

D&S IFCA Complaints Policy

1. Officers' Recommendation:

That the Authority agrees to implement the Complaints Policy (as amended), as set out in Agenda Item 10 Annex A.

2. Background

The Defra IFCA Conduct and Operations Report 2018–2022 identified complaints handling as an area where greater consistency and accessibility would be beneficial. The report recognised that IFCA's make efforts to operate as fair and proportionate regulators, but concluded that there is a need for a consistent and effective complaints process across all IFCA's that is published and easy to navigate.

As per the agreed action (forming part of the AIFCA annual projects last year) and in response to these findings, a template Complaints Policy has been developed to support IFCA's in reviewing their own procedures and to provide a helpful benchmark for consistency, transparency and accessibility.

The template has been produced by: Sarah Wheadon a Partner Insurance and Regulatory) at Trethowans LLP.

The policy has been co-developed with IFCA Chief Officers. The resulting draft provided a practical template that individual IFCA's may adapt to suit their own constitutional, staffing and local authority arrangements.

3. Changes to the Template

D&S IFCA Officers have examined the template, and applied some presentational changes. In addition, Officers have identified changes that are required so that the Complaints Procedure meets the needs of D&S IFCA. The draft D&S IFCA Complaints Procedure is set out as **Agenda Item 10 Annex A**.

LOCAL GOVERNMENT (ACCESS TO INFORMATION) ACT 1985

Background Papers

AIFCA Meeting Pack (June 2026)