

Toolkit: Reviewing and presenting evidence to support good complaints handling

Model Complaints
Resolution Procedure



Version

Version	Description	Date
1.0	First release of guidance	29 July 2026

Introduction

This guide uses our experience of investigating and resolving complaints to set out some examples and principles for reviewing and presenting evidence. The focus is on how to present evidence in the most compelling way to show the consumer why the answer you have reached following your investigation is the right one.

Step one – Confirm the complaint

The first step to being able to find, review and present evidence is being clear as to what the complaint is about. It is possible that your consumer might not want to engage with you or might not respond to requests for information. However, in as many circumstances as possible, confirming or agreeing the complaints right at the beginning can result in a more comprehensive and persuasive final response.



Example – setting the terms of reference straight away

Mr B sends the following complaint to C & Co:

“I am unhappy, no one ever calls me back, and I’ve been calling and calling and trying to get someone to give me an update on my claim. It’s been going on for 2 years and I still don’t have my money. I want a manager to call me right now and I want my money as soon as possible.”

C & Co’s complaint handler reviews the complaint and confirms the complaints as follows:

“I understand that your complaints are:

1. This firm has failed to return your phone calls asking for an update on your claim.
2. This firm has failed to reasonably progress your claim.”

Step Two – Consider what evidence is needed

An important feature of a persuasive final response is to provide clear evidence to support your conclusions. The more specific the better.

For every complaint consider what evidence would be needed to uphold or not uphold each complaint.

For example, if the complaint is your costs exceeded the estimate provided at the outset, the necessary evidence is the initial estimate, and the final invoice. This will enable consideration of whether the costs did or did not exceed the estimate.



Example continued – the evidence

C & Co decided that the following evidence was needed for each of Mr B's complaints:

1. This firm has failed to return your phone calls asking for an update on your claim.
 - a review of the case handling system to show when Mr B had called and when those calls had been returned.
 - to ask Mr B for a copy of his phone record to show when he had made the calls he says were not returned.
2. This firm has failed to reasonably progress your claim.
 - a chronology of the case to show whether there were any significant periods with no action, that were as a result of the firm.

Step three – Review the evidence

To review the evidence, you need to consider the complaint you are seeking to answer and then consider what the evidence shows you about that complaint.

For example, if a complaint is that the service provider failed to advise the consumer that a property was not connected to mains sewerage, the evidence needed would be a copy of the relevant search and proof it was provided to and reasonably flagged to the consumer. If a review of the evidence clearly shows the search was provided to the consumer, and directly referred to in the report on title, then this would support that the service was reasonable.



Example continued – the review

On reviewing the evidence, C & Co found:

1. This firm has failed to return your phone calls asking for an update on your claim.
 - Mr B provided a copy of his phone record which showed he made calls on 1 November, 12 December, 7 January and 27 February.

- The case record did not contain any attendance notes of calls or emails to Mr B between 30 October and 1 March.

COMPLAINT UPHELD

2. This firm has failed to reasonably progress your claim.

- a chronology of the case showed that during the specific period in question we were waiting for the medical report from the medical expert, and we had been chasing accordingly.
- a chronology further showed that there were no unreasonable gaps in the progression of the matter.

COMPLAINT NOT UPHELD

Step four – Present the evidence

Presenting the evidence involves explaining to the consumer what the evidence shows. By clearly referencing the evidence to the complaint and using clear examples of what the evidence shows you will persuasively justify the conclusions reached.

A final response which says, "I have reviewed the evidence", but does not refer to that evidence, or show the consumer what it says is unlikely to conclude with an agreed resolution.

A final response which clearly demonstrates what you have relied on to reach your conclusions is more persuasive and more likely to be accepted.



Example continued – respond

C & Co provide the following response to Mr B's complaint:

Dear Mr B,

I have now investigated your complaint and I have set out my conclusions below:

1. This firm has failed to return your phone calls asking for an update on your claim.

I can see you made calls on 1 November, 12 December, 7 January and 27 February. The file does not show that these were returned, or that you were contacted by any other means. I have therefore upheld your complaint.

2. This firm has failed to reasonably progress your claim.

I attach a chronology of your case. Having reviewed it, I cannot see any significant gaps in the progression of your claim, that have arisen as a result of a service failing on the firm's part.

There is a period between October and March where we have not undertaken any action, however, this is because we were waiting for the medical report. I note that we chased the report on 14 December and 8 February and that it was received on 3 March. I do not therefore uphold this complaint.

Summary

Top tips for reviewing and presenting evidence:

- Only refer to the evidence you need to uphold or not uphold the complaint.
- Refer to specific evidence, for example dates of letters.
- Provide copies of key evidence with the final response, or use extracts within the body of the response.
- Make it clear how that evidence leads you to the conclusion you have reached.
- Consider what questions your evidence or conclusions may raise with the consumer and try to answer them.



A good and compelling final response enables a consumer to understand clearly the conclusions reached.