



03 December 2025

## Final report by the Complaints Commissioner

### Complaint number 202500392 and 202500529

#### *The complaint*

1. On 05 August 2025, you submitted a complaint to my office about the FCA, concerning how it had handled intelligence about Firm X you had provided in 2024 and 2025. On 18 September 2025 you asked my office to add another part to your complaint, concerning how the FCA had dealt with your correspondence in 2025. I have summarised your complaint as follows:

**Element One** – The FCA did not act on the intelligence you provided about Firm X in 2024 and 2025 when you renewed your home insurance. It has failed to supervise Firm X because you allege you suffered the same consumer harm in 2025 when renewing your home insurance.

**Outcome: Not Upheld.** I consider that the FCA dealt with the intelligence you provided on Firm X, and supervised Firm X, reasonably, although because of confidentiality rules in FCA Handbook ENFG 4.1, neither the FCA nor I can tell you anything about its views on the intelligence or whether it may or may not have acted on that intelligence.

**Element Two** – The Supervision Hub has not responded to you and the FCA's Complaints Team handles complaints poorly, repeatedly asking you for information you had already provided. You have not received a response from your letter to the FCA CEO.

**Outcome: Not Upheld.** The evidence indicates that the FCA did respond to the majority of your correspondence in 2025, and where it did not, it considered a response was not necessary. The FCA did respond to your letter to the FCA CEO. Although the FCA did repeatedly ask you for information that you had already provided, I do not consider that constituted treating you unreasonably.

## *Background*

2. On 1 July 2024 you provided intelligence to the FCA regarding a complaint you had made to Firm X. You stated that when you applied for buildings and contents insurance, Firm X had wrongly recorded that you had made a claim with a previous insurer, was not rectifying the issue and was in breach of FCA Handbook DISP and Consumer Duty rules.
3. On 11 July 2024 the FCA acknowledged your formal complaint made against it (“**Complaint 1**”), in which you asserted that it was not taking seriously the intelligence you had provided. The FCA told you that it could not intervene in individual cases, but had shared your intelligence within Supervision, and suggested you contact the FOS if you were not satisfied with Firm X’s response.
4. On 16 July 2024 Firm X responded to your complaint and accepted its mistake, assuring you that your premium was not affected. Evidence indicates that it later offered you £350 compensation and that the FOS agreed this was appropriate.
5. In early July 2025 you encountered similar issues with Firm X when you came to renew your policy and submitted a complaint to Firm X.
6. On 3 July 2025 you made a second formal complaint to the FCA (“**Complaint 2**”), asserting that it had failed to act on the intelligence you provided in 2024 because Firm X was now in 2025 doing the same thing as it had in 2024 and your premium had increased unfairly. You wanted the FCA to tell you it was acting on your intelligence.
7. On 16 July 2025 Firm X responded to your complaint, assuring you that your premium was not incorrectly based on a non-existent claim made against a previous policy. Firm X suggested you could approach the FOS again.
8. On 30 July 2025 the FCA issued its Decision Letter and did not uphold Complaint 2. It noted that your 2024 intelligence had been logged correctly against Firm X and reviewed by Supervision. The FCA added that, for confidentiality reasons, it could not disclose whether or not it had taken action on the intelligence.

9. On 30 July 2025 you made a third complaint to the FCA ("**Complaint 3**"), stating that you had repeatedly contacted the Supervision Hub and had never received a response to your 2025 intelligence on Firm X.
10. On 1 August 2025 you wrote to the FCA CEO, referring to Complaint 2 and Complaint 3. On the same day the FCA replied that it had not failed to prevent consumer harm, but that if you wanted to complain about the Supervision Hub's alleged lack of response, this should form a new complaint.
11. On 5 August 2025 you complained to my office:
  - a. The FCA had failed to supervise Firm X because you had suffered the same harm in 2025 that you had suffered in 2024.
  - b. The Supervision Hub was not acting on intelligence you provided in 2025 on Firm X.
  - c. You had received no response from the Supervision Hub to your 2025 intelligence on Firm X.
  - d. You had received no response to the email you sent to the FCA CEO.
  - e. The FCA's complaints handling is poor and not up to the standard of what it expects from firms.
  - f. You wanted the Complaints Team to apologise and the Supervision Hub to acknowledge and act on your intelligence.
12. On 14 August 2025 the FCA responded to your email to its CEO, noting that it could not comment on Complaint 3 while it was being investigated by my office. It acknowledged Complaint 3 and asked you for further information to evidence your complaint.
13. On 17 September 2025 you provided the FCA with seven emails to which you considered you had received no reply. From this date until 24 October 2025, you exchanged several emails with the FCA regarding the information which it had requested, and the FCA apologised that you had been asked to provide information already included in the seven emails you submitted.
14. On 18 September 2025 you asked my office to add this issue to your existing complaint about the FCA's complaints handling.

15. On 24 October 2025 the FCA issued its Decision Letter and did not uphold Complaint 3. It had assessed those emails and considered that only three had received no response. It asserted that in one of these emails you announced you were going to make a complaint about the Supervision Hub, but the FCA view was that Supervision should not reply, and that the Complaints Team would, and subsequently did, reply to this email. The FCA also considered that the second and third emails were addressed to an individual at a regulated firm, and that there was nothing in those emails which required the Supervision Hub to respond.

*Element One – The FCA did not act on the intelligence you provided on Firm X in 2024 and 2025 when you renewed your home insurance. It has failed to supervise Firm X because you allege you suffered the same consumer harm in 2025 when renewing your home insurance.*

#### *Analysis*

16. You made Complaint 1 on the grounds that the FCA had ignored the intelligence you had provided on Firm X, but the evidence shows that the FCA acknowledged Complaint 1. Additionally, it advised you that the intelligence had been logged against Firm X as part of its wider supervision, but that due to its confidentiality rules (set out in FCA Handbook ENFG 4.1) it was unable to tell you what it had done with the intelligence.
17. Although I can also not discuss the intelligence with you, I consider that the FCA has handled the intelligence adequately. I also consider that the FCA acted correctly in suggesting that you approach the Financial Ombudsman Service (“**FOS**”), and note that, subsequently, Firm X offered you £350, a sum that the FOS agreed was correct.
18. Regarding Complaint 2 and the intelligence you provided on Firm X in 2025, I note that Firm X has stated that there had not been a repeat of the 2024 issue and that your premium had not been affected. I am not aware that you complained to the FOS in 2025. I consider that the FCA treated the intelligence you provided adequately, although as above, due to the same confidentiality rules, neither the FCA nor I can tell you what the FCA has done with the 2025 intelligence.

19. For the reasons above, I do not uphold your complaint.

*Element Two – The Supervision Hub has not responded to the intelligence you provided in 2025 on Firm X. The FCA's Complaints Team handles complaints poorly, repeatedly asking you for information you had already provided. You have not received a response from your letter to the FCA CEO.*

### *Analysis*

20. I note that you raised Complaint 3 in response to the FCA's July 2025 Decision Letter, and the FCA asked you to provide evidence to show that the FCA had not responded to your emails about Firm X in 2025. I also note that at the time you complained to my office, the FCA had not issued its second Decision Letter.

21. The FCA has told you that it had responded to five of the seven emails you provided, and that it considered two did not require a response. The FCA has subsequently advised me that it had omitted to explain why it had not responded to another of those seven emails, sent on 8 July 2025, and this is set out below.

22. I have reviewed the evidence, which shows as follows:

- a. On 3 July 2025 you emailed the Supervision Hub, stating that you had made a complaint about the Supervisor. The Supervision Hub considered that because the Complaints Team would, and subsequently did, reply to your email, there was no need for it to respond.
- b. On 8 July 2025 you emailed Firm X, copying in the Consumer Enquiries Team, which considered that because it was only included in copy for information purposes, there was no need for it to respond.
- c. On 16 July 2025 you emailed Firm X, copying in the Supervision Hub, which considered that because it was only included in copy for information purposes, there was no need for it to respond.

23. Consequently, I consider that the FCA has acted reasonably regarding your emails regarding Firm X. The FCA did respond to your email to the FCA CEO.

24. While the FCA did repeatedly ask you to provide details of your communications with it, when that detail was included in the relevant emails, I do not consider that this constituted unreasonable treatment.

25. For the reasons above I do not uphold this element of your complaint.

*The Complaints Commissioner*

Complaints Commissioner

03 December 2025