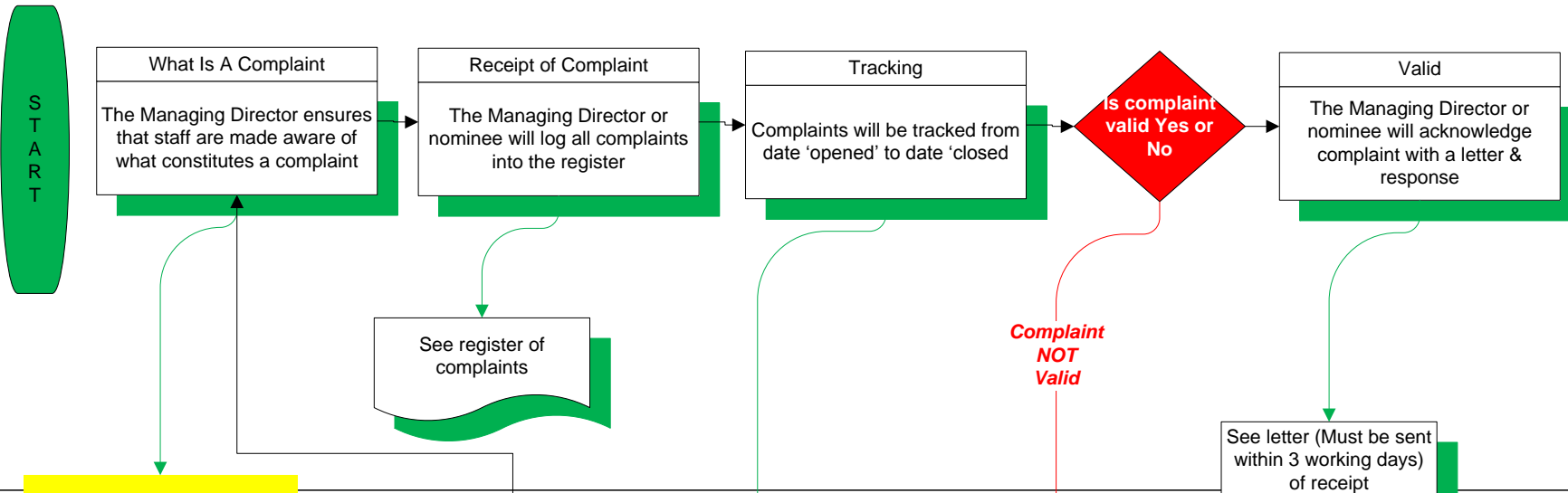


Responsibilities:
The Managing Director is responsible for this process

High Level Process



Detailed Instruction

- Examples of Complaint:**
- 1) Credit notes
 - 2) Failure to meet contractual requirements
 - 3) Poor client satisfaction scores
 - 4) Actual written complaint
 - 5) TCF failure
 - 6) Statutory or regulatory breach
 - 7) Bad advice
 - 8) Poor assistance with Policy Set Up
 - 9) Being under insured

See FCA Guide PS15/19

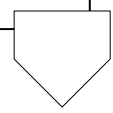
For complaints resolved within the three-day informal timeframe, firms need to provide a "summary resolution communication" to the client. This will follow a prescriptive format, usually in writing. A controversial point is that this communication must flag the Financial Ombudsman Service to the client, even where a complaint is dealt with readily.

See log

Where the complaint is not valid the Managing Director or nominee will provide a clear response explaining why complaint will not be upheld

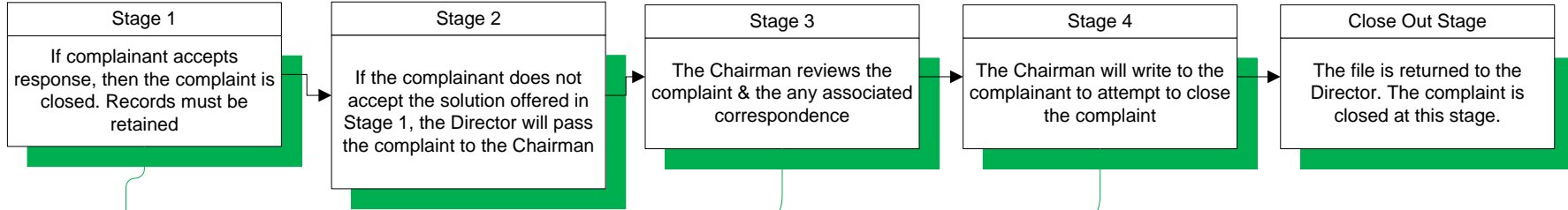
See Management Review Agenda (Combined agenda)

- Refer to FCA PS15/19**
- Response within 3 days
 - Report on all complaints
 - Summary of Resolution Communication Required
 - Financial Ombudsman Service must be detailed within communication
 - Six monthly complaints resolution to customers



Responsibilities:
The Director

High Level Process



Detailed Instruction

See record retention periods

Director will undertake a careful evaluation of the situation surrounding the complaint, together with all relevant correspondence etc.

See final letter

Firms will need to submit a six-monthly complaints return to the FCA across a much more granular range of product or service categories, and across an adjusted list of "causes" of complaint. Implementing these changes will require significant amendments to the data capture and processing tools staff use to deal with customer queries, staff training and reporting systems.