

The FCA's response to the Complaints Commissioner's Report on GAP Insurance

Published on 16 April 2026

We have considered the Complaints Commissioner's Final Report about the FCA's intervention in the GAP Insurance market in 2024.

The Commissioner did not uphold two elements of the complaint: the first element about our intervention in the market and the second element about our response to complainants about how they could find firms selling GAP insurance.

We and the Commissioner upheld a third element about the timeliness of our investigation of these complaints. The Commissioner made a recommendation for us to increase the payment we offered to complainants for the delay in handling their complaints, which we accepted.