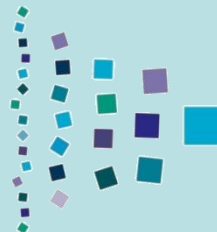


The Desk Top Guide To Complaints Handling

Malcolm
Padgett

LEGAL
REGULATORY
COMPLIANCE
TRAINING



This Guide is intended to be an aid to compliance officers and senior management wishing to have a good basic understanding of the regulatory requirements relating to complaints handling by firms undertaking regulated insurance distribution activity

The Guide is not fully comprehensive and sometimes simplifies concepts and does not represent legal advice

Where do we find the requirements?



The Dispute Resolution: Complaints Sourcebook - aka “DISP”

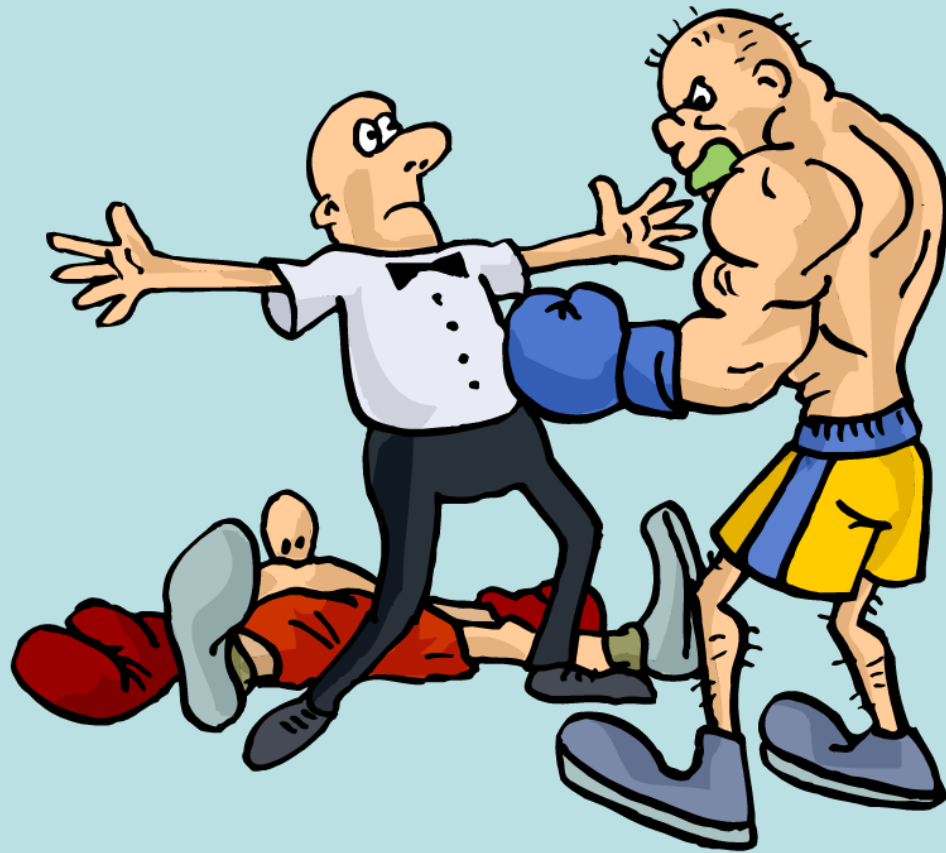
Dispute Resolution:
Complaints

I thought we were talking about . . .



- Complaints handling . . .
- But the FCA Handbook requirements are set out in a Sourcebook called “Dispute Resolution: Complaints”?

Dispute Resolution?



DISP covers both complaints handling and dispute resolution . . .

- Chapter 1 of DISP deals with **complaints handling**
- Chapters 2-4 of DISP deal with **dispute resolution** – in essence the structure, jurisdiction and operation of the Financial Ombudsman Service
- You only get involved in Chapters 2-4 if your complaints handling doesn't work!
- DISP then has special appendices dealing with handling PPI and Mortgage Endowment complaints – that is when things have gone really wrong!

This Guide will only look at DISP 1



- This deals with how firms should deal promptly and fairly with complaints
- DISP 1 is titled “Treating Complainants Fairly”
- So