

From: Executive.Casework <Executive.Casework@fca.org.uk>
Sent: 18 June 2024 08:35
To: ticampaign@outlook.com
Cc: Executive.Casework
Subject: RE: URGENT - Critical Consumer Protection Failure in UK Financial Regulation Pathway - 20220907 ECU B

Dear Mr Pete,

Thank you for your email.

I am sorry it's taken some time to get back to you. We thought it was appropriate to contact the Financial Ombudsman Service, given that your concerns focus on the way they capture and share complaints data.

We understand from the Financial Ombudsman Service that they have carefully considered your report, though do not currently plan to change how they record complaints as a result. While the Financial Ombudsman Service is operationally independent from the FCA, we would like to reassure you that we work closely with them and we consider our Memorandum of Understanding to be effective in enabling us to do that.

As you know, we published our [Review of terminal illness benefit within life insurance protection products](#) in October 2023. While our research is at an end, we used a range of sources to reach our conclusions and were not wholly reliant on any single source. We have discussed these sources with you in previous correspondence. It is also worth highlighting again that our review set out our expectations of firms in relation to 'end to end' data collection on the claims process, which is likely to result in additional data going forward.

We realise this must be a frustrating process for you and appreciate your continued interest in this area of insurance.

Best wishes,

Lee

Lee Betts

Senior Associate / Executive Casework Unit



Financial Conduct Authority
12 Endeavour Square

London
E20 1JN

From: Pete Bull <ticampaign@outlook.com>

Sent: 05 April 2024 15:35

To: DataProtection <Data.Protection@financial-ombudsman.org.uk>; Executive.Casework <Executive.Casework@fca.org.uk>; Information Governance team <foi@equalityhumanrights.com>; casework@ico.org.uk

Subject: URGENT - Critical Consumer Protection Failure in UK Financial Regulation Pathway - 20220907 ECU B

Importance: High



Stop Terminal Illness Insurance Failures

Dear Stakeholder,

Please find our attached report for your consideration and action.
The report identifies some very serious failures in our financial regulation pathway.

Please contact me by email if you require further information.
I will aim to respond within 24 hours.

Regards,

Pete Bull Campaign Lead – TI Claim Survivor

Terminal Illness is Pain Enough

[Campaigning for fairer treatment of terminally ill insurance claimants – click here to find out more](#)

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