

## Our Panels

The General Insurance (GI) and Investments and Advice (I&A) areas of FOS use expert panels to make [Determinations](#) about particularly complex disputes. Panel members are appointed by the [FOS Board](#) on the basis of their objectivity, qualifications, experience and relevant personal qualities.

Each panel that is formed to make a Determination will have three members – a chair (a FOS Ombudsman), an industry representative and a consumer representative. FOS has a large pool of panel members covering consumer and industry specialist experience to draw on to ensure that the correct expertise is applied to each dispute.

### Consumer representatives

Stephen Duffield  
Paul Holmes  
Bill Mitchell  
Anna Nightingale  
Paul O'Shea  
Joan Staples  
Catherine Wolthuizen

### Industry representatives

#### General Insurance

Thomas Brennan  
Tim Griffiths  
Richard King  
Terry Wakefield  
Tim Webber

#### Financial Planning

Bruce Beakey  
Mike Britton  
Phillip Campbell  
Jennifer Diggle  
Corin Jacka  
Martin McIntosh  
Michael Miller  
Peter Roan  
Patrick Sweeney  
Gavin Wright

#### Life Insurance

Bob Emery  
Graham Slater

#### Stockbroking

Alex Knipping  
Matthew Wigzell