

CMA letter to Nationwide about a breach of the PPI Order

The CMA wrote to Nationwide about a breach of the PPI Order. Nationwide failed to send Annual Reviews to 3,053 Mortgage Payment Protection Insurance customers by the due date. It has sent an apology letter to all impacted customers with the offer of a refund of premiums. Affected customers who choose to cancel their policy and receive refunds of premiums will also receive 8% compensatory interest.

CMA letter to Lloyds about 18 breaches of the PPI Order

The CMA wrote to Lloyds about 18 breaches of the PPI Order. In 14 of the breaches Lloyds failed to send Annual Reviews to 4,950 PPI customers within 14 days of the anniversary date, and in 4 of the breaches Lloyds included incorrect information or failed to provide information to 5,537 PPI customers. It has committed to write to affected customers to apologise and offer refunds where customers have suffered losses.

CMA orders insurance provider to fix PPI breaches

Cardif Pinnacle, part of global banking group BNP Paribas, provides insurance products to its own customers, as well as to other banks' customers.

The Competition and Markets Authority (CMA) has today issued Cardif Pinnacle with legally binding directions ordering it to appoint an independent body to audit its payment protection insurance (PPI) processes. It must also put in place measures to make sure similar incidents do not happen again.

All PPI providers are subject to a CMA Order which requires them to send customers annual reminders that clearly set out how much they have paid for their policy, the type of cover they have, and reminds them of their right to cancel.

Since 2012, Cardif Pinnacle has sent more than 14,800 inaccurate reminders to

7,400 customers, meaning those affected were unable to assess accurately whether they wanted to continue paying for PPI or change provider.

The company is now in the process of sending apology letters to those affected, which will remind them of their right to cancel at any time.

The CMA has also written publicly to Lloyds and Nationwide, after both breached the Order again. These breaches were discovered following audits imposed on them by the CMA for previous [breaches in 2018](#) and [breaches in 2019](#) respectively.

Lloyds breached the CMA's Order 18 times over an 8-year period. It failed to send reminders, or sent reminders containing inaccurate information, to more than 10,000 customers. Nationwide failed to provide annual reminders to more than 3,000 customers over a 4-month period, meaning some customers may not have been aware they still had PPI.

Lloyds is in the process of refunding those who would have cancelled their policy had they received an accurate reminder, and has paid out £96,000 to date. Nationwide is contacting customers and is offering to refund their PPI payments for 2020 should they wish to cancel their policy. Those refunded will also receive 8% compensatory interest on the money they paid into their policy.

Adam Land, Senior Director of Remedies, Business and Financial Analysis, said:

If providers fail to send important information on PPI policies, people could end up paying for insurance they no longer need. Not having this information also makes it harder to look around for a better deal.

That's why we continue to act when we see PPI providers breaking the rules. We'll be keeping a close eye on these firms – and others in the sector – to make sure they treat their customers fairly.

The CMA cannot currently impose financial penalties on businesses for breaches of this kind, but it has called for the power to do so.

Imposing fines would allow the CMA to take quicker action against companies that break the law. It would also allow it to increase the deterrent effect of its enforcement and make sure businesses take the obligations which the CMA imposes on them seriously for the benefit of UK consumers.

Notes to editors:

1. Directions are a formal enforcement instrument, which can be used to ensure that firms subject to an Enterprise Act 2002 remedy imposed by the CMA, in this case the PPI Order, take certain actions to comply.
2. Both Lloyds and Nationwide have breached the CMA's Order in the past. In 2018, [Lloyds was issued with directions](#), and [Nationwide was issued](#)

[directions in 2019](#).

3. The CMA does not currently have the power to impose financial penalties for breaches of this kind. The CMA has called for such powers in order to increase incentives for businesses to comply with market and merger remedies. The Government is set to consult on whether the CMA will be given such powers.
 4. For CMA updates, follow us on [Twitter](#), [Facebook](#) and [LinkedIn](#).
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Market exploration: forward surgical capability

Summary

The Defence and Security Accelerator (DASA) is scoping the potential for follow-on opportunities to develop a mobile forward surgical capability to support military operations in the land domain.

On behalf of the United Kingdom (UK) Ministry of Defence (MOD), we want to better understand the current market capability for the provision of mobile surgical facilities, specifically required to conduct Damage Control Surgery (DCS) to stabilise patients for onward transport to more comprehensive care facilities. This will provide us with knowledge of what potential solutions already exist, novel solutions in development and areas that may require further investment by MOD.

This request for information is not a commitment to subsequently launch a formal DASA competition.

Background

The traumatic injuries sustained during military operations require increasingly complex medical treatment from the point of wounding right the way through to comprehensive surgical and intensive care facilities. One of the first medical interventions critical to a patient's outcome is DCS. Efficacy of DCS is directly impacted by the time elapsed between trauma to DCS occurring, with the UK Army focussed on DCS within the "golden hour".

The golden hour is the period of time following a traumatic injury during which there is the highest likelihood that prompt medical and surgical treatment will prevent death.

Due to the nature of the future battlefield, transit times from point of wounding to traditional deployed medical facilities may lead to golden hour targets not being achieved. The UK Army is therefore considering an alternative medical facility laydown including a small, rapidly deployable,

mobile surgical capability. The mobile surgical facility could be located closer to potential areas of conflict (front line or forward) and enable DCS nearer to the time of wounding.

The UK Army's current deployable medical facilities rely on a combination of tented solutions that require significant logistic and engineering support in order to deploy. Deployment of these solutions is likely to be too time-consuming and resource demanding in order to meet the operational demands anticipated in a forward surgical capacity. Additionally, these capabilities are not designed or optimised to the requirement, do not come as self-contained, and do not take advantage of the latest technology opportunities. Therefore, we would like to explore whether the external supply base can support better meeting this mobile surgical capability requirement.

Essential requirements

- minimum capacity to conduct 1x DCS at a time (surgical intervention where the completeness of the immediate surgical repair is sacrificed to achieve haemorrhage and contamination control, in order to avoid a deterioration in the patient's condition.)
- minimum capacity to handle any combination of 2x pre or post-operative patients
- medical equipment required for 12x DCS in a 48 hour period
- rapidly deployable: ability to fully deploy the capability in under 2 hours once on location
- fully self-sufficient: capable of operating at full capacity for 48 hours without resupply – including power, medical equipment and consumables
- mobile: should be a self-contained mobile solution, or be readily transportable in a palletised/containerised form
- robust: should be "ruggedised", suitable for transport over challenging terrain and able to operate in temperatures from -20C to 60C

Desirable requirements

- complete solution: fully integrated solution, including transportation, which is fully self-sufficient
- low personnel demands: deployable by 2 or 3 personnel, with low training demand
- modifiable: Army has certain technologies that will need to be integrated into the solution, such as medical equipment and machines, and communication devices

What we want

We are particularly interested in turn-key, fully-integrated solutions which provide mobile surgical capabilities designed for deployment in austere environments, such as those with very limited access to infrastructure, utilities and resupply. We are also interested in solutions with the potential to be developed into fully-integrated solutions.

What we don't want

We are not interested in solutions that will require sophisticated infrastructure, logistical chain or need a high degree of training in order to deploy.

How to submit a Capability Submission Form

Responses to this market exploration must be submitted via the DASA submission service, for which you will be required to register.

There are 6 questions relating to your capability, where we are seeking to understand what and how much further development is required for a complete solution to all requirements, or whether a combination of separate solutions is required. The information you provide will assist in developing a statement of requirements for potential future activities. You will not be held to deliver to any of the timescales or cost estimates that you may give.

This is not a competition and therefore we are not asking for costed proposals at this stage. However, we have asked for your estimated cost range to inform future activities. This is a market exploration exercise and we do not commit to subsequently launch a formal DASA competition.

Submissions must be submitted by midday on Thursday 3rd September 2020.

Please only provide details of one product/capability per form. If you have a number of potential solutions, then please submit multiple forms. If you have any questions, then please email accelerator@dstl.gov.uk with 'Forward Surgical Capability' in the subject line.

How we use your information

Information you provide to us in a Capability Submission, that is not already available to us from other sources, will be handled in-confidence. By submitting a Capability Submission Form you are giving us permission to keep and use the information for our internal purposes, and to provide the information onwards, in-confidence, within UK Government. The Defence and Security Accelerator will not use or disclose the information for any other purpose, without first requesting permission to do so.

[Ofsted replaces Ofsted Online website](#)

News story

We have closed the Ofsted Online site today as replacement web pages are now

fully operational.



As part of the continuing improvements and updates we're making to Ofsted's online systems, we've moved our application forms for new services and guidance over to GOV.UK closing the outdated Ofsted Online site.

Our new pages provide access to all our [childcare and early years forms](#) and our [social care forms](#).

You can use them to:

- register with us
- tell us about changes
- report a serious incident or accident
- pay an Ofsted invoice

GOV.UK is a much easier-to-use site and this change provides a number of improvements to the service:

- the information is easier to view on your phone and the site can be used on any browser
- guidance for each form now appears on the page, rather than on a separate site
- the application forms have been updated to a step-by-step process.
- a more secure method of payment has been introduced for independent schools, childcare and social care providers to pay their Ofsted invoices

We tested the new forms and guidance with a wide range of users and listened to their feedback, which has been very positive. To help us continue to improve, please tell us what you think of the new service through links at the end of each form.

Note: As Ofsted Online is no longer available, any browser bookmarks or references to the old site will need to be updated with the new GOV.UK links.

Published 8 July 2020