



Dear Representatives,

Here's the November update from FSCS.

How long are claim times taking?

The times published on our website on the page [How long will my claim take?](#) are an average based on our data. We state that 80% of customers receive their initial decision within these timescales, which should provide an indication of how long a claim is likely to take. For complex investigations or when there are delays receiving the required information from third parties, claim times may increase. Equally, some customers will receive their decisions more quickly than the stated time.

We have recently taken on more people to help meet demand with existing and future claim volumes, and we continue to monitor claim processing times and customer demand.

Responses to updates on Emerging Issues

We provide updates to customers every 2 months on firms that we're investigating.

We also provide updates on our website and you can sign up to be alerted when we post an update.

Therefore, we ask that representatives do not ask for updates on claims that are part of an Emerging Issue. These requests create unnecessary work for our teams and take them away from their investigation. We're also unlikely to have any more information to share beyond that which we've already made available on our website or our Online Claim Service.

For claims under an Emerging Issues investigation, we will not be responding to generic requests in future. We ask that you manage your customer's expectations based on the last updates you received from us, or on the latest news on the website page for the Emerging Issue.

If you have a particular need for information on an individual claim, for example the customer has a vulnerability that we can support with, then please state that clearly on any communication.

Communication

We are aware on some claims that we've not met our usual response times. We're sorry that we've not been able to respond to you as quickly as we normally would, and we would like to reassure you that we are aware and working to improve this.

To support us in delivering the best customer experience, we ask representatives not to chase us for updates unnecessarily on claims. We're still seeing repeated requests from representatives into our customer service team on claims asking for updates. Often, these queries relate to claims that have been at a status for longer than expected.

We would like to manage representatives' and customer expectations that this is nothing to be concerned about. Depending on a variety of factors, like the nature of the claims or the speed in which we receive information we've requested, claims may move more quickly or slowly at different points on their claim journey.

We recommend that representatives manage customer expectations by using the end-to-end customer claim journey (rather than the time spent at each stage). This should help to provide an overall better customer experience by appropriately managing expectations.

Regards,

The Relationship Management Team

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