

The complaint

Mr S complains that Great Lakes Insurance SE has taken too long to progress a claim under his legal expenses insurance policy.

Where I refer to Great Lakes, this includes the actions of its agents and claims handlers for which it takes responsibility.

What happened

The detailed background to this complaint is well known to both parties, so I'll only summarise the key events here.

- In 2021, Mr S made a claim under his legal expenses insurance policy, underwritten by Great Lakes. He wanted to pursue a personal injury claim, as well as an action for professional negligence which arose from it.
- Great Lakes instructed its panel solicitors, who I'll refer to as "P".
- In June 2023, Mr S raised a complaint as he was unhappy with the progress which had been made on his claim; he said it was taking too long to bring it to a conclusion.
- Great Lakes said Mr S hadn't consented to P acting for him until August 2022. And since that time, P had reviewed thousands of pages of documents, obtained medical records, and procured expert evidence. So, it was satisfied P had been actively pursuing the claim. It acknowledged there'd been two occasions where it hadn't responded to Mr S and, for this, it apologised.
- Mr S brought his complaint to our Service, but our Investigator didn't uphold it. She said Great Lakes weren't responsible for P's actions and that we can't look into the conduct or actions of a firm of solicitors. She was satisfied Great Lakes took appropriate action following receipt of Mr S' concerns and that it didn't need to do anything more.

As Mr S didn't agree with our Investigator, the complaint has been passed to me to decide.

The scope of this decision

At the outset I must be clear on the scope of this decision. I'm considering Mr S' complaint about the length of time his claim was taking to progress from 9 June 2022 up to the date of Great Lakes' final response letter of 14 July 2023.

I can only look into the actions of Great Lakes. As our Investigator has explained, Great Lakes aren't responsible for the actions of P and we can't look into a complaint about a firm of solicitors. Solicitors have their own rules and regulations, and complaints about them can be referred to the Legal Ombudsman.

The complaint points raised prior to 9 June 2022 have been referred to our Service too late, so I don't have the power to consider them.

Anything that's happened since 14 July 2023 which Mr S is concerned about will need to be raised to Great Lakes directly as a new complaint in the first instance. And once Mr S has a final response – or if eight weeks passes without one – he can escalate those concerns to our Service.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I've reached the same outcome as our Investigator, and for broadly the same reasons. Before I explain why, I wish to acknowledge the parties' submissions in respect of this complaint. Whilst I've read them all, I won't comment in detail on every single point that has been made. Instead, I'll focus on the key points that are relevant to the outcome I've reached. That's in line with our remit, which is to resolve complaints promptly and with minimal formality.

The Financial Conduct Authority's (FCA) Insurance Conduct of Business Sourcebook (ICOBS) requires businesses to handle claims promptly and fairly, provide information on the claim's progress, and to not unreasonably reject a claim. I've kept this in mind when considering Mr S' complaint.

I've been provided with Great Lakes' file. I can see Mr S informed Great Lakes that he was happy for P to be appointed on his claim on 17 July 2022. When he didn't receive a response, he sent a further email on 9 August 2022. He was contacted by P on 10 August 2022.

I'd expect emails to be responded to promptly and certainly within five working days. Great Lakes didn't do so here, which is disappointing to see. But I haven't identified any detriment or impact to Mr S or his legal claim, other than some minor inconvenience and a short delay. And I'm satisfied Great Lakes' apology was sufficient to put things right.

Since that time, P were responsible for the day-to-day handling of the legal claim. I can see that each time P contacted Great Lakes for a policy decision on funding, Great Lakes responded promptly.

Mr S informed Great Lakes of his concerns over P's progression of his claim on 2 June 2023 and raised a formal complaint. Great Lakes acknowledged this promptly on 6 June 2023 and carried out an appropriate investigation by escalating the concerns to P and reviewing a timeline of the action which had been taken.

Great Lakes were satisfied with P's handling of the claim. And, based on the information P provided, I think it was fair for Great Lakes to conclude that the claim was being progressed at a reasonable rate given the complexity of the claim and the volume of papers involved.

I appreciate Mr S is unhappy his claim hasn't progressed quicker. As I've explained, Great Lakes aren't responsible for the day-to-day handling of his claim and it isn't responsible for the actions of P. If Mr S remains concerned, he should complain to P directly and escalate his concerns to the Legal Ombudsman.

On the information available to me, I'm not persuaded Great Lakes has caused any delays which have impacted the progression of Mr S' claim in the period of time I'm considering.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 25 February 2026.

Sheryl Sibley
Ombudsman