

# Management response to the Independent Assessor's Annual Report 2024/25

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## Contents

Introduction .....	1
How we've progressed .....	1
Complaint themes .....	3
Working together .....	4

## Introduction

1. The role of the Independent Assessor is an important and valued one in helping us better understand and learn from customer complaints through Dame Gillian's insights, which helps us ensure we continually improve the service we deliver for customers.
2. Demand for our service rose in 2024/25, a year that saw us resolve 227,000 cases (an 18% increase on the previous year). Of those cases, around 1.5% involved customer complaints about our service – and 0.2% of those cases required a review by the Independent Assessor. While that's more than we'd like, we agree with the Independent Assessor that this context should be kept in mind when considering her findings and the themes highlighted.
3. The service is committed to delivering good customer experience for everyone, and we are pleased to note Dame Gillian's recognition of the progress being made to customers at the heart of how we operate.
4. As ever, we're grateful to Dame Gillian for her detailed and considered findings and would like to thank her for the feedback provided both in the report and throughout this year. We have accepted all the recommendations made on the individual reviews carried out this year.

## How we've progressed

5. Organisations do not thrive by standing still, and we are pleased with the progress we are making to modernise the service and enhance the experience for our customers. We are committed to delivering the highest standard of customer service for everyone. As a service that exists to help resolve disputes, we hold ourselves to a high standard and continually strive to improve the service we offer and learn from what customers are telling us.
6. Last year saw us consult on a fairer charging regime which went live on 1 April this year – to reflect the changes in the financial complaints landscape. We now charge professional representatives to refer a case to our service, while remaining free-to-use for consumers referring a complaint themselves, or through charities, friends or family members who may be helping them. As well as bringing better balance to our fee model, this change

aims to improve customers experience by ensuring cases brought to our service are appropriately evidenced so we can deliver outcomes for customers, and increasing our capacity to improve our service standards.

7. In our response last year, we also reported the introduction of a new Customer Service Directorate and a dedicated Customer Complaints Team within it. This new cross-cutting area has since become fully embedded within the organisation, working closely with our casework teams to improve the quality of our work and the service we provide.
8. The Customer Service Directorate and our Casework teams have continued to use the insights and recommendations shared by Dame Gillian to inform and guide a number of key initiatives to improve the service we provide:
9. Our Quality Team provide insight and assurance about the quality of our casework and customer service, and have recently launched a new Quality Framework with even greater emphasis on the customer experience. The new framework allows us to place even more emphasis on the customer experience throughout their journey.
10. Our Customer Complaints Team handle customer service complaints that can't be resolved at an earlier stage, and provide guidance, support and feedback to ensure we're learning from our customers and reaching the right answers when concerns are raised. The team use the valuable data and insight to inform and highlight where change may be needed in our processes to improve our overall service delivery.
11. Our Accessibility Team provide the tools and support to help us meet the needs of our customers by being an accessible, inclusive and easy-to-use service for everyone who needs us. We have recently improved our [safeguarding policy](#) to help us provide a safe environment for both our customers and our colleagues, and have developed a new Vulnerability Strategy and framework this year and successfully embedding this to ensure we offer a truly inclusive service will continue in 2025/2026.
12. Our Knowledge Team review, maintain and update the resources our case handlers need to ensure they're following processes correctly and reaching fair and reasonable outcomes for our customers. Ensuring our casework teams have easy access to the right information is key to efficient handling of each case, and the team has been carrying out a significant refresh of content to ensure guidance is up to date and in line with our content design principles.
13. Our Cross-cutting Casework Policy Team provides leadership of complaint issues such as vulnerability, domestic and economic abuse, and problem gambling to deliver a consistent approach and oversight of these impactful consumer issues. They work with our stakeholder area to build good relationships with charities and consumer support groups to help us learn more about our customers. They also provide dedicated support to the directorates to enable the development of new casework policies at pace for our customers, and review case handling processes to ensure they're fit for purpose and effective for our customers and our people.
14. Over the year we also successfully rolled out our comprehensive colleague training programme in partnership with the Money Advice Trust. This training was designed to equip our staff with the tools and skills needed to identify when customers need more support and ensure the needs of those customers are met. The Independent Assessor has understandably highlighted the importance of handling these cases well, and this training demonstrates how important it is to us that we get this right.
15. Our Casework teams have also achieved a significant amount in the last year to improve

the service we provide for our customers, including:

16. Bedding in our Directorate model with support across teams to build capability and skills. Our managers have more direct involvement in the service complaint journey and the space to support their teams and address the complaints raised with them. They work closely with the Customer Complaints Team to ensure we are learning.
17. Recruiting Investigators across our sites to build diversity and connection with locations across the country. This additional recruitment enables us to work through queues and improve timeliness.
18. Introducing a different management model in some areas to tackle queues at the decision stage. We're starting to see the impact of this for customers waiting for decision outcomes.
19. Streamlining our academy model and taking on board the Independent Assessor's feedback to ensure people have consistent understanding of our processes.
20. Introducing a pilot to provide greater focus on resolving concerns before they become complaints, building the skills and confidence of our Investigators to address service concerns at the earliest point.

## Complaint themes

21. We continue to have open and productive discussions with the Independent Assessor at our quarterly meetings. These meetings not only allow us to gain further insight and explanations from Dame Gillian but also provide updates and assurance to the Independent Assessor of the steps we are taking to improve.
22. We've strengthened our governance and processes to ensure recommendations from the Independent Assessor are shared with senior leadership and colleagues and acted upon. This includes introducing an action log covering the broader feedback Dame Gillian provides following her reviews.
23. Service standards – we've noted the decrease in complaints where the Independent Assessor found failings in this category, and the positive reduction in complaints where timeliness was an issue. Our timeliness also improved when responding to service complaints, with 84% addressed within ten working days compared to 78% in 2023/24. However, the Independent Assessor made recommendations in 60% of complaints in this category and so it's clear this is an area we can improve. Having invested in increasing our Investigator community, we have the capacity to carry out some targeted training to improve areas such as contact and communication with customers, to ensure customers are kept up to date and understand how we work. We recognise that reducing our customer queues is key too – and with more Investigators we expect our timeliness to continue to improve.
24. Communication – we're pleased to note the decrease in instances where a recommendation was necessary, albeit there are improvements we can make here too. There has been a significant focus on improving our communication with customers across the end-to-end journey. We have revised our training programmes and implemented additional support sessions for staff to receive feedback and agree improvements and improved ways of working.
25. Outcome – The Independent Assessor is not a route customers can take to overturn the

outcome an Ombudsman or Investigator has reached. Nevertheless, we were encouraged that no recommendations were necessary in the three cases Dame Gillian saw involving outcome-related service failings – given the fact that delivering fair outcomes is our core function. We're still mindful of the need to ensure we identify service-related issues when customers are unhappy with the outcome, and in the last year have set clear guidance to help our staff and our customers understand what we will and won't consider through our service complaint process. We are continually grateful for the valuable insight the Independent Assessor has provided in this regard.

## **Areas of focus**

26. As the Independent Assessor has highlighted in her report, reviewing the end-to-end customer journey is a key priority for us this year, and we welcome her input and insights as this work develops.
27. Our ambitious transformation plans are progressing and 2025/26 will see the full launches of our Ombudsman Connect digital services for consumers and businesses. This will transform how customers access and interact with our service, giving customers more control over their experience with us than ever before.
28. We are focused on delivering for customers and meeting our organisational service standards in 2025/26. The Quality of our work, our focus on timeliness and the customer experience we provide are of paramount importance to everyone at the Financial Ombudsman Service, and we have made positive progress so far this year in meeting the customer targets and high standards we set ourselves. Meeting our customers' expectations and delivering on what we promise is our primary focus in the year ahead.
29. We are also increasing the support we provide to customers when challenges or issues occur so we can resolve things for customers right away. We have also improved how we monitor and manage customer service complaints so we can better identify customer service issues. Following a successful pilot focusing on how such concerns can be resolved swiftly and effectively, we'll be providing further training and support throughout Q2 & Q3 this year for colleagues so they're fully empowered to address customer concerns at the earliest opportunity, a programme of work has already commenced with our early adopters across the casework directorate.
30. Following the successful refresh of our safeguarding policy we will build on the steps we've already taken to ensure we're supporting our most vulnerable customers, with our Vulnerability Strategy and framework launching in Q3, the implementation work has already begun and workshops with our enabling functions starts in July 2025. The first being with the Learning and Development teams to successfully embed Vulnerability and our new CARE principles within all relevant existing training programmes. We will also review our customer service complaint framework to ensure our processes and approach are delivering in a positive and effective way for our customers, the work on this will conclude in Q4.

## **Working together**

31. Everyone at the service would like to thank Dame Gillian for her ongoing positive scrutiny and dedication to customers. We welcome her desire to see our service improve and while the Independent Assessor's independence is of paramount importance, we remain

committed to collaborating with Dame Gillian and her office to ensure we continue to learn from what customers are telling us so we can improve.

32. 2025/26 will be another transformation year for the service as we work to evolve the complaints redress system for the benefit of everyone.

Rachel Lam and Sam Russell

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