

# Professional Education:

Blending the best of  
academic and vocational  
education

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## The Chartered Insurance Institute

As the leading professional body for the insurance and financial services sector with over 97,000 members in more than 150 countries, the CII Group is committed to protecting the public interest by guiding practitioners in the sector towards higher technical and ethical standards. We do this by offering them a broad portfolio of services and support to achieve this, including membership, qualifications, continuing professional development, thought-leadership and the maintenance of a benchmark Code of Ethics.

[www.cii.co.uk](http://www.cii.co.uk)



## Foreword

A decade into the 21<sup>st</sup> century and many strands of everyday life, including business and the education system, are still coming to terms with what is required to succeed in a world whose pace of change continues relentlessly. Evolution, not revolution, is often the order of the day and this is something that professional bodies have had to respond to. The challenge has been highlighting the relevance of professional bodies and our Royal Charters in today's world. At the heart of this has been working to justify our public interest element to a wider public and to modernise the notion of a Chartered Body, a Victorian concept, for the 21<sup>st</sup> century.

This change for professional bodies has been necessary as social and economic trends set the agenda. For example: there are higher consumer expectations in terms of the standards of service they receive; a public thirst for accountability and transparency; and pressures to increase and keep relevant skills in the workforce in the face of global competition. The CII, like other bodies, has been through this transformation. In the first paper of the *Papers in Professionalism* series (*Twenty-First Century Professionalism: Raising Standards and Trust*) we touched on what is necessary for professional bodies to retain relevancy today and into the future.

However, to some extent there remains confusion beyond our particular sectors in relation to the core proposition of professional bodies – professional education. People are not sure what to make of it: is it academic? Or vocational? This paper sets out the philosophy that underpins our educational offering.

We believe that in view of current educational changes and influences, such as the recent Wolf Review on vocational education, the time has come for professional education. Combining high academic standards with practical aspects appropriate to business ensures that, far from being antiquated and out of touch, professional education is more relevant than ever.

**Dr Alexander Scott**  
**Chief Executive Officer**  
**The Chartered Insurance Institute**

**15 June 2011**



# 1. Introduction

## Introduction

Business and consumers alike expect high standards from those they deal with in their day-to-day lives: high standards of knowledge, of ability and of conduct. Though many people do not realise it, professional education is a vital component of ensuring this. It provides individuals with all of these elements, bringing together practical application with academic rigour, wrapped up with expected behaviours.

At the forefront of delivering professional education are professional bodies. The Chartered Insurance Institute has over a hundred years' experience of developing and providing professional education and has a well respected brand and excellent employer relations. Underpinning our work throughout this long history is our Royal Charter commitment to secure and justify the confidence of the public. Our qualifications not only support the economy, through more effective firms and enhanced personal career progression, they also perform a wider social function by encouraging public trust and confidence, as well as provide a gateway into the profession. Professional qualifications not only test academic knowledge and provide practical know-how, they also create a culture that promotes ethical practice and a commitment to lifelong learning.

Despite the importance of professional qualifications their value is often misunderstood and even neglected by opinion formers, politicians and policy makers. To redress this and to promote the role of the CII and the professions in general, we have written this paper with the purpose of explaining the constituent elements of professional education, how it compares with vocational and academic education and its importance and relevance to our economy and society as a whole. We believe that in the current economic climate (where various ways to promote growth are being explored) and with a public crisis of confidence in many sectors, those in power, as well as firms and individuals, need to realise the benefits that professional education and qualifications can bring.

## 2. Academic Vs. Vocational

**“One of the most important elements in the strength of a country...is its education system...provided that it will be directed to moral, intellectual, aesthetic and spiritual growth<sup>1</sup>.”**

Robert Hutchins

Broad educational debates tend to focus on contrasting outcomes and methods. There are a number of expositions of educational philosophy, but most current debate surrounds the distinction between the desirability of education as an economic agent and as an agent for social change. The latter, associated with academic qualifications, is seen as being for the good of society, providing food for the mind. This model sees education as focusing primarily on the development of the individual rather than as a way of, for example, securing employment. Such a view of education continues to prevail across much of our society, manifesting itself in university being the number one destination of choice for many of the populace.

**Among children born in 2000 98% of all mothers want their children to go to university<sup>2</sup>.**

On the other hand there is education which aims at supporting our economy – traditionally vocational training. More practical in nature, vocational education has a greater focus on specific job roles and links to ‘corporate training’ (as opposed to individual fulfilment of academic education). As the tough economic climate continues, company training budgets are expected to focus on this type of education: that which aims at developing human capital.

**“The last twenty-five years have been the heyday of education policy directed purposely towards economic ends<sup>3</sup>.”**

Professor Alison Wolf

The recent trend, especially at national level, had been to blur the distinction between these two differing types of educational approach, with academic education being promoted as an “engine for growth”<sup>4</sup>. There is now great pressure on universities to produce employment-ready graduates, as opposed to those with a theoretical understanding of a specialised subject. This pressure is likely to increase as university fees rise and students look for courses and institutions that have strong graduate employment rates. University education will become even more market driven as prospective students will look to invest in their future as wisely as possible.

Many, including politicians, have sought ‘parity of esteem’ between vocational and academic qualifications. A primary driver of this has been the widely held view that vocational education is the poor relation. Despite numerous schemes and campaigns to achieve this, the latest government sponsored review of vocational education, conducted by Professor Alison Wolf, concluded that this was a “misguided objective” as not all qualifications are equal in prestige<sup>5</sup>. Indeed employers consistently make their own judgement in relation to the merits of particular qualifications – highlighted by those who prefer graduates from particular universities.

**As governments and educational establishments look at ways of improving the nation’s skills base and economic prospects, they have to look beyond the academic versus vocational debate and give greater consideration to a type of education that encompasses the best of both worlds and which is very much driven by the needs of employers, individuals and public well-being: professional education.**

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<sup>1</sup> Robert Hutchins, *The University of Utopia* (1953) p 14

<sup>2</sup> Hansen, K, Jones, E, Joshi, H and Budge, D (2010) *Millennium Cohort Study Fourth Survey 2<sup>nd</sup>* ed. pp139-141

<sup>3</sup> Professor Alison Wolf, *Does Education Matter* (2001) p246

<sup>4</sup> Wolf (2001) p161 discusses this trend

<sup>5</sup> *Review of Vocational Education – The Wolf Report* (2011) p111

### 3. What is professional education?

Professional education has a long tradition of blending academic rigour with practical application. In the main developed and provided by professional or Chartered bodies, professional education encompasses the spirit of education as both an economic and social driver, all within the setting of a particular profession. In that way it helps to provide a route of progression for the individual – from entry level to the pinnacle. This form of education also plays a part in enhancing and maintaining levels of trust: throughout history those invested with the highest levels of trust are those trained to a high standard and who follow ethical codes of conduct, such as doctors and lawyers.

In the eyes of the CII, professional education consists of the following key elements:

- Professional education **marries high academic standards with real life situations found in professional practice**. Students learn both ‘what/why’ and the ‘how’ – bringing together knowledge and know-how.
- Professional qualifications begin by providing an individual with a general grounding in the sector subject matter. This is then developed through specialisation which **provides a pathway of progression** to particular roles. An individual not only gains the detailed knowledge to be able to practise in a profession but also the ability to apply that knowledge. Provision of detailed knowledge to enable practice in a profession sits with the ability to apply that knowledge.
- Professional education **helps to develop ‘human capital’** and is a key component of a strong profession. It also helps create a professional culture which extends far beyond qualifications and promotes lifelong learning. Continuing Professional Development is the cornerstone of any profession, ensuring that **knowledge is up-to-date** protecting customers, consumers and the public. Practitioners develop role specific skills that benefit employers, as well as themselves, whilst the professions ensure that protecting the interests of the public are a central tenet of their work. This societal role is often overlooked.
- **Durability** is a key component. Academic education is traditionally seen as a life skill, whereas vocational is often considered to be more short term. Professional education unites the two through its promotion of continued learning. This durability is also highlighted in the **professions ability to stand the test of successive governments’ reforms**. This benchmark of long standing has added to the prestige associated with the professions.
- Training with the view to an ‘economic’ output is often viewed in terms of the business, whereas knowledge for knowledge’s sake is considered an individual pursuit. Professional education takes place within an organisational environment and so there is a **heavy element of personal responsibility and self-discipline required** – especially fitting in study with work. Conversely it is this personal commitment which is often what proves most valuable to employers.
- Professional education comes with a ‘badge’ of **professional culture** and inculcates a **sense of worth and belonging** in the student.
- **Common standards** across a sector are developed and upheld through professional education and the bodies responsible for it. Such standards provide employers, customers and the public with **confidence** in those qualifications that encompass them.
- Most **professional qualifications are widely recognised, not just in the UK, but across the globe**. They unlock doors to new employers and markets who attach great value to them. **Portability** is a great benefit of professional education, providing **enhanced career mobility**. Compare this to in-house training which has limited value outside of the employer providing it.

See over for figure A which depicts the characteristics of professional education when compared with those of vocational and academic education.

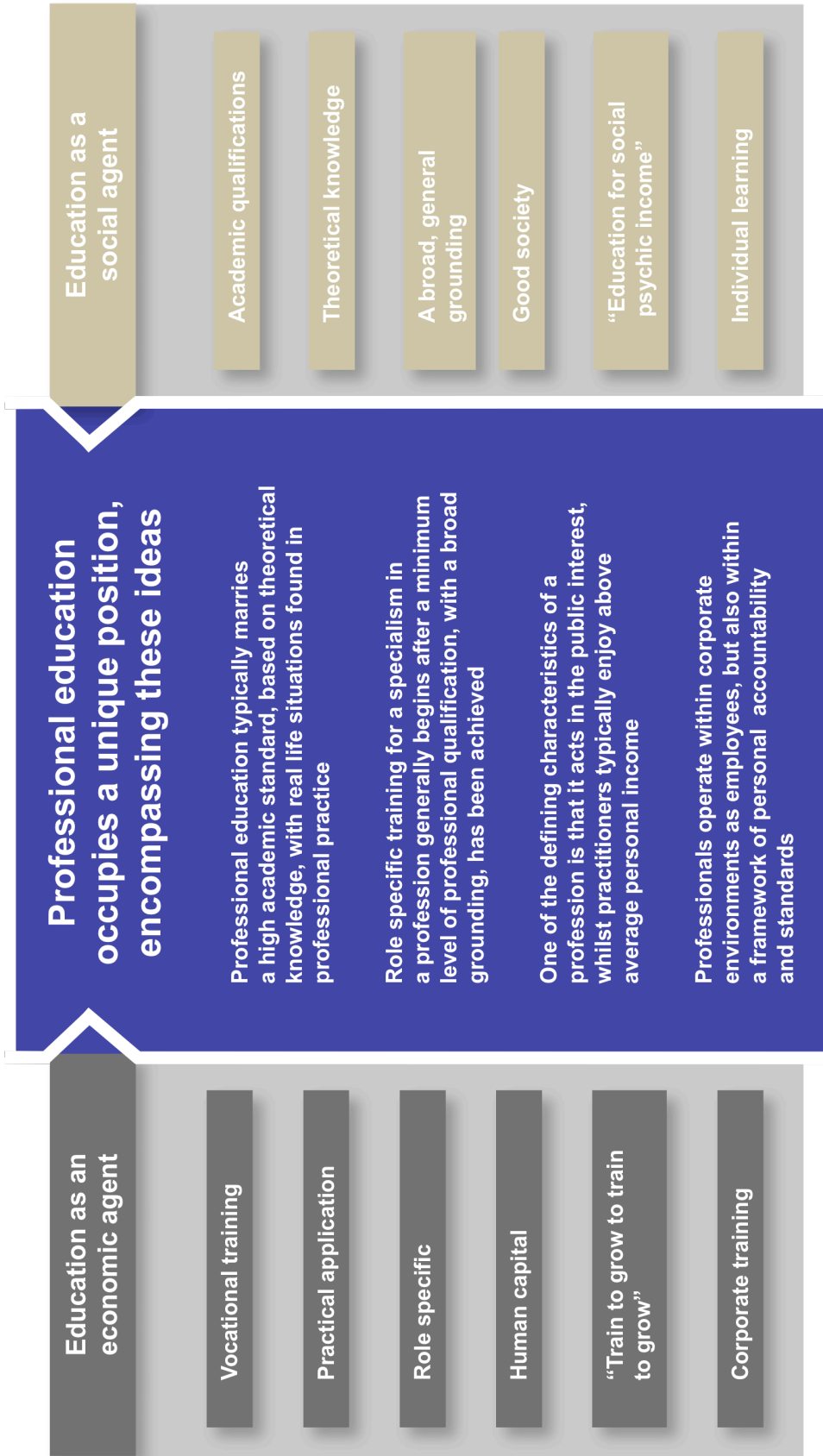


Figure A: Professional education combines academic rigour and practical application, benefitting firms, individuals and consumers. Companies are able to draw on a workforce that not only knows what to do, but also how to do it. The ‘how’ not only encompasses practical elements but also ethical aspects i.e. how something *should* be done. This point is important as ethical practice is at the heart of professions and the work of professionals, and it underpins public trust.

## 4. The benefits of professional education

The benefits that professional education and qualifications bring are many and varied, ranging from wage premiums to supporting social mobility. Broadly they can be split into three categories: employers, individuals and society.

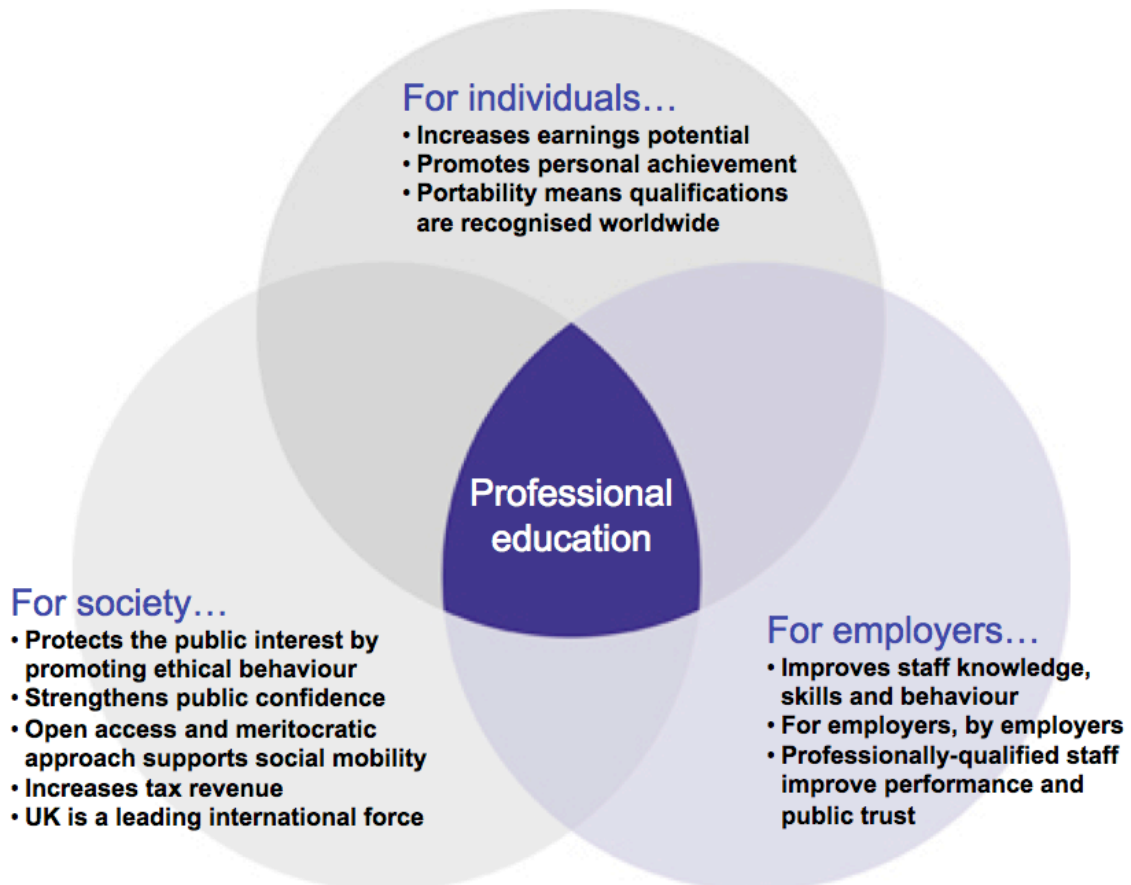


Figure B. The benefits of professional education (CII)

### Employers

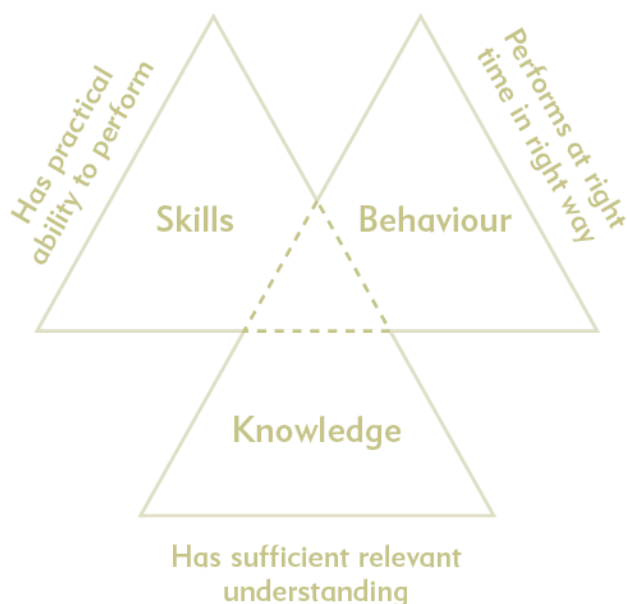
**“Our advisers become more knowledgeable and, in turn, more confident and capable of meeting our clients’ varied requirements. We’ve got plenty of evidence of this in terms of improved customer feedback and enhanced business performance<sup>6</sup>.”**

Simon Funge, Royal Bank of Scotland Group

<sup>6</sup> CII source material

A 2009 report, produced for Edexcel, considered the question of the most effective education for employment. It found that, typically, employers look for three common qualities within candidates and employees: **knowledge, skills and behaviours**<sup>7</sup>.

Figure C. Adapted from *Effective Education for Employment* (2009)



As we discussed above, all three of these qualities are **key components of professional education**. This helps to explain, in part, why employers continue to value professional education and support the work of professional bodies. The **high importance that employers place on professional education is evidenced by the fact that a high proportion of students are funded by their employer**, and often given time to study and sit exams. After all, professional education is all about preparing someone for employment or enhancing their abilities. This is where professional bodies differ from universities which are expected to provide a social education in addition to an academic one.

**“Workplace training is not a core concern for governments, and their aim should be to stay away from it<sup>8</sup>.”**

Professor Alison Wolf

Although it is difficult to quantify the positive impact on an employer’s bottom line, we are continually told by firms that having professionally qualified staff improves performance. The fact that employers are involved in the development of professional education ensures its continuing relevance. Put simply it is **for employers, by employers**. The disparity that employers feel between their needs and public policy is also another factor in their choosing to engage with and support professional education.

**“There is a significant disconnection between education systems and the needs of 21<sup>st</sup> century employers, both public and private. The match...appears ill fitting<sup>9</sup>.”**

Effective Education for Employment

Take for example insurance and financial services. Our world is fast paced and things tend not to stay the same for long, be they regulations, working practices or areas of interest. As the professional body, the CII’s job is to make sure that our qualifications reflect this changing world so that they are **fit for purpose and up-to-date**. One way of achieving this is by engaging with practitioners in the review and design of examinations. Our recent ‘General Insurance Evolution’ project is a case in point. We utilised steering groups made up of educationalists and industry representatives which resulted in a major revamp of our insurance unit offering. Drawing on such expertise and knowledge enables us to provide the market with qualifications

<sup>7</sup> *Effective Education for Employment: A global perspective*, White Loop on behalf of Edexcel (2009) p24

<sup>8</sup> *Does Education Matter* (2001) p158

<sup>9</sup> White Loop on behalf of Edexcel (2009) p9

that meet their educational and professional/business needs. The involvement of and strong links with industry are often held up as a strength of the professional body model<sup>10</sup>.

**“[Professional education] provide[s] our people with an essential grounding in the business, helping to raise standards of knowledge and capability, and in turn their operational and sales effectiveness<sup>11</sup>.”**

Carole Baldwin, AXA

## Individuals

For individuals the benefits can be seen in higher wage returns, enhanced job prospects and clear progression paths, as well as a sense of achievement and increased status. Research on behalf of the Consultative Committee for Professional Management Organisations (CCPMO) estimated that **holding professional qualifications could be worth £81,000 over a lifetime** (membership of a professional body was said to be worth an additional £71,000)<sup>12</sup>. The report also found that those skills provided by professional education enhanced employment chances.

Our own research has found that one of the biggest motivating factors for individuals achieving Chartered status was **“the satisfaction of reaching the top of my profession”**. This illustrates both a pride in the profession and the commitment to delivering a professional service<sup>13</sup>.

Professional education also provides learners with **clear paths of progression and improved career mobility**. CII qualifications range from entry level to postgraduate equivalents, along the way covering the skills and competencies required for a successful career in insurance. The **portability of professional qualifications**, as touched on earlier in this paper, is also a distinct advantage. The common standards that professional education encompasses are easily recognised by firms and highlight not only the skills an individual has ably demonstrated but also their commitment to learning.

**“The labour market recognises qualifications that are stable and familiar....”<sup>14</sup>**

Professor Alison Wolf

One element of professional education is that of continuous development. **Lifelong learning** is necessary in sectors that are continually evolving. Professional education ensures that an individual is able to keep abreast of the latest developments. This not only benefits themselves, but also their employer and the public – after all who would trust knowledge and skills that could be years out-of-date?

**“[Professional qualifications] help individuals develop their full career potential, and provides the core insurance skills and knowledge that is critical to business success in our demanding and competitive industry<sup>15</sup>.”**

Tony Weatherhead, NFU Mutual

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<sup>10</sup> Wolf Report (2011) p58

<sup>11</sup> CII source material

<sup>12</sup> *An Economic Impact Assessment of the CCPMO – Final Report to the Consultative Committee for Professional Management Organisations* (2008) p33

<sup>13</sup> The Chartered Insurance Institute, *The Stamp of Quality? The importance of being Chartered* (2009) p12

<sup>14</sup> Wolf Report (2011) p73

<sup>15</sup> CII source material

## Society

Professional education is a great equalizer as it operates, in most cases, an **open access** policy. All you need is a willingness and a commitment to learn. In this way it is supportive of the drive to **improve social mobility**. Insurance, for example, is very **meritocratic**: traditionally you do not need a university degree to be able to progress within a company.

**“The professions have played a big role in the development of meritocracy because of their emphasis on knowledge-based skills”<sup>16</sup>.**

Spada (Public Relations Consultancy)

As well as supporting the success of businesses and individuals, professional education also plays an important role in **protecting the public**. The CII’s Royal Charter ensures that the **public interest** is at the heart of everything that we do – that is why we **continually update exam content so that it is up-to-date**, why our members **commit to continuous professional development** every year and why we have a **code of ethics** that all members abide by.

There are also broader economic benefits that result from professional education and which do not automatically spring to mind. The CPMO report estimated that a member of a professional body with professional qualifications would contribute an **additional £53,000 in tax revenue to the Exchequer**<sup>17</sup>. Professional education is also an **important UK export**. Our education is valued by those from other countries. People from outside the UK are keen to gain our qualifications – the CII has members in over 150 countries. In addition those UK companies with professionally qualified staff are often well received elsewhere because UK professional education is recognised and respected.

**Despite the obvious benefits provided by professional education, it is often difficult to get these understood by politicians and policy makers. The constant changing educational landscape drowns out the professions’ message, which leads to a lack of comprehension of what we provide. By making our voice heard within the educational arena, we are able to demonstrate the value of our offer and the rigour that goes in to the development of our qualifications. As Professor Wolf has argued recently, the stability and recognition of professional qualifications is a strong benefit to employers and the public alike in providing assurance in relation to professionalism. Chartered in particular remains a powerful kitemark for quality, at home and abroad.**

**“Employers place great value on...professional education, especially...intellectual skills, professionalism, industrial experience and [the] ability to relate theory to practical problems”<sup>18</sup>.**

City University, London

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<sup>16</sup> Spada, *British Professions Today: The State of the Sector* (2009) p34

<sup>17</sup> *An Economic Impact Assessment of the CCPMO (2008)* p35

<sup>18</sup> <https://www.city.ac.uk/informatics/undergraduate/career-prospects> (Accessed 6 May 2011)

## 4. Professional Bodies

Professional bodies and the education we provide are not a modern phenomenon. Professions are able to trace their roots back as far as the Middle Ages, to the Medieval Guilds. Times have moved on since then and so have professional bodies. Our longevity is an illustration of how we are able to keep pace with developments and in doing so secure the support and trust of industry and students alike.

Such a tradition provides stability within educational and professional landscapes – both of which are subject to constant change. Within both academic and vocational education the last few years alone have seen alterations to qualifications, awarding bodies, other responsible bodies and even government departments. This is simply not the case within the professions with professional bodies long established and our qualifications and designations well embedded. The value of this cannot be underestimated, especially as familiarity with qualifications and the standards they embody support public understanding and trust<sup>19</sup>.

***“As independent bodies with well-established and successful track records in meeting market needs, we promote lifelong learning and continuing professional development”<sup>20</sup>.***

***Ruth Spelman, CEO Chartered Management Institute***

Professional bodies’ specialisation enables us to offer detailed knowledge and insight into specific areas that others cannot. We have an intimate knowledge of our sector and our people have extensive experience of working within it. This enables us to develop services and solutions that employers want. And it is not just in the UK that bodies like the CII are well respected. There is demand throughout Africa, the Middle East and Asia for us to help deliver educational solutions. British Chartered brands travel well, and are much prized internationally as a guarantee of high quality.

Of high importance in tough financial times, is that professional bodies exist at no expense to the public purse. We have developed organically outside of the state system and are not bound by the impositions that this would bring. Instead our funding comes from members and practitioners – for example in the form of membership fees and exam revenue. It has recently been argued that employers are the only reliable source of quality assurance for qualifications – if they feel that something does not meet their needs they vote with their feet<sup>21</sup>. Purchasers take our services on trust – continuing to do so shows that we are meeting the market’s needs.

As a chartered body the CII is bound by a Royal Charter which provides a clear mandate for our role as an educator. We must “*secure and justify the confidence of public and employers by the conduct of reliable test of competence of persons...employed in insurance*”. In designing qualifications professional bodies act as guardians of standards and quality – by implementing regulatory requirements, incorporating necessary rigour and considering the public interest angle we are able to secure the standing of the profession.

**The reputation of the various professions is built on history – the familiarity of our offering, our distinguished track record and the stability we bring. Professional bodies are not forever rebranding or rebuilding qualifications. This is a real benefit in the eyes of the industry and the public at large – not subject to the shifting policy sands that impact publicly funded qualifications. However there is the constant need to ensure that content is up-to-date and relevant, and that methods of teaching are practical.**

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<sup>19</sup> Wolf Report (2011) p73f

<sup>20</sup> Ruth Spelman in a speech to the Professional Association Research Network, 2009

<sup>21</sup> Wolf Report (2011) p143

## 5. Conclusion

The professions and professional education play an important role within today's Britain and beyond – helping to provide employers with the skilled workforce they require, equipping individuals with the professional competence and the wherewithal to enjoy a fruitful career and protecting the public interest through the provision of standards that instil ethical behaviour.

By marrying elements of both academic and vocational education, professional qualifications provide holders with the necessary tools to not only know what *should* be done but also *how* to do it. In tough economic conditions such an offering is ideal for employers looking to maximise training budgets – at the same time developing their employees as people as well as a business resource. It also provides a viable alternative to university education, especially as tuition fees rise and students look at how best to prepare themselves for the world of work. Many of the professions have few, if any, barriers to entry and the meritocratic nature provides the opportunity for progression.

Professional education is about much more than just qualifications. It goes much further by promoting a commitment to continuing professional development and the adherence to a code of ethics, underpinned by disciplinary consequences for those who do not. The CII's Royal Charter ensures that the public interest is at the heart of what we do as a professional body.

Professional education performs a dual role supporting economic development by providing the workforce with the skills it needs to succeed in a competitive global market and supporting society by creating a professional workforce that understands and undertakes ethical practices. In order to be successful in providing this, those bodies responsible for developing qualifications and courses have to be in tune with what is required – in terms of regulatory requirements, industry needs, individual expectations and the public interest element. This is what professional bodies do, day in day out – without which our exams would cease to carry relevancy.

Professional bodies have a long history of providing what employers want and what individuals need. This tradition and stability has enabled us to earn the support of employers and develop qualifications that are readily understood and respected by the public. We believe that the professional body model works well and continues to make worthwhile contributions to both the economy and to society.

**We are looking for government and decision makers to recognise, openly, the valuable role played by professional education. Policy makers have to understand what we have to offer and refrain from imposing systems or bodies that, in essence, have very similar goals. In times of tight public budgets, government needs to embrace and engage with professional bodies – as we have shown ourselves to be capable of supporting skills development within our spheres of influence over a long and sustained period of time. Professional bodies are innovative in the ways we meet the educational challenges we face and we call for a wider recognition and celebration of our work and of professional education in general.**

**We hope that by adding the CII's voice to the debate, we can foster a greater understanding and value of the work of professional bodies, the education that we provide and the benefits that this brings – and hopefully enable professional education to play an even greater part in the UK's future.**

**For further information or to feed back your views, please contact: Daniel Pedley, Public Affairs Manager at the Chartered Insurance Institute.  
Email: [daniel.pedley@cii.co.uk](mailto:daniel.pedley@cii.co.uk) Tel: +44 (0)20 7417 4450**

## Previous CII Papers in Professionalism

As part of our long term drive to promote greater levels of professionalism and ethical behaviour in insurance and financial services, we have been publishing a series of papers looking at the way forward for a modern and progressive profession. The series explores, in depth, various issues around raising standards and building trust in our sector. Individual topics include continuing professional development and ethical behaviour. All are available free on the CII website: [www.cii.co.uk/papersinprofessionalism](http://www.cii.co.uk/papersinprofessionalism)

### 1: Twenty-First Century Professionalism

In the first of this series, [Twenty-First Century Professionalism](#), we give an overview of what professionalism means, how the professions have evolved, key challenges, and our vision for the future of professionalism. The paper identifies the key characteristics of the 'new wave' of professions, focusing outwards towards the public not just inwards to the profession itself.

### 2: Getting Professional about Ethics

In Spring 2008 we undertook a review of our approach to professional ethics as a part of its wider work on the concept of new wave professionalism. We commissioned an independent review of all aspects of our ethical approach and processes. The review considered how to develop professional ethics across the industry and examines the full range of tools available to the CII to assist in this process, including training and education, member communications, structures, CPD and enforcement. [Getting professional about ethics](#) is a summary of the report.

### 3: The New Benchmark for Financial Advice

This paper puts forward a suggested structure for the new Retail Distribution Review (RDR) benchmark qualification (QCF level 4) proposed by the FSA in November 2008. The paper, [The New Benchmark: A Model Advice Qualification Post-RDR at QCF Level 4](#), sets out a proposed model for the profession for debate, including a recommendation of standard study time and degree of difficulty that should be applied by all qualification providers.

### 4: Beyond Box Ticking: CPD and the 21st Century Professional

This looks at the role of Continuing Professional Development (CPD) in building and maintaining a high level of professionalism. In the past, CPD has been seen by some to be a matter of routine compliance – just another box to tick. Ongoing learning can and must go beyond box-ticking, and be part of a package of standards of knowledge and behaviour. [Beyond Box-Ticking](#) seeks to encourage a practical and constructive debate amongst members and other industry stakeholders, as well as those in other professions who are having a similar discussion.

### 5: The Stamp of Quality? The importance of Being Chartered

[The Stamp of Quality?](#), presents consumer and member research on the value of the Chartered brand. The key findings suggest that the public know and trust the Chartered mark more than any other professional designation. At a time when trust is a rare commodity, this makes Chartered more important and relevant than ever.

### 6: Building Trust Through Independent Standards: Our View on an Independent Professional Standards Board

This paper sets out our proposals for a Professional Standards Board which had been under consideration as part of the FSA's Retail Distribution Review. [Click here](#)

### 7: Everybody Wins: Pro Bono as a Hallmark of the Professional

Pro bono work undertaken in support of the community is becoming increasingly popular for many professions. This paper entitled [Everybody Wins: Pro Bono as a Hallmark of the Professional](#) argues that "giving something back" to society through either in-kind gratis work for the public or volunteering in support of a worthy cause is as much a part of professionalism as passing exams, attaining qualifications or doing CPD.

### 8: A New Approach to Financial Regulation: Embedding Professional standards in regulatory culture

Ahead of the government's draft legislation reforming the UK's financial regulatory landscape we set out the need for the proposals to address cultural issues, such as ethical behavior, and not simply a concentration on structural detail. [Click here](#)





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CII