and other research
- Overseas developments?

National Consumer Summit - Process

Summit delegates will participate in one of the above streams over two sessions. The first will involve structured input from experts, and an open, participative facilitated discussion among delegates. The second will continue the discussion and bring together and test the emerging ideas leading to a broad indication of future directions.

National Consumer Summit - Outcomes

A summit of this kind is most useful in exploring the issues and sharing perspectives on the concerns of different people and organisations. It cannot bind any of the organisations attending to a possible policy position or issue a definitive statement on the issues. (Indeed, it is understood, that current protocols may preclude officers from some public sector agencies from making comments or expressing views on issues without the express approval of their government). What it can do is identify and shape our approach to particular challenges. Ideally it will be able to identify potential principles or favoured approaches to particular questions, at the very least it can identify areas that are worthy of future inquiry or research.