



Empowering Consumers, Nurturing Fairness



## Press Release

**FOR IMMEDIATE RELEASE**

# WHEN DELAY BECOMES A TACTIC: CONSUMERS ABANDON COMPLAINTS IN INSURANCE, UTILITIES AND REFUND DISPUTES

Westminster, 09 March 2026

The Consumer Protection Bureau (CPB) has raised concerns that prolonged delays in complaint handling particularly in insurance claims, utilities disputes and consumer refund cases are causing individuals to abandon legitimate complaints through exhaustion.

After handling thousands of complaints across multiple sectors, CPB reports a recurring pattern. Complaints are not formally rejected, yet they are not clearly resolved. Responses are slow. Documents are requested repeatedly.

Only parts of the issue are addressed. Cases move between departments. Months pass. Momentum fades. Consumers withdraw. The case is then marked as closed.

## Communication Without Resolution

CPB observes that in some sectors, communication continues but substantive resolution does not. Consumers receive acknowledgements, technical explanations and procedural updates, yet no clear decision.



**Telephone**

+44 (0)2035854002



**Email**

[info@consumerprotectionbureau.co.uk](mailto:info@consumerprotectionbureau.co.uk)



**Address**

83 VICTORIA STREET WESTMINSTER,  
LONDON, SW1H 0HW

Eventually, individuals are informed that they may refer the matter to the relevant Ombudsman service if dissatisfied. By that stage, however, many have already endured months of uncertainty.

For some, the prospect of further escalation feels less like protection and more like another administrative hurdle. The complaint ends not because it lacked merit, but because the individual is exhausted.

## The Human Cost

Prolonged disputes carry real emotional consequences. CPB has supported cases where complainants experienced significant stress and declining wellbeing during extended complaint processes.

*“Justice should not depend on stamina,”* CPB stated.

While CPB does not suggest that delay is always intentional, the effect of excessive procedural length is clear. Where complaints collapse through fatigue, closure statistics may not reflect genuine resolution.

## Call for Greater Scrutiny

CPB is calling for closer examination of prolonged complaint handling practices across both regulated and non-regulated sectors.

CPB urges that the complaint systems, must be:

a) Clear b) Timely c) Fully reasoned d) Accountable for delay

A fair market must work not only for the most resilient, but for ordinary people struggling everyday disputes.



### Telephone

+44 (0)2035854002



### Email

[info@consumerprotectionbureau.co.uk](mailto:info@consumerprotectionbureau.co.uk)



### Address

83 VICTORIA STREET WESTMINSTER,  
LONDON, SW1H 0HW

## Exhaustion is not justice

CPB will now undertake a structured evidence-gathering exercise to examine complaint duration patterns across regulated sectors in greater depth. The Bureau intends to assess whether current reporting frameworks adequately reflect complaint timelines, withdrawal rates and escalation outcomes. The findings will inform recommendations aimed at strengthening transparency, accountability and access to fair resolution within the UK complaint system.

## About the Consumer Protection Bureau (CPB)

The Consumer Protection Bureau (CPB) is a UK Community Interest Company campaigning for fairness, transparency, and accountability in consumer markets. We advocate nationally across transport, financial services, utilities, and digital platforms amongst others to ensure consumers are treated with respect and justice.



**Telephone**

+44 (0)2035854002



**Email**

[info@consumerprotectionbureau.co.uk](mailto:info@consumerprotectionbureau.co.uk)



**Address**

83 VICTORIA STREET WESTMINSTER,  
LONDON, SW1H 0HW