



UIA ADR Scheme Annual Review to December 2025

This report provides an overview of complaints recorded by the UIA during the 2025 calendar year, together with a comparison against the previous reporting year (1 January 2024 - 31 December 2024). The analysis is based on complaints logged and progressed via the Alternative Dispute Resolution (ADR) process.

1. Overview of complaints received in 2025

During the 2025 reporting period, a total of 6 complaints were formally logged representing a 50% reduction when compared with 12 complaints recorded in 2024. This reduction indicates improved compliance outcomes and more effective complaint prevention across the UIA membership.

2. Complaint outcomes - 2025

Of the 6 complaints recorded in 2025, outcomes were as follows:

- Not upheld: 3 complaints (50%)
- No further action required: 2 complaints (33%)
- Upheld: 1 complaint (17%)

Most complaints did not result in an adverse finding against a UIA member. Where complaints were not upheld or required no further action, this typically reflected evidence that:

- Appropriate contracts or authorizations were in place;
- The customer had agreed to the relevant terms; or
- The complaint did not fall within the responsibility of the UIA member.

Only one complaint in 2025 was upheld, resulting in a financial award of £620.00 and formal resolution being issued.

In 2025, complaints that reached closure were resolved in an average of 23 working days.

Overall, the data demonstrates a positive and sustained improvement in complaint volumes and outcomes,

3. Comparison with 2024 outcomes

For context, complaint outcomes in 2024 were as follows:

- Total complaints: 12
- Not upheld: 6
- Upheld: 4
- Maintained: 2

Key comparative observations:

- The overall volume of complaints halved year-on-year.
- The number of upheld complaints reduced significantly, from 4 in 2024 to 1 in 2025.
- A higher proportion of 2025 cases were closed with no further action or not upheld, reinforcing the view that member practices and documentation standards have strengthened.

4. Key Insights and observations

Across both reporting periods, the most common themes raised by complainants included:

- Allegations of mis-selling or misunderstanding of contract terms;
- Disputes regarding authority to contract or changes agreed during win-back activity;
- Claims relating to supplier conduct that fell outside the direct control of the TPI.

In 2025, several complaints were resolved swiftly once documentary evidence was reviewed, highlighting the importance of:

- Robust record-keeping;
- Clear Letters of Authority;
- Transparent explanations of contract terms and renewal processes.

5. Learning outcomes and guidance

Where complaints progressed far enough to identify learning points, the UIA issued proportionate guidance to members, aligned with ADR expectations and Ofgem's consumer protection principles. This guidance focused on reducing the risk of avoidable disputes and improving customer understanding at key points in the supply process, particularly:

- **Managing customer expectations around supply transfers**, including the potential for objections, transfer timescales, and the circumstances in which deemed rates may apply if a transfer is delayed or blocked;
- **Undertaking appropriate checks with new clients** to establish whether they are already subject to an agreement with another Third Party Intermediary (TPI), and whether any termination or penalty charges may apply;
- **Maintaining clear and contemporaneous records**, including Letters of Authority, contractual confirmations, and records of key communications, to support timely and evidence-based complaint resolution.

This guidance is intended to support early resolution, prevent foreseeable customer detriment, and reinforce consistent standards of good practice across the UIA membership.

6. Conclusion

The 2025 complaints data demonstrates a clear and positive trend:

- Fewer complaints overall;
- Fewer upheld outcomes;
- Stronger evidence of compliant behavior among UIA members.

This reflects ongoing efforts by the UIA and its members to improve transparency, professionalism, and customer outcomes, particularly in a period of increasing regulatory scrutiny and market complexity.

The UIA will continue to monitor complaint trends, engaging with members to reinforce adherence to the Code of Practice and promote fair outcomes for consumers.

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