

31 July 2025

## **Final report by the Complaints Commissioner**

### **Complaint number 202500181**

#### *The complaint*

1. On 1 May 2025, you submitted a complaint to my Office about the FCA. You allege it has failed to properly regulate insurer X and Insurer Y, both FCA regulated firms.
2. Insurers X and Y provide public liability insurance to educational service providers A and B, which are not regulated by the FCA, and with whom you are currently in dispute.
3. These disputes appear to have escalated into legal proceedings you initiated against A and B across multiple jurisdictions: Administrative Court Judicial Review; Employment Appeal Tribunal Stay, AFCS claim delays by Veterans UK and Civil and High Court claims.
4. In the course of your proceedings against A and B, you have sought to obtain information from, and directly engage with, their public liability insurers, X and Y.
5. You have stated that X and Y have either failed to engage with you or have not done so in the manner you consider appropriate. You allege that they have acted obstructively during the legal proceedings.
6. You say this has impacted your legal proceedings, delaying “court deadlines and ongoing disability-related proceedings” causing you psychological and other harm.
7. I understand that you are seeking a remedy whereby the FCA instructs the insurers to communicate with you directly in order to respond to your queries. You would also like the FCA to review your allegations of “discriminatory obstruction of court access and lawful settlement discussions” and “refusal to

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disclose insurance details in active litigation,” with a view to directing the insurers to cooperate in the legal proceedings in the manner you consider appropriate.

8. I understand this to mean that you would like the FCA to concur with your view that these firms are in breach of various FCA rules and principles of business conduct, and to intervene by directing how these firms should conduct themselves in the ongoing legal proceedings between you and firms A and B.

Outcome: Your complaint against the FCA is not upheld and I recommend no remedy.

### *Decision*

9. You are currently involved in multiple legal proceedings against two non-FCA regulated firms, A and B. Both firms have public liability insurers, X and Y. It is for the courts to decide what, if any, information is required from these insurers. If the insurers fail to provide information to parties entitled to it, or breach any court-imposed deadlines, it is for the courts to take appropriate action.
10. You have raised concerns with the FCA about the conduct of regulated firms X and Y.
11. The FCA does not intervene in private disputes between individuals and regulated firms. It has explained this to you, along with the reasons why. The FCA will not encourage or require firms to assist you in your court proceedings, as this is beyond its remit.
12. The FCA does not investigate individual complaints for the purpose of obtaining redress for the complainant.
13. That does not mean that the FCA cannot investigate concerns arising from information about individual complaints, but it investigates those in the context of considering whether or not regulatory action is justified, rather than whether or not the individual requires redress.
14. Any action the FCA may or may not take as a result of the information you provided would not lead to redress for you personally. I have reviewed the FCA’s file, and I can see that the information you provided was passed onto the relevant supervision teams for their consideration. The information received by

the supervision teams from consumers like yourself is collated, and reviewed regularly by the Supervision teams which may take action as appropriate, although for confidentiality reasons the FCA and I do not usually provide feedback about what action it did or did not take.

15. For the reasons above I do not uphold your complaint.

*The Complaints Commissioner*

Complaints Commissioner

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