

ICSR is an advisory firm serving the insurance sector. We offer our services flexibly through advisory, co-sourcing and outsourcing models and have a Talent Pool of individuals experienced in Operations, Risk, Compliance, Governance & Company Secretarial, HR IT, Actuarial and other areas available to support our clients' needs.

ICSR has an experienced complaints team available to manage complaints on behalf of clients on a volume or case by case basis. ICSR will work with clients to ensure complaints are handled in accordance with both their internal Complaints Policy and processes and if necessary any laid down by their capacity provider though we assume these should not differ.

The service is managed by an experienced team of consultants with experience in the Lloyd's and Company markets as well as experience working for the regulator.

Our team will wherever possible operate on our client's own complaints management systems utilising their own template complaints documentation where appropriate and available. These can be adapted as a part of the set-up if necessary or we can create new ones as part of a wider review and reorganisation of your complaints handling and management process

Our process includes regular reporting to your management team and any other stakeholders. We also offer the ability to manage and respond to complaints which are subsequently made to the Ombudsman.

Overleaf is a summary of the typical services ICSR offer clients to deal with Complaints issues.

Please contact us if you would like to discuss your requirements in complete confidence.



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## SET-UP REQUIREMENTS

In order to set the service up we require the ability to undertake a review of your business and historic complaints data. We will work with key individuals in your business to enable us to provide the service as an integral part of your business, where the complaints volumes necessitate increased handling capacity to maintain regulatory service standards.

Our service can be configured to provide only internal complaints handling or to also include management of those complaints referred to the Ombudsman. Whichever level of support we provide, all activity will be undertaken in line with your own controls, processes, guidance and oversight, with full access to files. Our preference is to manage the complaints on your own IT systems where possible to help facilitate this for you.

## PROCESS

The FCA requirements for complaints permits for the handling of two types of complaints.

- Simple - those that can be resolved within 3 days of the complaint being made including agreement of the resolution with the complainant; and
- Complex—where the firm is permitted 8 weeks to reach resolution.

After resolution of a complaint, a dissatisfied complainant may have the Ombudsman review the outcome.

All insurance firms are required to have a Policy in place which ensures that complaints are handled appropriately and in accordance with these requirements.

ICSR will manage complaints in accordance with each firm's own policies and will ensure that at all key points, i.e. where decisions must be made, a decision tree will be in place to ensure the firm's Policy and requirements are followed. ICSR will also ensure that any legal determinations which are required in order to resolve any complaint are referred to an appropriate individual within the MGA for advice.

If you would like to know more about how our Complaints Management Overflow Services can help your firm maintain its regulatory complaints obligations when volumes increase suddenly, please contact us.

