

Our ref: **SR00771250**

Please write to Data protection team  
Financial Ombudsman Service  
PO Box 73208  
London  
E14 1QQ

Pete Bull  
[ticampaign@outlook.com](mailto:ticampaign@outlook.com)

18 December 2023

DX 141280 Isle of Dogs 3  
Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Sent by email only**

Dear Pete Bull,

### **Your request for information**

Thank you for your email of 18 November 2023, in which you asked for the following information:

*"(...)*

*Can you please therefore advise the total number of clients who complained about TII during that period [from 2013 to date] but were not passed to an Ombudsman or do not appear in the existing public facing dataset."*

### **Response**

I've carefully considered your request and I'm pleased to share with you the information you've requested.

However, please note that our complaints are recorded and categorised by the financial product involved and we do not have a financial product category "Terminal Illness Insurance". As such, the information below is for the number of complaints we have received under the product category "Life and Critical Illness Cover/Insurance" and "Critical Illness Cover/Insurance".

You have asked for the number of complaints that *"were not passed to an Ombudsman or do not appear in the existing public facing data set"*, as such the below figure refers to the number of complaints which were resolved at the investigation stage and were therefore not referred to an Ombudsman for a decision.

Year	Number of Complaints
2013	1,235
2014	579
2015	638
2016	617
2017	691
2018	649
2019	748
2020	1,205
2021	830

2022	361
2023	219
<b>Total</b>	<b>7,772</b>

I hope that my response addresses your request; but if you don't believe we've fully complied with the Freedom of Information Act 2000 the next steps are overleaf.

Yours sincerely,

Kitty Akinnola

Data protection and FOI adviser

Email [data.protection@financial-ombudsman.org.uk](mailto:data.protection@financial-ombudsman.org.uk)

If you're unhappy with our response, please contact us within two months of the date of this letter – explaining why – and asking us to carry out a review. You can contact us by email at: [data.protection@financial-ombudsman.org.uk](mailto:data.protection@financial-ombudsman.org.uk)

If you're still unhappy after we've carried out our review, you can contact the Information Commissioner's Office within three months. You can contact them at:

Phone 0303 123 1113  
 Email [casework@ico.org.uk](mailto:casework@ico.org.uk)  
 Website <https://ico.org.uk/make-a-complaint>