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Private & Confidential
Sent via Brainloop
Mr Antony Townsend
Complaints Commissioner

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7 June 2016

Our Ref: FCA000141
Your Ref: 4551

Dear Mr Townsend

Stage 2 Final Report

Thank you for your final report in respect of the complaint by Gopinath Dhanraj.

We are pleased that you have agreed with our decision on Mr Dhanraj's complaint but note that you have upheld his additional complaint for the time it took us to conclude the investigation. We recognise that the investigation took longer than is ideal and accept your recommendation to apologise for this and make an *ex gratia* payment of £50. We have already issued our sincere apologies to Mr Dhanraj and requested his address so that we can send a cheque to him.

We have also liaised with our Insurance Policy Team about the existing rules and principles that cover consumers when dealing with third party insurers. They have advised that the issues with third party insurers in relation to motor insurance claims have been considered by the FCA and others (such as the Competition and Markets Authority in its Private Motor Insurance Market Investigation) in the past. It is not an area where the FCA is currently considering new rules or guidance, but we will consider the circumstances of Mr Dhanraj's complaint as part of our usual planning process alongside other issues that may need regulatory attention.

It is our intention to publish a response to your final report on 10 June 2016 and a copy of the proposed response is enclosed.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Michelle Broadhurst', is located below the 'Yours sincerely' text.

Michelle Broadhurst
Manager
FCA Complaints Team
Corporate Services



**The FCA's response to the
Complaints Commissioner's Report**

FCA00141

Published on 10 June 2016

We have considered the final report of the Complaints Commissioner on complaint FCA00141.

The FCA accepts the Commissioner's findings and accepts the recommendation. The FCA has apologised to the complainant and is arranging the ex gratia payment. The FCA will also consider whether existing rules and principles are sufficiently clear to consumers.